

## 3.1 Advances Classified by Securities

### All Banks

| Security                                                                     | (Million Rupees)   |             |                    |             |                    |             |
|------------------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                              | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|                                                                              | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| <b>I. Gold, Bullion, Gold &amp; Silver<br/>Ornaments and Precious Metals</b> | 256,608            | 60,943.4    | 348,416            | 88,710.7    | 235,166            | 74,698.9    |
| <b>II. Securities , Shares and Other<br/>Financial Instruments:</b>          | 3,838              | 108,613.4   | 3,499              | 104,073.7   | 3,826              | 98,105.2    |
| <b>A. Quoted on the Stock Exchange:</b>                                      | 2,987              | 84,026.5    | 2,649              | 82,523.0    | 1,645              | 74,384.6    |
| 1. To Stock Brokers and Dealers:                                             | 1,273              | 30,126.8    | 892                | 23,968.5    | 1,085              | 19,286.0    |
| (a) Government and Other Trustee Securities                                  | 494                | 13,589.4    | 391                | 4,160.3     | 512                | 4,505.4     |
| (b) Shares and Debentures                                                    | 708                | 16,325.4    | 261                | 19,317.9    | 441                | 13,163.8    |
| (c) Participation Term Certificates                                          | 4                  | 15.1        | 165                | 97.7        | 12                 | 138.0       |
| (d) Others                                                                   | 67                 | 196.9       | 75                 | 392.6       | 120                | 1,478.8     |
| 2. To Others:                                                                | 1,714              | 53,899.7    | 1,757              | 58,554.5    | 560                | 55,098.6    |
| (a) Government and Other Trustee Securities                                  | 441                | 35,802.0    | 262                | 39,542.4    | 290                | 39,991.3    |
| (b) Shares and Debentures                                                    | 941                | 9,955.8     | 738                | 14,347.9    | 178                | 10,590.0    |
| (c) Participation Term Certificates                                          |                    |             | 1                  | 0.1         | 7                  | 6.8         |
| (d) Others                                                                   | 332                | 8,141.9     | 756                | 4,664.2     | 85                 | 4,510.5     |
| <b>B. Unquoted on the Stock Exchange:</b>                                    | 851                | 24,586.9    | 850                | 21,550.6    | 2,181              | 23,720.6    |
| 1. To Stock Brokers and Dealers:                                             | 111                | 1,407.0     | 250                | 1,855.0     | 111                | 3,533.9     |
| (a) Government and Other Trustee Securities                                  | 12                 | 3.8         | 9                  | 3.4         | 10                 | 6.1         |
| (b) Shares and Debentures                                                    | 46                 | 1,291.5     | 151                | 1,502.9     | 71                 | 2,952.3     |
| (c) Participation Term Certificates                                          | 1                  | 7.1         | 1                  | 6.0         | 2                  | 17.2        |
| (d) Others                                                                   | 52                 | 104.6       | 89                 | 342.7       | 28                 | 558.2       |
| 2. To Others:                                                                | 740                | 23,179.9    | 600                | 19,695.6    | 2,070              | 20,186.8    |
| (a) Government and Other Trustee Securities                                  | 578                | 19,038.0    | 499                | 18,775.9    | 638                | 17,360.8    |
| (b) Shares and Debentures                                                    | 11                 | 1,477.0     | 5                  | 653.6       | 6                  | 604.7       |
| (c) Participation Term Certificates                                          |                    |             | 6                  | 15.1        | 6                  | 27.8        |
| (d) Others                                                                   | 151                | 2,664.9     | 90                 | 251.0       | 1,420              | 2,193.5     |
| <b>III. Merchandise</b>                                                      | 94,159             | 1,456,877.6 | 136,758            | 1,190,253.4 | 232,820            | 1,210,524.7 |
| <b>A. Food Item:</b>                                                         | 17,624             | 442,193.4   | 16,851             | 383,978.1   | 19,581             | 353,567.6   |
| 1. Wheat                                                                     | 2,353              | 170,070.3   | 4,117              | 110,030.9   | 5,571              | 93,917.1    |
| 2. Rice and Paddy                                                            | 7,592              | 105,870.6   | 4,928              | 74,122.8    | 7,460              | 91,004.6    |
| 3. Other Grain & Pulses:                                                     | 965                | 10,456.8    | 780                | 8,117.7     | 755                | 7,975.9     |
| (a) Indigenous                                                               | 823                | 4,847.7     | 621                | 3,598.3     | 682                | 5,353.2     |
| (b) Imported                                                                 | 142                | 5,609.1     | 159                | 4,519.3     | 73                 | 2,622.6     |
| 4. Edible Oil:                                                               | 743                | 31,721.4    | 767                | 58,936.2    | 689                | 60,572.9    |
| (a) Indigenous                                                               | 632                | 20,051.4    | 395                | 51,111.8    | 602                | 53,404.8    |
| (b) Imported                                                                 | 111                | 11,670.0    | 372                | 7,824.4     | 87                 | 7,168.0     |
| 5. Sugar:                                                                    | 2,868              | 84,964.6    | 1,859              | 106,066.6   | 1,038              | 64,906.6    |
| (a) Indigenous                                                               | 2,739              | 79,770.0    | 1,680              | 96,456.8    | 860                | 62,007.4    |
| (b) Imported                                                                 | 129                | 5,194.6     | 179                | 9,609.9     | 178                | 2,899.2     |
| 6. Kariana and Spices                                                        | 1,324              | 2,700.8     | 1,097              | 1,452.7     | 1,321              | 2,008.3     |
| 7. Fish and Fish Preparations                                                | 194                | 2,340.1     | 430                | 634.0       | 366                | 1,302.9     |
| 8. Other Food Item:                                                          | 1,585              | 34,069.0    | 2,873              | 24,617.2    | 2,381              | 31,879.4    |
| (a) Indigenous                                                               | 935                | 27,671.3    | 932                | 18,075.8    | 1,519              | 28,320.7    |
| (b) Imported                                                                 | 650                | 6,397.7     | 1,941              | 6,541.4     | 862                | 3,558.7     |
| <b>B. Raw Material:</b>                                                      | 28,778             | 418,837.4   | 33,994             | 294,870.9   | 84,466             | 331,729.6   |
| 1. Cotton Raw:                                                               | 15,900             | 121,273.8   | 14,995             | 64,283.9    | 13,421             | 96,883.2    |
| (a) Indigenous                                                               | 14,637             | 103,522.3   | 14,647             | 57,105.9    | 13,253             | 87,058.6    |
| (b) Imported                                                                 | 1,263              | 17,751.6    | 348                | 7,178.0     | 168                | 9,824.6     |
| 2. Synthetic Fibers:                                                         | 445                | 18,829.2    | 4,522              | 19,451.6    | 210                | 25,582.8    |
| (a) Indigenous                                                               | 403                | 17,386.5    | 4,490              | 17,439.4    | 144                | 18,783.5    |
| (b) Imported                                                                 | 42                 | 1,442.7     | 32                 | 2,012.3     | 66                 | 6,799.3     |
| 3. Fertilizer:                                                               | 2,662              | 51,109.0    | 1,390              | 36,743.0    | 42,201             | 36,301.9    |
| (a) Indigenous                                                               | 2,487              | 39,887.0    | 1,293              | 27,769.3    | 41,925             | 26,961.4    |
| (b) Imported                                                                 | 175                | 11,222.1    | 97                 | 8,973.7     | 276                | 9,340.5     |

## 3.1 Advances Classified by Securities

### All Banks

| Security                                   | (Million Rupees)   |             |                    |             |                    |             |
|--------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                            | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|                                            | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| 4. Petroleum Crude:                        | 1,818              | 64,160.0    | 817                | 44,376.0    | 24,277             | 52,938.5    |
| (a) Indigenous                             | 1,464              | 49,338.3    | 721                | 21,983.1    | 24,118             | 31,456.7    |
| (b) Imported                               | 354                | 14,821.7    | 96                 | 22,393.0    | 159                | 21,481.8    |
| 5. Iron & Steel:                           | 3,205              | 59,000.1    | 1,599              | 45,142.1    | 1,465              | 49,006.0    |
| (a) Indigenous                             | 2,323              | 35,222.9    | 1,152              | 31,711.4    | 1,020              | 27,202.1    |
| (b) Imported                               | 882                | 23,777.2    | 447                | 13,430.7    | 445                | 21,803.9    |
| 6. Wool & Goat Hair                        | 38                 | 813.8       | 339                | 621.9       | 25                 | 598.9       |
| 7. Hides & Skins                           | 361                | 5,599.9     | 4,972              | 18,056.3    | 610                | 5,331.6     |
| 8. Oil Seeds                               | 1,123              | 16,644.0    | 330                | 8,339.9     | 276                | 9,285.1     |
| 9. Pesticides & Insecticides:              | 366                | 4,867.1     | 356                | 4,853.3     | 340                | 2,850.3     |
| (a) Indigenous                             | 264                | 4,615.4     | 232                | 4,175.0     | 205                | 2,088.6     |
| (b) Imported                               | 102                | 251.7       | 124                | 678.3       | 135                | 761.7       |
| 10. Other Raw Material:                    | 2,860              | 76,540.3    | 4,674              | 53,002.8    | 1,641              | 52,951.3    |
| (a) Indigenous                             | 2,380              | 65,204.6    | 4,389              | 45,577.6    | 1,317              | 44,168.2    |
| (b) Imported                               | 480                | 11,335.8    | 285                | 7,425.2     | 324                | 8,783.1     |
| C. Finished/Manufactured Goods:            | 47,757             | 595,846.8   | 85,913             | 511,404.4   | 128,773            | 525,227.4   |
| 1. Cotton Textiles:                        | 16,952             | 127,636.1   | 2,297              | 82,923.2    | 1,956              | 91,511.2    |
| (a) Indigenous                             | 13,497             | 96,716.9    | 1,560              | 60,247.1    | 1,687              | 84,822.8    |
| (b) Imported                               | 3,455              | 30,919.2    | 737                | 22,676.1    | 269                | 6,688.4     |
| 2. Cotton Yarn:                            | 1,292              | 54,874.6    | 1,269              | 55,207.0    | 24,882             | 64,419.0    |
| (a) Indigenous                             | 1,220              | 50,808.7    | 844                | 50,701.6    | 24,435             | 60,721.7    |
| (b) Imported                               | 72                 | 4,065.9     | 425                | 4,505.3     | 447                | 3,697.3     |
| 3. Other Textiles:                         | 3,479              | 97,971.0    | 1,847              | 67,783.0    | 1,688              | 70,268.1    |
| (a) Indigenous                             | 3,302              | 90,709.9    | 1,613              | 62,407.5    | 1,276              | 62,626.2    |
| (b) Imported                               | 177                | 7,261.0     | 234                | 5,375.5     | 412                | 7,641.9     |
| 4. Machinery:                              | 1,632              | 17,650.1    | 1,801              | 32,762.3    | 2,379              | 24,113.0    |
| (a) Indigenous                             | 1,376              | 8,643.7     | 1,505              | 18,255.1    | 2,068              | 10,030.3    |
| (b) Imported                               | 256                | 9,006.4     | 296                | 14,507.2    | 311                | 14,082.7    |
| 5. Handloom Products                       | 13                 | 10.8        | 13                 | 9.4         | 17                 | 20.3        |
| 6. Carpet & Rugs                           | 7,435              | 4,708.4     | 146                | 1,732.2     | 451                | 925.1       |
| 7. Readymade Garments                      | 957                | 28,484.6    | 1,602              | 26,100.2    | 1,247              | 32,300.6    |
| 8. Cement and Cement Products:             | 1,602              | 40,485.3    | 2,075              | 21,057.0    | 414                | 18,895.6    |
| (a) Indigenous                             | 1,589              | 39,739.4    | 2,070              | 20,935.0    | 404                | 18,457.3    |
| (b) Imported                               | 13                 | 746.0       | 5                  | 122.0       | 10                 | 438.3       |
| 9. Sport Goods                             | 183                | 3,384.1     | 348                | 2,281.2     | 137                | 997.2       |
| 10. Surgical Instruments                   | 421                | 2,633.3     | 423                | 2,529.8     | 295                | 1,668.9     |
| 11. Chemicals and Dyes                     | 1,822              | 43,370.5    | 2,043              | 32,395.3    | 996                | 29,172.6    |
| 12. Other Finished Goods:                  | 11,969             | 174,637.9   | 72,049             | 186,623.7   | 94,311             | 190,935.8   |
| (a) Indigenous                             | 10,369             | 165,655.1   | 70,181             | 178,552.9   | 92,286             | 179,979.1   |
| (b) Imported                               | 1,600              | 8,982.8     | 1,868              | 8,070.8     | 2,025              | 10,956.7    |
| IV. Fixed Assets Including Machinery       | 80,622             | 705,855.8   | 80,757             | 631,164.9   | 61,058             | 592,808.4   |
| V. Real Estate:                            | 878,735            | 530,633.3   | 885,891            | 567,428.2   | 907,662            | 577,306.2   |
| (a) Land                                   | 827,905            | 224,293.2   | 825,414            | 194,563.3   | 824,644            | 222,429.6   |
| (b) Buildings:                             | 50,830             | 306,340.2   | 60,477             | 372,864.9   | 83,018             | 354,876.6   |
| 1. Residential                             | 22,363             | 74,819.7    | 28,291             | 116,618.0   | 66,401             | 177,084.7   |
| 2. Non-Residential                         | 28,467             | 231,520.4   | 32,186             | 256,246.8   | 16,617             | 177,792.0   |
| VI. Fixed Deposits and Insurance Policies: | 13,306             | 63,289.7    | 8,673              | 32,070.7    | 13,365             | 39,428.4    |
| (a) Bank Deposits                          | 10,196             | 53,537.0    | 5,371              | 16,949.4    | 11,322             | 31,354.7    |
| (b) Insurance Policies                     | 3,110              | 9,752.6     | 3,302              | 15,121.3    | 2,043              | 8,073.6     |
| VII. Others:                               | 1,945,047          | 1,390,197.4 | 1,774,840          | 1,454,343.2 | 1,814,488          | 1,322,980.9 |
| (a) Other Secured Advances                 | 992,752            | 1,050,764.8 | 888,728            | 1,118,604.5 | 934,884            | 997,787.8   |
| (b) Advances Secured by Guarantee(s)       | 467,094            | 274,359.4   | 408,276            | 279,215.7   | 449,822            | 268,660.4   |
| (c) Unsecured Advances                     | 485,201            | 65,073.2    | 477,836            | 56,523.1    | 429,782            | 56,532.8    |
| Total                                      | 3,272,315          | 4,316,410.7 | 3,238,834          | 4,068,044.8 | 3,268,385          | 3,915,852.7 |

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

| Security                                                                     | (Million Rupees)   |           |                    |           |                    |           |
|------------------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                              | 31 - 12 - 14       |           | 30 - 06 - 14       |           | 31 - 12 - 13       |           |
|                                                                              | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| <b>I. Gold, Bullion, Gold &amp; Silver<br/>Ornaments and Precious Metals</b> | 256,608            | 60,943.4  | 348,416            | 88,710.7  | 235,166            | 74,698.9  |
| <b>II. Securities , Shares and Other<br/>Financial Instruments:</b>          | 1,339              | 30,420.3  | 798                | 20,047.5  | 1,860              | 18,156.8  |
| <b>A. Quoted on the Stock Exchange:</b>                                      | 1,301              | 20,014.5  | 780                | 9,695.4   | 512                | 9,426.9   |
| 1. To Stock Brokers and Dealers:                                             | 123                | 13,441.7  | 189                | 3,535.1   | 256                | 6,347.4   |
| (a) Government and Other Trustee Securities                                  | 109                | 12,948.6  | 17                 | 3,338.1   | 72                 | 3,596.9   |
| (b) Shares and Debentures                                                    | 10                 | 477.9     | 7                  | 99.4      | 182                | 2,630.6   |
| (c) Participation Term Certificates                                          | 4                  | 15.1      | 165                | 97.7      |                    |           |
| (d) Others                                                                   |                    |           |                    |           | 2                  | 120.0     |
| 2. To Others:                                                                | 1,178              | 6,572.8   | 591                | 6,160.3   | 256                | 3,079.4   |
| (a) Government and Other Trustee Securities                                  | 391                | 3,919.9   | 208                | 3,305.3   | 230                | 1,565.0   |
| (b) Shares and Debentures                                                    | 787                | 2,652.8   | 382                | 2,854.9   | 21                 | 1,513.1   |
| (c) Participation Term Certificates                                          |                    |           | 1                  | 0.1       | 5                  | 1.3       |
| (d) Others                                                                   |                    |           |                    |           |                    |           |
| <b>B. Unquoted on the Stock Exchange:</b>                                    | 38                 | 10,405.8  | 18                 | 10,352.0  | 1,348              | 8,729.9   |
| 1. To Stock Brokers and Dealers:                                             | 31                 | 749.2     | 13                 | 1,188.1   | 37                 | 838.0     |
| (a) Government and Other Trustee Securities                                  |                    |           |                    |           |                    |           |
| (b) Shares and Debentures                                                    | 31                 | 749.2     | 12                 | 946.3     | 35                 | 349.2     |
| (c) Participation Term Certificates                                          |                    |           |                    |           |                    |           |
| (d) Others                                                                   |                    |           | 1                  | 241.8     | 2                  | 488.8     |
| 2. To Others:                                                                | 7                  | 9,656.7   | 5                  | 9,163.9   | 1,311              | 7,891.9   |
| (a) Government and Other Trustee Securities                                  | 2                  | 8,462.9   | 2                  | 8,511.8   | 4                  | 7,133.4   |
| (b) Shares and Debentures                                                    | 5                  | 1,193.8   | 3                  | 652.1     | 2                  | 452.1     |
| (c) Participation Term Certificates                                          |                    |           |                    |           | 4                  | 21.1      |
| (d) Others                                                                   |                    |           |                    |           | 1,301              | 285.3     |
| <b>III. Merchandise</b>                                                      | 37,342             | 299,291.4 | 89,725             | 323,550.4 | 195,630            | 318,936.0 |
| <b>A. Food Item:</b>                                                         | 3,853              | 142,311.2 | 6,409              | 156,242.5 | 10,211             | 128,795.8 |
| 1. Wheat                                                                     | 163                | 75,835.6  | 2,080              | 42,542.6  | 3,822              | 19,357.5  |
| 2. Rice and Paddy                                                            | 2,085              | 37,382.8  | 2,125              | 39,710.1  | 4,256              | 39,994.7  |
| 3. Other Grain & Pulses:                                                     | 71                 | 664.2     | 54                 | 652.6     | 11                 | 683.4     |
| (a) Indigenous                                                               | 71                 | 664.2     | 4                  | 627.3     | 11                 | 683.4     |
| (b) Imported                                                                 |                    |           | 50                 | 25.3      |                    |           |
| 4. Edible Oil:                                                               | 74                 | 1,817.0   | 68                 | 39,571.3  | 188                | 40,684.3  |
| (a) Indigenous                                                               | 74                 | 1,817.0   | 68                 | 39,571.3  | 185                | 40,654.3  |
| (b) Imported                                                                 |                    |           |                    |           | 3                  | 30.0      |
| 5. Sugar:                                                                    | 662                | 23,615.5  | 713                | 30,372.4  | 379                | 23,584.3  |
| (a) Indigenous                                                               | 662                | 23,615.5  | 713                | 30,372.4  | 379                | 23,584.3  |
| (b) Imported                                                                 |                    |           |                    |           |                    |           |
| 6. Kariana and Spices                                                        | 701                | 575.7     | 398                | 383.1     | 627                | 656.7     |
| 7. Fish and Fish Preparations                                                | 41                 | 492.3     | 8                  | 30.2      | 40                 | 474.5     |
| 8. Other Food Item:                                                          | 56                 | 1,928.1   | 963                | 2,980.2   | 888                | 3,360.4   |
| (a) Indigenous                                                               | 56                 | 1,928.1   | 43                 | 2,150.2   | 881                | 3,077.2   |
| (b) Imported                                                                 |                    |           | 920                | 830.0     | 7                  | 283.2     |
| <b>B. Raw Material:</b>                                                      | 12,774             | 48,938.8  | 16,797             | 41,071.3  | 75,320             | 54,544.5  |
| 1. Cotton Raw:                                                               | 10,547             | 13,213.9  | 12,051             | 5,715.7   | 10,716             | 16,849.2  |
| (a) Indigenous                                                               | 10,527             | 13,066.4  | 12,035             | 5,343.2   | 10,698             | 16,319.0  |
| (b) Imported                                                                 | 20                 | 147.5     | 16                 | 372.5     | 18                 | 530.2     |
| 2. Synthetic Fibers:                                                         | 279                | 881.7     | 1,014              | 1,222.7   | 25                 | 4,346.5   |
| (a) Indigenous                                                               | 279                | 881.7     | 1,014              | 1,222.7   | 24                 | 4,343.6   |
| (b) Imported                                                                 |                    |           |                    |           | 1                  | 3.0       |
| 3. Fertilizer:                                                               | 529                | 10,301.7  | 378                | 8,683.4   | 40,903             | 10,668.3  |
| (a) Indigenous                                                               | 529                | 10,301.7  | 377                | 8,646.4   | 40,902             | 10,648.8  |
| (b) Imported                                                                 |                    |           | 1                  | 37.0      | 1                  | 19.5      |

### 3.1.1 Advances Classified by Securities

#### Public Sector Commercial Banks

| Security                                          | (Million Rupees)   |                  |                    |                  |                    |                  |
|---------------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                                   | 31 - 12 - 14       |                  | 30 - 06 - 14       |                  | 31 - 12 - 13       |                  |
|                                                   | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| 4. Petroleum Crude:                               | 123                | 12,578.7         | 72                 | 12,125.5         | 23,490             | 14,387.8         |
| (a) Indigenous                                    | 122                | 12,442.9         | 72                 | 12,125.5         | 23,489             | 14,243.6         |
| (b) Imported                                      | 1                  | 135.8            |                    |                  | 1                  | 144.2            |
| 5. Iron & Steel:                                  | 228                | 9,878.3          | 313                | 10,972.7         | 92                 | 7,810.0          |
| (a) Indigenous                                    | 227                | 9,821.1          | 313                | 10,972.7         | 92                 | 7,810.0          |
| (b) Imported                                      | 1                  | 57.2             |                    |                  |                    |                  |
| 6. Wool & Goat Hair                               | 22                 | 114.6            | 17                 | 119.9            | 18                 | 121.2            |
| 7. Hides & Skins                                  | 6                  | 21.1             | 5                  | 16.1             | 4                  | 9.5              |
| 8. Oil Seeds                                      | 819                | 199.2            |                    |                  |                    |                  |
| 9. Pesticides & Insecticides:                     | 1                  | 2.5              | 9                  | 940.3            | 2                  | 57.2             |
| (a) Indigenous                                    | 1                  | 2.5              | 9                  | 940.3            | 2                  | 57.2             |
| (b) Imported                                      |                    |                  |                    |                  |                    |                  |
| 10. Other Raw Material:                           | 220                | 1,747.1          | 2,938              | 1,275.0          | 70                 | 294.7            |
| (a) Indigenous                                    | 210                | 1,534.7          | 2,937              | 1,272.7          | 35                 | 141.3            |
| (b) Imported                                      | 10                 | 212.4            | 1                  | 2.4              | 35                 | 153.5            |
| <b>C. Finished/Manufactured Goods:</b>            | <b>20,715</b>      | <b>108,041.4</b> | <b>66,519</b>      | <b>126,236.6</b> | <b>110,099</b>     | <b>135,595.7</b> |
| 1. Cotton Textiles:                               | 10,085             | 19,953.5         | 571                | 17,620.8         | 181                | 18,965.6         |
| (a) Indigenous                                    | 8,603              | 17,633.6         | 169                | 16,083.3         | 176                | 18,212.8         |
| (b) Imported                                      | 1,482              | 2,319.9          | 402                | 1,537.6          | 5                  | 752.9            |
| 2. Cotton Yarn:                                   | 381                | 15,187.3         | 112                | 22,389.8         | 22,863             | 24,137.9         |
| (a) Indigenous                                    | 381                | 15,187.3         | 112                | 22,389.8         | 22,863             | 24,137.9         |
| (b) Imported                                      |                    |                  |                    |                  |                    |                  |
| 3. Other Textiles:                                | 182                | 13,112.6         | 229                | 12,264.4         | 87                 | 14,846.0         |
| (a) Indigenous                                    | 182                | 13,112.6         | 223                | 12,083.2         | 87                 | 14,846.0         |
| (b) Imported                                      |                    |                  | 6                  | 181.1            |                    |                  |
| 4. Machinery:                                     | 203                | 1,116.2          | 104                | 3,537.9          | 90                 | 650.4            |
| (a) Indigenous                                    | 156                | 970.7            | 88                 | 3,417.8          | 79                 | 533.2            |
| (b) Imported                                      | 47                 | 145.5            | 16                 | 120.1            | 11                 | 117.2            |
| 5. Handloom Products                              |                    |                  |                    |                  |                    |                  |
| 6. Carpet & Rugs                                  | 7,282              | 1,884.7          | 13                 | 846.1            | 336                | 168.4            |
| 7. Readymade Garments                             | 58                 | 1,858.2          | 43                 | 2,169.0          | 49                 | 11,907.9         |
| 8. Cement and Cement Products:                    | 45                 | 4,107.5          | 32                 | 4,142.5          | 22                 | 2,791.5          |
| (a) Indigenous                                    | 45                 | 4,107.5          | 32                 | 4,142.5          | 22                 | 2,791.5          |
| (b) Imported                                      |                    |                  |                    |                  |                    |                  |
| 9. Sport Goods                                    | 3                  | 63.9             | 4                  | 69.3             | 4                  | 67.0             |
| 10. Surgical Instruments                          | 210                | 251.3            | 8                  | 197.5            | 8                  | 55.1             |
| 11. Chemicals and Dyes                            | 34                 | 1,956.0          | 54                 | 2,662.5          | 33                 | 1,721.1          |
| 12. Other Finished Goods:                         | 2,232              | 48,550.3         | 65,349             | 60,336.8         | 86,426             | 60,284.8         |
| (a) Indigenous                                    | 2,223              | 48,507.0         | 65,318             | 60,079.8         | 86,418             | 60,273.6         |
| (b) Imported                                      | 9                  | 43.3             | 31                 | 257.0            | 8                  | 11.2             |
| <b>IV. Fixed Assets Including Machinery</b>       | <b>34,871</b>      | <b>263,601.4</b> | <b>31,465</b>      | <b>236,608.0</b> | <b>31,798</b>      | <b>207,165.6</b> |
| <b>V. Real Estate:</b>                            | <b>27,009</b>      | <b>64,599.2</b>  | <b>24,372</b>      | <b>59,782.4</b>  | <b>39,949</b>      | <b>66,865.8</b>  |
| (a) Land                                          | 21,761             | 39,737.8         | 16,053             | 11,618.1         | 23,531             | 11,271.1         |
| (b) Buildings:                                    | 5,248              | 24,861.4         | 8,319              | 48,164.4         | 16,418             | 55,594.7         |
| 1. Residential                                    | 2,820              | 6,168.1          | 5,268              | 25,219.1         | 12,596             | 33,858.9         |
| 2. Non-Residential                                | 2,428              | 18,693.3         | 3,051              | 22,945.3         | 3,822              | 21,735.8         |
| <b>VI. Fixed Deposits and Insurance Policies:</b> | <b>7,273</b>       | <b>24,646.2</b>  | <b>2,925</b>       | <b>4,132.7</b>   | <b>7,084</b>       | <b>7,873.4</b>   |
| (a) Bank Deposits                                 | 6,127              | 24,438.0         | 1,648              | 3,830.3          | 7,084              | 7,873.4          |
| (b) Insurance Policies                            | 1,146              | 208.3            | 1,277              | 302.4            |                    |                  |
| <b>VII. Others:</b>                               | <b>512,458</b>     | <b>182,257.8</b> | <b>392,055</b>     | <b>156,199.4</b> | <b>375,599</b>     | <b>188,954.2</b> |
| (a) Other Secured Advances                        | 97,744             | 44,097.0         | 75,020             | 41,274.9         | 95,219             | 74,524.7         |
| (b) Advances Secured by Guarantee(s)              | 277,767            | 109,274.3        | 211,615            | 94,918.7         | 219,792            | 95,551.3         |
| (c) Unsecured Advances                            | 136,947            | 28,886.5         | 105,420            | 20,005.8         | 60,588             | 18,878.3         |
| <b>Total</b>                                      | <b>876,900</b>     | <b>925,759.8</b> | <b>889,756</b>     | <b>889,031.1</b> | <b>887,086</b>     | <b>882,650.7</b> |

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

| Security                                                         | (Million Rupees)   |             |                    |           |                    |           |
|------------------------------------------------------------------|--------------------|-------------|--------------------|-----------|--------------------|-----------|
|                                                                  | 31 - 12 - 14       |             | 30 - 06 - 14       |           | 31 - 12 - 13       |           |
|                                                                  | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| I. Gold, Bullion, Gold & Silver<br>Ornaments and Precious Metals |                    |             |                    |           |                    |           |
| II. Securities , Shares and Other<br>Financial Instruments:      | 2,499              | 78,193.1    | 2,701              | 84,026.2  | 1,966              | 79,948.4  |
| A. Quoted on the Stock Exchange:                                 | 1,686              | 64,012.0    | 1,869              | 72,827.6  | 1,133              | 64,957.7  |
| 1. To Stock Brokers and Dealers:                                 | 1,150              | 16,685.1    | 703                | 20,433.4  | 829                | 12,938.5  |
| (a) Government and Other Trustee Securities                      | 385                | 640.8       | 374                | 822.2     | 440                | 908.5     |
| (b) Shares and Debentures                                        | 698                | 15,847.4    | 254                | 19,218.5  | 259                | 10,533.2  |
| (c) Participation Term Certificates                              |                    |             |                    |           | 12                 | 138.0     |
| (d) Others                                                       | 67                 | 196.9       | 75                 | 392.6     | 118                | 1,358.8   |
| 2. To Others:                                                    | 536                | 47,326.9    | 1,166              | 52,394.2  | 304                | 52,019.1  |
| (a) Government and Other Trustee Securities                      | 50                 | 31,882.0    | 54                 | 36,237.1  | 60                 | 38,426.3  |
| (b) Shares and Debentures                                        | 154                | 7,303.0     | 356                | 11,492.9  | 157                | 9,076.9   |
| (c) Participation Term Certificates                              |                    |             |                    |           | 2                  | 5.5       |
| (d) Others                                                       | 332                | 8,141.9     | 756                | 4,664.2   | 85                 | 4,510.5   |
| B. Unquoted on the Stock Exchange:                               | 813                | 14,181.1    | 832                | 11,198.6  | 833                | 14,990.8  |
| 1. To Stock Brokers and Dealers:                                 | 80                 | 657.8       | 237                | 666.9     | 74                 | 2,695.8   |
| (a) Government and Other Trustee Securities                      | 12                 | 3.8         | 9                  | 3.4       | 10                 | 6.1       |
| (b) Shares and Debentures                                        | 15                 | 542.4       | 139                | 556.6     | 36                 | 2,603.1   |
| (c) Participation Term Certificates                              | 1                  | 7.1         | 1                  | 6.0       | 2                  | 17.2      |
| (d) Others                                                       | 52                 | 104.6       | 88                 | 100.9     | 26                 | 69.4      |
| 2. To Others:                                                    | 733                | 13,523.2    | 595                | 10,531.7  | 759                | 12,294.9  |
| (a) Government and Other Trustee Securities                      | 576                | 10,575.1    | 497                | 10,264.0  | 634                | 10,227.5  |
| (b) Shares and Debentures                                        | 6                  | 283.2       | 2                  | 1.5       | 4                  | 152.6     |
| (c) Participation Term Certificates                              |                    |             | 6                  | 15.1      | 2                  | 6.7       |
| (d) Others                                                       | 151                | 2,664.9     | 90                 | 251.0     | 119                | 1,908.2   |
| III. Merchandise                                                 | 56,626             | 1,135,885.1 | 46,547             | 837,650.4 | 36,701             | 864,482.1 |
| A. Food Item:                                                    | 13,761             | 299,530.7   | 10,431             | 227,109.5 | 9,359              | 224,568.0 |
| 1. Wheat                                                         | 2,190              | 94,234.7    | 2,037              | 67,488.3  | 1,747              | 74,524.6  |
| 2. Rice and Paddy                                                | 5,506              | 68,484.1    | 2,802              | 34,409.1  | 3,203              | 51,006.2  |
| 3. Other Grain & Pulses:                                         | 893                | 9,783.5     | 725                | 7,456.1   | 743                | 7,283.5   |
| (a) Indigenous                                                   | 751                | 4,174.4     | 616                | 2,962.0   | 670                | 4,660.8   |
| (b) Imported                                                     | 142                | 5,609.1     | 109                | 4,494.0   | 73                 | 2,622.6   |
| 4. Edible Oil:                                                   | 667                | 29,879.0    | 697                | 19,359.5  | 498                | 19,753.1  |
| (a) Indigenous                                                   | 556                | 18,209.0    | 325                | 11,535.1  | 415                | 12,624.6  |
| (b) Imported                                                     | 111                | 11,670.0    | 372                | 7,824.4   | 83                 | 7,128.5   |
| 5. Sugar:                                                        | 2,204              | 61,049.1    | 1,143              | 75,394.3  | 659                | 41,322.3  |
| (a) Indigenous                                                   | 2,077              | 56,154.5    | 964                | 65,784.4  | 481                | 38,423.1  |
| (b) Imported                                                     | 127                | 4,894.6     | 179                | 9,609.9   | 178                | 2,899.2   |
| 6. Kariana and Spices                                            | 623                | 2,125.1     | 699                | 1,069.7   | 694                | 1,351.6   |
| 7. Fish and Fish Preparations                                    | 153                | 1,847.8     | 422                | 603.8     | 326                | 828.4     |
| 8. Other Food Item:                                              | 1,525              | 32,127.3    | 1,906              | 21,328.7  | 1,489              | 28,498.2  |
| (a) Indigenous                                                   | 875                | 25,729.7    | 885                | 15,617.3  | 634                | 25,222.8  |
| (b) Imported                                                     | 650                | 6,397.7     | 1,021              | 5,711.4   | 855                | 3,275.5   |
| B. Raw Material:                                                 | 15,982             | 366,542.7   | 17,098             | 247,153.6 | 9,022              | 270,399.9 |
| 1. Cotton Raw:                                                   | 5,352              | 108,022.1   | 2,869              | 55,563.1  | 2,604              | 75,732.5  |
| (a) Indigenous                                                   | 4,109              | 90,418.0    | 2,537              | 48,757.6  | 2,470              | 66,791.6  |
| (b) Imported                                                     | 1,243              | 17,604.1    | 332                | 6,805.5   | 134                | 8,940.9   |
| 2. Synthetic Fibers:                                             | 164                | 17,876.3    | 3,505              | 18,157.4  | 181                | 21,093.5  |
| (a) Indigenous                                                   | 122                | 16,433.6    | 3,473              | 16,145.1  | 116                | 14,297.1  |
| (b) Imported                                                     | 42                 | 1,442.7     | 32                 | 2,012.3   | 65                 | 6,796.4   |
| 3. Fertilizer:                                                   | 2,133              | 40,807.3    | 1,010              | 27,590.6  | 1,296              | 25,583.6  |
| (a) Indigenous                                                   | 1,958              | 29,585.2    | 914                | 18,653.8  | 1,022              | 16,272.8  |
| (b) Imported                                                     | 175                | 11,222.1    | 96                 | 8,936.8   | 274                | 9,310.9   |

## 3.1.2 Advances Classified by Securities

### Domestic Private Banks

(Million Rupees)

| Security                                          | 31 - 12 - 14       |                    | 30 - 06 - 14       |                    | 31 - 12 - 13       |                    |
|---------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                                                   | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| 4. Petroleum Crude:                               | 1,693              | 51,203.8           | 742                | 30,745.9           | 784                | 37,050.5           |
| (a) Indigenous                                    | 1,342              | 36,895.4           | 648                | 9,492.4            | 628                | 16,852.6           |
| (b) Imported                                      | 351                | 14,308.4           | 94                 | 21,253.5           | 156                | 20,197.9           |
| 5. Iron & Steel:                                  | 2,973              | 49,092.5           | 1,282              | 34,140.2           | 1,369              | 41,166.6           |
| (a) Indigenous                                    | 2,092              | 25,372.5           | 835                | 20,709.5           | 924                | 19,362.7           |
| (b) Imported                                      | 881                | 23,720.0           | 447                | 13,430.7           | 445                | 21,803.9           |
| 6. Wool & Goat Hair                               | 16                 | 699.2              | 322                | 502.1              | 7                  | 477.7              |
| 7. Hides & Skins                                  | 352                | 5,540.1            | 4,964              | 18,001.4           | 603                | 5,283.2            |
| 8. Oil Seeds                                      | 304                | 16,444.8           | 330                | 8,339.9            | 276                | 9,285.1            |
| 9. Pesticides & Insecticides:                     | 364                | 4,860.3            | 344                | 3,224.5            | 337                | 2,788.8            |
| (a) Indigenous                                    | 262                | 4,608.6            | 220                | 2,546.1            | 202                | 2,027.1            |
| (b) Imported                                      | 102                | 251.7              | 124                | 678.3              | 135                | 761.7              |
| 10. Other Raw Material:                           | 2,631              | 71,996.3           | 1,730              | 50,888.6           | 1,565              | 51,938.3           |
| (a) Indigenous                                    | 2,165              | 62,183.3           | 1,446              | 43,465.8           | 1,276              | 43,308.7           |
| (b) Imported                                      | 466                | 9,812.9            | 284                | 7,422.8            | 289                | 8,629.6            |
| <b>C. Finished/Manufactured Goods:</b>            | <b>26,883</b>      | <b>469,811.7</b>   | <b>19,018</b>      | <b>363,387.3</b>   | <b>18,320</b>      | <b>369,514.2</b>   |
| 1. Cotton Textiles:                               | 6,835              | 103,727.6          | 1,686              | 61,560.3           | 1,735              | 68,248.0           |
| (a) Indigenous                                    | 4,862              | 75,128.3           | 1,351              | 40,421.8           | 1,471              | 62,312.5           |
| (b) Imported                                      | 1,973              | 28,599.3           | 335                | 21,138.5           | 264                | 5,935.5            |
| 2. Cotton Yarn:                                   | 896                | 37,861.7           | 1,138              | 30,760.8           | 2,001              | 38,152.4           |
| (a) Indigenous                                    | 824                | 33,795.8           | 713                | 26,255.4           | 1,554              | 34,455.1           |
| (b) Imported                                      | 72                 | 4,065.9            | 425                | 4,505.3            | 447                | 3,697.3            |
| 3. Other Textiles:                                | 3,282              | 83,994.2           | 1,604              | 54,560.7           | 1,592              | 54,627.9           |
| (a) Indigenous                                    | 3,105              | 76,733.1           | 1,376              | 49,366.4           | 1,180              | 46,986.0           |
| (b) Imported                                      | 177                | 7,261.0            | 228                | 5,194.3            | 412                | 7,641.9            |
| 4. Machinery:                                     | 1,429              | 16,533.9           | 1,679              | 28,659.9           | 2,278              | 22,852.6           |
| (a) Indigenous                                    | 1,220              | 7,673.0            | 1,399              | 14,272.8           | 1,978              | 8,887.1            |
| (b) Imported                                      | 209                | 8,860.9            | 280                | 14,387.1           | 300                | 13,965.5           |
| 5. Handloom Products                              | 13                 | 10.8               | 13                 | 9.4                | 17                 | 20.3               |
| 6. Carpet & Rugs                                  | 153                | 2,823.7            | 132                | 883.2              | 114                | 741.2              |
| 7. Readymade Garments                             | 893                | 26,019.4           | 1,537              | 23,183.2           | 1,175              | 19,501.3           |
| 8. Cement and Cement Products:                    | 1,554              | 36,326.4           | 2,038              | 16,758.1           | 389                | 15,906.6           |
| (a) Indigenous                                    | 1,541              | 35,580.4           | 2,033              | 16,636.1           | 379                | 15,468.2           |
| (b) Imported                                      | 13                 | 746.0              | 5                  | 122.0              | 10                 | 438.3              |
| 9. Sport Goods                                    | 180                | 3,320.2            | 344                | 2,211.9            | 133                | 930.2              |
| 10. Surgical Instruments                          | 209                | 2,242.3            | 413                | 2,240.6            | 285                | 1,566.8            |
| 11. Chemicals and Dyes                            | 1,784              | 40,493.3           | 1,983              | 28,580.7           | 958                | 27,357.2           |
| 12. Other Finished Goods:                         | 9,655              | 116,458.2          | 6,451              | 113,978.6          | 7,643              | 119,609.7          |
| (a) Indigenous                                    | 8,067              | 108,181.5          | 4,614              | 106,164.8          | 5,626              | 108,664.2          |
| (b) Imported                                      | 1,588              | 8,276.7            | 1,837              | 7,813.8            | 2,017              | 10,945.5           |
| <b>IV. Fixed Assets Including Machinery</b>       | <b>44,721</b>      | <b>437,413.7</b>   | <b>48,372</b>      | <b>386,805.9</b>   | <b>28,416</b>      | <b>379,301.0</b>   |
| <b>V. Real Estate:</b>                            | <b>54,754</b>      | <b>344,507.6</b>   | <b>63,952</b>      | <b>393,033.0</b>   | <b>92,255</b>      | <b>401,230.9</b>   |
| (a) Land                                          | 10,668             | 68,431.8           | 13,418             | 74,313.8           | 27,346             | 108,168.2          |
| (b) Buildings:                                    | 44,086             | 276,075.8          | 50,534             | 318,719.2          | 64,909             | 293,062.8          |
| 1. Residential                                    | 18,573             | 67,328.4           | 21,930             | 89,475.9           | 52,685             | 141,195.9          |
| 2. Non-Residential                                | 25,513             | 208,747.4          | 28,604             | 229,243.3          | 12,224             | 151,866.9          |
| <b>VI. Fixed Deposits and Insurance Policies:</b> | <b>6,015</b>       | <b>38,622.4</b>    | <b>5,715</b>       | <b>27,776.2</b>    | <b>6,244</b>       | <b>31,383.4</b>    |
| (a) Bank Deposits                                 | 4,058              | 29,091.2           | 3,695              | 12,962.7           | 4,203              | 23,314.2           |
| (b) Insurance Policies                            | 1,957              | 9,531.2            | 2,020              | 14,813.5           | 2,041              | 8,069.2            |
| <b>VII. Others:</b>                               | <b>1,322,487</b>   | <b>1,158,891.6</b> | <b>1,262,988</b>   | <b>1,257,946.0</b> | <b>1,323,540</b>   | <b>1,097,535.3</b> |
| (a) Other Secured Advances                        | 868,226            | 994,946.3          | 786,246            | 1,064,915.9        | 815,501            | 913,509.2          |
| (b) Advances Secured by Guarantee(s)              | 136,624            | 132,485.8          | 152,640            | 163,185.4          | 173,793            | 151,134.4          |
| (c) Unsecured Advances                            | 317,637            | 31,459.5           | 324,102            | 29,844.7           | 334,246            | 32,891.8           |
| <b>Total</b>                                      | <b>1,487,102</b>   | <b>3,193,513.4</b> | <b>1,430,275</b>   | <b>2,987,237.7</b> | <b>1,489,122</b>   | <b>2,853,881.1</b> |

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

| Security                                                         | (Million Rupees)   |          |                    |          |                    |          |
|------------------------------------------------------------------|--------------------|----------|--------------------|----------|--------------------|----------|
|                                                                  | 31 - 12 - 14       |          | 30 - 06 - 14       |          | 31 - 12 - 13       |          |
|                                                                  | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   |
| I. Gold, Bullion, Gold & Silver<br>Ornaments and Precious Metals |                    |          |                    |          |                    |          |
| II. Securities , Shares and Other<br>Financial Instruments:      |                    |          |                    |          |                    |          |
| A. Quoted on the Stock Exchange:                                 |                    |          |                    |          |                    |          |
| 1. To Stock Brokers and Dealers:                                 |                    |          |                    |          |                    |          |
| (a) Government and Other Trustee Securities                      |                    |          |                    |          |                    |          |
| (b) Shares and Debentures                                        |                    |          |                    |          |                    |          |
| (c) Participation Term Certificates                              |                    |          |                    |          |                    |          |
| (d) Others                                                       |                    |          |                    |          |                    |          |
| 2. To Others:                                                    |                    |          |                    |          |                    |          |
| (a) Government and Other Trustee Securities                      |                    |          |                    |          |                    |          |
| (b) Shares and Debentures                                        |                    |          |                    |          |                    |          |
| (c) Participation Term Certificates                              |                    |          |                    |          |                    |          |
| (d) Others                                                       |                    |          |                    |          |                    |          |
| B. Unquoted on the Stock Exchange:                               |                    |          |                    |          |                    |          |
| 1. To Stock Brokers and Dealers:                                 |                    |          |                    |          |                    |          |
| (a) Government and Other Trustee Securities                      |                    |          |                    |          |                    |          |
| (b) Shares and Debentures                                        |                    |          |                    |          |                    |          |
| (c) Participation Term Certificates                              |                    |          |                    |          |                    |          |
| (d) Others                                                       |                    |          |                    |          |                    |          |
| 2. To Others:                                                    |                    |          |                    |          |                    |          |
| (a) Government and Other Trustee Securities                      |                    |          |                    |          |                    |          |
| (b) Shares and Debentures                                        |                    |          |                    |          |                    |          |
| (c) Participation Term Certificates                              |                    |          |                    |          |                    |          |
| (d) Others                                                       |                    |          |                    |          |                    |          |
| III. Merchandise                                                 | 162                | 21,438.6 | 457                | 28,789.9 | 458                | 26,856.1 |
| A. Food Item:                                                    | 4                  | 320.2    | 5                  | 594.9    | 3                  | 137.6    |
| 1. Wheat                                                         |                    |          |                    |          |                    |          |
| 2. Rice and Paddy                                                |                    |          |                    |          |                    |          |
| 3. Other Grain & Pulses:                                         |                    |          |                    |          |                    |          |
| (a) Indigenous                                                   |                    |          |                    |          |                    |          |
| (b) Imported                                                     |                    |          |                    |          |                    |          |
| 4. Edible Oil:                                                   | 1                  | 20.0     | 1                  | ..       | 2                  | 130.1    |
| (a) Indigenous                                                   | 1                  | 20.0     | 1                  | ..       | 1                  | 120.6    |
| (b) Imported                                                     |                    |          |                    |          | 1                  | 9.5      |
| 5. Sugar:                                                        | 2                  | 300.0    | 3                  | 300.0    |                    |          |
| (a) Indigenous                                                   |                    |          | 3                  | 300.0    |                    |          |
| (b) Imported                                                     | 2                  | 300.0    |                    |          |                    |          |
| 6. Kariana and Spices                                            |                    |          |                    |          |                    |          |
| 7. Fish and Fish Preparations                                    |                    |          |                    |          |                    |          |
| 8. Other Food Item:                                              | 1                  | 0.2      | 1                  | 294.9    | 1                  | 7.5      |
| (a) Indigenous                                                   | 1                  | 0.2      | 1                  | 294.9    | 1                  | 7.5      |
| (b) Imported                                                     |                    |          |                    |          |                    |          |
| B. Raw Material:                                                 | 12                 | 3,212.3  | 89                 | 6,502.4  | 114                | 6,660.1  |
| 1. Cotton Raw:                                                   | 1                  | 37.9     | 75                 | 3,005.1  | 101                | 4,301.4  |
| (a) Indigenous                                                   | 1                  | 37.9     | 75                 | 3,005.1  | 85                 | 3,947.9  |
| (b) Imported                                                     |                    |          |                    |          | 16                 | 353.5    |
| 2. Synthetic Fibers:                                             |                    |          | 1                  | 0.2      | 2                  | 90.3     |
| (a) Indigenous                                                   |                    |          | 1                  | 0.2      | 2                  | 90.3     |
| (b) Imported                                                     |                    |          |                    |          |                    |          |
| 3. Fertilizer:                                                   |                    |          | 2                  | 469.0    | 2                  | 50.0     |
| (a) Indigenous                                                   |                    |          | 2                  | 469.0    | 1                  | 39.9     |
| (b) Imported                                                     |                    |          |                    |          | 1                  | 10.1     |

### 3.1.3 Advances Classified by Securities

#### Foreign Banks

| Security                                   | (Million Rupees)   |                 |                    |                 |                    |                 |
|--------------------------------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|
|                                            | 31 - 12 - 14       |                 | 30 - 06 - 14       |                 | 31 - 12 - 13       |                 |
|                                            | No. of<br>Accounts | Amount          | No. of<br>Accounts | Amount          | No. of<br>Accounts | Amount          |
| 4. Petroleum Crude:                        | 2                  | 377.5           | 3                  | 1,504.7         | 3                  | 1,500.2         |
| (a) Indigenous                             |                    |                 | 1                  | 365.2           | 1                  | 360.5           |
| (b) Imported                               | 2                  | 377.5           | 2                  | 1,139.5         | 2                  | 1,139.7         |
| 5. Iron & Steel:                           |                    |                 |                    |                 |                    |                 |
| (a) Indigenous                             |                    |                 |                    |                 |                    |                 |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 6. Wool & Goat Hair                        |                    |                 |                    |                 |                    |                 |
| 7. Hides & Skins                           |                    |                 |                    |                 |                    |                 |
| 8. Oil Seeds                               |                    |                 |                    |                 |                    |                 |
| 9. Pesticides & Insecticides:              |                    |                 | 2                  | 684.3           |                    |                 |
| (a) Indigenous                             |                    |                 | 2                  | 684.3           |                    |                 |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 10. Other Raw Material:                    | 9                  | 2,797.0         | 6                  | 839.2           | 6                  | 718.3           |
| (a) Indigenous                             | 5                  | 1,486.5         | 6                  | 839.2           | 6                  | 718.3           |
| (b) Imported                               | 4                  | 1,310.4         |                    |                 |                    |                 |
| C. Finished/Manufactured Goods:            | 146                | 17,906.0        | 363                | 21,692.5        | 341                | 20,058.4        |
| 1. Cotton Textiles:                        | 29                 | 3,949.4         | 37                 | 3,736.4         | 37                 | 4,291.0         |
| (a) Indigenous                             | 29                 | 3,949.4         | 37                 | 3,736.4         | 37                 | 4,291.0         |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 2. Cotton Yarn:                            | 15                 | 1,825.6         | 19                 | 2,056.4         | 18                 | 2,128.7         |
| (a) Indigenous                             | 15                 | 1,825.6         | 19                 | 2,056.4         | 18                 | 2,128.7         |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 3. Other Textiles:                         | 14                 | 832.9           | 13                 | 926.7           | 8                  | 792.1           |
| (a) Indigenous                             | 14                 | 832.9           | 13                 | 926.7           | 8                  | 792.1           |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 4. Machinery:                              |                    |                 | 18                 | 564.6           | 11                 | 610.0           |
| (a) Indigenous                             |                    |                 | 18                 | 564.6           | 11                 | 610.0           |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 5. Handloom Products                       |                    |                 |                    |                 |                    |                 |
| 6. Carpet & Rugs                           |                    |                 | 1                  | 3.0             | 1                  | 15.4            |
| 7. Readymade Garments                      | 6                  | 607.0           | 22                 | 748.0           | 23                 | 891.4           |
| 8. Cement and Cement Products:             | 2                  | 47.7            | 4                  | 152.7           | 2                  | 193.9           |
| (a) Indigenous                             | 2                  | 47.7            | 4                  | 152.7           | 2                  | 193.9           |
| (b) Imported                               |                    |                 |                    |                 |                    |                 |
| 9. Sport Goods                             |                    |                 |                    |                 |                    |                 |
| 10. Surgical Instruments                   | 1                  | 138.4           | 1                  | 90.5            | 1                  | 45.7            |
| 11. Chemicals and Dyes                     | 2                  | 917.8           | 4                  | 1,148.3         | 3                  | 90.0            |
| 12. Other Finished Goods:                  | 77                 | 9,587.2         | 244                | 12,266.1        | 237                | 11,000.1        |
| (a) Indigenous                             | 74                 | 8,924.5         | 244                | 12,266.1        | 237                | 11,000.1        |
| (b) Imported                               | 3                  | 662.7           |                    |                 |                    |                 |
| IV. Fixed Assets Including Machinery       | 9                  | 1,734.1         | 26                 | 4,632.8         | 21                 | 3,214.3         |
| V. Real Estate:                            | 51                 | 1,799.3         | 164                | 2,219.8         | 274                | 2,693.4         |
| (a) Land                                   | 44                 | 1,580.7         | 42                 | 1,540.0         | 50                 | 1,825.7         |
| (b) Buildings:                             | 7                  | 218.6           | 122                | 679.8           | 224                | 867.7           |
| 1. Residential                             | 2                  | 10.9            | 114                | 403.8           | 216                | 577.4           |
| 2. Non-Residential                         | 5                  | 207.7           | 8                  | 276.0           | 8                  | 290.3           |
| VI. Fixed Deposits and Insurance Policies: |                    |                 | 14                 | 147.3           | 18                 | 155.9           |
| (a) Bank Deposits                          |                    |                 | 14                 | 147.3           | 18                 | 155.9           |
| (b) Insurance Policies                     |                    |                 |                    |                 |                    |                 |
| VII. Others:                               | 2,235              | 32,263.7        | 10,951             | 23,980.6        | 12,282             | 20,727.3        |
| (a) Other Secured Advances                 | 365                | 7,518.1         | 534                | 8,118.1         | 618                | 6,117.8         |
| (b) Advances Secured by Guarantee(s)       | 484                | 24,524.0        | 470                | 14,979.7        | 230                | 13,642.1        |
| (c) Unsecured Advances                     | 1,386              | 221.7           | 9,947              | 882.8           | 11,434             | 967.4           |
| <b>Total</b>                               | <b>2,457</b>       | <b>57,235.7</b> | <b>11,612</b>      | <b>59,770.4</b> | <b>13,053</b>      | <b>53,647.1</b> |

## 3.1.4 Advances Classified by Securities

### Specialised Banks

| Security                                                         | (Million Rupees)   |        |                    |        |                    |        |
|------------------------------------------------------------------|--------------------|--------|--------------------|--------|--------------------|--------|
|                                                                  | 31 - 12 - 14       |        | 30 - 06 - 14       |        | 31 - 12 - 13       |        |
|                                                                  | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount | No. of<br>Accounts | Amount |
| I. Gold, Bullion, Gold & Silver<br>Ornaments and Precious Metals |                    |        |                    |        |                    |        |
| II. Securities , Shares and Other<br>Financial Instruments:      |                    |        |                    |        |                    |        |
| A. Quoted on the Stock Exchange:                                 |                    |        |                    |        |                    |        |
| 1. To Stock Brokers and Dealers:                                 |                    |        |                    |        |                    |        |
| (a) Government and Other Trustee Securities                      |                    |        |                    |        |                    |        |
| (b) Shares and Debentures                                        |                    |        |                    |        |                    |        |
| (c) Participation Term Certificates                              |                    |        |                    |        |                    |        |
| (d) Others                                                       |                    |        |                    |        |                    |        |
| 2. To Others:                                                    |                    |        |                    |        |                    |        |
| (a) Government and Other Trustee Securities                      |                    |        |                    |        |                    |        |
| (b) Shares and Debentures                                        |                    |        |                    |        |                    |        |
| (c) Participation Term Certificates                              |                    |        |                    |        |                    |        |
| (d) Others                                                       |                    |        |                    |        |                    |        |
| B. Unquoted on the Stock Exchange:                               |                    |        |                    |        |                    |        |
| 1. To Stock Brokers and Dealers:                                 |                    |        |                    |        |                    |        |
| (a) Government and Other Trustee Securities                      |                    |        |                    |        |                    |        |
| (b) Shares and Debentures                                        |                    |        |                    |        |                    |        |
| (c) Participation Term Certificates                              |                    |        |                    |        |                    |        |
| (d) Others                                                       |                    |        |                    |        |                    |        |
| 2. To Others:                                                    |                    |        |                    |        |                    |        |
| (a) Government and Other Trustee Securities                      |                    |        |                    |        |                    |        |
| (b) Shares and Debentures                                        |                    |        |                    |        |                    |        |
| (c) Participation Term Certificates                              |                    |        |                    |        |                    |        |
| (d) Others                                                       |                    |        |                    |        |                    |        |
| III. Merchandise                                                 | 29                 | 262.5  | 29                 | 262.8  | 31                 | 250.5  |
| A. Food Item:                                                    | 6                  | 31.3   | 6                  | 31.3   | 8                  | 66.3   |
| 1. Wheat                                                         |                    |        |                    |        | 2                  | 35.0   |
| 2. Rice and Paddy                                                | 1                  | 3.6    | 1                  | 3.6    | 1                  | 3.6    |
| 3. Other Grain & Pulses:                                         | 1                  | 9.0    | 1                  | 9.0    | 1                  | 9.0    |
| (a) Indigenous                                                   | 1                  | 9.0    | 1                  | 9.0    | 1                  | 9.0    |
| (b) Imported                                                     |                    |        |                    |        |                    |        |
| 4. Edible Oil:                                                   | 1                  | 5.4    | 1                  | 5.4    | 1                  | 5.4    |
| (a) Indigenous                                                   | 1                  | 5.4    | 1                  | 5.4    | 1                  | 5.4    |
| (b) Imported                                                     |                    |        |                    |        |                    |        |
| 5. Sugar:                                                        |                    |        |                    |        |                    |        |
| (a) Indigenous                                                   |                    |        |                    |        |                    |        |
| (b) Imported                                                     |                    |        |                    |        |                    |        |
| 6. Kariana and Spices                                            |                    |        |                    |        |                    |        |
| 7. Fish and Fish Preparations                                    |                    |        |                    |        |                    |        |
| 8. Other Food Item:                                              | 3                  | 13.3   | 3                  | 13.3   | 3                  | 13.3   |
| (a) Indigenous                                                   | 3                  | 13.3   | 3                  | 13.3   | 3                  | 13.3   |
| (b) Imported                                                     |                    |        |                    |        |                    |        |
| B. Raw Material:                                                 | 10                 | 143.6  | 10                 | 143.6  | 10                 | 125.0  |
| 1. Cotton Raw:                                                   |                    |        |                    |        |                    |        |
| (a) Indigenous                                                   |                    |        |                    |        |                    |        |
| (b) Imported                                                     |                    |        |                    |        |                    |        |
| 2. Synthetic Fibers:                                             | 2                  | 71.3   | 2                  | 71.3   | 2                  | 52.5   |
| (a) Indigenous                                                   | 2                  | 71.3   | 2                  | 71.3   | 2                  | 52.5   |
| (b) Imported                                                     |                    |        |                    |        |                    |        |
| 3. Fertilizer:                                                   |                    |        |                    |        |                    |        |
| (a) Indigenous                                                   |                    |        |                    |        |                    |        |
| (b) Imported                                                     |                    |        |                    |        |                    |        |

## 3.1.4 Advances Classified by Securities

### Specialised Banks

| Security                                   | (Million Rupees)   |                  |                    |                  |                    |                  |
|--------------------------------------------|--------------------|------------------|--------------------|------------------|--------------------|------------------|
|                                            | 31 - 12 - 14       |                  | 30 - 06 - 14       |                  | 31 - 12 - 13       |                  |
|                                            | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           | No. of<br>Accounts | Amount           |
| 4. Petroleum Crude:                        |                    |                  |                    |                  |                    |                  |
| (a) Indigenous                             |                    |                  |                    |                  |                    |                  |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 5. Iron & Steel:                           | 4                  | 29.2             | 4                  | 29.2             | 4                  | 29.4             |
| (a) Indigenous                             | 4                  | 29.2             | 4                  | 29.2             | 4                  | 29.4             |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 6. Wool & Goat Hair                        |                    |                  |                    |                  |                    |                  |
| 7. Hides & Skins                           | 3                  | 38.8             | 3                  | 38.8             | 3                  | 38.8             |
| 8. Oil Seeds                               |                    |                  |                    |                  |                    |                  |
| 9. Pesticides & Insecticides:              | 1                  | 4.3              | 1                  | 4.3              | 1                  | 4.3              |
| (a) Indigenous                             | 1                  | 4.3              | 1                  | 4.3              | 1                  | 4.3              |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 10. Other Raw Material:                    |                    |                  |                    |                  |                    |                  |
| (a) Indigenous                             |                    |                  |                    |                  |                    |                  |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| C. Finished/Manufactured Goods:            | 13                 | 87.7             | 13                 | 87.9             | 13                 | 59.1             |
| 1. Cotton Textiles:                        | 3                  | 5.6              | 3                  | 5.6              | 3                  | 6.5              |
| (a) Indigenous                             | 3                  | 5.6              | 3                  | 5.6              | 3                  | 6.5              |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 2. Cotton Yarn:                            |                    |                  |                    |                  |                    |                  |
| (a) Indigenous                             |                    |                  |                    |                  |                    |                  |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 3. Other Textiles:                         | 1                  | 31.2             | 1                  | 31.2             | 1                  | 2.0              |
| (a) Indigenous                             | 1                  | 31.2             | 1                  | 31.2             | 1                  | 2.0              |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 4. Machinery:                              |                    |                  |                    |                  |                    |                  |
| (a) Indigenous                             |                    |                  |                    |                  |                    |                  |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 5. Handloom Products                       |                    |                  |                    |                  |                    |                  |
| 6. Carpet & Rugs                           |                    |                  |                    |                  |                    |                  |
| 7. Readymade Garments                      |                    |                  |                    |                  |                    |                  |
| 8. Cement and Cement Products:             | 1                  | 3.7              | 1                  | 3.7              | 1                  | 3.7              |
| (a) Indigenous                             | 1                  | 3.7              | 1                  | 3.7              | 1                  | 3.7              |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| 9. Sport Goods                             |                    |                  |                    |                  |                    |                  |
| 10. Surgical Instruments                   | 1                  | 1.3              | 1                  | 1.3              | 1                  | 1.3              |
| 11. Chemicals and Dyes                     | 2                  | 3.6              | 2                  | 3.8              | 2                  | 4.3              |
| 12. Other Finished Goods:                  | 5                  | 42.2             | 5                  | 42.2             | 5                  | 41.2             |
| (a) Indigenous                             | 5                  | 42.2             | 5                  | 42.2             | 5                  | 41.2             |
| (b) Imported                               |                    |                  |                    |                  |                    |                  |
| IV. Fixed Assets Including Machinery       | 1,021              | 3,106.6          | 894                | 3,118.2          | 823                | 3,127.4          |
| V. Real Estate:                            | 796,921            | 119,727.2        | 797,403            | 112,392.9        | 775,184            | 106,516.1        |
| (a) Land                                   | 795,432            | 114,542.9        | 795,901            | 107,091.4        | 773,717            | 101,164.6        |
| (b) Buildings:                             | 1,489              | 5,184.4          | 1,502              | 5,301.5          | 1,467              | 5,351.5          |
| 1. Residential                             | 968                | 1,312.3          | 979                | 1,519.2          | 904                | 1,452.5          |
| 2. Non-Residential                         | 521                | 3,872.1          | 523                | 3,782.3          | 563                | 3,899.0          |
| VI. Fixed Deposits and Insurance Policies: | 18                 | 21.1             | 19                 | 14.6             | 19                 | 15.7             |
| (a) Bank Deposits                          | 11                 | 7.9              | 14                 | 9.1              | 17                 | 11.2             |
| (b) Insurance Policies                     | 7                  | 13.1             | 5                  | 5.4              | 2                  | 4.5              |
| VII. Others:                               | 107,867            | 16,784.3         | 108,846            | 16,217.3         | 103,067            | 15,764.1         |
| (a) Other Secured Advances                 | 26,417             | 4,203.5          | 26,928             | 4,295.7          | 23,546             | 3,636.1          |
| (b) Advances Secured by Guarantee(s)       | 52,219             | 8,075.3          | 43,551             | 6,131.9          | 56,007             | 8,332.6          |
| (c) Unsecured Advances                     | 29,231             | 4,505.6          | 38,367             | 5,789.7          | 23,514             | 3,795.4          |
| <b>Total</b>                               | <b>905,856</b>     | <b>139,901.8</b> | <b>907,191</b>     | <b>132,005.6</b> | <b>879,124</b>     | <b>125,673.8</b> |

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

| Borrower                                                                | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|-------------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                         | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| 1. Non-Residents                                                        | 1                  | ..          | 1                  | ..          |                    |             |
| I. Official                                                             |                    |             |                    |             |                    |             |
| II. Business                                                            |                    |             |                    |             |                    |             |
| III. Personal                                                           | 1                  | ..          | 1                  | ..          |                    |             |
| 2. Domestic Constituents                                                | 3,272,314          | 4,316,410.7 | 3,238,833          | 4,068,044.8 | 3,268,385          | 3,915,852.7 |
| I. Government                                                           | 5,334              | 472,291.1   | 250                | 514,434.7   | 292                | 406,799.9   |
| A. Federal Government                                                   | 3,346              | 217,048.2   | 107                | 243,477.4   | 104                | 229,162.1   |
| 1) Commodity Operations                                                 | 3,304              | 201,471.0   | 68                 | 220,693.6   | 61                 | 204,802.7   |
| 2) Others                                                               | 42                 | 15,577.2    | 39                 | 22,783.7    | 43                 | 24,359.4    |
| B.Provincial Governments                                                | 1,988              | 255,242.9   | 143                | 270,957.3   | 188                | 177,637.8   |
| 1) Commodity Operations                                                 | 1,970              | 254,046.2   | 124                | 269,121.4   | 167                | 176,527.1   |
| 2)Others                                                                | 18                 | 1,196.8     | 19                 | 1,835.9     | 21                 | 1,110.6     |
| C.Local Bodies (City Governments)                                       |                    |             |                    |             |                    |             |
| II. Non-financial Public Sector Enterprises                             | 2,650              | 525,553.9   | 374                | 450,618.7   | 246                | 427,896.8   |
| A. Agriculture, Forestry, Hunting & Fishing                             |                    |             |                    |             |                    |             |
| B. Mining and Quarrying                                                 |                    |             |                    |             |                    |             |
| C. Manufacturing                                                        | 389                | 59,478.1    | 96                 | 48,954.4    | 88                 | 70,731.1    |
| D. Construction                                                         |                    |             |                    |             |                    |             |
| E. Utilities                                                            | 14                 | 26,442.9    | 30                 | 27,561.4    | 27                 | 16,935.2    |
| F. Commerce                                                             | 962                | 122,699.4   | 32                 | 91,072.2    | 34                 | 79,968.7    |
| G. Transport, Storage and Communication                                 | 376                | 95,717.2    | 54                 | 91,398.7    | 51                 | 87,365.9    |
| H. Services                                                             | 2                  | 477.0       | 3                  | 300.9       | 3                  | 297.9       |
| I. Other                                                                | 907                | 220,739.4   | 159                | 191,331.1   | 43                 | 172,598.0   |
| III. Non-bank Financial Institutions (NBFIs)                            | 3,709              | 44,546.0    | 398                | 46,506.1    | 415                | 42,602.8    |
| A. Co-operative Banks                                                   |                    |             |                    |             |                    |             |
| B. Development Financial Institutions                                   | 3,205              | 10,838.3    | 18                 | 10,984.1    | 7                  | 8,775.0     |
| C. Insurance Companies                                                  | 37                 | 1,660.0     | 38                 | 851.9       | 95                 | 415.0       |
| D. Micro Finance                                                        | 1                  | 500.0       |                    |             |                    |             |
| E. Other NBFIs                                                          | 466                | 31,547.7    | 342                | 34,670.1    | 313                | 33,412.8    |
| IV. Private Sector (Business)                                           | 1,602,247          | 2,895,808.1 | 1,631,298          | 2,695,477.5 | 1,608,026          | 2,683,800.9 |
| A. Agriculture, Hunting and Forestry                                    | 1,234,459          | 270,245.7   | 1,240,658          | 252,679.1   | 1,228,584          | 238,176.4   |
| 1) Growing of Crops                                                     | 830,176            | 185,726.3   | 833,717            | 177,356.2   | 840,789            | 171,731.6   |
| 2) Farming of Animals                                                   | 295,594            | 54,115.9    | 295,818            | 44,789.5    | 280,397            | 38,258.2    |
| 3) Agricultural and Animal Husbandry                                    | 573                | 1,480.3     | 446                | 1,601.6     | 1,157              | 1,242.6     |
| 4) Agricultural Machinery and Equipments                                | 107,981            | 28,471.8    | 110,397            | 28,010.7    | 105,927            | 26,369.0    |
| 5) Hunting, Trapping, Forestry & Logging                                | 135                | 451.4       | 280                | 921.1       | 314                | 575.0       |
| B. Fishing & Fish Farming, etc.                                         | 516                | 1,153.6     | 521                | 994.5       | 420                | 749.5       |
| C. Mining and Quarrying                                                 | 876                | 21,073.2    | 796                | 18,726.0    | 395                | 21,028.9    |
| 1) Mining of Coal                                                       | 307                | 2,450.3     | 505                | 1,554.0     | 70                 | 1,583.2     |
| 2) Crude Petroleum & Natural Gas                                        | 287                | 17,013.5    | 205                | 15,834.1    | 169                | 18,161.4    |
| 3) Iron & Non-ferrous Metal Ores                                        | 218                | 364.7       | 9                  | 216.9       | 7                  | 322.8       |
| 4) Quarrying of Stone, Sand and Clay                                    | 22                 | 239.7       | 32                 | 170.5       | 107                | 364.6       |
| 5) Chemical, Fertilizer, Salt, etc.                                     | 42                 | 1,005.0     | 45                 | 950.6       | 42                 | 597.0       |
| D. Manufacturing                                                        | 106,262            | 1,711,165.7 | 116,775            | 1,595,278.9 | 108,052            | 1,582,138.9 |
| 1) Food Products and Beverages                                          | 30,166             | 424,599.7   | 16,443             | 410,762.4   | 16,018             | 338,725.0   |
| 2) Tobacco Products                                                     | 38                 | 2,429.7     | 21                 | 3,093.4     | 24                 | 4,035.7     |
| 3) Textiles                                                             | 36,623             | 600,856.7   | 42,154             | 535,565.7   | 36,933             | 602,165.5   |
| i. Spinning, Weaving, Fnishing of Textiles                              | 29,271             | 470,957.8   | 34,987             | 424,244.4   | 29,855             | 475,332.0   |
| a. Spinning of Fibres                                                   | 18,106             | 258,119.6   | 23,717             | 232,145.9   | 19,681             | 265,027.8   |
| b. Weaving of Textiles                                                  | 4,773              | 106,719.7   | 6,876              | 96,619.6    | 5,970              | 107,994.5   |
| c. Finishing of Textilesa                                               | 6,392              | 106,118.5   | 4,394              | 95,478.9    | 4,204              | 102,309.8   |
| ii. Made-up Textile Articles                                            | 2,666              | 54,369.4    | 1,973              | 48,485.3    | 1,763              | 53,779.0    |
| iii. Knit Wear                                                          | 2,370              | 30,771.9    | 1,170              | 27,797.0    | 989                | 23,467.6    |
| iv. Carpets and Rugs                                                    | 334                | 4,174.1     | 272                | 3,714.1     | 523                | 5,055.5     |
| v. Other Textiles n.e.s.                                                | 1,982              | 40,583.4    | 3,752              | 31,325.0    | 3,803              | 44,531.3    |
| 4) Wearing Apparel, Readymade Garments, etc.                            | 3,658              | 57,098.3    | 5,780              | 53,528.1    | 5,498              | 53,168.1    |
| 5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear | 2,135              | 22,474.7    | 1,649              | 20,568.9    | 1,594              | 23,684.9    |
| i. Tanning & Dressing of Leather, Luggage, Handbags, etc.               | 583                | 10,677.1    | 709                | 8,885.0     | 624                | 12,699.2    |
| ii. Footwear                                                            | 1,552              | 11,797.6    | 940                | 11,684.0    | 970                | 10,985.7    |
| a. Leather Wear                                                         | 1,389              | 10,205.1    | 821                | 8,933.8     | 829                | 8,943.3     |
| b. Rubber and Plastic Wear                                              | 163                | 1,592.5     | 119                | 2,750.1     | 141                | 2,042.4     |

## 3.2 Advances Classified by Borrowers

### All Banks

(Million Rupees)

| Borrower                                                              | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|-----------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                       | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| 6) Wood and Products of Wood Cork                                     | 260                | 2,308.3     | 284                | 2,350.2     | 349                | 3,212.2     |
| 7) Paper, Paperboard and Products                                     | 2,812              | 31,749.3    | 5,625              | 33,093.3    | 5,311              | 31,029.5    |
| 8) Printing, Publishing and Allied Industries                         | 782                | 8,371.7     | 859                | 6,855.3     | 959                | 7,137.8     |
| 9) Coke and Refined Petroleum Products                                | 624                | 53,343.4    | 1,099              | 40,133.4    | 866                | 41,831.2    |
| 10) Chemicals and Chemical Products                                   | 11,083             | 192,124.0   | 14,427             | 194,931.1   | 13,094             | 172,102.8   |
| 11) Rubber and Plastics Products                                      | 2,008              | 25,863.0    | 2,211              | 25,057.2    | 1,280              | 26,450.4    |
| 12) Other Non-metallic Mineral Products                               | 2,727              | 56,731.1    | 11,995             | 51,821.7    | 12,052             | 64,796.1    |
| 13) Basic Metals                                                      | 3,108              | 81,619.2    | 3,941              | 72,508.2    | 3,591              | 68,439.9    |
| 14) Fabricated Metal Products                                         | 518                | 12,613.8    | 490                | 12,493.9    | 589                | 15,470.0    |
| 15) Machinery and Equipment                                           | 1,925              | 23,680.2    | 1,968              | 18,710.5    | 1,749              | 17,748.8    |
| 16) Office, Accounting and Computing Machinery                        | 34                 | 641.3       | 26                 | 609.7       | 25                 | 376.8       |
| 17) Electrical Machinery and Apparatus                                | 1,584              | 48,141.1    | 1,794              | 54,077.2    | 1,239              | 53,809.0    |
| 18) Radio, Television and Communication<br>Equipment and Apparatus    | 157                | 3,671.4     | 248                | 3,542.0     | 218                | 4,058.3     |
| 19) Medical, Precision and Optical Instruments,<br>Watches and Clocks | 666                | 5,314.8     | 606                | 3,727.1     | 522                | 4,102.8     |
| 20) Motor Vehicles, Trailers and Semi-trailers                        | 623                | 20,541.0    | 612                | 18,212.5    | 581                | 16,214.6    |
| 21) Other Transport Equipments                                        | 522                | 4,429.8     | 399                | 3,541.4     | 349                | 3,963.5     |
| 22) Furniture and Fixture                                             | 702                | 1,817.1     | 660                | 2,104.1     | 618                | 1,317.3     |
| 23) Jewellery and Related Articles                                    | 356                | 615.4       | 376                | 549.3       | 415                | 519.8       |
| 24) Sports Goods                                                      | 868                | 5,428.6     | 591                | 5,192.3     | 528                | 4,805.5     |
| 25) Handicrafts                                                       | 200                | 412.8       | 179                | 88.5        | 165                | 73.2        |
| 26) Other Manufacturing n.e.s.                                        | 2,083              | 24,289.3    | 2,338              | 22,161.4    | 3,485              | 22,900.0    |
| E. Ship Breaking and Waste / Scrape (Junk), etc.                      | 125                | 22,174.6    | 89                 | 14,765.9    | 106                | 17,840.9    |
| F. Electricity, Gas and Water Supply                                  | 8,549              | 257,949.6   | 21,837             | 267,296.9   | 11,161             | 253,154.5   |
| G. Construction                                                       | 6,591              | 60,192.5    | 7,886              | 48,293.0    | 8,158              | 54,705.5    |
| 1) Building                                                           | 2,897              | 38,443.7    | 3,223              | 36,701.6    | 3,410              | 38,315.0    |
| 2) Infrastructure                                                     | 3,694              | 21,748.7    | 4,663              | 11,591.3    | 4,748              | 16,390.5    |
| H. Commerce and Trade                                                 | 118,345            | 233,198.6   | 120,389            | 215,865.4   | 127,869            | 234,292.0   |
| 1) Sale, Maintenance and Repair of Motor Vehicles<br>and Motorcycles  | 2,765              | 13,256.8    | 3,209              | 13,209.2    | 3,089              | 14,399.7    |
| 2) Wholesale and Commission Trade                                     | 17,083             | 117,675.6   | 16,230             | 103,295.0   | 18,909             | 115,188.8   |
| i) Exports                                                            | 2,357              | 29,545.0    | 1,999              | 22,999.4    | 1,776              | 27,412.0    |
| ii) Imports                                                           | 1,829              | 23,541.1    | 1,879              | 21,549.2    | 1,983              | 28,212.2    |
| iii) Domestic Whole Sales                                             | 12,897             | 64,589.4    | 12,352             | 58,746.4    | 15,150             | 59,564.5    |
| 3) Retail Trade                                                       | 98,497             | 102,266.2   | 100,950            | 99,361.1    | 105,871            | 104,703.5   |
| I. Hotels, Restaurants and Clubs, etc                                 | 1,297              | 18,954.5    | 1,327              | 15,291.7    | 1,138              | 14,938.5    |
| J. Transport, Storage and Communications                              | 54,756             | 121,968.3   | 52,621             | 113,862.4   | 49,802             | 88,731.3    |
| K. Real Estate, Renting and Business Activities                       | 38,222             | 101,132.7   | 34,002             | 87,916.5    | 33,408             | 104,542.8   |
| 1) Real Estate Activities                                             | 245                | 4,631.2     | 2,020              | 4,361.5     | 2,075              | 10,790.9    |
| 2) Renting of Machinery and Equipment                                 | 1,530              | 2,712.4     | 1,550              | 2,043.4     | 923                | 2,260.8     |
| 3) Computer and Related Activities                                    | 694                | 2,921.8     | 358                | 2,431.0     | 610                | 2,650.9     |
| 4) Research and Development                                           | 130                | 4,015.3     | 140                | 3,316.7     | 159                | 2,722.0     |
| 5) Other Business Activities                                          | 35,623             | 86,851.9    | 29,934             | 75,764.0    | 29,641             | 86,118.1    |
| L. Education                                                          | 935                | 8,454.5     | 1,211              | 7,364.3     | 929                | 6,025.7     |
| M. Health and Social Work                                             | 933                | 5,822.3     | 1,234              | 6,420.7     | 1,149              | 6,253.2     |
| N. Other Community, Social and Personal<br>Service Activities         | 2,142              | 19,319.4    | 2,213              | 15,563.5    | 2,584              | 15,155.4    |
| O. Other Private Business n.e.s                                       | 28,239             | 43,003.0    | 29,739             | 35,158.7    | 34,271             | 46,067.4    |
| V. Trust Funds and Non-profit Organizations                           | 170                | 11,289.1    | 159                | 8,217.0     | 632                | 14,042.4    |
| VI. Personal                                                          | 1,651,415          | 355,530.7   | 1,587,013          | 337,622.0   | 1,641,901          | 323,784.5   |
| A. Bank Employees                                                     | 122,769            | 92,979.4    | 132,260            | 86,424.4    | 128,639            | 85,183.9    |
| B. Consumer Financing                                                 | 1,489,399          | 249,059.1   | 1,429,879          | 242,246.0   | 1,484,390          | 229,141.0   |
| i) House Building                                                     | 15,585             | 39,762.1    | 15,307             | 39,511.1    | 17,048             | 39,420.5    |
| ii) Transport                                                         | 118,973            | 71,062.5    | 115,082            | 63,804.8    | 128,967            | 56,389.2    |
| iii) Credit Cards                                                     | 738,476            | 22,681.6    | 732,276            | 22,782.0    | 735,375            | 21,195.9    |
| iv) Consumer Durable                                                  | 5,568              | 212.1       | 6,432              | 280.8       | 5,908              | 260.8       |
| v) Personal Loans                                                     | 610,797            | 115,340.9   | 560,782            | 115,867.3   | 597,092            | 111,874.6   |
| C. Other Personal                                                     | 39,247             | 13,492.1    | 24,874             | 8,951.7     | 28,872             | 9,459.7     |
| VII. Others                                                           | 6,789              | 11,391.7    | 19,341             | 15,169.0    | 16,873             | 16,925.4    |
| Total                                                                 | 3,272,315          | 4,316,410.7 | 3,238,834          | 4,068,044.8 | 3,268,385          | 3,915,852.7 |

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

| Borrower                                                                | 31 - 12 - 14       |           | 30 - 06 - 14       |           | 31 - 12 - 13       |           |
|-------------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                         | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 1. Non-Residents                                                        |                    |           |                    |           |                    |           |
| I. Official                                                             |                    |           |                    |           |                    |           |
| II. Business                                                            |                    |           |                    |           |                    |           |
| III. Personal                                                           |                    |           |                    |           |                    |           |
| 2. Domestic Constituents                                                | 876,900            | 925,759.8 | 889,756            | 889,031.1 | 887,086            | 882,650.7 |
| I. Government                                                           | 58                 | 109,725.3 | 50                 | 118,840.4 | 57                 | 93,524.1  |
| A. Federal Government                                                   | 26                 | 38,824.7  | 21                 | 49,425.4  | 23                 | 41,212.0  |
| 1) Commodity Operations                                                 | 7                  | 30,640.4  | 7                  | 32,702.6  | 7                  | 23,205.4  |
| 2) Others                                                               | 19                 | 8,184.3   | 14                 | 16,722.7  | 16                 | 18,006.6  |
| B. Provincial Governments                                               | 32                 | 70,900.6  | 29                 | 69,415.0  | 34                 | 52,312.1  |
| 1) Commodity Operations                                                 | 22                 | 70,699.3  | 19                 | 69,248.6  | 22                 | 52,031.0  |
| 2) Others                                                               | 10                 | 201.4     | 10                 | 166.4     | 12                 | 281.1     |
| C. Local Bodies (City Governments)                                      |                    |           |                    |           |                    |           |
| II. Non-financial Public Sector Enterprises                             | 34                 | 175,140.8 | 31                 | 149,484.0 | 43                 | 146,068.4 |
| A. Agriculture, Forestry, Hunting & Fishing                             |                    |           |                    |           |                    |           |
| B. Mining and Quarrying                                                 |                    |           |                    |           |                    |           |
| C. Manufacturing                                                        | 14                 | 40,374.1  | 11                 | 40,363.9  | 16                 | 42,850.2  |
| D. Construction                                                         |                    |           |                    |           |                    |           |
| E. Utilities                                                            | 3                  | 6,821.8   | 6                  | 6,942.2   | 6                  | 7,266.2   |
| F. Commerce                                                             | 3                  | 18,269.0  | 2                  | 6,926.7   | 8                  | 10,747.1  |
| G. Transport, Storage and Communication                                 | 6                  | 50,089.6  | 6                  | 45,923.3  | 6                  | 43,750.1  |
| H. Services                                                             |                    |           |                    |           |                    |           |
| I. Other                                                                | 8                  | 59,586.3  | 6                  | 49,327.8  | 7                  | 41,454.8  |
| III. Non-bank Financial Institutions (NBFIs)                            | 37                 | 4,911.3   | 44                 | 5,959.0   | 51                 | 6,158.0   |
| A. Co-operative Banks                                                   |                    |           |                    |           |                    |           |
| B. Development Financial Institutions                                   |                    |           | 1                  | 12.5      |                    |           |
| C. Insurance Companies                                                  |                    |           |                    |           | 7                  | 19.0      |
| D. Micro Finance                                                        |                    |           |                    |           |                    |           |
| E. Other NBFIs                                                          | 37                 | 4,911.3   | 43                 | 5,946.5   | 44                 | 6,139.0   |
| IV. Private Sector (Business)                                           | 447,991            | 509,125.3 | 454,534            | 487,236.1 | 451,839            | 511,729.1 |
| A. Agriculture, Hunting and Forestry                                    | 324,364            | 75,012.6  | 331,565            | 74,210.5  | 338,006            | 73,952.6  |
| 1) Growing of Crops                                                     | 314,465            | 66,125.8  | 320,690            | 66,053.9  | 325,450            | 66,623.2  |
| 2) Farming of Animals                                                   | 4,483              | 7,332.4   | 4,288              | 5,747.5   | 4,187              | 4,618.4   |
| 3) Agricultural and Animal Husbandry                                    | 194                | 11.4      | 220                | 13.5      | 938                | 312.1     |
| 4) Agricultural Machinery and Equipments                                | 5,220              | 1,451.7   | 6,333              | 1,880.7   | 7,428              | 2,297.4   |
| 5) Hunting, Trapping, Forestry & Logging                                | 2                  | 91.2      | 34                 | 514.8     | 3                  | 101.5     |
| B. Fishing & Fish Farming, etc.                                         | 19                 | 251.8     | 28                 | 255.8     | 17                 | 252.3     |
| C. Mining and Quarrying                                                 | 22                 | 578.7     | 32                 | 1,036.8   | 63                 | 1,328.8   |
| 1) Mining of Coal                                                       |                    |           |                    |           | 5                  | 17.3      |
| 2) Crude Petroleum & Natural Gas                                        | 17                 | 540.3     | 9                  | 1,006.1   | 7                  | 1,065.0   |
| 3) Iron & Non-ferrous Metal Ores                                        | 4                  | 37.3      | 3                  | 15.3      | 3                  | 15.3      |
| 4) Quarrying of Stone, Sand and Clay                                    |                    |           | 10                 | 6.0       | 33                 | 11.2      |
| 5) Chemical, Fertilizer, Salt, etc.                                     | 1                  | 1.1       | 10                 | 9.5       | 15                 | 220.1     |
| D. Manufacturing                                                        | 20,183             | 288,615.4 | 15,354             | 277,699.8 | 9,517              | 297,053.1 |
| 1) Food Products and Beverages                                          | 11,250             | 78,709.6  | 2,819              | 76,959.9  | 3,061              | 69,773.9  |
| 2) Tobacco Products                                                     | 2                  | 5.1       | 1                  | 2.2       | 1                  | 665.8     |
| 3) Textiles                                                             | 2,697              | 102,284.6 | 6,836              | 90,144.3  | 2,242              | 113,372.7 |
| i. Spinning, Weaving, Finishing of Textiles                             | 2,346              | 89,266.3  | 6,581              | 82,680.9  | 2,007              | 105,757.4 |
| a. Spinning of Fibres                                                   | 1,729              | 44,062.6  | 5,800              | 47,104.1  | 1,273              | 60,014.0  |
| b. Weaving of Textiles                                                  | 332                | 24,397.6  | 498                | 17,424.9  | 450                | 24,321.6  |
| c. Finishing of Textiles                                                | 285                | 20,806.2  | 283                | 18,151.9  | 284                | 21,421.8  |
| ii. Made-up Textile Articles                                            | 117                | 3,645.7   | 96                 | 4,213.6   | 89                 | 4,455.3   |
| iii. Knit Wear                                                          | 28                 | 1,865.4   | 29                 | 1,656.8   | 31                 | 1,675.3   |
| iv. Carpets and Rugs                                                    | 38                 | 357.9     | 16                 | 196.4     | 15                 | 183.4     |
| v. Other Textiles n.e.s.                                                | 168                | 7,149.2   | 114                | 1,396.6   | 100                | 1,301.3   |
| 4) Wearing Apparel, Readymade Garments, etc.                            | 243                | 7,361.9   | 212                | 7,453.1   | 149                | 7,580.3   |
| 5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear | 293                | 2,989.9   | 331                | 2,671.3   | 308                | 1,955.9   |
| i. Tanning & Dressing of Leather, Luggage, Handbags, etc.               | 126                | 1,527.1   | 242                | 1,409.1   | 227                | 921.2     |
| ii. Footwear                                                            | 167                | 1,462.8   | 89                 | 1,262.2   | 81                 | 1,034.7   |
| a. Leather Wear                                                         | 49                 | 610.0     | 40                 | 454.3     | 38                 | 450.1     |
| b. Rubber and Plastic Wear                                              | 118                | 852.8     | 49                 | 808.0     | 43                 | 584.6     |

## 3.2.1 Advances Classified by Borrowers

### Public Sector Commercial Banks

(Million Rupees)

| Borrower                                                              | 31 - 12 - 14       |           | 30 - 06 - 14       |           | 31 - 12 - 13       |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 6) Wood and Products of Wood Cork                                     | 15                 | 121.3     | 17                 | 312.1     | 36                 | 1,058.4   |
| 7) Paper, Paperboard and Products                                     | 204                | 2,470.7   | 258                | 3,618.5   | 357                | 4,390.3   |
| 8) Printing, Publishing and Allied Industries                         | 76                 | 2,109.1   | 92                 | 2,146.1   | 121                | 1,910.9   |
| 9) Coke and Refined Petroleum Products                                | 30                 | 15,775.6  | 77                 | 16,664.3  | 70                 | 17,918.7  |
| 10) Chemicals and Chemical Products                                   | 1,482              | 23,429.5  | 1,208              | 22,589.5  | 885                | 21,645.7  |
| 11) Rubber and Plastics Products                                      | 892                | 3,411.9   | 908                | 3,587.9   | 86                 | 2,669.2   |
| 12) Other Non-metallic Mineral Products                               | 259                | 16,656.3  | 228                | 15,596.8  | 181                | 17,887.0  |
| 13) Basic Metals                                                      | 224                | 13,677.1  | 192                | 15,685.0  | 147                | 13,642.2  |
| 14) Fabricated Metal Products                                         | 48                 | 758.2     | 53                 | 767.1     | 46                 | 624.7     |
| 15) Machinery and Equipment                                           | 805                | 1,877.4   | 551                | 2,282.5   | 195                | 1,574.4   |
| 16) Office, Accounting and Computing Machinery                        |                    |           |                    |           |                    |           |
| 17) Electrical Machinery and Apparatus                                | 764                | 7,205.7   | 757                | 7,776.2   | 133                | 11,756.2  |
| 18) Radio, Television and Communication<br>Equipment and Apparatus    | 7                  | 376.3     | 5                  | 308.0     | 6                  | 404.7     |
| 19) Medical, Precision and Optical Instruments,<br>Watches and Clocks | 37                 | 329.3     | 32                 | 272.7     | 37                 | 132.2     |
| 20) Motor Vehicles, Trailers and Semi-trailers                        | 43                 | 5,310.0   | 43                 | 5,256.7   | 43                 | 4,927.9   |
| 21) Other Transport Equipments                                        | 360                | 949.8     | 231                | 298.0     | 197                | 299.9     |
| 22) Furniture and Fixture                                             | 47                 | 116.6     | 68                 | 265.2     | 46                 | 194.6     |
| 23) Jewellery and Related Articles                                    | 59                 | 42.1      | 67                 | 51.5      | 106                | 67.6      |
| 24) Sports Goods                                                      | 40                 | 706.5     | 47                 | 567.0     | 46                 | 617.1     |
| 25) Handicrafts                                                       | 36                 | 18.7      | 21                 | 13.7      | 12                 | 15.2      |
| 26) Other Manufacturing n.e.s.                                        | 270                | 1,922.2   | 300                | 2,410.4   | 1,006              | 1,967.6   |
| E. Ship Breaking and Waste / Scrape (Junk), etc.                      | 10                 | 662.7     | 7                  | 518.2     | 7                  | 757.6     |
| F. Electricity, Gas and Water Supply                                  | 1,867              | 37,507.8  | 12,313             | 35,830.5  | 1,511              | 38,338.8  |
| G. Construction                                                       | 1,428              | 14,531.7  | 1,204              | 11,088.3  | 1,320              | 11,181.7  |
| 1) Building                                                           | 678                | 8,431.0   | 770                | 6,955.1   | 1,086              | 7,687.0   |
| 2) Infrastructure                                                     | 750                | 6,100.7   | 434                | 4,133.2   | 234                | 3,494.7   |
| H. Commerce and Trade                                                 | 25,403             | 32,957.9  | 23,214             | 34,035.0  | 23,800             | 31,361.6  |
| 1) Sale, Maintenance and Repair of Motor Vehicles<br>and Motorcycles  | 109                | 232.3     | 111                | 227.8     | 118                | 200.2     |
| 2) Wholesale and Commission Trade                                     | 4,848              | 22,271.5  | 4,033              | 20,312.7  | 5,281              | 19,324.6  |
| i) Exports                                                            | 1,461              | 3,551.4   | 756                | 3,272.8   | 257                | 2,852.3   |
| ii) Imports                                                           | 44                 | 1,414.7   | 45                 | 1,327.4   | 42                 | 1,283.3   |
| iii) Domestic Whole Sales                                             | 3,343              | 17,305.4  | 3,232              | 15,712.5  | 4,982              | 15,189.0  |
| 3) Retail Trade                                                       | 20,446             | 10,454.0  | 19,070             | 13,494.5  | 18,401             | 11,836.8  |
| I. Hotels, Restaurants and Clubs, etc                                 | 127                | 5,828.1   | 161                | 6,200.7   | 166                | 6,621.3   |
| J. Transport, Storage and Communications                              | 30,350             | 16,238.6  | 26,856             | 14,600.0  | 30,101             | 17,113.1  |
| K. Real Estate, Renting and Business Activities                       | 24,164             | 12,868.0  | 23,301             | 11,723.9  | 24,018             | 10,889.3  |
| 1) Real Estate Activities                                             | 61                 | 1,090.3   | 62                 | 1,225.8   | 67                 | 1,373.9   |
| 2) Renting of Machinery and Equipment                                 | 1,432              | 148.8     | 1,432              | 148.8     | 772                | 74.4      |
| 3) Computer and Related Activities                                    | 317                | 191.9     | 17                 | 36.3      | 267                | 87.5      |
| 4) Research and Development                                           | 5                  | 430.2     | 5                  | 436.5     | 3                  | 4.7       |
| 5) Other Business Activities                                          | 22,349             | 11,006.9  | 21,785             | 9,876.5   | 22,909             | 9,348.8   |
| L. Education                                                          | 268                | 1,764.0   | 459                | 854.7     | 271                | 590.3     |
| M. Health and Social Work                                             | 103                | 776.6     | 294                | 1,102.4   | 172                | 1,152.3   |
| N. Other Community, Social and Personal<br>Service Activities         | 401                | 4,747.1   | 429                | 4,499.1   | 408                | 4,025.9   |
| O. Other Private Business n.e.s                                       | 19,282             | 16,784.3  | 19,317             | 13,580.2  | 22,462             | 17,110.4  |
| V. Trust Funds and Non-profit Organizations                           | 18                 | 1,538.3   | 21                 | 1,818.8   | 23                 | 5,030.8   |
| VI. Personal                                                          | 426,270            | 121,995.0 | 419,581            | 115,013.8 | 423,202            | 111,239.9 |
| A. Bank Employees                                                     | 42,335             | 34,114.3  | 40,284             | 29,549.8  | 40,261             | 29,507.8  |
| B. Consumer Financing                                                 | 347,949            | 76,659.3  | 357,075            | 78,716.1  | 359,241            | 74,562.5  |
| i) House Building                                                     | 4,976              | 4,312.5   | 5,077              | 4,415.6   | 6,021              | 4,859.9   |
| ii) Transport                                                         | 15,309             | 4,885.1   | 14,690             | 4,289.7   | 14,593             | 2,887.0   |
| iii) Credit Cards                                                     |                    |           | 96                 | 12.2      | 208                | 15.6      |
| iv) Consumer Durable                                                  | 2,198              | 106.8     | 3,008              | 183.3     | 2,566              | 164.0     |
| v) Personal Loans                                                     | 325,466            | 67,355.0  | 334,204            | 69,815.3  | 335,853            | 66,636.0  |
| C. Other Personal                                                     | 35,986             | 11,221.3  | 22,222             | 6,747.9   | 23,700             | 7,169.6   |
| VII. Others                                                           | 2,492              | 3,323.8   | 15,495             | 10,679.0  | 11,871             | 8,900.4   |
| Total                                                                 | 876,900            | 925,759.8 | 889,756            | 889,031.1 | 887,086            | 882,650.7 |

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

| Borrower                                                                | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|-------------------------------------------------------------------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
|                                                                         | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| 1. Non-Residents                                                        | 1                  | ..          | 1                  | ..          |                    |             |
| I. Official                                                             |                    |             |                    |             |                    |             |
| II. Business                                                            |                    |             |                    |             |                    |             |
| III. Personal                                                           | 1                  | ..          | 1                  | ..          |                    |             |
| 2. Domestic Constituents                                                | 1,487,101          | 3,193,513.4 | 1,430,274          | 2,987,237.7 | 1,489,122          | 2,853,881.1 |
| I. Government                                                           | 5,275              | 362,063.7   | 199                | 394,994.3   | 234                | 312,848.8   |
| A. Federal Government                                                   | 3,320              | 178,223.5   | 86                 | 194,052.0   | 81                 | 187,950.1   |
| 1) Commodity Operations                                                 | 3,297              | 170,830.6   | 61                 | 187,991.0   | 54                 | 181,597.3   |
| 2) Others                                                               | 23                 | 7,392.9     | 25                 | 6,061.0     | 27                 | 6,352.8     |
| B. Provincial Governments                                               | 1,955              | 183,840.2   | 113                | 200,942.3   | 153                | 124,898.7   |
| 1) Commodity Operations                                                 | 1,947              | 182,844.8   | 104                | 199,272.7   | 144                | 124,069.1   |
| 2) Others                                                               | 8                  | 995.4       | 9                  | 1,669.5     | 9                  | 829.6       |
| C. Local Bodies (City Governments)                                      |                    |             |                    |             |                    |             |
| II. Non-financial Public Sector Enterprises                             | 2,614              | 349,595.9   | 327                | 299,010.5   | 189                | 279,680.5   |
| A. Agriculture, Forestry, Hunting & Fishing                             |                    |             |                    |             |                    |             |
| B. Mining and Quarrying                                                 |                    |             |                    |             |                    |             |
| C. Manufacturing                                                        | 375                | 19,104.0    | 85                 | 8,590.5     | 72                 | 27,880.9    |
| D. Construction                                                         |                    |             |                    |             |                    |             |
| E. Utilities                                                            | 11                 | 19,621.0    | 13                 | 20,205.9    | 12                 | 9,243.1     |
| F. Commerce                                                             | 957                | 103,613.2   | 26                 | 82,571.2    | 22                 | 67,636.2    |
| G. Transport, Storage and Communication                                 | 370                | 45,627.7    | 48                 | 45,475.3    | 45                 | 43,615.8    |
| H. Services                                                             | 2                  | 477.0       | 3                  | 300.9       | 3                  | 297.9       |
| I. Other                                                                | 899                | 161,153.0   | 152                | 141,866.7   | 35                 | 131,006.6   |
| III. Non-bank Financial Institutions (NBFIs)                            | 3,670              | 39,479.1    | 350                | 40,202.8    | 360                | 36,028.6    |
| A. Co-operative Banks                                                   |                    |             |                    |             |                    |             |
| B. Development Financial Institutions                                   | 3,205              | 10,838.3    | 17                 | 10,971.6    | 7                  | 8,775.0     |
| C. Insurance Companies                                                  | 37                 | 1,660.0     | 38                 | 851.9       | 88                 | 396.1       |
| D. Micro Finance                                                        | 1                  | 500.0       |                    |             |                    |             |
| E. Other NBFIs                                                          | 427                | 26,480.7    | 295                | 28,379.3    | 265                | 26,857.6    |
| IV. Private Sector (Business)                                           | 265,112            | 2,196,067.4 | 286,860            | 2,025,743.9 | 294,513            | 2,001,821.3 |
| A. Agriculture, Hunting and Forestry                                    | 82,745             | 73,923.1    | 81,537             | 65,060.1    | 85,056             | 55,976.3    |
| 1) Growing of Crops                                                     | 75,638             | 48,677.3    | 73,711             | 44,510.7    | 76,315             | 40,760.0    |
| 2) Farming of Animals                                                   | 4,538              | 21,241.6    | 4,489              | 15,997.2    | 4,643              | 12,059.3    |
| 3) Agricultural and Animal Husbandry                                    | 377                | 1,465.2     | 225                | 1,585.8     | 217                | 427.9       |
| 4) Agricultural Machinery and Equipments                                | 2,116              | 2,181.8     | 2,923              | 2,563.3     | 3,627              | 2,258.7     |
| 5) Hunting, Trapping, Forestry & Logging                                | 76                 | 357.1       | 189                | 403.1       | 254                | 470.4       |
| B. Fishing & Fish Farming, etc.                                         | 92                 | 861.7       | 92                 | 700.4       | 88                 | 468.7       |
| C. Mining and Quarrying                                                 | 838                | 20,263.5    | 746                | 17,458.2    | 312                | 19,457.6    |
| 1) Mining of Coal                                                       | 300                | 2,395.9     | 498                | 1,499.7     | 54                 | 1,500.5     |
| 2) Crude Petroleum & Natural Gas                                        | 269                | 16,319.1    | 193                | 14,673.9    | 161                | 16,942.0    |
| 3) Iron & Non-ferrous Metal Ores                                        | 214                | 327.4       | 6                  | 201.6       | 4                  | 307.5       |
| 4) Quarrying of Stone, Sand and Clay                                    | 17                 | 224.4       | 17                 | 149.2       | 69                 | 338.1       |
| 5) Chemical, Fertilizer, Salt, etc.                                     | 38                 | 996.6       | 32                 | 933.7       | 24                 | 369.5       |
| D. Manufacturing                                                        | 80,782             | 1,380,044.5 | 96,048             | 1,267,897.9 | 93,089             | 1,239,846.6 |
| 1) Food Products and Beverages                                          | 18,002             | 335,941.3   | 12,854             | 324,467.3   | 12,097             | 261,159.7   |
| 2) Tobacco Products                                                     | 16                 | 2,019.6     | 15                 | 2,106.3     | 18                 | 2,965.4     |
| 3) Textiles                                                             | 33,462             | 488,110.4   | 34,752             | 432,377.3   | 34,107             | 473,278.5   |
| i. Spinning, Weaving, Finishing of Textiles                             | 26,688             | 372,371.9   | 28,086             | 330,032.9   | 27,508             | 355,585.2   |
| a. Spinning of Fibres                                                   | 16,273             | 207,869.7   | 17,793             | 178,989.0   | 18,270             | 197,994.8   |
| b. Weaving of Textiles                                                  | 4,322              | 80,958.3    | 6,235              | 77,763.7    | 5,373              | 81,869.0    |
| c. Finishing of Textiles                                                | 6,093              | 83,543.8    | 4,058              | 73,280.2    | 3,865              | 75,721.4    |
| ii. Made-up Textile Articles                                            | 2,529              | 50,453.6    | 1,851              | 43,661.0    | 1,651              | 48,941.9    |
| iii. Knit Wear                                                          | 2,317              | 28,419.7    | 1,101              | 25,622.7    | 917                | 21,050.6    |
| iv. Carpets and Rugs                                                    | 252                | 3,803.7     | 211                | 3,505.1     | 465                | 4,852.1     |
| v. Other Textiles n.e.s.                                                | 1,676              | 33,061.5    | 3,503              | 29,555.6    | 3,566              | 42,848.7    |
| 4) Wearing Apparel, Readymade Garments, etc.                            | 2,321              | 48,321.2    | 4,459              | 43,790.8    | 4,262              | 43,736.1    |
| 5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear | 1,495              | 19,205.0    | 962                | 17,366.1    | 939                | 21,311.2    |
| i. Tanning & Dressing of Leather, Luggage, Handbags, etc.               | 421                | 9,057.3     | 430                | 7,383.0     | 360                | 11,684.1    |
| ii. Footwear                                                            | 1,074              | 10,147.7    | 532                | 9,983.2     | 579                | 9,627.2     |
| a. Leather Wear                                                         | 1,039              | 9,431.5     | 473                | 8,065.8     | 491                | 8,185.4     |
| b. Rubber and Plastic Wear                                              | 35                 | 716.2       | 59                 | 1,917.3     | 88                 | 1,441.8     |

## 3.2.2 Advances Classified by Borrowers

### Domestic Private Banks

(Million Rupees)

| Borrower                                                              | 31 - 12 - 14       |                    | 30 - 06 - 14       |                    | 31 - 12 - 13       |                    |
|-----------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
|                                                                       | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             | No. of<br>Accounts | Amount             |
| 6) Wood and Products of Wood Cork                                     | 163                | 2,132.7            | 184                | 1,983.5            | 229                | 2,097.7            |
| 7) Paper, Paperboard and Products                                     | 2,541              | 28,451.4           | 5,285              | 27,826.9           | 4,869              | 25,482.3           |
| 8) Printing, Publishing and Allied Industries                         | 500                | 6,163.8            | 558                | 4,609.3            | 628                | 5,114.8            |
| 9) Coke and Refined Petroleum Products                                | 583                | 37,551.0           | 1,012              | 23,452.4           | 788                | 23,895.2           |
| 10) Chemicals and Chemical Products                                   | 9,089              | 156,020.3          | 12,678             | 158,266.4          | 11,673             | 140,262.6          |
| 11) Rubber and Plastics Products                                      | 974                | 22,158.6           | 1,161              | 21,174.1           | 1,049              | 23,377.9           |
| 12) Other Non-metallic Mineral Products                               | 2,412              | 39,302.6           | 11,711             | 35,347.8           | 11,808             | 45,979.3           |
| 13) Basic Metals                                                      | 2,798              | 67,605.5           | 3,660              | 56,232.8           | 3,350              | 54,323.6           |
| 14) Fabricated Metal Products                                         | 398                | 11,557.1           | 360                | 10,557.4           | 463                | 14,393.3           |
| 15) Machinery and Equipment                                           | 1,042              | 20,693.2           | 1,337              | 15,322.3           | 1,461              | 15,127.9           |
| 16) Office, Accounting and Computing Machinery                        | 27                 | 639.4              | 19                 | 607.7              | 18                 | 374.9              |
| 17) Electrical Machinery and Apparatus                                | 766                | 39,835.5           | 954                | 44,743.7           | 1,035              | 40,618.0           |
| 18) Radio, Television and Communication<br>Equipment and Apparatus    | 126                | 3,143.5            | 219                | 3,082.3            | 188                | 3,501.8            |
| 19) Medical, Precision and Optical Instruments,<br>Watches and Clocks | 579                | 4,944.2            | 524                | 3,411.0            | 437                | 3,889.9            |
| 20) Motor Vehicles, Trailers and Semi-trailers                        | 534                | 14,357.8           | 511                | 12,052.7           | 484                | 10,316.7           |
| 21) Other Transport Equipments                                        | 149                | 3,460.6            | 155                | 3,222.6            | 140                | 3,641.5            |
| 22) Furniture and Fixture                                             | 262                | 1,616.7            | 197                | 1,756.9            | 185                | 1,042.2            |
| 23) Jewellery and Related Articles                                    | 116                | 519.6              | 127                | 444.6              | 127                | 399.4              |
| 24) Sports Goods                                                      | 799                | 4,703.4            | 516                | 4,604.9            | 455                | 4,166.6            |
| 25) Handicrafts                                                       | 28                 | 377.5              | 20                 | 58.0               | 16                 | 41.8               |
| 26) Other Manufacturing n.e.s.                                        | 1,600              | 21,212.8           | 1,818              | 19,032.7           | 2,263              | 19,348.1           |
| E. Ship Breaking and Waste / Scrape (Junk), etc.                      | 115                | 21,511.9           | 82                 | 14,247.6           | 98                 | 17,083.3           |
| F. Electricity, Gas and Water Supply                                  | 6,635              | 216,087.0          | 9,469              | 228,344.5          | 9,591              | 213,388.1          |
| G. Construction                                                       | 2,840              | 45,235.8           | 4,394              | 36,046.6           | 4,958              | 42,389.6           |
| 1) Building                                                           | 1,797              | 29,704.7           | 2,026              | 28,686.6           | 1,896              | 29,548.6           |
| 2) Infrastructure                                                     | 1,043              | 15,531.2           | 2,368              | 7,360.0            | 3,062              | 12,841.0           |
| H. Commerce and Trade                                                 | 68,898             | 193,550.3          | 73,137             | 174,791.4          | 80,053             | 196,045.1          |
| 1) Sale, Maintenance and Repair of Motor Vehicles<br>and Motorcycles  | 860                | 12,644.8           | 1,301              | 12,606.7           | 1,174              | 13,817.6           |
| 2) Wholesale and Commission Trade                                     | 11,598             | 93,995.2           | 11,561             | 81,395.5           | 12,991             | 93,803.6           |
| i) Exports                                                            | 893                | 25,312.9           | 1,241              | 19,646.9           | 1,517              | 24,479.9           |
| ii) Imports                                                           | 1,782              | 22,120.4           | 1,829              | 19,697.3           | 1,936              | 26,144.4           |
| iii) Domestic Whole Sales                                             | 8,923              | 46,561.9           | 8,491              | 42,051.4           | 9,538              | 43,179.3           |
| 3) Retail Trade                                                       | 56,440             | 86,910.3           | 60,275             | 80,789.2           | 65,888             | 88,423.9           |
| I. Hotels, Restaurants and Clubs, etc                                 | 674                | 12,767.9           | 671                | 8,846.5            | 477                | 8,111.2            |
| J. Transport, Storage and Communications                              | 2,291              | 92,758.9           | 3,177              | 93,626.2           | 2,838              | 67,039.2           |
| K. Real Estate, Renting and Business Activities                       | 13,721             | 87,717.8           | 10,345             | 75,715.7           | 9,076              | 92,930.2           |
| 1) Real Estate Activities                                             | 164                | 3,482.3            | 1,938              | 3,093.4            | 1,989              | 9,396.2            |
| 2) Renting of Machinery and Equipment                                 | 98                 | 2,563.7            | 118                | 1,894.6            | 135                | 1,832.9            |
| 3) Computer and Related Activities                                    | 365                | 2,646.6            | 328                | 2,184.8            | 327                | 2,359.1            |
| 4) Research and Development                                           | 123                | 3,295.7            | 134                | 2,840.1            | 155                | 2,677.3            |
| 5) Other Business Activities                                          | 12,971             | 75,729.5           | 7,827              | 65,702.8           | 6,470              | 76,664.7           |
| L. Education                                                          | 392                | 6,483.4            | 481                | 6,312.1            | 389                | 5,247.4            |
| M. Health and Social Work                                             | 454                | 4,915.3            | 564                | 5,229.0            | 602                | 5,009.7            |
| N. Other Community, Social and Personal<br>Service Activities         | 1,619              | 14,437.6           | 1,660              | 10,938.7           | 2,051              | 10,905.1           |
| O. Other Private Business n.e.s                                       | 3,016              | 25,508.8           | 4,457              | 20,528.9           | 5,835              | 27,923.3           |
| V. Trust Funds and Non-profit Organizations                           | 151                | 9,731.3            | 137                | 6,378.7            | 608                | 8,990.8            |
| VI. Personal                                                          | 1,208,707          | 229,286.4          | 1,141,306          | 217,171.0          | 1,190,984          | 206,910.0          |
| A. Bank Employees                                                     | 66,239             | 55,250.6           | 76,685             | 52,761.1           | 72,990             | 51,481.8           |
| B. Consumer Financing                                                 | 1,139,207          | 171,765.0          | 1,061,969          | 162,206.2          | 1,112,822          | 153,138.0          |
| i) House Building                                                     | 10,473             | 35,039.8           | 10,088             | 34,655.6           | 10,881             | 34,094.9           |
| ii) Transport                                                         | 103,546            | 66,157.8           | 100,273            | 59,496.1           | 114,115            | 53,474.2           |
| iii) Credit Cards                                                     | 738,476            | 22,681.6           | 724,011            | 22,130.6           | 726,138            | 20,498.9           |
| iv) Consumer Durable                                                  | 2,712              | 92.7               | 2,716              | 84.3               | 2,789              | 83.7               |
| v) Personal Loans                                                     | 284,000            | 47,793.1           | 224,881            | 45,839.6           | 258,899            | 44,986.3           |
| C. Other Personal                                                     | 3,261              | 2,270.8            | 2,652              | 2,203.8            | 5,172              | 2,290.1            |
| VII. Others                                                           | 1,572              | 7,289.6            | 1,095              | 3,736.5            | 2,234              | 7,601.2            |
| <b>Total</b>                                                          | <b>1,487,102</b>   | <b>3,193,513.4</b> | <b>1,430,275</b>   | <b>2,987,237.7</b> | <b>1,489,122</b>   | <b>2,853,881.1</b> |

## 3.2.3 Advances Classified by Borrowers

### Foreign Banks

| Borrower                                                                | (Million Rupees)   |          |                    |          |                    |          |
|-------------------------------------------------------------------------|--------------------|----------|--------------------|----------|--------------------|----------|
|                                                                         | 31 - 12 - 14       |          | 30 - 06 - 14       |          | 31 - 12 - 13       |          |
|                                                                         | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   |
| 1. Non-Residents                                                        |                    |          |                    |          |                    |          |
| I. Official                                                             |                    |          |                    |          |                    |          |
| II. Business                                                            |                    |          |                    |          |                    |          |
| III. Personal                                                           |                    |          |                    |          |                    |          |
| 2. Domestic Constituents                                                | 2,457              | 57,235.7 | 11,612             | 59,770.4 | 13,053             | 53,647.1 |
| I. Government                                                           |                    |          |                    |          |                    |          |
| A. Federal Government                                                   |                    |          |                    |          |                    |          |
| 1) Commodity Operations                                                 |                    |          |                    |          |                    |          |
| 2) Others                                                               |                    |          |                    |          |                    |          |
| B. Provincial Governments                                               |                    |          |                    |          |                    |          |
| 1) Commodity Operations                                                 |                    |          |                    |          |                    |          |
| 2) Others                                                               |                    |          |                    |          |                    |          |
| C. Local Bodies (City Governments)                                      |                    |          |                    |          |                    |          |
| II. Non-financial Public Sector Enterprises                             | 2                  | 817.2    | 16                 | 2,124.2  | 14                 | 2,147.9  |
| A. Agriculture, Forestry, Hunting & Fishing                             |                    |          |                    |          |                    |          |
| B. Mining and Quarrying                                                 |                    |          |                    |          |                    |          |
| C. Manufacturing                                                        |                    |          |                    |          |                    |          |
| D. Construction                                                         |                    |          |                    |          |                    |          |
| E. Utilities                                                            |                    |          | 11                 | 413.3    | 9                  | 425.9    |
| F. Commerce                                                             | 2                  | 817.2    | 4                  | 1,574.3  | 4                  | 1,585.4  |
| G. Transport, Storage and Communication                                 |                    |          |                    |          |                    |          |
| H. Services                                                             |                    |          |                    |          |                    |          |
| I. Other                                                                |                    |          | 1                  | 136.6    | 1                  | 136.6    |
| III. Non-bank Financial Institutions (NBFIs)                            | 1                  | 0.6      | 3                  | 204.0    | 3                  | 372.8    |
| A. Co-operative Banks                                                   |                    |          |                    |          |                    |          |
| B. Development Financial Institutions                                   |                    |          |                    |          |                    |          |
| C. Insurance Companies                                                  |                    |          |                    |          |                    |          |
| D. Micro Finance                                                        |                    |          |                    |          |                    |          |
| E. Other NBFIs                                                          | 1                  | 0.6      | 3                  | 204.0    | 3                  | 372.8    |
| IV. Private Sector (Business)                                           | 297                | 54,585.3 | 583                | 54,376.8 | 580                | 47,994.2 |
| A. Agriculture, Hunting and Forestry                                    | 3                  | 27.7     | 3                  | 33.6     | 4                  | 534.4    |
| 1) Growing of Crops                                                     |                    |          |                    |          |                    |          |
| 2) Farming of Animals                                                   |                    |          | 1                  | 7.4      | 1                  | 7.8      |
| 3) Agricultural and Animal Husbandry                                    | 2                  | 3.7      | 1                  | 2.3      | 2                  | 502.6    |
| 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                                                 | 1                  | 154.1    | 3                  | 154.1    | 1                  | 154.4    |
| 1) Mining of Coal                                                       |                    |          |                    |          |                    |          |
| 2) Crude Petroleum & Natural Gas                                        | 1                  | 154.1    | 3                  | 154.1    | 1                  | 154.4    |
| 3) Iron & Non-ferrous Metal Ores                                        |                    |          |                    |          |                    |          |
| 4) Quarrying of Stone, Sand and Clay                                    |                    |          |                    |          |                    |          |
| 5) Chemical, Fertilizer, Salt, etc.                                     |                    |          |                    |          |                    |          |
| D. Manufacturing                                                        | 231                | 34,627.8 | 466                | 41,760.5 | 444                | 37,262.9 |
| 1) Food Products and Beverages                                          | 24                 | 8,955.1  | 28                 | 8,393.9  | 24                 | 6,859.8  |
| 2) Tobacco Products                                                     | 3                  | 400.3    | 3                  | 984.8    | 3                  | 404.3    |
| 3) Textiles                                                             | 77                 | 7,442.7  | 179                | 9,937.0  | 198                | 12,412.9 |
| i. Spinning, Weaving, Finishing of Textiles                             | 63                 | 6,869.4  | 145                | 8,991.9  | 163                | 11,452.4 |
| a. Spinning of Fibres                                                   | 43                 | 4,608.7  | 63                 | 4,454.8  | 78                 | 5,483.7  |
| b. Weaving of Textiles                                                  | 15                 | 1,243.7  | 38                 | 1,305.5  | 39                 | 1,682.1  |
| c. Finishing of Textiles                                                | 5                  | 1,017.0  | 44                 | 3,231.6  | 46                 | 4,286.6  |
| ii. Made-up Textile Articles                                            | 5                  | 259.8    | 12                 | 599.7    | 9                  | 370.8    |
| iii. Knit Wear                                                          |                    |          | 16                 | 31.4     | 16                 | 255.7    |
| iv. Carpets and Rugs                                                    |                    |          | 1                  | 3.0      | 1                  | 15.4     |
| v. Other Textiles n.e.s.                                                | 9                  | 313.5    | 5                  | 311.0    | 9                  | 318.6    |
| 4) Wearing Apparel, Readymade Garments, etc.                            | 12                 | 1,184.7  | 31                 | 2,051.4  | 20                 | 1,617.6  |
| 5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear | 4                  | 97.2     | 13                 | 348.9    | 6                  | 243.7    |
| i. Tanning & Dressing of Leather, Luggage, Handbags, etc.               | 1                  | 9.7      | 1                  | 9.7      | 1                  | 9.7      |
| ii. Footwear                                                            | 3                  | 87.5     | 12                 | 339.2    | 5                  | 234.0    |
| a. Leather Wear                                                         | 3                  | 87.5     | 12                 | 339.2    | 5                  | 234.0    |
| b. Rubber and Plastic Wear                                              |                    |          |                    |          |                    |          |

### 3.2.3 Advances Classified by Borrowers

#### Foreign Banks

| Borrower                                                              | (Million Rupees)   |          |                    |          |                    |          |
|-----------------------------------------------------------------------|--------------------|----------|--------------------|----------|--------------------|----------|
|                                                                       | 31 - 12 - 14       |          | 30 - 06 - 14       |          | 31 - 12 - 13       |          |
|                                                                       | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   |
| 6) Wood and Products of Wood Cork                                     |                    |          |                    |          |                    |          |
| 7) Paper, Paperboard and Products                                     | 14                 | 596.9    | 31                 | 1,419.3  | 31                 | 928.0    |
| 8) Printing, Publishing and Allied Industries                         | 1                  | 0.6      | 2                  | 0.8      | 2                  | 0.9      |
| 9) Coke and Refined Petroleum Products                                |                    |          |                    |          |                    |          |
| 10) Chemicals and Chemical Products                                   | 43                 | 11,574.1 | 70                 | 12,967.0 | 64                 | 9,078.8  |
| 11) Rubber and Plastics Products                                      | 1                  | 1.4      | 2                  | 3.7      | 4                  | 107.5    |
| 12) Other Non-metallic Mineral Products                               | 3                  | 74.7     | 5                  | 179.6    | 3                  | 220.8    |
| 13) Basic Metals                                                      |                    |          | 3                  | 254.2    | 2                  | 101.2    |
| 14) Fabricated Metal Products                                         | 3                  | 207.6    | 7                  | 1,070.5  | 6                  | 346.4    |
| 15) Machinery and Equipment                                           | 2                  | 1,044.0  | 2                  | 1,044.0  | 4                  | 975.4    |
| 16) Office, Accounting and Computing Machinery                        |                    |          |                    |          |                    |          |
| 17) Electrical Machinery and Apparatus                                | 7                  | 1,073.0  | 35                 | 1,528.5  | 22                 | 1,405.7  |
| 18) Radio, Television and Communication<br>Equipment and Apparatus    | 21                 | 144.8    | 21                 | 144.8    | 21                 | 144.8    |
| 19) Medical, Precision and Optical Instruments,<br>Watches and Clocks | 1                  | 1.4      | 1                  | 1.4      | 2                  | 39.3     |
| 20) Motor Vehicles, Trailers and Semi-trailers                        | 5                  | 750.2    | 19                 | 790.0    | 19                 | 860.3    |
| 21) Other Transport Equipments                                        |                    |          |                    |          |                    |          |
| 22) Furniture and Fixture                                             |                    |          |                    |          |                    |          |
| 23) Jewellery and Related Articles                                    | 1                  | 0.4      | 1                  | 0.4      | 1                  | 0.4      |
| 24) Sports Goods                                                      |                    |          |                    |          |                    |          |
| 25) Handicrafts                                                       |                    |          |                    |          |                    |          |
| 26) Other Manufacturing n.e.s.                                        | 9                  | 1,078.8  | 13                 | 640.5    | 12                 | 1,515.1  |
| E. Ship Breaking and Waste / Scrape (Junk), etc.                      |                    |          |                    |          |                    |          |
| F. Electricity, Gas and Water Supply                                  | 6                  | 4,344.8  | 9                  | 3,108.8  | 11                 | 1,414.5  |
| G. Construction                                                       |                    |          | 1                  | 769.0    | 1                  | 769.0    |
| 1) Building                                                           |                    |          | 1                  | 769.0    | 1                  | 769.0    |
| 2) Infrastructure                                                     |                    |          |                    |          |                    |          |
| H. Commerce and Trade                                                 | 25                 | 2,904.8  | 29                 | 3,254.4  | 34                 | 3,077.9  |
| 1) Sale, Maintenance and Repair of Motor Vehicles<br>and Motorcycles  |                    |          |                    |          |                    |          |
| 2) Wholesale and Commission Trade                                     | 14                 | 1,118.4  | 17                 | 1,303.9  | 22                 | 1,773.7  |
| i) Exports                                                            | 2                  | 680.8    | 1                  | 79.8     | 1                  | 79.8     |
| ii) Imports                                                           | 1                  | 0.1      | 3                  | 516.4    | 3                  | 776.4    |
| iii) Domestic Whole Sales                                             | 11                 | 437.5    | 13                 | 707.7    | 18                 | 917.4    |
| 3) Retail Trade                                                       | 11                 | 1,786.4  | 12                 | 1,950.4  | 12                 | 1,304.2  |
| I. Hotels, Restaurants and Clubs, etc                                 | 3                  | 181.2    | 4                  | 74.3     | 4                  | 9.3      |
| J. Transport, Storage and Communications                              | 14                 | 11,914.8 | 34                 | 4,546.5  | 27                 | 3,743.8  |
| K. Real Estate, Renting and Business Activities                       | 10                 | 368.1    | 11                 | 317.6    | 26                 | 594.5    |
| 1) Real Estate Activities                                             |                    |          |                    |          |                    |          |
| 2) Renting of Machinery and Equipment                                 |                    |          |                    |          | 16                 | 353.5    |
| 3) Computer and Related Activities                                    | 3                  | 78.1     | 4                  | 204.5    | 4                  | 200.4    |
| 4) Research and Development                                           | 1                  | 249.4    |                    |          |                    |          |
| 5) Other Business Activities                                          | 6                  | 40.6     | 7                  | 113.1    | 6                  | 40.6     |
| L. Education                                                          | 2                  | 1.8      | 2                  | 2.0      | 2                  | 2.1      |
| M. Health and Social Work                                             | 2                  | 60.2     | 2                  | 23.0     | 2                  | 34.0     |
| N. Other Community, Social and Personal<br>Service Activities         |                    |          |                    |          | 2                  | 99.1     |
| O. Other Private Business n.e.s                                       |                    |          | 19                 | 333.1    | 22                 | 298.2    |
| V. Trust Funds and Non-profit Organizations                           |                    |          |                    |          |                    |          |
| VI. Personal                                                          | 2,157              | 1,832.6  | 11,010             | 3,065.4  | 12,456             | 3,132.3  |
| A. Bank Employees                                                     | 707                | 1,225.1  | 1,000              | 1,767.0  | 933                | 1,719.4  |
| B. Consumer Financing                                                 | 1,450              | 607.5    | 10,010             | 1,298.4  | 11,523             | 1,412.9  |
| i) House Building                                                     | 136                | 409.9    | 142                | 439.9    | 146                | 465.7    |
| ii) Transport                                                         | 41                 | 17.2     | 41                 | 16.6     | 71                 | 25.5     |
| iii) Credit Cards                                                     |                    |          | 8,169              | 639.3    | 9,029              | 681.3    |
| iv) Consumer Durable                                                  |                    |          |                    |          |                    |          |
| v) Personal Loans                                                     | 1,273              | 180.4    | 1,658              | 202.6    | 2,277              | 240.3    |
| C. Other Personal                                                     |                    |          |                    |          |                    |          |
| VII. Others                                                           |                    |          |                    |          |                    |          |
| Total                                                                 | 2,457              | 57,235.7 | 11,612             | 59,770.4 | 13,053             | 53,647.1 |

## 3.2.4 Advances Classified by Borrowers

### Specialised Banks

| Borrower                                                                | (Million Rupees)   |           |                    |           |                    |           |
|-------------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                         | 31 - 12 - 14       |           | 30 - 06 - 14       |           | 31 - 12 - 13       |           |
|                                                                         | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 1. Non-Residents                                                        |                    |           |                    |           |                    |           |
| I. Official                                                             |                    |           |                    |           |                    |           |
| II. Business                                                            |                    |           |                    |           |                    |           |
| III. Personal                                                           |                    |           |                    |           |                    |           |
| 2. Domestic Constituents                                                | 905,856            | 139,901.8 | 907,191            | 132,005.6 | 879,124            | 125,673.8 |
| I. Government                                                           | 1                  | 502.1     | 1                  | 600.0     | 1                  | 427.0     |
| A. Federal Government                                                   |                    |           |                    |           |                    |           |
| 1) Commodity Operations                                                 |                    |           |                    |           |                    |           |
| 2) Others                                                               |                    |           |                    |           |                    |           |
| B. Provincial Governments                                               | 1                  | 502.1     | 1                  | 600.0     | 1                  | 427.0     |
| 1) Commodity Operations                                                 | 1                  | 502.1     | 1                  | 600.0     | 1                  | 427.0     |
| 2) Others                                                               |                    |           |                    |           |                    |           |
| C. Local Bodies (City Governments)                                      |                    |           |                    |           |                    |           |
| II. Non-financial Public Sector Enterprises                             |                    |           |                    |           |                    |           |
| A. Agriculture, Forestry, Hunting & Fishing                             |                    |           |                    |           |                    |           |
| B. Mining and Quarrying                                                 |                    |           |                    |           |                    |           |
| C. Manufacturing                                                        |                    |           |                    |           |                    |           |
| D. Construction                                                         |                    |           |                    |           |                    |           |
| E. Utilities                                                            |                    |           |                    |           |                    |           |
| F. Commerce                                                             |                    |           |                    |           |                    |           |
| G. Transport, Storage and Communication                                 |                    |           |                    |           |                    |           |
| H. Services                                                             |                    |           |                    |           |                    |           |
| I. Other                                                                |                    |           |                    |           |                    |           |
| III. Non-bank Financial Institutions (NBFIs)                            | 1                  | 155.0     | 1                  | 140.2     | 1                  | 43.5      |
| A. Co-operative Banks                                                   |                    |           |                    |           |                    |           |
| B. Development Financial Institutions                                   |                    |           |                    |           |                    |           |
| C. Insurance Companies                                                  |                    |           |                    |           |                    |           |
| D. Micro Finance                                                        |                    |           |                    |           |                    |           |
| E. Other NBFIs                                                          | 1                  | 155.0     | 1                  | 140.2     | 1                  | 43.5      |
| IV. Private Sector (Business)                                           | 888,847            | 136,030.1 | 889,321            | 128,120.7 | 861,094            | 122,256.3 |
| A. Agriculture, Hunting and Forestry                                    | 827,347            | 121,282.4 | 827,553            | 113,374.8 | 805,518            | 107,713.2 |
| 1) Growing of Crops                                                     | 440,073            | 70,923.1  | 439,316            | 66,791.6  | 439,024            | 64,348.4  |
| 2) Farming of Animals                                                   | 286,573            | 25,541.9  | 287,040            | 23,037.4  | 271,566            | 21,572.8  |
| 3) Agricultural and Animal Husbandry                                    |                    |           |                    |           |                    |           |
| 4) Agricultural Machinery and Equipments                                | 100,644            | 24,814.3  | 101,140            | 23,542.7  | 94,871             | 21,789.0  |
| 5) Hunting, Trapping, Forestry & Logging                                | 57                 | 3.1       | 57                 | 3.2       | 57                 | 3.0       |
| B. Fishing & Fish Farming, etc.                                         | 405                | 40.2      | 401                | 38.3      | 315                | 28.5      |
| C. Mining and Quarrying                                                 | 15                 | 77.0      | 15                 | 76.9      | 19                 | 88.0      |
| 1) Mining of Coal                                                       | 7                  | 54.3      | 7                  | 54.3      | 11                 | 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       |
| D. Manufacturing                                                        | 5,066              | 7,878.0   | 4,907              | 7,920.7   | 5,002              | 7,976.3   |
| 1) Food Products and Beverages                                          | 890                | 993.7     | 742                | 941.3     | 836                | 931.6     |
| 2) Tobacco Products                                                     | 17                 | 4.6       | 2                  | 0.1       | 2                  | 0.1       |
| 3) Textiles                                                             | 387                | 3,019.0   | 387                | 3,107.2   | 386                | 3,101.4   |
| i. Spinning, Weaving, Finishing of Textiles                             | 174                | 2,450.3   | 175                | 2,538.7   | 177                | 2,537.1   |
| a. Spinning of Fibres                                                   | 61                 | 1,578.5   | 61                 | 1,598.0   | 60                 | 1,535.2   |
| b. Weaving of Textiles                                                  | 104                | 120.1     | 105                | 125.5     | 108                | 121.8     |
| c. Finishing of Textiles                                                | 9                  | 751.6     | 9                  | 815.2     | 9                  | 880.0     |
| ii. Made-up Textile Articles                                            | 15                 | 10.3      | 14                 | 11.0      | 14                 | 11.0      |
| iii. Knit Wear                                                          | 25                 | 486.8     | 24                 | 486.0     | 25                 | 486.0     |
| iv. Carpets and Rugs                                                    | 44                 | 12.5      | 44                 | 9.6       | 42                 | 4.6       |
| v. Other Textiles n.e.s.                                                | 129                | 59.2      | 130                | 61.8      | 128                | 62.7      |
| 4) Wearing Apparel, Readymade Garments, etc.                            | 1,082              | 230.5     | 1,078              | 232.9     | 1,067              | 234.0     |
| 5) Tanning and Dressing of Leather, Manufacture of Luggage and Footwear | 343                | 182.6     | 343                | 182.6     | 341                | 174.1     |
| i. Tanning & Dressing of Leather, Luggage, Handbags, etc.               | 35                 | 83.1      | 36                 | 83.2      | 36                 | 84.3      |
| ii. Footwear                                                            | 308                | 99.6      | 307                | 99.4      | 305                | 89.8      |
| a. Leather Wear                                                         | 298                | 76.1      | 296                | 74.6      | 295                | 73.8      |
| b. Rubber and Plastic Wear                                              | 10                 | 23.5      | 11                 | 24.8      | 10                 | 16.0      |

## 3.2.4 Advances Classified by Borrowers

### Specialised Banks

(Million Rupees)

| Borrower                                                              | 31 - 12 - 14       |           | 30 - 06 - 14       |           | 31 - 12 - 13       |           |
|-----------------------------------------------------------------------|--------------------|-----------|--------------------|-----------|--------------------|-----------|
|                                                                       | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount    |
| 6) Wood and Products of Wood Cork                                     | 82                 | 54.3      | 83                 | 54.7      | 84                 | 56.1      |
| 7) Paper, Paperboard and Products                                     | 53                 | 230.3     | 51                 | 228.5     | 54                 | 228.9     |
| 8) Printing, Publishing and Allied Industries                         | 205                | 98.1      | 207                | 99.1      | 208                | 111.2     |
| 9) Coke and Refined Petroleum Products                                | 11                 | 16.8      | 10                 | 16.7      | 8                  | 17.4      |
| 10) Chemicals and Chemical Products                                   | 469                | 1,100.1   | 471                | 1,108.3   | 472                | 1,115.6   |
| 11) Rubber and Plastics Products                                      | 141                | 291.1     | 140                | 291.5     | 141                | 295.9     |
| 12) Other Non-metallic Mineral Products                               | 53                 | 697.6     | 51                 | 697.5     | 60                 | 708.9     |
| 13) Basic Metals                                                      | 86                 | 336.6     | 86                 | 336.2     | 92                 | 372.9     |
| 14) Fabricated Metal Products                                         | 69                 | 90.8      | 70                 | 99.0      | 74                 | 105.6     |
| 15) Machinery and Equipment                                           | 76                 | 65.7      | 78                 | 61.8      | 89                 | 71.1      |
| 16) Office, Accounting and Computing Machinery                        | 7                  | 1.9       | 7                  | 1.9       | 7                  | 1.9       |
| 17) Electrical Machinery and Apparatus                                | 47                 | 26.9      | 48                 | 28.9      | 49                 | 29.2      |
| 18) Radio, Television and Communication<br>Equipment and Apparatus    | 3                  | 6.9       | 3                  | 6.9       | 3                  | 7.0       |
| 19) Medical, Precision and Optical Instruments,<br>Watches and Clocks | 49                 | 40.0      | 49                 | 42.0      | 46                 | 41.4      |
| 20) Motor Vehicles, Trailers and Semi-trailers                        | 41                 | 123.0     | 39                 | 113.0     | 35                 | 109.6     |
| 21) Other Transport Equipments                                        | 13                 | 19.5      | 13                 | 20.7      | 12                 | 22.2      |
| 22) Furniture and Fixture                                             | 393                | 83.7      | 395                | 82.1      | 387                | 80.5      |
| 23) Jewellery and Related Articles                                    | 180                | 53.4      | 181                | 52.8      | 181                | 52.3      |
| 24) Sports Goods                                                      | 29                 | 18.8      | 28                 | 20.4      | 27                 | 21.8      |
| 25) Handicrafts                                                       | 136                | 16.7      | 138                | 16.8      | 137                | 16.2      |
| 26) Other Manufacturing n.e.s.                                        | 204                | 75.6      | 207                | 77.9      | 204                | 69.3      |
| E. Ship Breaking and Waste / Scrape (Junk), etc.                      |                    |           |                    |           | 1                  | ..        |
| F. Electricity, Gas and Water Supply                                  | 41                 | 9.9       | 46                 | 13.2      | 48                 | 13.1      |
| G. Construction                                                       | 2,323              | 425.0     | 2,287              | 389.1     | 1,879              | 365.2     |
| 1) Building                                                           | 422                | 308.1     | 426                | 290.9     | 427                | 310.5     |
| 2) Infrastructure                                                     | 1,901              | 116.9     | 1,861              | 98.2      | 1,452              | 54.8      |
| H. Commerce and Trade                                                 | 24,019             | 3,785.6   | 24,009             | 3,784.5   | 23,982             | 3,807.4   |
| 1) Sale, Maintenance and Repair of Motor Vehicles<br>and Motorcycles  | 1,796              | 379.6     | 1,797              | 374.7     | 1,797              | 382.0     |
| 2) Wholesale and Commission Trade                                     | 623                | 290.5     | 619                | 282.8     | 615                | 286.9     |
| i) Exports                                                            | 1                  | ..        | 1                  | ..        | 1                  | ..        |
| ii) Imports                                                           | 2                  | 5.8       | 2                  | 8.1       | 2                  | 8.1       |
| iii) Domestic Whole Sales                                             | 620                | 284.6     | 616                | 274.7     | 612                | 278.8     |
| 3) Retail Trade                                                       | 21,600             | 3,115.5   | 21,593             | 3,127.0   | 21,570             | 3,138.5   |
| I. Hotels, Restaurants and Clubs, etc                                 | 493                | 177.3     | 491                | 170.1     | 491                | 196.7     |
| J. Transport, Storage and Communications                              | 22,101             | 1,056.0   | 22,554             | 1,089.7   | 16,836             | 835.1     |
| K. Real Estate, Renting and Business Activities                       | 327                | 178.7     | 345                | 159.3     | 288                | 128.8     |
| 1) Real Estate Activities                                             | 20                 | 58.6      | 20                 | 42.3      | 19                 | 20.9      |
| 2) Renting of Machinery and Equipment                                 |                    |           |                    |           |                    |           |
| 3) Computer and Related Activities                                    | 9                  | 5.2       | 9                  | 5.4       | 12                 | 3.9       |
| 4) Research and Development                                           | 1                  | 40.0      | 1                  | 40.0      | 1                  | 40.0      |
| 5) Other Business Activities                                          | 297                | 74.9      | 315                | 71.6      | 256                | 64.0      |
| L. Education                                                          | 273                | 205.2     | 269                | 195.4     | 267                | 185.9     |
| M. Health and Social Work                                             | 374                | 70.3      | 374                | 66.4      | 373                | 57.2      |
| N. Other Community, Social and Personal<br>Service Activities         | 122                | 134.7     | 124                | 125.7     | 123                | 125.3     |
| O. Other Private Business n.e.s                                       | 5,941              | 709.8     | 5,946              | 716.6     | 5,952              | 735.5     |
| V. Trust Funds and Non-profit Organizations                           | 1                  | 19.5      | 1                  | 19.5      | 1                  | 20.8      |
| VI. Personal                                                          | 14,281             | 2,416.8   | 15,116             | 2,371.8   | 15,259             | 2,502.4   |
| A. Bank Employees                                                     | 13,488             | 2,389.4   | 14,291             | 2,346.5   | 14,455             | 2,474.8   |
| B. Consumer Financing                                                 | 793                | 27.3      | 825                | 25.3      | 804                | 27.6      |
| i) House Building                                                     |                    |           |                    |           |                    |           |
| ii) Transport                                                         | 77                 | 2.4       | 78                 | 2.4       | 188                | 2.4       |
| iii) Credit Cards                                                     |                    |           |                    |           |                    |           |
| iv) Consumer Durable                                                  | 658                | 12.6      | 708                | 13.1      | 553                | 13.1      |
| v) Personal Loans                                                     | 58                 | 12.3      | 39                 | 9.7       | 63                 | 12.0      |
| C. Other Personal                                                     |                    |           |                    |           |                    |           |
| VII. Others                                                           | 2,725              | 778.3     | 2,751              | 753.4     | 2,768              | 423.8     |
| Total                                                                 | 905,856            | 139,901.8 | 907,191            | 132,005.6 | 879,124            | 125,673.8 |

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

#### All Banks

(Million Rupees)

| Rate of Interest/Return | 31 - 12 - 14                                     |           |              |                                    |           |          |                              | 30 - 06 - 14 |             | 31 - 12 - 13 |
|-------------------------|--------------------------------------------------|-----------|--------------|------------------------------------|-----------|----------|------------------------------|--------------|-------------|--------------|
|                         | Securities, Shares & Other Financial Instruments |           |              | Fixed Assets Including Real Estate |           |          | Financial Obligations Others | Total        | Total       | Total        |
|                         | Pre-cious Metals                                 |           | Mer-chandise | Machinery                          | Estate    |          |                              |              |             |              |
| 00.00                   | 946.2                                            | 3,303.6   | 59,267.3     | 15,504.8                           | 43,613.3  | 525.3    | 33,527.8                     | 156,688.2    | 293,315.7   | 216,230.1    |
| 01.00*                  |                                                  | 78.5      | 5,801.9      | 164.2                              | 248.4     | 403.4    | 1,878.6                      | 8,575.1      | 9,227.0     | 10,071.8     |
| 02.00*                  |                                                  |           | 15,417.5     | 60.9                               | 769.2     | 493.4    | 4,337.3                      | 21,078.4     | 31,010.3    | 22,966.6     |
| 03.00*                  | 0.1                                              | 917.6     | 26,576.9     | 324.4                              | 1,584.7   | 649.7    | 25,925.7                     | 55,979.3     | 53,465.4    | 52,524.9     |
| 04.00*                  | 44.5                                             |           | 16,710.4     | 871.5                              | 4,007.5   | 983.3    | 34,273.4                     | 56,890.5     | 34,417.4    | 35,934.6     |
| 05.00*                  |                                                  | 9.4       | 7,178.4      | 3,763.6                            | 4,392.4   | 2,454.5  | 22,575.6                     | 40,373.9     | 66,677.5    | 40,819.3     |
| 06.00*                  |                                                  |           | 4,656.9      | 710.5                              | 3,246.9   | 5,730.7  | 26,206.1                     | 40,551.0     | 12,046.5    | 16,571.8     |
| 07.00*                  | 136.3                                            | 354.0     | 57,046.4     | 18,590.2                           | 6,160.3   | 2,651.0  | 17,438.0                     | 102,376.2    | 50,398.3    | 44,767.9     |
| 08.00*                  | 50.1                                             | 482.2     | 82,224.7     | 14,773.6                           | 22,692.1  | 634.6    | 11,876.3                     | 132,733.6    | 16,920.0    | 19,997.7     |
| 08.25                   |                                                  |           | 87.9         | 907.6                              |           | 10.6     | 115.8                        | 1,121.9      | 617.9       | 736.0        |
| 08.50                   |                                                  | 1.0       | 1,023.9      | 210.9                              | 317.8     | 629.0    | 425.2                        | 2,607.8      | 5,391.6     | 4,542.3      |
| 08.75                   |                                                  | 1.8       | 761.0        | 1,637.1                            | 379.8     | 59.6     | 342.2                        | 3,181.5      | 6,045.8     | 5,603.1      |
| 09.00                   | 10,706.9                                         | 751.3     | 135,724.1    | 188,038.1                          | 28,027.1  | 16,019.7 | 9,167.8                      | 388,434.8    | 227,842.2   | 293,913.2    |
| 09.25                   |                                                  | 120.0     | 3,794.3      | 1,489.8                            | 2,141.6   | 46.4     | 1,313.3                      | 8,905.4      | 51,275.7    | 72,179.2     |
| 09.50                   | 14.5                                             | 31.6      | 23,599.3     | 5,935.1                            | 2,100.2   | 292.3    | 7,421.8                      | 39,394.8     | 85,935.8    | 119,354.3    |
| 09.75                   |                                                  | 771.4     | 18,636.1     | 5,620.2                            | 2,107.9   | 198.1    | 18,321.3                     | 45,655.0     | 7,128.7     | 45,828.2     |
| 10.00                   |                                                  | 3,147.1   | 84,627.3     | 26,311.2                           | 10,312.5  | 2,649.5  | 117,781.5                    | 244,829.0    | 169,634.5   | 231,569.2    |
| 10.25                   |                                                  | 309.0     | 41,282.9     | 20,483.3                           | 4,442.6   | 1,126.7  | 35,754.8                     | 103,399.3    | 89,271.2    | 84,874.5     |
| 10.50                   |                                                  | 57.1      | 49,498.4     | 5,392.5                            | 704.9     | 936.3    | 54,179.1                     | 110,768.3    | 101,530.7   | 155,902.8    |
| 10.75                   | 0.3                                              | 13,455.5  | 49,856.9     | 24,030.6                           | 4,842.8   | 1,141.6  | 91,008.5                     | 184,336.4    | 108,932.7   | 134,659.9    |
| 11.00                   |                                                  | 39,449.2  | 180,202.0    | 88,352.5                           | 31,959.5  | 3,832.8  | 296,525.6                    | 640,321.5    | 445,312.7   | 441,901.7    |
| 11.25                   |                                                  | 1,936.9   | 53,856.1     | 16,130.1                           | 6,979.6   | 1,266.0  | 17,837.6                     | 98,006.4     | 205,232.8   | 182,741.5    |
| 11.50                   |                                                  | 751.1     | 43,821.4     | 10,728.9                           | 8,318.7   | 1,198.3  | 20,828.2                     | 85,646.7     | 89,772.7    | 123,935.5    |
| 11.75                   |                                                  | 4,357.6   | 33,590.8     | 8,676.8                            | 6,740.3   | 827.7    | 19,321.8                     | 73,515.1     | 92,199.6    | 60,034.2     |
| 12.00                   | 1,091.8                                          | 14,797.1  | 117,763.6    | 80,505.8                           | 37,295.6  | 1,513.1  | 57,292.2                     | 310,259.2    | 300,163.4   | 211,044.0    |
| 12.25                   |                                                  | 2,984.1   | 28,450.6     | 14,997.8                           | 9,923.8   | 4,156.4  | 13,857.2                     | 74,369.9     | 87,909.7    | 54,496.3     |
| 12.50                   | 0.6                                              | 252.2     | 26,434.3     | 16,924.0                           | 11,435.2  | 243.8    | 28,473.8                     | 83,763.9     | 77,302.1    | 83,170.1     |
| 12.75                   |                                                  | 3,004.2   | 21,729.6     | 14,038.7                           | 10,673.3  | 694.2    | 18,888.2                     | 69,028.1     | 61,285.2    | 61,809.3     |
| 13.00                   | 39.8                                             | 6,306.0   | 67,788.3     | 42,063.9                           | 42,036.5  | 1,659.6  | 52,398.2                     | 212,292.2    | 187,016.8   | 104,038.4    |
| 13.25                   |                                                  | 1,021.5   | 17,439.1     | 16,953.1                           | 9,419.0   | 420.6    | 13,292.6                     | 58,545.8     | 74,840.3    | 20,941.3     |
| 13.50                   | 10.5                                             | 276.1     | 18,317.0     | 4,108.0                            | 54,581.8  | 156.6    | 15,912.4                     | 93,362.3     | 106,843.9   | 95,165.2     |
| 13.75                   |                                                  | 504.4     | 6,643.3      | 2,695.8                            | 6,127.8   | 94.9     | 5,086.9                      | 21,153.2     | 38,554.2    | 18,866.5     |
| 14.00                   | 32.4                                             | 5,854.9   | 40,427.1     | 17,104.4                           | 28,056.5  | 620.9    | 22,828.5                     | 114,924.7    | 100,423.5   | 133,998.5    |
| 14.25                   | ..                                               | 594.9     | 5,572.7      | 2,225.9                            | 39,480.2  | 852.0    | 7,614.8                      | 56,340.5     | 47,798.7    | 17,412.0     |
| 14.50                   |                                                  | 442.7     | 8,207.7      | 593.4                              | 2,522.3   | 110.4    | 11,142.8                     | 23,019.4     | 82,683.3    | 31,485.3     |
| 14.75                   | 18.8                                             | 34.7      | 5,009.2      | 612.5                              | 1,685.5   | 22.7     | 1,678.7                      | 9,062.0      | 16,979.3    | 9,036.9      |
| 15.00                   | 466.2                                            | 223.0     | 27,567.7     | 8,527.5                            | 19,066.0  | 323.9    | 41,519.1                     | 97,693.3     | 115,592.0   | 219,053.8    |
| 15.25                   |                                                  | 483.8     | 6,531.6      | 711.3                              | 2,105.1   | 92.1     | 1,998.7                      | 11,922.7     | 14,247.1    | 9,355.1      |
| 15.50                   | 44,786.3                                         | 164.3     | 6,063.9      | 1,761.2                            | 7,193.5   | 1,347.7  | 32,141.8                     | 93,458.7     | 127,241.3   | 94,434.6     |
| 15.75                   |                                                  | 0.7       | 2,567.9      | 1,660.1                            | 4,840.9   | 47.0     | 307.5                        | 9,424.1      | 7,285.0     | 11,203.4     |
| 16.00                   | 161.2                                            | 26.9      | 15,434.7     | 4,682.9                            | 19,726.6  | 524.5    | 34,155.5                     | 74,712.4     | 59,283.2    | 53,269.9     |
| 16.25                   |                                                  | 152.1     | 630.3        | 457.6                              | 574.7     | 21.4     | 523.6                        | 2,359.6      | 4,518.3     | 4,763.6      |
| 16.50                   |                                                  | 206.0     | 2,818.8      | 2,650.9                            | 3,055.3   | 183.5    | 7,768.0                      | 16,682.6     | 29,372.1    | 13,670.2     |
| 16.75                   |                                                  |           | 948.3        | 1,206.2                            | 544.5     | 9.0      | 683.7                        | 3,391.7      | 2,882.3     | 3,709.6      |
| 17.00                   | 54.0                                             | 6.8       | 6,916.6      | 6,109.1                            | 6,399.7   | 4,686.0  | 10,984.4                     | 35,156.6     | 31,607.5    | 26,531.8     |
| 17.25                   |                                                  | 166.7     | 1,586.3      | 303.7                              | 992.3     | 3.0      | 630.9                        | 3,683.0      | 5,210.5     | 10,847.3     |
| 17.50                   |                                                  | 319.8     | 1,204.6      | 226.8                              | 693.1     | 71.6     | 1,915.2                      | 4,431.2      | 6,639.2     | 6,045.5      |
| 17.75                   |                                                  | 50.0      | 239.7        | 38.5                               | 215.6     | ..       | 160.2                        | 704.0        | 2,181.3     | 4,968.3      |
| 18.00                   | 1,681.0                                          | 60.1      | 12,319.6     | 2,239.7                            | 8,181.1   | 115.0    | 12,084.9                     | 36,681.4     | 65,729.6    | 49,596.2     |
| 18.25                   |                                                  |           | 818.8        | 1,632.3                            | 1,090.2   | 19.2     | 712.6                        | 4,273.1      | 5,044.9     | 4,052.0      |
| 18.50                   |                                                  | 3.0       | 366.0        | 287.6                              | 1,502.1   | 7.0      | 1,232.2                      | 3,398.0      | 16,129.9    | 7,727.0      |
| 18.75                   |                                                  | 0.9       | 277.9        | 14.2                               | 62.9      | 24.5     | 178.2                        | 558.6        | 1,761.0     | 831.4        |
| 19.00                   | 702.2                                            | 163.1     | 3,873.2      | 465.0                              | 1,857.4   | 146.5    | 59,375.7                     | 66,582.9     | 62,694.7    | 59,078.5     |
| 19.25                   |                                                  |           | 161.3        | 7.9                                | 3.7       |          | 33.8                         | 206.7        | 284.8       | 255.2        |
| 19.50                   |                                                  |           | 52.9         | 0.5                                | 49.2      | 0.4      | 1,374.6                      | 1,477.6      | 1,862.4     | 2,333.4      |
| 19.75                   |                                                  |           | 197.0        | 2.4                                | 30.2      | 0.8      | 108.9                        | 339.2        | 1,427.2     | 759.8        |
| 20.00 & above           |                                                  | 227.8     | 7,275.3      | 1,338.4                            | 3,121.4   | 360.8    | 65,458.4                     | 77,782.1     | 71,647.6    | 74,242.0     |
| Total                   | 60,943.4                                         | 108,613.4 | 1,456,877.6  | 705,855.8                          | 530,633.3 | 63,289.7 | 1,390,197.4                  | 4,316,410.7  | 4,068,044.8 | 3,915,852.7  |
| Weighted Average        | 14.12                                            | 11.21     | 10.31        | 10.68                              | 11.51     | 10.09    | 11.97                        | 11.12        | 11.18       | 11.18        |

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

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

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

#### Public Sector Banks

(Million Rupees)

| (Amount in Rupees)      |                                                  |          |             |                     |             |             |           |             |              |              |
|-------------------------|--------------------------------------------------|----------|-------------|---------------------|-------------|-------------|-----------|-------------|--------------|--------------|
|                         | 31 - 12 - 14                                     |          |             |                     |             |             |           |             | 30 - 06 - 14 | 31 - 12 - 13 |
| Rate of Interest/Return | Securities, Shares & Other Financial Instruments |          | Merchandise | Fixed Assets        |             | Financial   |           | Total       | Total        | Total        |
|                         | Precious Metals                                  |          |             | Including Machinery | Real Estate | Obligations | Others    |             |              |              |
| 00.00                   | 946.2                                            | 2.0      | 1,867.9     | 3,322.3             | 5,724.2     | 42.0        | 8,736.6   | 20,641.2    | 154,108.8    | 60,734.0     |
| 01.00*                  |                                                  |          | 153.7       | 130.0               |             | 62.1        | 0.6       | 346.4       | 132.5        | 106.2        |
| 02.00*                  |                                                  |          |             |                     | 229.8       | 0.3         | 0.5       | 230.6       | 44.3         | 12.4         |
| 03.00*                  | 0.1                                              | 911.5    |             |                     | 201.5       | 639.8       | 18,289.1  | 20,042.0    | 28,287.1     | 26,416.2     |
| 04.00*                  | 44.5                                             |          | 3.7         | 269.4               | 153.5       | 770.1       | 13,065.8  | 14,307.1    | 12,239.2     | 12,567.6     |
| 05.00*                  |                                                  |          |             | 715.3               | 115.5       |             | 23.0      | 853.8       | 1,139.3      | 1,170.3      |
| 06.00*                  |                                                  |          | 108.6       | 498.2               | 1,706.3     | 2.8         | 996.6     | 3,312.6     | 1,682.8      | 1,727.1      |
| 07.00*                  | 136.3                                            |          | 8,675.9     | 1,526.7             | 165.7       |             | 528.8     | 11,033.4    | 9,328.9      | 11,347.6     |
| 08.00*                  | 50.1                                             | 34.6     | 7,097.0     | 1,759.4             | 2,680.0     | 31.5        | 651.7     | 12,304.2    | 7,842.1      | 11,830.7     |
| 08.25                   |                                                  |          |             |                     |             |             |           |             | 2.0          | 4.6          |
| 08.50                   |                                                  |          | 470.3       | 0.1                 | 13.7        | 70.4        | 14.0      | 568.5       | 296.6        | 48.6         |
| 08.75                   |                                                  |          |             | 1,514.8             | 153.7       | 7.7         |           | 1,676.2     | 1,516.0      | 470.8        |
| 09.00                   | 10,706.9                                         | 552.0    | 103,509.1   | 162,413.0           | 11,075.8    | 15,425.6    | 3,814.5   | 307,497.0   | 167,298.9    | 220,921.4    |
| 09.25                   |                                                  | 120.0    | 191.3       | 14.4                | 386.1       | 1.8         | 164.4     | 878.0       | 9,691.0      | 2,158.5      |
| 09.50                   | 14.5                                             |          | 5,266.4     | 5,257.1             | 1,827.6     | 1.4         | 376.1     | 12,743.1    | 5,137.4      | 14,331.9     |
| 09.75                   |                                                  | 41.7     | 678.1       | 6.5                 | 972.1       | 9.7         | 0.1       | 1,708.2     | 13.2         | 1,141.0      |
| 10.00                   |                                                  |          | 441.6       | 163.9               | 579.5       | 44.9        | 564.8     | 1,794.6     | 2,814.0      | 13,558.3     |
| 10.25                   |                                                  | 12.1     | 678.3       | 8,046.7             | 341.2       | 6.8         | 8.1       | 9,093.2     | 12,241.6     | 3,197.4      |
| 10.50                   |                                                  |          | 400.1       | 476.8               | 34.3        | 13.0        | 2.9       | 927.1       | 3,204.8      | 8,886.6      |
| 10.75                   | 0.3                                              | 9,012.9  | 768.4       | 3,595.3             | 952.7       | 222.6       | 768.7     | 15,320.9    | 3,523.1      | 3,106.8      |
| 11.00                   |                                                  | 0.3      | 28,515.0    | 4,115.8             | 2,688.1     | 61.5        | 24,548.4  | 59,929.0    | 63,048.4     | 44,632.4     |
| 11.25                   |                                                  | 155.0    | 2,799.0     | 2,322.7             | 1,697.0     | 402.1       | 0.2       | 7,376.0     | 16,780.9     | 11,142.5     |
| 11.50                   |                                                  | 26.9     | 9,038.3     | 2,230.8             | 3,163.8     | 130.9       | 223.5     | 14,814.1    | 7,214.7      | 10,747.8     |
| 11.75                   |                                                  | 302.7    | 1,632.5     | 2,665.2             | 305.2       | 34.6        | 388.0     | 5,328.3     | 4,460.7      | 11,980.8     |
| 12.00                   | 1,091.8                                          | 11,450.7 | 32,628.9    | 8,464.6             | 15,955.1    | 201.1       | 4,980.9   | 74,773.0    | 62,544.3     | 62,534.2     |
| 12.25                   |                                                  | 481.0    | 3,042.4     | 7,345.0             | 3,667.1     | 11.3        | 510.7     | 15,057.6    | 12,927.6     | 3,101.4      |
| 12.50                   | 0.6                                              | 139.0    | 3,911.8     | 8,523.9             | 7,462.2     | 60.1        | 1,477.8   | 21,575.3    | 16,673.1     | 21,121.7     |
| 12.75                   |                                                  | 438.8    | 5,590.5     | 4,904.4             | 4,881.5     | 115.1       | 160.0     | 16,090.3    | 11,827.8     | 5,089.7      |
| 13.00                   | 39.8                                             | 1,580.0  | 13,993.6    | 1,064.2             | 1,962.3     | 44.5        | 1,345.0   | 20,029.4    | 19,150.4     | 21,479.7     |
| 13.25                   |                                                  | 432.6    | 6,157.8     | 7,532.5             | 3,904.4     | 21.2        | 2,321.2   | 20,369.7    | 16,985.4     | 4,378.4      |
| 13.50                   | 10.5                                             | 27.5     | 854.5       | 3,132.6             | 52,729.0    | 16.1        | 667.6     | 57,437.7    | 60,430.1     | 63,686.9     |
| 13.75                   |                                                  | 105.8    | 1,884.0     | 2,386.1             | 1,791.8     | 12.8        | 65.1      | 6,245.6     | 16,172.4     | 2,247.4      |
| 14.00                   | 32.4                                             | 4,265.6  | 12,951.8    | 5,634.9             | 7,867.2     | 244.4       | 3,619.3   | 34,615.7    | 36,834.6     | 52,691.1     |
| 14.25                   | ..                                               | 122.0    | 1,599.4     | 1,416.2             | 34,173.4    | 11.1        | 308.4     | 37,630.6    | 32,650.8     | 601.1        |
| 14.50                   |                                                  | 5.4      | 2,173.7     | 402.5               | 1,072.9     | 50.3        | 140.7     | 3,845.6     | 2,745.4      | 4,965.3      |
| 14.75                   | 18.8                                             | 2.2      | 582.3       | 240.1               | 441.7       | 5.6         | 22.7      | 1,313.3     | 2,249.3      | 433.2        |
| 15.00                   | 466.2                                            | 6.8      | 10,984.4    | 715.1               | 2,109.7     | 50.3        | 4,467.3   | 18,799.7    | 20,437.5     | 85,301.5     |
| 15.25                   |                                                  | 0.2      | 1,111.9     | 283.2               | 877.9       | 3.8         | 28.5      | 2,305.5     | 2,230.1      | 1,493.3      |
| 15.50                   | 44,786.3                                         | 2.6      | 4,811.7     | 1,556.0             | 5,819.3     | 1,192.1     | 17,461.1  | 75,629.1    | 76,368.9     | 76,812.0     |
| 15.75                   |                                                  |          | 1,914.3     | 322.3               | 93.1        | 4.3         | 1.2       | 2,335.2     | 2,451.6      | 1,522.1      |
| 16.00                   | 161.2                                            | 4.9      | 9,208.5     | 2,040.8             | 1,869.5     | 34.0        | 17,696.8  | 31,015.7    | 31,871.6     | 30,282.7     |
| 16.25                   |                                                  | 150.2    | 19.9        | 187.5               | 44.8        |             | 3.0       | 405.5       | 423.6        | 507.3        |
| 16.50                   |                                                  | 4.0      | 66.5        | 1,482.6             | 702.7       |             | 86.7      | 2,342.4     | 1,573.2      | 1,274.0      |
| 16.75                   |                                                  |          | 433.5       | 12.8                | 10.6        |             | 2.2       | 459.2       | 434.2        | 271.6        |
| 17.00                   | 54.0                                             |          | 2,692.1     | 5,296.5             | 729.8       | 4,414.4     | 5,163.2   | 18,349.9    | 10,464.0     | 9,972.1      |
| 17.25                   |                                                  |          | 472.5       | 225.7               | 15.7        |             | 0.2       | 714.1       | 771.1        | 622.0        |
| 17.50                   |                                                  |          | 218.2       | 103.2               | 29.9        |             | 111.9     | 463.3       | 380.9        | 547.6        |
| 17.75                   |                                                  |          |             | 26.6                | 62.2        |             | 1.2       | 90.0        | 66.1         | 3,282.0      |
| 18.00                   | 1,681.0                                          | 15.1     | 7,488.4     | 1,462.9             | 412.0       | 62.0        | 6,595.0   | 17,716.5    | 6,595.1      | 25,555.8     |
| 18.25                   |                                                  |          | 442.1       | 182.0               | 15.1        | 5.8         | 272.9     | 917.8       | 1,025.3      | 1,122.4      |
| 18.50                   |                                                  |          |             | 107.8               | 3.1         |             | 9.3       | 120.2       | 180.9        | 225.2        |
| 18.75                   |                                                  |          |             | 13.9                | 0.7         |             | 0.6       | 15.2        | 1.9          | 2.6          |
| 19.00                   | 702.2                                            | 12.8     | 11.2        | 10.5                | 51.6        | 13.4        | 57,104.7  | 57,906.2    | 58,205.9     | 50,348.3     |
| 19.25                   |                                                  |          |             | 6.3                 | 0.6         |             | 5.1       | 11.9        | 9.0          | 4.7          |
| 19.50                   |                                                  |          |             | 0.5                 | 0.8         |             | 497.2     | 498.5       | 273.2        | 793.1        |
| 19.75                   |                                                  |          | 25.0        |                     |             |             | 0.7       | 25.7        | 1.3          | 1.7          |
| 20.00 & above           |                                                  | 1.3      | 1,987.9     | 580.2               | 401.6       | 111.9       | 747.8     | 3,830.7     | 4,031.7      | 3,811.1      |
| Total                   | 60,943.4                                         | 30,420.3 | 299,553.9   | 266,708.0           | 184,326.4   | 24,667.3    | 199,042.1 | 1,065,661.6 | 1,021,036.8  | 1,008,324.5  |
| Weighted Average        | 14.12                                            | 11.69    | 11.31       | 10.19               | 12.54       | 10.73       | 13.07     | 11.73       | 10.45        | 11.55        |

\*01.00 stands for 00.25 to 01.00

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: : : : : : : :

\*08.00 stands for 07.25 to 08.00

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

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

### Domestic Private Banks

| (Million Rupees)        |                                                  |          |             |                                  |             |                       |             |              |              |             |
|-------------------------|--------------------------------------------------|----------|-------------|----------------------------------|-------------|-----------------------|-------------|--------------|--------------|-------------|
| Rate of Interest/Return | 31 - 12 - 14                                     |          |             |                                  |             |                       |             | 30 - 06 - 14 | 31 - 12 - 13 |             |
|                         | Securities, Shares & Other Financial Instruments |          | Merchandise | Fixed Assets Including Machinery | Real Estate | Financial Obligations | Others      | Total        | Total        | Total       |
|                         | Precious Metals                                  |          |             |                                  |             |                       |             |              |              |             |
| 00.00                   |                                                  | 3,301.7  | 55,437.9    | 11,964.7                         | 36,597.6    | 483.3                 | 23,931.2    | 131,716.4    | 130,876.8    | 149,095.6   |
| 01.00*                  |                                                  | 78.5     | 5,648.2     | 34.2                             | 248.4       | 341.3                 | 1,878.1     | 8,228.7      | 8,619.0      | 7,615.1     |
| 02.00*                  |                                                  |          | 15,388.4    | 60.9                             | 539.4       | 493.1                 | 4,336.8     | 20,818.6     | 27,655.3     | 21,460.6    |
| 03.00*                  |                                                  | 6.1      | 25,662.5    | 324.4                            | 1,383.2     | 9.9                   | 6,559.5     | 33,945.7     | 23,005.4     | 25,197.7    |
| 04.00*                  |                                                  |          | 16,406.4    | 602.1                            | 3,853.9     | 213.1                 | 21,175.5    | 42,251.0     | 21,996.2     | 22,920.6    |
| 05.00*                  |                                                  | 9.4      | 7,178.4     | 3,048.2                          | 4,276.9     | 2,454.5               | 22,552.6    | 39,520.0     | 65,538.1     | 39,648.8    |
| 06.00*                  |                                                  |          | 4,548.2     | 212.2                            | 1,529.7     | 5,727.9               | 25,202.4    | 37,220.4     | 10,356.5     | 14,844.8    |
| 07.00*                  |                                                  | 354.0    | 47,052.1    | 17,063.5                         | 5,994.7     | 2,651.0               | 16,909.2    | 90,024.4     | 41,041.3     | 33,384.7    |
| 08.00*                  |                                                  | 447.5    | 73,187.7    | 13,014.3                         | 19,966.2    | 603.1                 | 11,221.9    | 118,440.7    | 9,077.9      | 8,164.9     |
| 08.25                   |                                                  |          | 87.9        | 907.6                            |             | 10.6                  | 115.8       | 1,121.9      | 615.9        | 731.4       |
| 08.50                   |                                                  | 1.0      | 553.6       | 210.8                            | 304.1       | 558.6                 | 411.3       | 2,039.3      | 5,095.0      | 4,493.7     |
| 08.75                   |                                                  | 1.8      | 761.0       | 122.4                            | 226.0       | 51.9                  | 342.2       | 1,505.3      | 4,529.7      | 5,132.4     |
| 09.00                   |                                                  | 199.3    | 32,214.9    | 25,625.1                         | 16,951.2    | 594.1                 | 5,353.3     | 80,937.9     | 57,685.8     | 69,997.3    |
| 09.25                   |                                                  |          | 3,603.0     | 1,475.4                          | 1,755.5     | 44.6                  | 1,148.9     | 8,027.4      | 41,384.7     | 70,020.8    |
| 09.50                   |                                                  | 31.6     | 18,332.9    | 678.1                            | 272.6       | 290.9                 | 7,045.7     | 26,651.8     | 79,068.0     | 102,737.0   |
| 09.75                   |                                                  | 729.7    | 17,958.0    | 5,601.1                          | 1,135.8     | 188.5                 | 18,321.2    | 43,934.2     | 7,115.5      | 43,534.6    |
| 10.00                   |                                                  | 3,147.1  | 82,000.3    | 25,854.3                         | 9,433.9     | 2,604.6               | 113,544.7   | 236,584.9    | 166,028.7    | 215,027.6   |
| 10.25                   |                                                  | 296.8    | 38,724.9    | 12,436.6                         | 4,101.5     | 1,119.9               | 25,444.5    | 82,124.3     | 75,980.9     | 79,281.8    |
| 10.50                   |                                                  | 57.1     | 47,369.4    | 4,915.7                          | 669.6       | 923.3                 | 52,644.0    | 106,579.2    | 94,084.4     | 141,638.0   |
| 10.75                   |                                                  | 4,442.6  | 46,848.9    | 20,435.3                         | 3,890.1     | 919.0                 | 87,768.2    | 164,304.3    | 100,192.8    | 130,947.7   |
| 11.00                   |                                                  | 39,448.9 | 148,573.1   | 83,206.7                         | 29,271.5    | 3,771.3               | 269,832.0   | 574,103.4    | 371,041.2    | 387,061.8   |
| 11.25                   |                                                  | 1,781.9  | 50,052.7    | 13,807.4                         | 5,282.6     | 863.9                 | 17,728.6    | 89,517.1     | 183,873.7    | 167,949.8   |
| 11.50                   |                                                  | 724.2    | 34,676.0    | 8,498.1                          | 5,154.9     | 1,067.5               | 20,443.0    | 70,563.8     | 80,239.3     | 111,254.0   |
| 11.75                   |                                                  | 4,054.9  | 31,637.9    | 6,011.5                          | 6,335.4     | 793.1                 | 13,107.9    | 61,940.7     | 86,022.7     | 46,742.8    |
| 12.00                   |                                                  | 3,346.4  | 84,673.0    | 71,860.6                         | 21,319.3    | 1,312.1               | 51,710.3    | 234,221.6    | 236,224.1    | 146,046.0   |
| 12.25                   |                                                  | 2,503.1  | 25,348.2    | 7,652.7                          | 6,256.7     | 4,145.0               | 10,278.0    | 56,183.8     | 74,289.2     | 51,048.0    |
| 12.50                   |                                                  | 113.2    | 22,522.3    | 8,400.1                          | 3,973.1     | 183.7                 | 26,852.3    | 62,044.8     | 60,552.8     | 61,928.5    |
| 12.75                   |                                                  | 2,565.4  | 15,247.2    | 9,134.2                          | 5,791.8     | 579.1                 | 18,728.3    | 52,045.8     | 44,818.2     | 54,434.5    |
| 13.00                   |                                                  | 4,726.0  | 53,094.9    | 40,999.7                         | 40,074.2    | 1,615.1               | 51,029.5    | 191,539.3    | 166,510.0    | 82,348.5    |
| 13.25                   |                                                  | 588.8    | 11,281.4    | 9,420.6                          | 5,514.6     | 399.4                 | 10,961.5    | 38,166.2     | 57,744.2     | 16,554.3    |
| 13.50                   |                                                  | 248.6    | 17,462.5    | 975.4                            | 1,852.8     | 140.5                 | 15,212.4    | 35,892.2     | 46,413.8     | 31,478.3    |
| 13.75                   |                                                  | 398.6    | 4,759.3     | 309.7                            | 4,306.0     | 82.1                  | 5,021.8     | 14,877.6     | 22,381.8     | 16,615.0    |
| 14.00                   |                                                  | 1,589.2  | 27,475.2    | 11,469.6                         | 20,189.3    | 376.5                 | 19,204.0    | 80,303.8     | 63,546.9     | 81,301.3    |
| 14.25                   |                                                  | 472.9    | 3,973.4     | 809.7                            | 5,306.8     | 840.9                 | 7,306.4     | 18,710.0     | 15,098.3     | 16,761.1    |
| 14.50                   |                                                  | 437.3    | 6,034.0     | 191.0                            | 1,449.3     | 60.0                  | 11,000.5    | 19,172.2     | 79,937.9     | 26,520.0    |
| 14.75                   |                                                  | 32.5     | 4,426.9     | 372.4                            | 1,243.8     | 17.2                  | 1,638.7     | 7,731.5      | 14,730.0     | 8,603.7     |
| 15.00                   |                                                  | 216.2    | 16,583.4    | 7,812.4                          | 16,956.4    | 273.6                 | 37,051.7    | 78,893.6     | 95,154.3     | 133,752.0   |
| 15.25                   |                                                  | 483.5    | 5,419.7     | 428.1                            | 1,227.2     | 88.4                  | 1,970.2     | 9,617.2      | 12,017.0     | 7,861.9     |
| 15.50                   |                                                  | 161.7    | 1,252.2     | 205.2                            | 1,374.2     | 155.6                 | 14,680.7    | 17,829.6     | 50,872.4     | 17,622.6    |
| 15.75                   |                                                  | 0.7      | 653.6       | 1,337.9                          | 4,747.8     | 42.6                  | 306.3       | 7,088.9      | 4,833.4      | 9,681.3     |
| 16.00                   |                                                  | 22.1     | 6,226.2     | 2,642.1                          | 17,857.1    | 490.5                 | 16,458.7    | 43,696.7     | 27,411.6     | 22,987.2    |
| 16.25                   |                                                  | 1.9      | 610.3       | 270.1                            | 529.9       | 21.4                  | 518.8       | 1,952.4      | 4,094.6      | 4,256.2     |
| 16.50                   |                                                  | 202.0    | 2,752.4     | 1,168.3                          | 2,352.7     | 183.5                 | 7,681.3     | 14,340.2     | 27,798.9     | 12,396.2    |
| 16.75                   |                                                  |          | 514.8       | 1,193.3                          | 533.9       | 9.0                   | 681.5       | 2,932.6      | 2,448.1      | 3,438.0     |
| 17.00                   |                                                  | 6.8      | 4,224.5     | 812.6                            | 5,669.9     | 271.6                 | 5,821.2     | 16,806.6     | 21,141.5     | 16,557.1    |
| 17.25                   |                                                  | 166.7    | 1,113.9     | 78.0                             | 976.6       | 3.0                   | 630.7       | 2,969.0      | 4,439.4      | 10,225.3    |
| 17.50                   |                                                  | 319.8    | 986.4       | 123.6                            | 663.3       | 71.6                  | 1,803.3     | 3,967.9      | 6,227.4      | 5,497.9     |
| 17.75                   |                                                  | 50.0     | 239.7       | 11.9                             | 153.4       | ..                    | 159.0       | 614.0        | 2,115.3      | 1,686.3     |
| 18.00                   |                                                  | 45.0     | 4,549.2     | 776.8                            | 7,769.1     | 53.0                  | 5,489.9     | 18,682.9     | 58,872.8     | 23,747.5    |
| 18.25                   |                                                  |          | 376.7       | 1,450.3                          | 1,075.1     | 13.4                  | 439.8       | 3,355.3      | 4,019.6      | 2,929.6     |
| 18.50                   |                                                  | 3.0      | 366.0       | 179.8                            | 1,499.1     | 7.0                   | 1,222.9     | 3,277.8      | 15,948.9     | 7,501.8     |
| 18.75                   |                                                  | 0.9      | 277.9       | 0.3                              | 62.2        | 24.5                  | 177.6       | 543.4        | 1,759.0      | 828.8       |
| 19.00                   |                                                  | 150.3    | 3,862.0     | 454.5                            | 1,805.8     | 133.1                 | 2,271.0     | 8,676.7      | 4,463.3      | 8,702.4     |
| 19.25                   |                                                  |          | 161.3       | 1.6                              | 3.1         |                       | 28.8        | 194.8        | 275.8        | 250.4       |
| 19.50                   |                                                  |          | 52.9        |                                  | 48.4        | 0.4                   | 719.6       | 821.3        | 1,589.2      | 1,540.3     |
| 19.75                   |                                                  |          | 172.0       | 2.4                              | 30.2        | 0.8                   | 108.1       | 313.5        | 1,425.9      | 758.1       |
| 20.00 & above           |                                                  | 226.6    | 5,287.3     | 758.2                            | 2,719.8     | 248.9                 | 64,708.4    | 73,949.1     | 66,957.2     | 69,137.6    |
| Total                   |                                                  | 78,193.1 | 1,135,885.1 | 437,413.7                        | 344,507.6   | 38,622.4              | 1,158,891.6 | 3,193,513.4  | 2,987,237.7  | 2,853,881.1 |
| Weighted Average        | -                                                | 11.02    | 10.07       | 10.99                            | 11.01       | 9.68                  | 11.82       | 10.95        | 11.47        | 11.09       |

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

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

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

#### Foreign Banks

| (Million Rupees)        |                  |                                                  |              |                                  |             |                       |          |              |              |          |
|-------------------------|------------------|--------------------------------------------------|--------------|----------------------------------|-------------|-----------------------|----------|--------------|--------------|----------|
| Rate of Interest/Return | 31 - 12 - 14     |                                                  |              |                                  |             |                       |          | 30 - 06 - 14 | 31 - 12 - 13 |          |
|                         | Pre-cious Metals | Securities, Shares & Other Financial Instruments | Mer-chandise | Fixed Assets Including Machinery | Real Estate | Financial Obligations | Others   | Total        | Total        | Total    |
| 00.00                   |                  |                                                  | 1,961.4      | 217.7                            | 1,291.4     |                       | 860.0    | 4,330.6      | 8,330.1      | 6,400.5  |
| 01.00*                  |                  |                                                  |              |                                  |             |                       |          |              | 475.5        | 2,350.6  |
| 02.00*                  |                  |                                                  | 29.1         |                                  |             |                       |          | 29.1         | 3,310.7      | 1,493.7  |
| 03.00*                  |                  |                                                  | 914.4        |                                  |             |                       | 1,077.1  | 1,991.5      | 2,172.8      | 911.0    |
| 04.00*                  |                  |                                                  | 300.3        |                                  |             |                       | 32.1     | 332.4        | 182.1        | 446.4    |
| 05.00*                  |                  |                                                  |              |                                  |             |                       | ..       | ..           | 0.1          | 0.2      |
| 06.00*                  |                  |                                                  |              |                                  | 10.9        |                       | 7.1      | 18.1         | 7.2          |          |
| 07.00*                  |                  |                                                  | 1,318.4      |                                  |             |                       |          | 1,318.4      | 28.2         | 35.7     |
| 08.00*                  |                  |                                                  | 1,940.0      |                                  | 46.0        |                       | 2.7      | 1,988.7      |              | 2.1      |
| 08.25                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 08.50                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 08.75                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 09.00                   |                  |                                                  |              |                                  |             |                       |          |              | 2,857.5      | 2,994.5  |
| 09.25                   |                  |                                                  |              |                                  |             |                       |          |              | 200.0        |          |
| 09.50                   |                  |                                                  |              |                                  |             |                       |          |              | 1,730.4      | 2,285.4  |
| 09.75                   |                  |                                                  |              | 12.7                             |             |                       |          | 12.7         |              | 1,152.6  |
| 10.00                   |                  |                                                  | 2,185.5      | 293.1                            | 299.0       |                       | 3,672.0  | 6,449.5      | 791.7        | 2,983.3  |
| 10.25                   |                  |                                                  | 1,879.6      |                                  |             |                       | 10,302.2 | 12,181.9     | 1,048.7      | 2,395.3  |
| 10.50                   |                  |                                                  | 1,728.9      |                                  | 0.9         |                       | 1,532.2  | 3,262.0      | 4,241.4      | 5,378.2  |
| 10.75                   |                  |                                                  | 2,239.5      |                                  |             |                       | 2,471.6  | 4,711.2      | 5,216.8      | 605.4    |
| 11.00                   |                  |                                                  | 3,113.9      | 1,030.0                          |             |                       | 2,145.2  | 6,289.1      | 11,223.1     | 10,207.5 |
| 11.25                   |                  |                                                  | 1,004.4      |                                  |             |                       | 108.9    | 1,113.3      | 4,578.1      | 3,649.1  |
| 11.50                   |                  |                                                  | 107.1        |                                  |             |                       | 161.7    | 268.8        | 2,318.7      | 1,933.7  |
| 11.75                   |                  |                                                  | 320.4        |                                  | 99.7        |                       | 5,825.9  | 6,246.1      | 1,716.1      | 1,310.7  |
| 12.00                   |                  |                                                  | 461.7        | 180.6                            | 21.3        |                       | 601.0    | 1,264.6      | 1,395.1      | 2,463.8  |
| 12.25                   |                  |                                                  | 60.0         |                                  |             |                       | 3,068.5  | 3,128.5      | 692.9        | 346.8    |
| 12.50                   |                  |                                                  | 0.1          |                                  |             |                       | 143.7    | 143.8        | 76.3         | 119.9    |
| 12.75                   |                  |                                                  | 891.9        |                                  |             |                       |          | 891.9        | 4,639.2      | 2,285.1  |
| 13.00                   |                  |                                                  | 699.8        |                                  |             |                       | 23.7     | 723.6        | 1,356.4      | 210.2    |
| 13.25                   |                  |                                                  |              |                                  |             |                       | 9.9      | 9.9          | 110.8        | 8.5      |
| 13.50                   |                  |                                                  |              |                                  |             |                       | 32.4     | 32.4         |              |          |
| 13.75                   |                  |                                                  |              |                                  | 30.0        |                       |          | 30.0         |              | 4.1      |
| 14.00                   |                  |                                                  |              |                                  |             |                       | 5.2      | 5.2          | 42.0         | 6.2      |
| 14.25                   |                  |                                                  |              |                                  |             |                       |          |              | 49.5         | 49.8     |
| 14.50                   |                  |                                                  |              |                                  |             |                       | 1.7      | 1.7          |              |          |
| 14.75                   |                  |                                                  |              |                                  |             |                       | 17.2     | 17.2         |              |          |
| 15.00                   |                  |                                                  |              |                                  |             |                       |          |              | 0.2          | 0.3      |
| 15.25                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 15.50                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 15.75                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 16.00                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 16.25                   |                  |                                                  |              |                                  |             |                       | 1.8      | 1.8          |              |          |
| 16.50                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 16.75                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 17.00                   |                  |                                                  |              |                                  |             |                       |          |              | 2.0          | 2.5      |
| 17.25                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 17.50                   |                  |                                                  |              |                                  |             |                       |          |              | 30.9         |          |
| 17.75                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 18.00                   |                  |                                                  | 281.9        |                                  |             |                       |          | 281.9        | 261.7        | 293.0    |
| 18.25                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 18.50                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 18.75                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 19.00                   |                  |                                                  |              |                                  |             |                       |          |              | 25.4         | 27.7     |
| 19.25                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 19.50                   |                  |                                                  |              |                                  |             |                       | 157.7    | 157.7        |              |          |
| 19.75                   |                  |                                                  |              |                                  |             |                       |          |              |              |          |
| 20.00 & above           |                  |                                                  |              |                                  |             |                       | 2.2      | 2.2          | 658.7        | 1,293.2  |
| Total                   |                  |                                                  | 21,438.6     | 1,734.1                          | 1,799.3     |                       | 32,263.7 | 57,235.7     | 59,770.4     | 53,647.1 |
| Weighted Average        | -                | -                                                | 9.00         | 9.54                             | 2.92        | -                     | 10.37    | 9.60         | 8.96         | 9.17     |

\*01.00 stands for 00.25 to 01.00

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: : : : : : :

\*08.00 stands for 07.25 to 08.00

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

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

#### All Banks

(Million Rupees)

| 31 - 12 - 14            |                       |               |                           |          |                            |               |           |          |             |             | 30 - 06 - 14 | 31 - 12 - 13 |       |
|-------------------------|-----------------------|---------------|---------------------------|----------|----------------------------|---------------|-----------|----------|-------------|-------------|--------------|--------------|-------|
| Rate of Interest/Return | Domestic Constituents |               |                           |          |                            |               |           |          |             |             | Total        | Total        | Total |
|                         | Non-Residents         | Non-financial |                           |          | Trust Funds and Non-profit |               |           | Personal | Others      | Sub Total   |              |              |       |
|                         |                       | Government    | Public Sector Enterprises | NBFI'S   | Private Sector (Business)  | Organisations |           |          |             |             |              |              |       |
| 00.00                   |                       | 258.5         | 1,067.3                   | 1,088.9  | 141,275.3                  | 10.0          | 12,705.6  | 282.7    | 156,688.2   | 156,688.2   | 293,315.7    | 216,230.1    |       |
| 01.00*                  |                       | 60.0          | 1,169.4                   | 50.0     | 7,285.2                    |               | 10.5      |          | 8,575.1     | 8,575.1     | 9,227.0      | 10,071.8     |       |
| 02.00*                  |                       |               |                           | 72.6     | 19,851.8                   |               | 1,052.7   | 101.3    | 21,078.4    | 21,078.4    | 31,010.3     | 22,966.6     |       |
| 03.00*                  |                       |               |                           |          | 32,754.2                   |               | 23,225.1  |          | 55,979.3    | 55,979.3    | 53,465.4     | 52,524.9     |       |
| 04.00*                  |                       |               | 7.2                       |          | 23,647.5                   | 0.1           | 33,235.7  |          | 56,890.5    | 56,890.5    | 34,417.4     | 35,934.6     |       |
| 05.00*                  |                       |               |                           | 3,637.9  | 15,052.4                   | ..            | 21,683.5  |          | 40,373.9    | 40,373.9    | 66,677.5     | 40,819.3     |       |
| 06.00*                  |                       |               | 28,239.6                  |          | 9,677.8                    |               | 2,615.7   | 17.9     | 40,551.0    | 40,551.0    | 12,046.5     | 16,571.8     |       |
| 07.00*                  |                       | 28.4          |                           | 122.3    | 98,044.8                   | 2.5           | 3,744.1   | 434.0    | 102,376.2   | 102,376.2   | 50,398.3     | 44,767.9     |       |
| 08.00*                  |                       |               | 80.9                      | 935.1    | 129,346.2                  | 54.9          | 2,286.9   | 29.6     | 132,733.6   | 132,733.6   | 16,920.0     | 19,997.7     |       |
| 08.25                   |                       |               |                           |          | 1,118.1                    |               | 1,121.9   |          | 3.8         | 1,121.9     | 617.9        |              |       |
| 08.50                   |                       |               |                           |          | 2,340.7                    |               | 267.0     |          | 2,607.8     | 2,607.8     | 5,391.6      | 4,542.3      |       |
| 08.75                   |                       |               |                           |          | 3,151.7                    |               | 29.8      |          | 3,181.5     | 3,181.5     | 6,045.8      | 5,603.1      |       |
| 09.00                   |                       | 3,587.6       | 159,298.9                 | 1,868.6  | 219,558.9                  | 177.8         | 2,835.0   | 1,108.0  | 388,434.8   | 388,434.8   | 227,842.2    | 293,913.2    |       |
| 09.25                   |                       |               |                           |          | 8,631.0                    | 21.9          | 202.4     | 50.0     | 8,905.4     | 8,905.4     | 51,275.7     | 72,179.2     |       |
| 09.50                   |                       |               | 2,005.0                   |          | 36,771.5                   | 309.0         | 186.7     | 122.6    | 39,394.8    | 39,394.8    | 85,935.8     | 119,354.3    |       |
| 09.75                   |                       | 111.6         | 12,486.9                  |          | 32,836.9                   | 60.2          | 159.4     |          | 45,655.0    | 45,655.0    | 7,128.7      | 45,828.2     |       |
| 10.00                   |                       | 60,250.1      | 32,567.0                  | 14.7     | 150,193.8                  | 29.9          | 1,477.7   | 295.7    | 244,829.0   | 244,829.0   | 169,634.5    | 231,569.2    |       |
| 10.25                   |                       | 3,520.2       | 10,589.9                  | 574.2    | 87,219.3                   | 1,143.1       | 350.4     | 2.2      | 103,399.3   | 103,399.3   | 89,271.2     | 84,874.5     |       |
| 10.50                   |                       | 13,633.5      | 35,178.7                  | 269.8    | 59,602.7                   | 1,807.7       | 275.8     |          | 110,768.3   | 110,768.3   | 101,530.7    | 155,902.8    |       |
| 10.75                   |                       | 75,817.2      | 29,327.1                  | 899.2    | 77,503.0                   | 566.7         | 219.1     | 4.1      | 184,336.4   | 184,336.4   | 108,932.7    | 134,659.9    |       |
| 11.00                   |                       | 251,162.5     | 122,578.5                 | 7,332.7  | 251,332.4                  | 1,585.0       | 5,273.7   | 1,056.6  | 640,321.5   | 640,321.5   | 445,312.7    | 441,901.7    |       |
| 11.25                   |                       | 966.1         | 2,724.5                   | 346.8    | 91,510.7                   | 1,616.9       | 723.7     | 117.7    | 98,006.4    | 98,006.4    | 205,232.8    | 182,741.5    |       |
| 11.50                   |                       | 1,943.1       | 12,298.5                  | 400.9    | 68,332.3                   | 2,059.9       | 612.0     |          | 85,646.7    | 85,646.7    | 89,772.7     | 123,935.5    |       |
| 11.75                   |                       |               | 3,437.5                   | 892.1    | 67,693.0                   | 511.8         | 980.8     |          | 73,515.1    | 73,515.1    | 92,199.6     | 60,034.2     |       |
| 12.00                   |                       | 36,761.8      | 20,707.7                  | 12,256.9 | 232,956.4                  | 582.7         | 3,969.2   | 3,024.4  | 310,259.2   | 310,259.2   | 300,163.4    | 211,044.0    |       |
| 12.25                   |                       | 468.0         | 5,248.1                   | 293.2    | 66,450.5                   | 90.1          | 1,758.6   | 61.3     | 74,369.9    | 74,369.9    | 87,909.7     | 54,496.3     |       |
| 12.50                   |                       |               | 10,972.0                  | 9.5      | 69,896.3                   | 72.8          | 2,184.1   | 629.3    | 83,763.9    | 83,763.9    | 77,302.1     | 83,170.1     |       |
| 12.75                   |                       |               | 7,389.9                   | 4.0      | 61,142.3                   | 39.1          | 452.8     | ..       | 69,028.1    | 69,028.1    | 61,285.2     | 61,809.3     |       |
| 13.00                   |                       | 12,637.8      | 13,415.0                  | 5,702.1  | 171,974.7                  | 79.5          | 7,396.9   | 1,086.3  | 212,292.2   | 212,292.2   | 187,016.8    | 104,038.4    |       |
| 13.25                   |                       |               | 6,202.9                   | 24.6     | 49,852.8                   | 235.0         | 2,195.6   | 35.0     | 58,545.8    | 58,545.8    | 74,840.3     | 20,941.3     |       |
| 13.50                   |                       |               |                           | 48.9     | 85,472.7                   | 7,480.7       | 360.0     |          | 93,362.3    | 93,362.3    | 106,843.9    | 95,165.2     |       |
| 13.75                   |                       |               |                           | 55.2     | 20,158.5                   |               | 939.5     |          | 21,153.2    | 21,153.2    | 38,554.2     | 18,866.5     |       |
| 14.00                   |                       | 1,929.7       | 1,481.3                   | 1,352.6  | 100,336.0                  | 30.4          | 9,440.2   | 354.6    | 114,924.7   | 114,924.7   | 100,423.5    | 133,998.5    |       |
| 14.25                   |                       |               |                           | 283.3    | 49,303.7                   | 49.7          | 6,595.6   | 108.3    | 56,340.5    | 56,340.5    | 47,798.7     | 17,412.0     |       |
| 14.50                   |                       | 1,000.0       |                           | 108.6    | 12,693.7                   | 14.8          | 9,202.3   |          | 23,019.4    | 23,019.4    | 82,683.3     | 31,485.3     |       |
| 14.75                   |                       |               |                           | 543.2    | 7,764.0                    | 0.8           | 726.6     | 27.4     | 9,062.0     | 9,062.0     | 16,979.3     | 9,036.9      |       |
| 15.00                   |                       | 616.9         | 562.0                     | 4,078.4  | 74,257.1                   | 32.3          | 17,700.7  | 446.0    | 97,693.3    | 97,693.3    | 115,592.0    | 219,053.8    |       |
| 15.25                   |                       |               |                           | 19.8     | 10,292.3                   |               | 1,610.6   |          | 11,922.7    | 11,922.7    | 14,247.1     | 9,355.1      |       |
| 15.50                   |                       | 3,000.0       | 1,000.0                   | 398.9    | 79,389.8                   |               | 9,356.8   | 313.1    | 93,458.7    | 93,458.7    | 127,241.3    | 94,434.6     |       |
| 15.75                   |                       |               |                           | 0.7      | 5,458.1                    |               | 3,965.3   |          | 9,424.1     | 9,424.1     | 7,285.0      | 11,203.4     |       |
| 16.00                   |                       | 524.3         |                           | 6.6      | 58,804.8                   | 101.4         | 14,086.9  | 1,188.5  | 74,712.4    | 74,712.4    | 59,283.2     | 53,269.9     |       |
| 16.25                   |                       |               |                           |          | 1,967.6                    |               | 392.0     |          | 2,359.6     | 2,359.6     | 4,518.3      | 4,763.6      |       |
| 16.50                   |                       |               |                           | 150.5    | 13,458.5                   |               | 3,067.7   | 5.9      | 16,682.6    | 16,682.6    | 29,372.1     | 13,670.2     |       |
| 16.75                   |                       |               |                           |          | 1,616.4                    |               | 1,775.3   |          | 3,391.7     | 3,391.7     | 2,882.3      | 3,709.6      |       |
| 17.00                   |                       | 3,950.1       | 288.6                     | 0.2      | 25,069.7                   |               | 5,847.9   |          | 35,156.6    | 35,156.6    | 31,607.5     | 26,531.8     |       |
| 17.25                   |                       |               | 4.3                       | 62.3     | 3,000.2                    |               | 616.2     |          | 3,683.0     | 3,683.0     | 5,210.5      | 10,847.3     |       |
| 17.50                   |                       |               |                           | 321.4    | 2,760.6                    |               | 1,349.2   |          | 4,431.2     | 4,431.2     | 6,639.2      | 6,045.5      |       |
| 17.75                   |                       |               |                           | 0.5      | 539.2                      |               | 164.3     |          | 704.0       | 704.0       | 2,181.3      | 4,968.3      |       |
| 18.00                   |                       |               |                           | 41.1     | 25,196.8                   | 3.2           | 11,387.6  | 52.6     | 36,681.4    | 36,681.4    | 65,729.6     | 49,596.2     |       |
| 18.25                   |                       | 27.4          |                           |          | 2,581.7                    |               | 1,664.0   |          | 4,273.1     | 4,273.1     | 5,044.9      | 4,052.0      |       |
| 18.50                   |                       | 1.2           |                           |          | 2,736.0                    |               | 660.7     |          | 3,398.0     | 3,398.0     | 16,129.9     | 7,727.0      |       |
| 18.75                   |                       |               |                           | 0.6      | 447.7                      |               | 110.3     |          | 558.6       | 558.6       | 1,761.0      | 831.4        |       |
| 19.00                   |                       |               |                           |          | 8,426.6                    |               | 58,132.6  | 23.7     | 66,582.9    | 66,582.9    | 62,694.7     | 59,078.5     |       |
| 19.25                   |                       |               |                           |          | 166.8                      |               | 39.9      |          | 206.7       | 206.7       | 284.8        | 255.2        |       |
| 19.50                   |                       |               |                           |          | 116.6                      |               | 1,361.0   |          | 1,477.6     | 1,477.6     | 1,862.4      | 2,333.4      |       |
| 19.75                   |                       |               |                           |          | 318.4                      |               | 20.9      |          | 339.2       | 339.2       | 1,427.2      | 759.8        |       |
| 20.00 & above           | ..                    | 35.0          | 5,225.5                   | 277.2    | 16,470.1                   | ..            | 55,721.6  | 52.7     | 77,782.1    | 77,782.1    | 71,647.6     | 74,242.0     |       |
| Total                   | ..                    | 472,291.1     | 525,553.9                 | 44,546.0 | 2,895,808.1                | 11,289.1      | 355,530.7 | 11,391.7 | 4,316,410.7 | 4,316,410.7 | 4,068,044.8  | 3,915,852.7  |       |

\*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

## Public Sector Banks

31 - 12 - 14

## Domestic Constituents

## Domestic Constituents

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

\*00.00 stand-f-07.25.4

\*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 | 31 - 12 - 14          |               |                           |          |                           |                          |           |           |             | 30 - 06 - 14 |             | 31 - 12 - 13 |
|-------------------------|-----------------------|---------------|---------------------------|----------|---------------------------|--------------------------|-----------|-----------|-------------|--------------|-------------|--------------|
|                         | Domestic Constituents |               |                           |          |                           |                          |           |           |             |              |             |              |
|                         | Non-Residents         | Non-financial |                           |          | Trust Funds and           |                          |           | Sub Total | Total       | Total        | Total       |              |
|                         |                       | Government    | Public Sector Enterprises | NBFI'S   | Private Sector (Business) | Non-profit Organisations | Personal  | Others    |             |              |             |              |
| 00.00                   |                       | 91.8          | 1,067.3                   | 856.6    | 120,547.9                 | 10.0                     | 9,062.8   | 80.1      | 131,716.4   | 131,716.4    | 130,876.8   | 149,095.6    |
| 01.00*                  |                       | 60.0          | 1,169.4                   | 50.0     | 6,939.4                   |                          | 10.0      |           | 8,228.7     | 8,228.7      | 8,619.0     | 7,615.1      |
| 02.00*                  |                       |               |                           | 72.6     | 19,592.6                  |                          | 1,052.7   | 100.8     | 20,818.6    | 20,818.6     | 27,655.3    | 21,460.6     |
| 03.00*                  |                       |               |                           |          | 30,928.3                  |                          | 3,017.5   |           | 33,945.7    | 33,945.7     | 23,005.4    | 25,197.7     |
| 04.00*                  |                       |               | 7.2                       |          | 22,926.2                  | 0.1                      | 19,317.6  |           | 42,251.0    | 42,251.0     | 21,996.2    | 22,920.6     |
| 05.00*                  |                       |               |                           | 3,637.9  | 14,337.1                  | ..                       | 21,545.0  |           | 39,520.0    | 39,520.0     | 65,538.1    | 39,648.8     |
| 06.00*                  |                       |               | 28,239.6                  |          | 6,396.3                   |                          | 2,566.8   | 17.7      | 37,220.4    | 37,220.4     | 10,356.5    | 14,844.8     |
| 07.00*                  |                       | 28.4          |                           | 122.3    | 86,154.4                  | 2.5                      | 3,716.8   |           | 90,024.4    | 90,024.4     | 41,041.3    | 33,384.7     |
| 08.00*                  |                       |               | 80.9                      | 175.0    | 117,736.5                 | 54.9                     | 388.3     | 5.0       | 118,440.7   | 118,440.7    | 9,077.9     | 8,164.9      |
| 08.25                   |                       |               |                           |          | 1,118.1                   |                          | 3.8       |           | 1,121.9     | 1,121.9      | 615.9       | 731.4        |
| 08.50                   |                       |               |                           |          | 1,773.5                   |                          | 265.8     |           | 2,039.3     | 2,039.3      | 5,095.0     | 4,493.7      |
| 08.75                   |                       |               |                           |          | 1,475.5                   |                          | 29.8      |           | 1,505.3     | 1,505.3      | 4,529.7     | 5,132.4      |
| 09.00                   |                       |               | 171.0                     |          | 78,114.3                  | 177.8                    | 2,402.5   | 72.2      | 80,937.9    | 80,937.9     | 57,685.8    | 69,997.3     |
| 09.25                   |                       |               |                           |          | 7,917.4                   | 21.9                     | 38.1      | 50.0      | 8,027.4     | 8,027.4      | 41,384.7    | 70,020.8     |
| 09.50                   |                       |               |                           | 2,005.0  | 24,061.5                  | 309.0                    | 153.7     | 122.6     | 26,651.8    | 26,651.8     | 79,068.0    | 102,737.0    |
| 09.75                   |                       | 111.6         | 12,486.9                  |          | 31,119.5                  | 60.2                     | 156.1     |           | 43,934.2    | 43,934.2     | 7,115.5     | 43,534.6     |
| 10.00                   |                       | 60,250.1      | 32,567.0                  | 14.7     | 142,257.3                 | 29.9                     | 1,176.2   | 289.6     | 236,584.9   | 236,584.9    | 166,028.7   | 215,027.6    |
| 10.25                   |                       | 3,520.2       | 10,589.9                  | 574.2    | 66,124.8                  | 1,143.1                  | 169.8     | 2.2       | 82,124.3    | 82,124.3     | 75,980.9    | 79,281.8     |
| 10.50                   |                       | 13,633.5      | 35,178.7                  | 269.8    | 55,414.6                  | 1,807.7                  | 274.8     |           | 106,579.2   | 106,579.2    | 94,084.4    | 141,638.0    |
| 10.75                   |                       | 67,148.9      | 29,327.1                  | 899.2    | 66,689.3                  | 16.7                     | 219.1     | 4.1       | 164,304.3   | 164,304.3    | 100,192.8   | 130,947.7    |
| 11.00                   |                       | 204,713.0     | 122,241.3                 | 6,957.2  | 232,720.4                 | 1,585.0                  | 4,902.5   | 984.1     | 574,103.4   | 574,103.4    | 371,041.2   | 387,061.8    |
| 11.25                   |                       | 966.1         | 2,457.1                   | 303.0    | 83,332.9                  | 1,616.9                  | 723.5     | 117.7     | 89,517.1    | 89,517.1     | 183,873.7   | 167,949.8    |
| 11.50                   |                       | 1,943.1       | 5,445.5                   | 400.9    | 60,166.6                  | 2,035.1                  | 572.6     |           | 70,563.8    | 70,563.8     | 80,239.3    | 111,254.0    |
| 11.75                   |                       |               | 3,087.8                   | 867.4    | 57,004.7                  |                          | 980.8     |           | 61,940.7    | 61,940.7     | 86,022.7    | 46,742.8     |
| 12.00                   |                       | 2,814.3       | 20,359.1                  | 11,505.4 | 194,452.7                 | 499.1                    | 2,203.1   | 2,387.9   | 234,221.6   | 234,221.6    | 236,224.1   | 146,046.0    |
| 12.25                   |                       | 468.0         | 401.2                     | 230.7    | 53,204.6                  | 75.6                     | 1,742.4   | 61.3      | 56,183.8    | 56,183.8     | 74,289.2    | 51,048.0     |
| 12.50                   |                       |               | 10,972.0                  | 9.5      | 48,333.6                  | 8.3                      | 2,092.1   | 629.3     | 62,044.8    | 62,044.8     | 60,552.8    | 61,928.5     |
| 12.75                   |                       |               | 7,389.9                   | 4.0      | 44,207.4                  |                          | 444.5     | ..        | 52,045.8    | 52,045.8     | 44,818.2    | 54,434.5     |
| 13.00                   |                       | 1,670.5       | 13,415.0                  | 5,702.1  | 162,545.5                 | 64.5                     | 7,075.3   | 1,066.5   | 191,539.3   | 191,539.3    | 166,510.0   | 82,348.5     |
| 13.25                   |                       |               | 3,645.4                   | 24.6     | 32,356.6                  |                          | 2,104.7   | 35.0      | 38,166.2    | 38,166.2     | 57,744.2    | 16,554.3     |
| 13.50                   |                       |               |                           | 2.0      | 28,249.3                  |                          | 7,280.9   | 360.0     | 35,892.2    | 35,892.2     | 46,413.8    | 31,478.3     |
| 13.75                   |                       |               |                           | 55.2     | 13,906.8                  |                          | 915.5     |           | 14,877.6    | 14,877.6     | 22,381.8    | 16,615.0     |
| 14.00                   |                       |               | 500.0                     | 452.1    | 71,813.1                  | 30.4                     | 7,260.9   | 247.4     | 80,303.8    | 80,303.8     | 63,546.9    | 81,301.3     |
| 14.25                   |                       |               |                           | 283.3    | 11,692.6                  | 49.7                     | 6,576.6   | 107.8     | 18,710.0    | 18,710.0     | 15,098.3    | 16,761.1     |
| 14.50                   |                       | 1,000.0       |                           | 108.6    | 9,009.5                   | 14.8                     | 9,039.3   |           | 19,172.2    | 19,172.2     | 79,937.9    | 26,520.0     |
| 14.75                   |                       |               |                           | 543.2    | 6,456.0                   | 0.8                      | 704.1     | 27.4      | 7,731.5     | 7,731.5      | 14,730.0    | 8,603.7      |
| 15.00                   |                       | 616.9         | 562.0                     | 4,078.4  | 57,288.1                  | 12.8                     | 15,922.0  | 413.4     | 78,893.6    | 78,893.6     | 95,154.3    | 133,752.0    |
| 15.25                   |                       |               |                           | 19.8     | 8,043.8                   |                          | 1,553.6   |           | 9,617.2     | 9,617.2      | 12,017.0    | 7,861.9      |
| 15.50                   |                       | 3,000.0       | 1,000.0                   | 398.9    | 10,714.3                  |                          | 2,716.3   |           | 17,829.6    | 17,829.6     | 50,872.4    | 17,622.6     |
| 15.75                   |                       |               |                           | 0.7      | 3,129.4                   |                          | 3,958.9   |           | 7,088.9     | 7,088.9      | 4,833.4     | 9,681.3      |
| 16.00                   |                       |               |                           | 6.6      | 32,339.4                  | 101.4                    | 11,249.3  |           | 43,696.7    | 43,696.7     | 27,411.6    | 22,987.2     |
| 16.25                   |                       |               |                           |          | 1,714.9                   |                          | 237.5     |           | 1,952.4     | 1,952.4      | 4,094.6     | 4,256.2      |
| 16.50                   |                       |               |                           | 150.5    | 11,991.0                  |                          | 2,192.7   | 5.9       | 14,340.2    | 14,340.2     | 27,798.9    | 12,396.2     |
| 16.75                   |                       |               |                           |          | 1,168.1                   |                          | 1,764.5   |           | 2,932.6     | 2,932.6      | 2,448.1     | 3,438.0      |
| 17.00                   |                       |               |                           |          | 12,246.3                  |                          | 4,560.4   |           | 16,806.6    | 16,806.6     | 21,141.5    | 16,557.1     |
| 17.25                   |                       |               | 4.3                       | 62.3     | 2,521.4                   |                          | 380.9     |           | 2,969.0     | 2,969.0      | 4,439.4     | 10,225.3     |
| 17.50                   |                       |               |                           | 321.4    | 2,481.5                   |                          | 1,165.0   |           | 3,967.9     | 3,967.9      | 6,227.4     | 5,497.9      |
| 17.75                   |                       |               |                           | 0.5      | 490.7                     |                          | 122.9     |           | 614.0       | 614.0        | 2,115.3     | 1,686.3      |
| 18.00                   |                       |               |                           | 41.1     | 14,045.1                  | 3.2                      | 4,568.6   | 25.0      | 18,682.9    | 18,682.9     | 58,872.8    | 23,747.5     |
| 18.25                   |                       | 27.4          |                           |          | 1,847.7                   |                          | 1,480.2   |           | 3,355.3     | 3,355.3      | 4,019.6     | 2,929.6      |
| 18.50                   |                       |               |                           |          | 2,729.7                   |                          | 548.0     |           | 3,277.8     | 3,277.8      | 15,948.9    | 7,501.8      |
| 18.75                   |                       |               |                           | 0.6      | 447.0                     |                          | 95.9      |           | 543.4       | 543.4        | 1,759.0     | 828.8        |
| 19.00                   |                       |               |                           |          | 8,163.7                   |                          | 489.3     | 23.7      | 8,676.7     | 8,676.7      | 4,463.3     | 8,702.4      |
| 19.25                   |                       |               |                           |          | 166.0                     |                          | 28.8      |           | 194.8       | 194.8        | 275.8       | 250.4        |
| 19.50                   |                       |               |                           |          | 115.7                     |                          | 705.6     |           | 821.3       | 821.3        | 1,589.2     | 1,540.3      |
| 19.75                   |                       |               |                           |          | 293.4                     |                          | 20.2      |           | 313.5       | 313.5        | 1,425.9     | 758.1        |
| 20.00 & above           | ..                    |               | 5,225.5                   | 277.2    | 13,054.0                  | ..                       | 55,339.8  | 52.7      | 73,949.1    | 73,949.1     | 66,957.2    | 69,137.6     |
| Total                   | ..                    | 362,063.7     | 349,595.9                 | 39,479.1 | 2,196,067.4               | 9,731.3                  | 229,286.4 | 7,289.6   | 3,193,513.4 | 3,193,513.4  | 2,987,237.7 | 2,853,881.1  |

\*01.00 stands for 00.25 to 01.00

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\*08.00 stands for 07.25 to 08.00

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

## Foreign Banks

31 - 12 - 14

30 - 06 - 14 31 - 12 - 13

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

### 3.5 Advances Classified by

All

As on

| Size of Account*<br>(Rs.) | Domestic      |        |              |                  |                                               |                  |              |                 |                              |                    |
|---------------------------|---------------|--------|--------------|------------------|-----------------------------------------------|------------------|--------------|-----------------|------------------------------|--------------------|
|                           | Non-Residents |        | Government   |                  | Non-Financial<br>Public Sector<br>Enterprises |                  | NBFI's       |                 | Private Sector<br>(Business) |                    |
|                           | No. of        | Amount | No. of       | Amount           | No. of                                        | Amount           | No. of       | Amount          | No. of                       | Amount             |
|                           | Accounts      |        | Accounts     |                  | Accounts                                      |                  | Accounts     |                 | Accounts                     |                    |
| Less Than 5,000           | 1             | ..     |              |                  |                                               |                  |              |                 | 24,750                       | 30.1               |
| 5,000 to 10,000           |               |        |              |                  |                                               |                  |              |                 | 8,327                        | 57.3               |
| 10,000 to 20,000          |               |        |              |                  |                                               |                  |              |                 | 26,242                       | 321.0              |
| 20,000 to 25,000          |               |        |              |                  |                                               |                  |              |                 | 11,176                       | 255.5              |
| 25,000 to 30,000          |               |        |              |                  |                                               |                  |              |                 | 11,336                       | 308.7              |
| 30,000 to 40,000          |               |        |              |                  | 63                                            | 2.4              |              |                 | 38,958                       | 1,382.9            |
| 40,000 to 50,000          |               |        |              |                  |                                               |                  | 1            | ..              | 52,484                       | 2,363.4            |
| 50,000 to 60,000          |               |        |              |                  |                                               |                  |              |                 | 37,601                       | 2,056.5            |
| 60,000 to 70,000          |               |        |              |                  |                                               |                  |              |                 | 43,864                       | 2,840.6            |
| 70,000 to 80,000          |               |        | 176          | 13.4             |                                               |                  |              |                 | 48,434                       | 3,644.8            |
| 80,000 to 90,000          |               |        |              |                  |                                               |                  |              |                 | 59,262                       | 5,076.1            |
| 90,000 to 100,000         |               |        |              |                  |                                               |                  |              |                 | 64,307                       | 6,117.6            |
| 100,000 to 200,000        |               |        |              |                  |                                               |                  | 1            | 0.1             | 655,894                      | 98,098.2           |
| 200,000 to 300,000        |               |        | 4            | 1.2              | 4                                             | 1.1              | 7            | 1.5             | 244,995                      | 57,780.6           |
| 300,000 to 400,000        |               |        |              |                  | 2                                             | 0.7              | 1            | 0.3             | 55,710                       | 18,846.6           |
| 400,000 to 500,000        |               |        |              |                  |                                               |                  | 5            | 2.4             | 30,273                       | 13,574.2           |
| 500,000 to 600,000        |               |        |              |                  | 1                                             | 0.5              | 9            | 4.9             | 23,720                       | 12,912.6           |
| 600,000 to 700,000        |               |        |              |                  | 28                                            | 18.1             | 6            | 3.9             | 16,558                       | 10,743.3           |
| 700,000 to 800,000        |               |        | 1            | 0.7              | 5                                             | 3.7              | 4            | 2.9             | 16,300                       | 12,097.3           |
| 800,000 to 900,000        |               |        |              |                  | 380                                           | 322.0            | 1            | 0.8             | 7,225                        | 6,118.9            |
| 900,000 to 1,000,000      |               |        |              |                  |                                               |                  | 2,406        | 2,301.0         | 7,621                        | 7,255.0            |
| 1,000,000 to 2,000,000    |               |        | 160          | 200.4            | 143                                           | 151.7            | 171          | 277.6           | 36,058                       | 50,534.6           |
| 2,000,000 to 3,000,000    |               |        |              |                  |                                               |                  | 10           | 24.3            | 19,249                       | 46,911.9           |
| 3,000,000 to 4,000,000    |               |        | 325          | 1,179.3          |                                               |                  | 225          | 771.3           | 8,185                        | 28,132.1           |
| 4,000,000 to 5,000,000    |               |        |              |                  | 3                                             | 13.8             | 9            | 39.5            | 6,241                        | 28,121.5           |
| 5,000,000 to 6,000,000    |               |        |              |                  |                                               |                  | 8            | 41.9            | 5,545                        | 29,916.5           |
| 6,000,000 to 7,000,000    |               |        | 953          | 6,174.3          | 727                                           | 4,790.0          | 22           | 136.0           | 3,662                        | 23,767.5           |
| 7,000,000 to 8,000,000    |               |        |              |                  | 1                                             | 7.2              | 3            | 22.6            | 3,641                        | 27,106.0           |
| 8,000,000 to 9,000,000    |               |        | 727          | 6,139.9          | 121                                           | 999.6            | 233          | 2,033.7         | 2,886                        | 24,195.7           |
| 9,000,000 to 10,000,000   |               |        | 1,792        | 17,627.5         |                                               |                  | 2            | 18.8            | 2,212                        | 21,166.6           |
| 10,000,000 & Over         |               |        | 1,196        | 440,954.5        | 1,172                                         | 519,243.1        | 585          | 38,862.4        | 29,531                       | 2,354,074.7        |
| <b>Total</b>              | <b>1</b>      |        | <b>5,334</b> | <b>472,291.1</b> | <b>2,650</b>                                  | <b>525,553.9</b> | <b>3,709</b> | <b>44,546.0</b> | <b>1,602,247</b>             | <b>2,895,808.1</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

31st December, 2014

(Million Rupees)

| Constituents                           |          |                    |           |                    |          |                    |             |                    |             | Size of Account*<br>(Rs.) |  |
|----------------------------------------|----------|--------------------|-----------|--------------------|----------|--------------------|-------------|--------------------|-------------|---------------------------|--|
| Trust Funds & Non Profit Organisations |          |                    |           |                    |          |                    |             |                    |             |                           |  |
| Personal                               |          | Others             |           | Sub Total          |          | Total              |             |                    |             |                           |  |
| No. of<br>Accounts                     | Amount   | No. of<br>Accounts | Amount    | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |                           |  |
| 7                                      | ..       | 4,477              | 10.1      | 189                | 0.4      | 29,423             | 40.7        | 29,424             | 40.7        | Less Than 5,000           |  |
|                                        |          | 3,560              | 27.9      | 371                | 2.7      | 12,258             | 87.9        | 12,258             | 87.9        | 5,000 to 10,000           |  |
| 1                                      | ..       | 442,554            | 6,702.3   | 854                | 11.2     | 469,651            | 7,034.5     | 469,651            | 7,034.5     | 10,000 to 20,000          |  |
| 3                                      | 0.1      | 15,291             | 351.8     | 147                | 3.2      | 26,617             | 610.5       | 26,617             | 610.5       | 20,000 to 25,000          |  |
|                                        |          | 38,764             | 1,067.1   | 58                 | 1.6      | 50,158             | 1,377.4     | 50,158             | 1,377.4     | 25,000 to 30,000          |  |
|                                        |          | 191,441            | 6,617.3   | 165                | 5.6      | 230,627            | 8,008.2     | 230,627            | 8,008.2     | 30,000 to 40,000          |  |
|                                        |          | 87,682             | 3,785.3   | 43                 | 1.9      | 140,210            | 6,150.7     | 140,210            | 6,150.7     | 40,000 to 50,000          |  |
|                                        |          | 20,023             | 1,067.0   | 35                 | 1.9      | 57,659             | 3,125.4     | 57,659             | 3,125.4     | 50,000 to 60,000          |  |
|                                        |          | 23,676             | 1,538.9   | 45                 | 2.7      | 67,585             | 4,382.3     | 67,585             | 4,382.3     | 60,000 to 70,000          |  |
| 1                                      | 0.1      | 25,235             | 1,867.1   | 11                 | 0.8      | 73,857             | 5,526.1     | 73,857             | 5,526.1     | 70,000 to 80,000          |  |
|                                        |          | 25,293             | 2,141.0   | 18                 | 1.5      | 84,573             | 7,218.6     | 84,573             | 7,218.6     | 80,000 to 90,000          |  |
|                                        |          | 62,468             | 5,969.5   | 37                 | 3.5      | 126,812            | 12,090.7    | 126,812            | 12,090.7    | 90,000 to 100,000         |  |
| 11                                     | 1.9      | 289,721            | 42,714.4  | 1,203              | 188.7    | 946,830            | 141,003.4   | 946,830            | 141,003.4   | 100,000 to 200,000        |  |
| 2                                      | 0.5      | 196,146            | 47,853.1  | 1,686              | 400.9    | 442,844            | 106,038.9   | 442,844            | 106,038.9   | 200,000 to 300,000        |  |
| 6                                      | 2.1      | 53,198             | 18,004.2  | 379                | 135.0    | 109,296            | 36,988.8    | 109,296            | 36,988.8    | 300,000 to 400,000        |  |
| 7                                      | 3.3      | 27,341             | 12,174.7  | 131                | 56.4     | 57,757             | 25,811.0    | 57,757             | 25,811.0    | 400,000 to 500,000        |  |
| 13                                     | 7.5      | 32,082             | 17,321.4  | 122                | 68.4     | 55,947             | 30,315.3    | 55,947             | 30,315.3    | 500,000 to 600,000        |  |
| 2                                      | 1.3      | 29,177             | 18,592.0  | 186                | 116.7    | 45,957             | 29,475.3    | 45,957             | 29,475.3    | 600,000 to 700,000        |  |
| 1                                      | 0.7      | 6,809              | 5,124.6   | 47                 | 34.4     | 23,167             | 17,264.3    | 23,167             | 17,264.3    | 700,000 to 800,000        |  |
| 4                                      | 3.3      | 11,780             | 10,203.9  | 28                 | 24.0     | 19,418             | 16,672.9    | 19,418             | 16,672.9    | 800,000 to 900,000        |  |
| 8                                      | 7.6      | 9,603              | 9,299.0   | 11                 | 10.5     | 19,649             | 18,873.1    | 19,649             | 18,873.1    | 900,000 to 1,000,000      |  |
| 25                                     | 32.3     | 32,354             | 46,031.0  | 308                | 468.7    | 69,219             | 97,696.2    | 69,219             | 97,696.2    | 1,000,000 to 2,000,000    |  |
| 4                                      | 9.8      | 11,663             | 27,085.7  | 203                | 500.1    | 31,129             | 74,531.8    | 31,129             | 74,531.8    | 2,000,000 to 3,000,000    |  |
| 5                                      | 16.9     | 4,332              | 14,711.6  | 69                 | 223.6    | 13,141             | 45,034.7    | 13,141             | 45,034.7    | 3,000,000 to 4,000,000    |  |
|                                        |          | 2,437              | 11,052.0  | 31                 | 138.4    | 8,721              | 39,365.2    | 8,721              | 39,365.2    | 4,000,000 to 5,000,000    |  |
| 1                                      | 5.2      | 1,825              | 9,902.4   | 27                 | 152.4    | 7,406              | 40,018.4    | 7,406              | 40,018.4    | 5,000,000 to 6,000,000    |  |
| 1                                      | 7.0      | 1,038              | 6,679.9   | 151                | 960.5    | 6,554              | 42,515.2    | 6,554              | 42,515.2    | 6,000,000 to 7,000,000    |  |
| 1                                      | 7.4      | 314                | 2,356.1   | 25                 | 184.9    | 3,985              | 29,684.2    | 3,985              | 29,684.2    | 7,000,000 to 8,000,000    |  |
| 1                                      | 8.7      | 218                | 1,857.0   | 6                  | 50.8     | 4,192              | 35,285.5    | 4,192              | 35,285.5    | 8,000,000 to 9,000,000    |  |
| 1                                      | 9.4      | 147                | 1,376.9   | 9                  | 87.2     | 4,163              | 40,286.2    | 4,163              | 40,286.2    | 9,000,000 to 10,000,000   |  |
| 65                                     | 11,164.1 | 766                | 22,045.5  | 194                | 7,552.8  | 33,509             | 3,393,897.1 | 33,509             | 3,393,897.1 | 10,000,000 & Over         |  |
| 170                                    | 11,289.1 | 1,651,415          | 355,530.7 | 6,789              | 11,391.7 | 3,272,314          | 4,316,410.7 | 3,272,315          | 4,316,410.7 | Total                     |  |

## 3.6 Advances Classified by Size of Accounts

### All Banks

|                          |  | (Million Rupees)   |             |                    |             |                    |             |
|--------------------------|--|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| Size of Account<br>(Rs.) |  | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|                          |  | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| Less Than 5,000          |  | 29,424             | 40.7        | 28,838             | 64.1        | 39,270             | 72.0        |
| 5,000 to 10,000          |  | 12,258             | 87.9        | 11,316             | 82.1        | 13,759             | 99.3        |
| 10,000 to 20,000         |  | 469,651            | 7,034.5     | 455,365            | 6,710.6     | 468,816            | 6,711.4     |
| 20,000 to 25,000         |  | 26,617             | 610.5       | 24,006             | 552.3       | 15,429             | 343.6       |
| 25,000 to 30,000         |  | 50,158             | 1,377.4     | 38,588             | 1,067.6     | 197,283            | 5,663.8     |
| 30,000 to 40,000         |  | 230,627            | 8,008.2     | 295,925            | 9,862.2     | 134,307            | 4,611.9     |
| 40,000 to 50,000         |  | 140,210            | 6,150.7     | 133,539            | 6,080.8     | 124,738            | 5,676.5     |
| 50,000 to 60,000         |  | 57,659             | 3,125.4     | 52,399             | 2,880.5     | 63,414             | 3,459.8     |
| 60,000 to 70,000         |  | 67,585             | 4,382.3     | 64,735             | 4,250.9     | 60,894             | 3,985.8     |
| 70,000 to 80,000         |  | 73,857             | 5,526.1     | 91,543             | 6,882.3     | 96,583             | 7,289.4     |
| 80,000 to 90,000         |  | 84,573             | 7,218.6     | 127,703            | 10,898.1    | 130,830            | 11,211.2    |
| 90,000 to 100,000        |  | 126,812            | 12,090.7    | 86,061             | 8,071.6     | 122,880            | 11,623.3    |
| 100,000 to 200,000       |  | 946,830            | 141,003.4   | 880,480            | 132,752.3   | 913,463            | 136,571.6   |
| 200,000 to 300,000       |  | 442,844            | 106,038.9   | 435,216            | 104,248.2   | 410,662            | 96,464.3    |
| 300,000 to 400,000       |  | 109,296            | 36,988.8    | 129,675            | 44,247.2    | 110,172            | 38,111.8    |
| 400,000 to 500,000       |  | 57,757             | 25,811.0    | 66,187             | 29,554.3    | 62,392             | 27,334.1    |
| 500,000 to 600,000       |  | 55,947             | 30,315.3    | 58,635             | 32,196.3    | 60,911             | 33,619.0    |
| 600,000 to 700,000       |  | 45,957             | 29,475.3    | 35,652             | 22,828.0    | 40,560             | 26,109.7    |
| 700,000 to 800,000       |  | 23,167             | 17,264.3    | 36,950             | 28,033.1    | 17,246             | 12,860.3    |
| 800,000 to 900,000       |  | 19,418             | 16,672.9    | 12,307             | 10,413.6    | 10,042             | 8,502.7     |
| 900,000 to 1,000,000     |  | 19,649             | 18,873.1    | 11,151             | 10,675.1    | 9,417              | 8,931.5     |
| 1,000,000 to 2,000,000   |  | 69,219             | 97,696.2    | 64,016             | 89,358.9    | 45,617             | 65,550.2    |
| 2,000,000 to 3,000,000   |  | 31,129             | 74,531.8    | 22,765             | 54,488.7    | 23,753             | 56,470.3    |
| 3,000,000 to 4,000,000   |  | 13,141             | 45,034.7    | 10,820             | 37,622.7    | 11,557             | 40,349.8    |
| 4,000,000 to 5,000,000   |  | 8,721              | 39,365.2    | 9,335              | 41,332.3    | 7,425              | 33,519.3    |
| 5,000,000 to 6,000,000   |  | 7,406              | 40,018.4    | 9,052              | 49,067.1    | 36,833             | 190,150.6   |
| 6,000,000 to 7,000,000   |  | 6,554              | 42,515.2    | 4,077              | 26,560.2    | 3,632              | 23,567.7    |
| 7,000,000 to 8,000,000   |  | 3,985              | 29,684.2    | 2,987              | 22,404.4    | 2,799              | 20,904.7    |
| 8,000,000 to 9,000,000   |  | 4,192              | 35,285.5    | 6,337              | 52,162.8    | 2,461              | 20,842.6    |
| 9,000,000 to 10,000,000  |  | 4,163              | 40,286.2    | 3,661              | 35,388.1    | 2,285              | 21,839.2    |
| 10,000,000 & Over        |  | 33,509             | 3,393,897.1 | 29,513             | 3,187,308.4 | 28,955             | 2,993,405.2 |
| Total                    |  | 3,272,315          | 4,316,410.7 | 3,238,834          | 4,068,044.8 | 3,268,385          | 3,915,852.7 |

## 3.6.1 Advances Classified by Size of Accounts

### Public Sector Banks

|                          |  | (Million Rupees)   |             |                    |             |                    |             |
|--------------------------|--|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| Size of Account<br>(Rs.) |  | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|                          |  | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| Less Than 5,000          |  | 7,635              | 14.4        | 5,671              | 14.7        | 7,276              | 15.0        |
| 5,000 to 10,000          |  | 7,720              | 55.4        | 7,359              | 53.1        | 7,118              | 51.3        |
| 10,000 to 20,000         |  | 18,123             | 292.6       | 11,361             | 173.6       | 13,964             | 217.0       |
| 20,000 to 25,000         |  | 15,419             | 352.3       | 11,247             | 251.8       | 9,026              | 199.7       |
| 25,000 to 30,000         |  | 13,754             | 377.2       | 9,888              | 274.0       | 9,933              | 278.2       |
| 30,000 to 40,000         |  | 42,235             | 1,497.2     | 38,199             | 1,366.1     | 32,427             | 1,142.3     |
| 40,000 to 50,000         |  | 51,699             | 2,326.9     | 72,351             | 3,269.4     | 69,416             | 3,163.7     |
| 50,000 to 60,000         |  | 41,560             | 2,269.5     | 43,816             | 2,404.5     | 52,243             | 2,849.0     |
| 60,000 to 70,000         |  | 48,353             | 3,139.0     | 54,430             | 3,564.2     | 47,477             | 3,096.5     |
| 70,000 to 80,000         |  | 53,776             | 4,037.1     | 75,939             | 5,688.6     | 73,310             | 5,534.3     |
| 80,000 to 90,000         |  | 67,076             | 5,730.3     | 112,271            | 9,558.7     | 104,364            | 8,908.4     |
| 90,000 to 100,000        |  | 71,323             | 6,779.7     | 60,494             | 5,712.5     | 71,105             | 6,709.7     |
| 100,000 to 200,000       |  | 759,819            | 114,682.0   | 713,784            | 109,482.6   | 722,929            | 110,179.6   |
| 200,000 to 300,000       |  | 393,445            | 94,092.8    | 392,413            | 93,127.8    | 375,441            | 87,518.0    |
| 300,000 to 400,000       |  | 84,665             | 28,238.2    | 84,919             | 28,135.9    | 71,448             | 24,724.2    |
| 400,000 to 500,000       |  | 29,008             | 12,763.6    | 24,655             | 10,895.9    | 24,485             | 10,865.3    |
| 500,000 to 600,000       |  | 17,021             | 9,285.9     | 15,713             | 8,544.0     | 23,954             | 13,073.7    |
| 600,000 to 700,000       |  | 12,076             | 7,792.9     | 19,602             | 12,363.3    | 10,084             | 6,526.5     |
| 700,000 to 800,000       |  | 5,324              | 3,991.3     | 4,396              | 3,274.6     | 4,597              | 3,401.9     |
| 800,000 to 900,000       |  | 4,304              | 3,656.0     | 3,073              | 2,613.4     | 2,051              | 1,717.9     |
| 900,000 to 1,000,000     |  | 3,822              | 3,609.5     | 3,314              | 3,159.4     | 2,959              | 2,803.2     |
| 1,000,000 to 2,000,000   |  | 17,220             | 25,066.8    | 17,205             | 26,353.8    | 15,193             | 22,662.9    |
| 2,000,000 to 3,000,000   |  | 6,786              | 16,080.0    | 5,645              | 12,903.6    | 5,814              | 13,169.4    |
| 3,000,000 to 4,000,000   |  | 1,393              | 4,717.0     | 1,624              | 5,502.5     | 1,779              | 6,043.2     |
| 4,000,000 to 5,000,000   |  | 1,097              | 4,892.0     | 1,269              | 5,549.2     | 1,384              | 6,159.8     |
| 5,000,000 to 6,000,000   |  | 562                | 3,031.3     | 493                | 2,702.6     | 528                | 2,882.1     |
| 6,000,000 to 7,000,000   |  | 633                | 4,031.6     | 714                | 4,683.1     | 594                | 3,862.8     |
| 7,000,000 to 8,000,000   |  | 370                | 2,772.7     | 447                | 3,377.4     | 368                | 2,775.3     |
| 8,000,000 to 9,000,000   |  | 706                | 5,893.0     | 336                | 2,854.9     | 400                | 3,373.3     |
| 9,000,000 to 10,000,000  |  | 369                | 3,510.8     | 314                | 2,988.7     | 333                | 3,175.1     |
| 10,000,000 & Over        |  | 5,463              | 690,682.8   | 4,005              | 650,192.8   | 4,210              | 651,245.1   |
| Total                    |  | 1,782,756          | 1,065,661.6 | 1,796,947          | 1,021,036.8 | 1,766,210          | 1,008,324.5 |

## 3.6.2 Advances Classified by Size of Accounts

### Domestic Private Banks

|                          |            | (Million Rupees)   |             |                    |             |                    |             |
|--------------------------|------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| Size of Account<br>(Rs.) |            | 31 - 12 - 14       |             | 30 - 06 - 14       |             | 31 - 12 - 13       |             |
|                          |            | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      | No. of<br>Accounts | Amount      |
| Less Than 5,000          |            | 21,788             | 26.3        | 23,152             | 49.3        | 31,844             | 56.9        |
| 5,000 to                 | 10,000     | 4,478              | 32.1        | 3,951              | 28.9        | 6,478              | 47.1        |
| 10,000 to                | 20,000     | 451,465            | 6,741.1     | 443,991            | 6,536.9     | 454,844            | 6,494.2     |
| 20,000 to                | 25,000     | 11,198             | 258.2       | 12,741             | 300.2       | 6,402              | 143.9       |
| 25,000 to                | 30,000     | 36,404             | 1,000.2     | 28,550             | 789.2       | 187,348            | 5,385.5     |
| 30,000 to                | 40,000     | 188,389            | 6,510.9     | 257,488            | 8,486.8     | 101,878            | 3,469.6     |
| 40,000 to                | 50,000     | 88,510             | 3,823.8     | 61,151             | 2,809.6     | 55,304             | 2,511.9     |
| 50,000 to                | 60,000     | 16,034             | 852.2       | 8,576              | 475.6       | 10,945             | 599.3       |
| 60,000 to                | 70,000     | 19,230             | 1,243.1     | 10,275             | 684.8       | 13,015             | 862.9       |
| 70,000 to                | 80,000     | 20,080             | 1,489.0     | 7,430              | 554.1       | 14,219             | 1,072.0     |
| 80,000 to                | 90,000     | 17,497             | 1,488.3     | 15,430             | 1,339.2     | 26,403             | 2,297.4     |
| 90,000 to                | 100,000    | 55,489             | 5,311.0     | 25,564             | 2,358.9     | 51,767             | 4,912.9     |
| 100,000 to               | 200,000    | 185,741            | 26,125.3    | 165,407            | 23,065.3    | 189,166            | 26,175.3    |
| 200,000 to               | 300,000    | 49,372             | 11,939.5    | 42,682             | 11,087.9    | 35,081             | 8,908.3     |
| 300,000 to               | 400,000    | 24,509             | 8,710.3     | 44,731             | 16,103.1    | 38,634             | 13,355.6    |
| 400,000 to               | 500,000    | 28,703             | 13,028.1    | 41,474             | 18,634.1    | 37,839             | 16,436.4    |
| 500,000 to               | 600,000    | 38,854             | 20,990.4    | 42,845             | 23,609.7    | 36,918             | 20,523.3    |
| 600,000 to               | 700,000    | 33,880             | 21,681.8    | 15,811             | 10,309.8    | 30,422             | 19,549.5    |
| 700,000 to               | 800,000    | 17,839             | 13,270.0    | 32,545             | 24,752.0    | 12,640             | 9,451.9     |
| 800,000 to               | 900,000    | 15,105             | 13,009.1    | 9,231              | 7,797.5     | 7,948              | 6,749.1     |
| 900,000 to               | 1,000,000  | 15,770             | 15,210.1    | 7,823              | 7,502.9     | 6,347              | 6,024.5     |
| 1,000,000 to             | 2,000,000  | 51,835             | 72,376.8    | 46,629             | 62,754.4    | 30,288             | 42,693.3    |
| 2,000,000 to             | 3,000,000  | 24,337             | 58,436.2    | 17,067             | 41,458.0    | 17,867             | 43,122.4    |
| 3,000,000 to             | 4,000,000  | 11,732             | 40,263.8    | 9,107              | 31,795.3    | 9,602              | 33,635.2    |
| 4,000,000 to             | 5,000,000  | 7,495              | 33,910.0    | 7,923              | 35,168.3    | 5,998              | 27,160.3    |
| 5,000,000 to             | 6,000,000  | 6,760              | 36,536.4    | 8,428              | 45,665.1    | 36,212             | 186,784.7   |
| 6,000,000 to             | 7,000,000  | 5,895              | 38,305.9    | 3,323              | 21,606.0    | 2,998              | 19,432.6    |
| 7,000,000 to             | 8,000,000  | 3,608              | 26,858.0    | 2,535              | 18,988.9    | 2,413              | 17,997.8    |
| 8,000,000 to             | 9,000,000  | 3,484              | 29,376.0    | 5,977              | 49,104.2    | 2,038              | 17,265.1    |
| 9,000,000 to             | 10,000,000 | 3,791              | 36,746.9    | 3,345              | 32,380.6    | 1,947              | 18,617.5    |
| 10,000,000 & Over        |            | 27,830             | 2,647,962.7 | 25,093             | 2,481,040.9 | 24,317             | 2,292,144.9 |
| Total                    |            | 1,487,102          | 3,193,513.4 | 1,430,275          | 2,987,237.7 | 1,489,122          | 2,853,881.1 |

### 3.6.3 Advances Classified by Size of Accounts

#### Foreign Banks

|                          |  | (Million Rupees)   |          |                    |          |                    |          |
|--------------------------|--|--------------------|----------|--------------------|----------|--------------------|----------|
| Size of Account<br>(Rs.) |  | 31 - 12 - 14       |          | 30 - 06 - 14       |          | 31 - 12 - 13       |          |
|                          |  | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   | No. of<br>Accounts | Amount   |
| Less Than 5,000          |  | 1                  | ..       | 15                 | 0.1      | 150                | 0.1      |
| 5,000 to 10,000          |  | 60                 | 0.4      | 6                  | ..       | 163                | 0.9      |
| 10,000 to 20,000         |  | 63                 | 0.8      | 13                 | 0.2      | 8                  | 0.1      |
| 20,000 to 25,000         |  |                    |          | 18                 | 0.4      | 1                  | ..       |
| 25,000 to 30,000         |  |                    |          | 150                | 4.4      | 2                  | 0.1      |
| 30,000 to 40,000         |  | 3                  | 0.1      | 238                | 9.3      | 2                  | 0.1      |
| 40,000 to 50,000         |  | 1                  | ..       | 37                 | 1.8      | 18                 | 0.9      |
| 50,000 to 60,000         |  | 65                 | 3.7      | 7                  | 0.4      | 226                | 11.6     |
| 60,000 to 70,000         |  | 2                  | 0.1      | 30                 | 1.9      | 402                | 26.4     |
| 70,000 to 80,000         |  | 1                  | 0.1      | 8,174              | 639.6    | 9,054              | 683.2    |
| 80,000 to 90,000         |  |                    |          | 2                  | 0.2      | 63                 | 5.4      |
| 90,000 to 100,000        |  |                    |          | 3                  | 0.3      | 8                  | 0.7      |
| 100,000 to 200,000       |  | 1,270              | 196.1    | 1,289              | 204.4    | 1,368              | 216.7    |
| 200,000 to 300,000       |  | 27                 | 6.6      | 121                | 32.5     | 140                | 38.0     |
| 300,000 to 400,000       |  | 122                | 40.3     | 25                 | 8.1      | 90                 | 32.1     |
| 400,000 to 500,000       |  | 46                 | 19.4     | 58                 | 24.3     | 68                 | 32.4     |
| 500,000 to 600,000       |  | 72                 | 39.0     | 77                 | 42.6     | 39                 | 22.0     |
| 600,000 to 700,000       |  | 1                  | 0.6      | 239                | 154.9    | 54                 | 33.7     |
| 700,000 to 800,000       |  | 4                  | 3.0      | 9                  | 6.6      | 9                  | 6.6      |
| 800,000 to 900,000       |  | 9                  | 7.9      | 3                  | 2.6      | 43                 | 35.7     |
| 900,000 to 1,000,000     |  | 57                 | 53.5     | 14                 | 12.9     | 111                | 103.8    |
| 1,000,000 to 2,000,000   |  | 164                | 252.7    | 182                | 250.7    | 136                | 194.0    |
| 2,000,000 to 3,000,000   |  | 6                  | 15.7     | 53                 | 127.0    | 72                 | 178.5    |
| 3,000,000 to 4,000,000   |  | 16                 | 53.9     | 89                 | 324.9    | 176                | 671.4    |
| 4,000,000 to 5,000,000   |  | 129                | 563.2    | 143                | 614.8    | 43                 | 199.2    |
| 5,000,000 to 6,000,000   |  | 84                 | 450.7    | 131                | 699.5    | 93                 | 483.8    |
| 6,000,000 to 7,000,000   |  | 26                 | 177.7    | 40                 | 271.1    | 40                 | 272.3    |
| 7,000,000 to 8,000,000   |  | 7                  | 53.5     | 5                  | 38.0     | 18                 | 131.6    |
| 8,000,000 to 9,000,000   |  | 2                  | 16.5     | 24                 | 203.6    | 23                 | 204.2    |
| 9,000,000 to 10,000,000  |  | 3                  | 28.6     | 2                  | 18.7     | 5                  | 46.6     |
| 10,000,000 & Over        |  | 216                | 55,251.6 | 415                | 56,074.6 | 428                | 50,015.2 |
| Total                    |  | 2,457              | 57,235.7 | 11,612             | 59,770.4 | 13,053             | 53,647.1 |

### 3.7 Advances Classified by Rate of Margin

#### All Banks

| Rate of Margin | (Million Rupees) |                    |                  |                    |                  |                    |
|----------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
|                | 31 - 12 - 14     |                    | 30 - 06 - 14     |                    | 31 - 12 - 13     |                    |
|                | No. of Accounts  | Amount             | No. of Accounts  | Amount             | No. of Accounts  | Amount             |
| 00.00          | 1,488,287        | 1,163,752.3        | 2,055,961        | 1,123,563.9        | 2,232,681        | 1,193,629.3        |
| 05.00          | 54,447           | 151,066.5          | 120,175          | 250,197.6          | 44,953           | 151,067.9          |
| 10.00          | 85,212           | 470,205.5          | 108,420          | 417,378.9          | 100,451          | 394,395.3          |
| 15.00          | 10,618           | 141,626.7          | 13,102           | 191,835.2          | 16,894           | 138,050.8          |
| 20.00          | 1,150,136        | 392,420.2          | 346,461          | 232,096.2          | 351,300          | 235,394.7          |
| 25.00          | 116,374          | 1,027,925.2        | 187,024          | 936,852.5          | 169,754          | 919,689.1          |
| 30.00          | 102,019          | 272,960.9          | 86,571           | 196,876.2          | 84,496           | 277,520.3          |
| 33.33          | 69               | 597.4              | 72               | 602.3              | 124              | 579.3              |
| 35.00          | 3,871            | 27,664.1           | 15,389           | 33,233.5           | 3,230            | 39,601.4           |
| 40.00          | 87,408           | 322,960.1          | 94,391           | 337,323.4          | 77,327           | 242,901.7          |
| 45.00          | 1,139            | 12,755.6           | 839              | 15,440.8           | 1,296            | 17,837.4           |
| 50.00          | 164,717          | 221,042.5          | 202,263          | 244,827.1          | 174,512          | 201,045.3          |
| 55.00          | 710              | 11,236.1           | 680              | 10,967.3           | 876              | 12,124.6           |
| 60.00          | 2,231            | 26,999.1           | 1,780            | 18,806.7           | 2,682            | 24,712.5           |
| 65.00          | 1,082            | 23,007.3           | 740              | 11,312.0           | 948              | 13,526.9           |
| 70.00          | 992              | 17,778.5           | 1,317            | 9,856.0            | 1,149            | 11,360.8           |
| 75.00          | 667              | 9,511.6            | 847              | 9,152.5            | 1,527            | 10,957.8           |
| 80.00          | 615              | 5,791.8            | 681              | 6,058.7            | 1,337            | 10,250.2           |
| 85.00          | 524              | 6,281.7            | 677              | 9,304.0            | 846              | 6,742.9            |
| 90.00          | 339              | 4,597.5            | 526              | 6,881.6            | 930              | 8,363.2            |
| 95.00          | 528              | 4,984.1            | 537              | 3,874.1            | 644              | 4,490.4            |
| 99.99          | 330              | 1,246.1            | 381              | 1,604.1            | 428              | 1,610.9            |
| <b>Total</b>   | <b>3,272,315</b> | <b>4,316,410.7</b> | <b>3,238,834</b> | <b>4,068,044.8</b> | <b>3,268,385</b> | <b>3,915,852.7</b> |

### 3.7.1 Advances Classified by Rate of Margin

#### Public Sector Banks

| Rate of Margin | (Million Rupees) |                    |                  |                    |                  |                    |
|----------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
|                | 31 - 12 - 14     |                    | 30 - 06 - 14     |                    | 31 - 12 - 13     |                    |
|                | No. of Accounts  | Amount             | No. of Accounts  | Amount             | No. of Accounts  | Amount             |
| 00.00          | 649,759          | 255,478.3          | 1,313,801        | 335,808.4          | 1,330,702        | 322,289.3          |
| 05.00          | 1,786            | 755.0              | 3,082            | 1,103.2            | 1,753            | 1,299.1            |
| 10.00          | 13,725           | 118,428.0          | 44,456           | 108,404.9          | 41,073           | 123,147.8          |
| 15.00          | 2,807            | 10,619.7           | 679              | 35,715.9           | 1,383            | 34,471.7           |
| 20.00          | 829,790          | 186,666.8          | 33,929           | 36,560.8           | 43,409           | 67,173.2           |
| 25.00          | 54,247           | 368,797.8          | 126,874          | 347,011.6          | 117,792          | 325,116.7          |
| 30.00          | 77,887           | 47,768.6           | 55,985           | 26,464.7           | 57,311           | 30,544.2           |
| 33.33          | 69               | 597.4              | 69               | 597.7              | 119              | 564.3              |
| 35.00          | 866              | 5,163.5            | 13,072           | 7,074.1            | 1,312            | 6,343.9            |
| 40.00          | 29,443           | 14,504.4           | 42,620           | 21,220.2           | 40,949           | 22,241.7           |
| 45.00          | 49               | 1,094.4            | 49               | 1,090.9            | 66               | 1,095.0            |
| 50.00          | 122,129          | 52,337.0           | 161,569          | 96,606.4           | 129,261          | 63,393.9           |
| 55.00          | 31               | 130.2              | 22               | 76.1               | 38               | 137.4              |
| 60.00          | 134              | 3,179.8            | 139              | 3,135.0            | 138              | 9,093.4            |
| 65.00          | 29               | 125.2              | 29               | 125.1              | 32               | 223.9              |
| 70.00          | 3                | 11.1               | 564              | 31.1               | 6                | 40.1               |
| 75.00          | 1                | 3.4                | 1                | 3.5                | 249              | 160.4              |
| 80.00          | 1                | 1.0                | 7                | 7.3                | 459              | 696.1              |
| 85.00          |                  |                    |                  |                    | 158              | 292.3              |
| 90.00          |                  |                    |                  |                    |                  |                    |
| 95.00          |                  |                    |                  |                    |                  |                    |
| 99.99          |                  |                    |                  |                    |                  |                    |
| <b>Total</b>   | <b>1,782,756</b> | <b>1,065,661.6</b> | <b>1,796,947</b> | <b>1,021,036.8</b> | <b>1,766,210</b> | <b>1,008,324.5</b> |

### 3.7.2 Advances Classified by Rate of Margin

#### Domestic Private Banks

| Rate of Margin | (Million Rupees) |                    |                  |                    |                  |                    |
|----------------|------------------|--------------------|------------------|--------------------|------------------|--------------------|
|                | 31 - 12 - 14     |                    | 30 - 06 - 14     |                    | 31 - 12 - 13     |                    |
|                | No. of Accounts  | Amount             | No. of Accounts  | Amount             | No. of Accounts  | Amount             |
| 00.00          | 836,514          | 883,275.1          | 731,321          | 766,520.3          | 889,641          | 851,342.0          |
| 05.00          | 52,661           | 150,311.5          | 117,092          | 249,051.7          | 43,197           | 149,733.1          |
| 10.00          | 71,486           | 351,338.1          | 63,860           | 307,321.6          | 59,268           | 269,278.6          |
| 15.00          | 7,809            | 130,461.2          | 12,422           | 156,095.0          | 15,505           | 102,993.9          |
| 20.00          | 320,342          | 205,142.3          | 312,526          | 194,904.8          | 307,882          | 166,900.4          |
| 25.00          | 61,898           | 629,427.2          | 59,731           | 554,915.6          | 51,620           | 566,130.3          |
| 30.00          | 24,132           | 225,192.3          | 30,586           | 170,411.5          | 27,185           | 246,976.1          |
| 33.33          |                  |                    | 3                | 4.6                | 5                | 14.9               |
| 35.00          | 3,005            | 22,500.6           | 2,317            | 26,159.5           | 1,918            | 33,257.5           |
| 40.00          | 57,965           | 308,455.7          | 51,771           | 316,103.1          | 36,378           | 220,660.0          |
| 45.00          | 1,090            | 11,661.2           | 789              | 14,349.1           | 1,229            | 16,740.8           |
| 50.00          | 42,587           | 168,625.8          | 40,693           | 148,141.0          | 45,250           | 137,571.6          |
| 55.00          | 678              | 11,080.9           | 656              | 10,843.4           | 836              | 11,925.0           |
| 60.00          | 2,097            | 23,819.3           | 1,641            | 15,671.8           | 2,544            | 15,619.1           |
| 65.00          | 1,053            | 22,882.1           | 711              | 11,186.8           | 916              | 13,303.0           |
| 70.00          | 989              | 17,767.3           | 753              | 9,824.9            | 1,143            | 11,320.7           |
| 75.00          | 666              | 9,508.2            | 846              | 9,149.0            | 1,278            | 10,797.5           |
| 80.00          | 613              | 5,718.0            | 673              | 5,978.6            | 877              | 9,481.3            |
| 85.00          | 523              | 6,259.6            | 675              | 9,249.6            | 686              | 6,389.2            |
| 90.00          | 338              | 4,589.5            | 524              | 6,869.9            | 928              | 8,347.7            |
| 95.00          | 528              | 4,984.1            | 535              | 3,720.9            | 642              | 4,317.2            |
| 99.99          | 128              | 513.5              | 150              | 764.9              | 194              | 781.4              |
| <b>Total</b>   | <b>1,487,102</b> | <b>3,193,513.4</b> | <b>1,430,275</b> | <b>2,987,237.7</b> | <b>1,489,122</b> | <b>2,853,881.1</b> |

### 3.7.3 Advances Classified by Rate of Margin

#### Foreign Banks

| Rate of Margin | (Million Rupees) |          |                 |          |                 |          |
|----------------|------------------|----------|-----------------|----------|-----------------|----------|
|                | 31 - 12 - 14     |          | 30 - 06 - 14    |          | 31 - 12 - 13    |          |
|                | No. of Accounts  | Amount   | No. of Accounts | Amount   | No. of Accounts | Amount   |
| 00.00          | 2,014            | 24,998.9 | 10,839          | 21,235.3 | 12,338          | 19,998.0 |
| 05.00          |                  |          | 1               | 42.8     | 3               | 35.8     |
| 10.00          | 1                | 439.4    | 104             | 1,652.3  | 110             | 1,968.9  |
| 15.00          | 2                | 545.8    | 1               | 24.4     | 6               | 585.2    |
| 20.00          | 4                | 611.1    | 6               | 630.7    | 9               | 1,321.1  |
| 25.00          | 229              | 29,700.2 | 419             | 34,925.3 | 342             | 28,442.1 |
| 30.00          |                  |          |                 |          |                 |          |
| 33.33          |                  |          |                 |          |                 |          |
| 35.00          |                  |          |                 |          |                 |          |
| 40.00          |                  |          |                 |          |                 |          |
| 45.00          |                  |          | 1               | 0.8      | 1               | 1.6      |
| 50.00          | 1                | 79.8     | 1               | 79.8     | 1               | 79.8     |
| 55.00          | 1                | 25.0     | 2               | 47.8     | 2               | 62.1     |
| 60.00          |                  |          |                 |          |                 |          |
| 65.00          |                  |          |                 |          |                 |          |
| 70.00          |                  |          |                 |          |                 |          |
| 75.00          |                  |          |                 |          |                 |          |
| 80.00          | 1                | 72.8     | 1               | 72.8     | 1               | 72.8     |
| 85.00          | 1                | 22.1     | 2               | 54.3     | 2               | 61.5     |
| 90.00          | 1                | 8.0      | 2               | 11.8     | 2               | 15.5     |
| 95.00          |                  |          | 2               | 153.3    | 2               | 173.2    |
| 99.99          | 202              | 732.6    | 231             | 839.2    | 234             | 829.5    |
| Total          | 2,457            | 57,235.7 | 11,612          | 59,770.4 | 13,053          | 53,647.1 |

# 3.8 Advances Classified by Rate of All As on 31st

| Rate of Int./Return | Rate of Margin |           |           |           |           |             |           |       |          |           |          |
|---------------------|----------------|-----------|-----------|-----------|-----------|-------------|-----------|-------|----------|-----------|----------|
|                     | 00.00          | 05.00     | 10.00     | 15.00     | 20.00     | 25.00       | 30.00     | 33.33 | 35.00    | 40.00     | 45.00    |
| 00.00               | 94,712.6       | 849.2     | 5,343.4   | 2,901.1   | 6,022.8   | 10,001.0    | 9,739.6   | 270.6 | 4,368.2  | 7,735.4   | 2,538.3  |
| 01.00*              | 1,780.0        | 2,074.2   | 1,605.3   | 220.0     | 198.2     | 919.6       | 61.1      |       |          |           |          |
| 02.00*              | 3,948.1        | 787.9     | 2,266.5   | 1,844.5   | 2,274.8   | 5,637.8     | 241.0     |       | 407.8    | 2.1       | 767.5    |
| 03.00*              | 28,023.7       | 870.1     | 11,755.5  | 824.8     | 2,135.3   | 7,544.7     | 608.9     |       | 567.7    | 1,491.2   | 85.0     |
| 04.00*              | 28,998.9       | 1,331.4   | 12,277.6  | 804.9     | 897.0     | 3,900.7     | 25.1      |       | 205.0    | 1,584.7   | 38.1     |
| 05.00*              | 20,039.6       | 1,424.2   | 4,243.3   | 671.1     | 739.4     | 11,534.7    | 506.7     |       | 16.1     | 486.9     | 16.6     |
| 06.00*              | 18,239.2       | 2,072.6   | 6,146.7   | 795.6     | 1,107.3   | 3,904.7     | 101.6     |       | 235.6    | 7,392.7   | 47.3     |
| 07.00*              | 38,883.5       | 1,271.4   | 20,377.5  | 7,230.8   | 3,558.9   | 18,267.5    | 545.7     |       | 1,824.1  | 1,577.6   |          |
| 08.00*              | 30,633.2       | 4,430.1   | 20,394.4  | 12,438.2  | 8,544.8   | 30,408.5    | 3,795.3   |       | 964.4    | 2,184.1   | 1,541.5  |
| 09.00*              | 8,412.1        | 149.5     | 57,904.5  | 6,168.6   | 16,375.0  | 256,444.0   | 13,247.9  |       | 104.1    | 8,255.2   | 13.8     |
| 10.00*              | 136,648.9      | 5,464.5   | 23,815.4  | 21,300.1  | 14,359.2  | 69,890.7    | 13,923.9  | 101.6 | 758.9    | 24,569.3  | 9.2      |
| 10.25               | 24,732.4       | 6,259.1   | 22,098.9  | 4,401.2   | 3,817.9   | 34,098.0    | 689.7     |       | 3,670.7  | 1,548.8   | 23.8     |
| 10.50               | 55,746.8       | 1,454.5   | 8,111.7   | 6,433.2   | 13,251.3  | 21,310.5    | 569.3     |       | 19.1     | 2,021.9   | 45.1     |
| 10.75               | 84,797.2       | 14,534.2  | 14,241.0  | 2,679.1   | 14,650.0  | 44,287.9    | 1,922.9   |       | 133.9    | 3,744.7   | 406.7    |
| 11.00               | 208,085.1      | 3,279.9   | 51,448.2  | 11,680.8  | 44,959.9  | 113,377.4   | 42,160.2  |       | 760.4    | 116,122.4 | 847.1    |
| 11.25               | 12,632.2       | 6,027.4   | 7,584.8   | 7,205.4   | 11,167.9  | 28,641.6    | 9,354.7   |       | 525.4    | 5,252.4   | 726.3    |
| 11.50               | 13,576.0       | 5,883.3   | 13,939.1  | 4,705.7   | 7,229.1   | 18,407.3    | 6,601.1   |       | 566.9    | 11,165.5  | 457.0    |
| 11.75               | 13,927.1       | 3,112.0   | 7,516.8   | 3,703.0   | 4,467.1   | 22,361.5    | 4,053.0   |       | 1,589.2  | 4,131.0   | 428.8    |
| 12.00               | 62,343.3       | 5,090.1   | 43,522.5  | 6,617.6   | 48,288.5  | 66,825.9    | 20,645.9  |       | 2,358.3  | 23,200.0  | 112.0    |
| 12.25               | 9,515.0        | 1,799.1   | 5,911.4   | 3,960.3   | 9,413.0   | 24,873.2    | 5,965.7   |       | 553.9    | 2,518.5   | 729.4    |
| 12.50               | 12,852.2       | 14,318.7  | 4,162.1   | 2,444.7   | 10,432.3  | 15,512.0    | 4,132.2   | 207.1 | 421.6    | 16,411.9  | 56.7     |
| 12.75               | 3,556.9        | 3,492.1   | 4,632.8   | 4,015.5   | 9,067.2   | 25,212.5    | 3,349.9   |       | 825.6    | 8,799.9   | 255.3    |
| 13.00               | 26,204.2       | 17,146.6  | 20,067.2  | 14,558.6  | 8,520.9   | 39,531.1    | 31,256.1  | 0.7   | 431.6    | 24,463.0  | 271.2    |
| 13.25               | 4,655.4        | 667.5     | 4,599.2   | 3,226.3   | 4,964.3   | 22,851.5    | 7,352.6   |       | 669.3    | 5,673.4   | 338.5    |
| 13.50               | 6,636.3        | 9,779.7   | 1,385.5   | 965.0     | 57,537.9  | 9,335.7     | 1,953.7   | 2.0   | 81.7     | 4,777.6   | 72.1     |
| 13.75               | 2,368.6        | 522.3     | 1,732.3   | 1,089.1   | 2,657.6   | 4,041.7     | 3,503.8   |       | 176.9    | 1,665.0   | 646.6    |
| 14.00               | 13,230.2       | 3,674.1   | 22,326.5  | 3,171.5   | 12,888.6  | 28,643.0    | 13,881.0  | 1.5   | 747.9    | 4,891.3   | 480.9    |
| 14.25               | 905.3          | 251.6     | 3,532.7   | 717.0     | 34,200.4  | 5,292.7     | 3,634.2   |       | 373.6    | 4,746.6   | 122.0    |
| 14.50               | 2,795.1        | 698.9     | 1,059.5   | 238.7     | 826.8     | 11,270.9    | 1,064.4   | 14.0  | 193.7    | 1,952.2   | 61.2     |
| 14.75               | 1,113.1        | 151.0     | 1,564.5   | 50.8      | 2,874.6   | 1,455.5     | 496.3     |       | 21.8     | 58.1      | 54.6     |
| 15.00               | 14,911.7       | 16,640.5  | 16,736.1  | 588.5     | 5,391.6   | 14,574.7    | 12,487.2  |       | 598.2    | 8,958.2   | 136.7    |
| 15.25               | 441.4          | 42.1      | 2,061.4   | 243.4     | 576.9     | 2,898.5     | 2,147.7   |       | 182.2    | 1,053.2   | 71.3     |
| 15.50               | 18,108.8       | 5,368.2   | 2,650.5   | 1,090.5   | 9,139.7   | 10,333.5    | 15,437.1  |       | 190.6    | 6,143.6   | 61.2     |
| 15.75               | 75.8           | 20.5      | 5,283.6   | 190.6     | 55.9      | 2,049.1     | 794.9     |       | 101.6    | 291.4     | 5.1      |
| 16.00               | 23,555.2       | 2,193.7   | 9,212.3   | 618.4     | 1,907.7   | 12,165.2    | 15,904.3  | ..    | 612.0    | 3,503.2   | 300.1    |
| 16.25               | 483.9          | 33.6      | 902.4     | 75.7      | 90.7      | 160.6       | 122.5     |       | 161.5    | 103.6     | 31.3     |
| 16.50               | 2,395.7        | 6,546.6   | 1,752.0   | 180.5     | 892.7     | 1,191.5     | 903.3     |       | 561.4    | 1,580.5   | 122.1    |
| 16.75               | 480.3          | 14.6      | 628.9     | 2.5       | 452.7     | 1,332.2     | 12.7      |       | 371.5    | 17.2      | 2.8      |
| 17.00               | 7,918.3        | 151.1     | 2,238.3   | 203.8     | 1,109.5   | 14,104.0    | 6,655.5   |       | 77.7     | 1,480.4   | 202.0    |
| 17.25               | 580.9          | 5.7       | 735.4     | 38.8      | 51.2      | 1,171.4     | 505.8     |       | 32.6     | 62.5      | 292.1    |
| 17.50               | 845.7          | 7.0       | 1,304.0   | 85.1      | 981.6     | 265.1       | 473.0     |       | 44.2     | 136.2     | 30.5     |
| 17.75               | 133.3          |           | 137.2     | 15.2      | 1.2       | 202.0       | 135.5     |       |          |           |          |
| 18.00               | 14,249.1       | 7.9       | 2,838.8   | 311.9     | 8,368.9   | 1,891.5     | 6,937.5   |       | 247.9    | 829.5     | 30.0     |
| 18.25               | 940.0          | 1.6       | 2,771.5   | 74.0      | 62.7      | 330.2       | 19.8      |       | 8.1      | 41.8      |          |
| 18.50               | 889.8          | 3.1       | 1,632.0   | 483.5     | 127.4     | 86.3        | 94.1      |       | 19.4     | 3.9       | 1.9      |
| 18.75               | 118.5          | 42.6      | 111.9     | 0.4       | 2.7       | 165.7       | 48.7      |       | 24.4     | 8.4       | 0.7      |
| 19.00               | 61,368.4       | 330.1     | 613.4     | 35.9      | 126.3     | 434.1       | 2,332.2   |       | 535.8    | 19.0      | 251.1    |
| 19.25               | 22.5           | 0.1       | 0.4       |           | 0.1       | 146.0       | 5.8       |       | 0.4      | 0.1       |          |
| 19.50               | 1,346.4        | 0.5       | 46.9      |           | 15.7      | 29.6        | 10.1      |       | 13.7     |           | 0.1      |
| 19.75               | 25.3           | 95.8      | 0.2       |           | 139.1     | 53.1        | 1.9       |       |          | 0.6       | 17.7     |
| 20.00 & above       | 44,869.2       | 693.8     | 12,981.4  | 324.3     | 5,497.4   | 8,556.9     | 2,547.7   |       | 307.3    | 303.2     | 6.0      |
| Total               | 1,163,752.3    | 151,066.5 | 470,205.5 | 141,626.7 | 392,420.2 | 1,027,925.2 | 272,960.9 | 597.4 | 27,664.1 | 322,960.1 | 12,755.6 |

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

: : : : : :

: : : : : :

: : : : : :

\*10.00 stands for 09.25 to 10.00

# Interest/Return and Rate of Margin

## Banks

December, 2014

(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       |                     |
| 5,022.5        | 1,439.5  | 1,189.5  | 621.4    | 1,081.0  | 684.6   | 536.8   | 550.4   | 283.3   | 442.6   | 354.3   | 156,688.2   | 00.00               |
| 99.2           |          | 1,054.6  | 30.0     |          |         |         | 229.2   | 210.4   | 93.3    |         | 8,575.1     | 01.00*              |
| 752.7          | 177.9    | 13.9     | 497.2    |          | 535.4   | 501.9   | 169.2   | 102.1   | 144.4   | 5.7     | 21,078.4    | 02.00*              |
| 48.9           |          | 74.6     | 870.9    |          | 100.5   |         | 525.5   |         | 50.2    | 401.7   | 55,979.3    | 03.00*              |
| 5,912.0        | 0.4      | 0.1      | 175.3    | 323.1    | 0.1     | 10.9    | 383.4   | 0.1     | ..      | 21.6    | 56,890.5    | 04.00*              |
| 474.5          | 55.9     | 72.4     |          | 11.8     | 26.5    | 12.8    | 5.3     | 29.0    | 7.1     |         | 40,373.9    | 05.00*              |
| 197.2          | 34.3     | 12.5     | 74.6     | 52.8     | 25.0    | 86.5    | 8.4     | 5.3     | 10.7    | 0.4     | 40,551.0    | 06.00*              |
| 6,036.0        |          | 453.4    | 238.5    | 771.5    | 1,122.1 |         |         |         | 216.3   | 1.4     | 102,376.2   | 07.00*              |
| 6,734.1        | 1,446.4  | 1,886.8  | 2,970.3  | 1,779.0  | 837.9   | 521.2   | 676.7   | 182.2   | 346.3   | 18.3    | 132,733.6   | 08.00*              |
| 25,313.6       | 30.2     | 2,537.2  | 100.4    | 55.9     | 55.0    | 25.6    | 18.5    | 133.1   | 1.5     | 0.1     | 395,346.0   | 09.00*              |
| 22,072.2       | 695.7    | 2,881.3  | 623.7    | 587.0    | 22.0    | 87.6    | 49.9    | 594.6   | 328.5   |         | 338,784.2   | 10.00*              |
| 284.6          | 30.0     | 253.1    | 89.8     | 243.1    | 346.1   | 45.1    | 271.8   | 158.7   | 268.6   | 68.1    | 103,399.3   | 10.25               |
| 271.2          |          | 128.7    | 555.5    |          | 181.1   | 18.2    |         | 353.0   | 273.6   | 23.5    | 110,768.3   | 10.50               |
| 1,320.0        | 125.0    |          | 282.2    |          | 369.5   | 58.3    | 236.0   | 208.5   | 314.6   | 24.6    | 184,336.4   | 10.75               |
| 38,980.0       | 234.8    | 1,309.7  | 2,678.1  | 3,387.8  | 538.2   | 192.4   | 14.1    | 107.0   | 138.1   | 20.0    | 640,321.5   | 11.00               |
| 4,177.3        | 432.3    | 4.5      | 341.4    | 1,781.5  | 726.5   | 245.1   | 346.7   | 328.9   | 488.3   | 15.9    | 98,006.4    | 11.25               |
| 683.9          | 167.6    | 3.5      | 383.0    | 135.5    | 389.7   | 503.2   | 524.9   | 121.4   | 187.8   | 15.2    | 85,646.7    | 11.50               |
| 2,586.6        | 1,342.4  | 511.6    | 217.6    | 1,405.8  | 822.7   | 89.8    | 603.7   | 499.5   | 91.7    | 54.1    | 73,515.1    | 11.75               |
| 18,912.8       | 344.9    | 4,676.3  | 3,764.9  | 1,854.9  | 327.2   | 477.9   | 490.5   | 203.1   | 201.1   | 1.4     | 310,259.2   | 12.00               |
| 2,442.8        | 1,632.5  | 654.8    | 671.8    | 1,080.2  | 672.7   | 732.8   | 273.6   | 486.5   | 388.5   | 94.5    | 74,369.9    | 12.25               |
| 2,347.9        | 4.4      | 36.7     | 52.0     | 10.0     | 285.6   | 7.9     | 4.7     |         | 57.5    | 5.7     | 83,763.9    | 12.50               |
| 3,154.2        | 134.9    | 234.0    | 876.8    | 247.4    | 430.0   | 87.8    | 285.6   | 87.0    | 267.2   | 15.3    | 69,028.1    | 12.75               |
| 20,968.2       | 141.6    | 2,761.0  | 3,560.3  | 1,431.9  | 102.5   | 580.0   | 99.4    | 30.9    | 141.3   | 23.8    | 212,292.2   | 13.00               |
| 1,274.6        | 475.2    | 466.4    | 572.5    | 72.5     | 209.6   | 118.8   | 141.1   | 104.8   | 86.2    | 26.1    | 58,545.8    | 13.25               |
| 522.3          | 4.7      | 58.9     | 22.9     | 38.8     | 62.0    | 13.1    | 20.7    | 43.4    | 15.1    | 33.2    | 93,362.3    | 13.50               |
| 1,487.3        | 51.1     | 519.0    | 67.6     | 294.4    | 214.3   | 21.3    | 15.3    | 17.5    | 58.2    | 3.2     | 21,153.2    | 13.75               |
| 7,756.8        | 456.4    | 1,456.3  | 609.6    | 247.5    | 127.7   | 174.9   | 61.9    | 49.8    | 43.1    | 4.1     | 114,924.7   | 14.00               |
| 1,847.8        | 45.2     | 146.2    | 123.4    | 140.2    | 98.5    | 51.0    | 46.0    | 51.1    | 14.7    | 0.3     | 56,340.5    | 14.25               |
| 2,487.0        | 11.8     | 244.0    | 40.8     | 43.3     | 9.0     | 1.9     | 0.4     |         | 4.0     | 1.7     | 23,019.4    | 14.50               |
| 1,173.6        | 2.4      | 19.2     | 10.9     | 1.4      | 4.5     | 0.8     | 1.1     | 5.0     | 2.3     | 0.5     | 9,062.0     | 14.75               |
| 4,517.5        | 606.5    | 968.7    | 357.0    | 38.2     | 42.3    | 79.5    | 28.4    | 4.8     | 25.5    | 1.3     | 97,693.3    | 15.00               |
| 1,769.1        | 66.5     | 42.5     | 9.3      | 38.2     | 13.3    | 103.1   | 7.5     | 29.3    | 125.4   | 0.2     | 11,922.7    | 15.25               |
| 23,857.1       | 12.2     | 1,027.0  | 5.4      | 9.4      | 11.9    | 0.7     | 3.1     | ..      |         | 8.0     | 93,458.7    | 15.50               |
| 519.4          | 5.6      | 9.5      |          | 21.0     |         |         |         |         |         |         | 9,424.1     | 15.75               |
| 2,077.1        | 706.2    | 579.7    | 827.6    | 338.0    | 25.2    | 158.5   | 3.1     | 2.5     | 22.5    |         | 74,712.4    | 16.00               |
| 186.0          |          |          |          |          | 4.1     | 1.7     |         |         | 1.8     | ..      | 2,359.6     | 16.25               |
| 271.7          | 60.4     | 26.0     | 32.0     | 30.3     | 18.4    | 2.2     | 1.9     | 113.4   |         |         | 16,682.6    | 16.50               |
| 29.8           |          | 21.7     |          |          | 23.1    |         | 1.6     |         |         |         | 3,391.7     | 16.75               |
| 340.4          | 41.2     | 217.5    | 193.3    | 14.0     | 11.2    | 166.3   | 27.1    | 3.2     | 1.9     |         | 35,156.6    | 17.00               |
| 32.8           | 45.5     | 22.9     | 1.9      | 80.9     | 16.0    |         | 4.4     |         | 2.5     |         | 3,683.0     | 17.25               |
| 154.8          | 4.2      | 58.8     | 10.2     | 2.7      | 12.4    | 1.5     | 7.2     | 3.6     | 3.4     |         | 4,431.2     | 17.50               |
| 79.5           |          |          |          |          |         |         |         |         |         |         | 704.0       | 17.75               |
| 712.9          | 1.5      | 43.8     | 84.3     | 55.1     | ..      | 4.0     | 4.5     | 3.6     | 58.4    |         | 36,681.4    | 18.00               |
| 17.3           |          | 6.0      |          |          |         |         |         |         |         |         | 4,273.1     | 18.25               |
| 20.8           | 0.7      |          |          | 0.1      |         | 34.8    |         |         |         |         | 3,398.0     | 18.50               |
| 34.0           |          | 0.4      |          |          |         |         |         |         |         |         | 558.6       | 18.75               |
| 248.0          | 64.8     | 54.4     | 33.0     | 12.3     | 2.4     | 32.5    | 16.1    | 39.2    | 32.4    | 1.3     | 66,582.9    | 19.00               |
| 31.2           |          |          |          |          |         |         |         |         |         |         | 206.7       | 19.25               |
| 6.8            |          | 0.2      | 5.5      | 2.0      |         |         |         |         |         |         | 1,477.6     | 19.50               |
| 3.7            |          |          |          | 1.8      |         |         |         |         |         |         | 339.2       | 19.75               |
| 790.6          | 103.3    | 259.9    | 324.5    | 56.1     | 4.7     | 3.3     | 122.7   | 1.8     | 27.4    | 0.6     | 77,782.1    | 20.00 & above       |
| 221,042.5      | 11,236.1 | 26,999.1 | 23,007.3 | 17,778.5 | 9,511.6 | 5,791.8 | 6,281.7 | 4,597.5 | 4,984.1 | 1,246.1 | 4,316,410.7 | Total               |

Overall weighted Average Rate of Interest/Return = 11.12

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

Commercial Banks  
As on 31<sup>st</sup> December, 2014

(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>Gold, Bullion, Gold &amp; Silver Ornaments and Precious Metals</b>         |                     |          |                        |          |                 |        |                 |          |
| 0                                                                             | 68,975              | 13,224.8 | -                      | -        | -               | -      | 68,975          | 13,224.8 |
| 5                                                                             | 1,717               | 413.2    | -                      | -        | -               | -      | 1,717           | 413.2    |
| 10                                                                            | 2,139               | 10,480.8 | -                      | -        | -               | -      | 2,139           | 10,480.8 |
| 15                                                                            | 1,301               | 241.0    | -                      | -        | -               | -      | 1,301           | 241.0    |
| 20                                                                            | 14,814              | 4,269.7  | -                      | -        | -               | -      | 14,814          | 4,269.7  |
| 25                                                                            | 22,992              | 3,808.8  | -                      | -        | -               | -      | 22,992          | 3,808.8  |
| 30                                                                            | 72,965              | 14,000.0 | -                      | -        | -               | -      | 72,965          | 14,000.0 |
| 35                                                                            | 49                  | 21.2     | -                      | -        | -               | -      | 49              | 21.2     |
| 40                                                                            | 10,303              | 2,065.2  | -                      | -        | -               | -      | 10,303          | 2,065.2  |
| 50                                                                            | 61,353              | 12,418.6 | -                      | -        | -               | -      | 61,353          | 12,418.6 |
| Total                                                                         | 256,608             | 60,943.3 | -                      | -        | -               | -      | 256,608         | 60,943.3 |
| W.A                                                                           |                     | 23.22    |                        | -        |                 | -      |                 | 23.22    |
| <b>Securities, Shares and Other Financial Instruments - To Stock Exchange</b> |                     |          |                        |          |                 |        |                 |          |
| 0                                                                             | 112                 | 11,902.5 | 582                    | 3,012    | -               | -      | 694             | 14,914.7 |
| 5                                                                             | -                   | -        | 345                    | 383      | -               | -      | 345             | 383.2    |
| 10                                                                            | 5                   | 1,045.6  | 9                      | 156      | -               | -      | 14              | 1,201.1  |
| 15                                                                            | 21                  | 3.9      | 39                     | 376      | -               | -      | 60              | 379.7    |
| 20                                                                            | 3                   | 250.6    | 5                      | 303      | -               | -      | 8               | 553.6    |
| 25                                                                            | 12                  | 968.3    | 28                     | 1,177    | -               | -      | 40              | 2,144.8  |
| 30                                                                            | -                   | -        | 89                     | 5,485    | -               | -      | 89              | 5,484.6  |
| 35                                                                            | -                   | -        | 3                      | 1,023    | -               | -      | 3               | 1,023.2  |
| 40                                                                            | -                   | -        | 32                     | 617      | -               | -      | 32              | 616.9    |
| 45                                                                            | -                   | -        | 6                      | 420      | -               | -      | 6               | 419.5    |
| 50                                                                            | 1                   | 20.0     | 79                     | 2,978    | -               | -      | 80              | 2,998.0  |
| 55                                                                            | -                   | -        | 1                      | 31       | -               | -      | 1               | 31.3     |
| 60                                                                            | -                   | -        | 3                      | 156      | -               | -      | 3               | 155.5    |
| 65                                                                            | -                   | -        | 2                      | 9        | -               | -      | 2               | 8.9      |
| 70                                                                            | -                   | -        | 2                      | 873      | -               | -      | 2               | 872.7    |
| 75                                                                            | -                   | -        | 1                      | 11       | -               | -      | 1               | 11.2     |
| 80                                                                            | -                   | -        | 1                      | 300      | -               | -      | 1               | 299.7    |
| 90                                                                            | -                   | -        | 1                      | 9        | -               | -      | 1               | 8.8      |
| 95                                                                            | -                   | -        | 2                      | 26       | -               | -      | 2               | 26.4     |
| Total                                                                         | 154                 | 14,190.9 | 1,230                  | 17,342.9 | -               | -      | 1,384           | 31,533.8 |
| W.A                                                                           |                     | 2.87     |                        | 31.03    |                 | -      |                 | 18.36    |
| <b>Securities, Shares and Other Financial Instruments - To Others</b>         |                     |          |                        |          |                 |        |                 |          |
| 0                                                                             | 767                 | 597.7    | 241                    | 8,776    | -               | -      | 1,008           | 9,373.8  |
| 5                                                                             | 2                   | 1.3      | 181                    | 904      | -               | -      | 183             | 905.0    |
| 10                                                                            | 217                 | 11,853.3 | 190                    | 991      | -               | -      | 407             | 12,843.9 |
| 15                                                                            | 1                   | 3.4      | 35                     | 1,002    | -               | -      | 36              | 1,005.1  |
| 20                                                                            | 2                   | 242.7    | 97                     | 35,620   | -               | -      | 99              | 35,862.5 |
| 25                                                                            | 164                 | 114.2    | 113                    | 2,127    | -               | -      | 277             | 2,241.1  |
| 30                                                                            | 15                  | 1,984.8  | 36                     | 3,719    | -               | -      | 51              | 5,703.6  |
| 35                                                                            | 12                  | 1,388.8  | 6                      | 561      | -               | -      | 18              | 1,949.7  |
| 40                                                                            | 1                   | 0.3      | 279                    | 3,483    | -               | -      | 280             | 3,483.2  |
| 45                                                                            | -                   | -        | 6                      | 222      | -               | -      | 6               | 221.8    |
| 50                                                                            | 4                   | 42.8     | 36                     | 2,835    | -               | -      | 40              | 2,878.2  |
| 55                                                                            | -                   | -        | 5                      | 24       | -               | -      | 5               | 23.5     |
| 60                                                                            | -                   | -        | 6                      | 122      | -               | -      | 6               | 122.2    |
| 65                                                                            | -                   | -        | 5                      | 57       | -               | -      | 5               | 56.8     |
| 70                                                                            | -                   | -        | 5                      | 205      | -               | -      | 5               | 204.9    |
| 75                                                                            | -                   | -        | 2                      | 2        | -               | -      | 2               | 2.1      |
| 80                                                                            | -                   | -        | 7                      | 51       | -               | -      | 7               | 51.3     |
| 85                                                                            | -                   | -        | 4                      | 72       | -               | -      | 4               | 71.5     |
| 90                                                                            | -                   | -        | 4                      | 12       | -               | -      | 4               | 12.0     |
| 95                                                                            | -                   | -        | 9                      | 67       | -               | -      | 9               | 67.1     |
| 99.99                                                                         | -                   | -        | 2                      | -        | -               | -      | 2               | -        |
| Total                                                                         | 1,185               | 16,229.3 | 1,269                  | 60,850.0 | -               | -      | 2,454           | 77,079.3 |
| W.A                                                                           |                     | 14.58    |                        | 20.74    |                 | -      |                 | 19.44    |

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

Totals may differ due to rounding

(Cont.)

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

#### Commercial Banks As on 31<sup>st</sup> December, 2014

(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 - Food Items</b>   |                     |                  |                        |                  |                 |                |                 |                  |
| 0                                 | 570                 | 37,147.6         | 889                    | 39,795           | -               | -              | 1,459           | 76,942.5         |
| 5                                 | 2                   | 299.6            | 2,187                  | 22,389           | -               | -              | 2,189           | 22,688.7         |
| 10                                | 126                 | 13,260.9         | 360                    | 23,938           | -               | -              | 486             | 37,198.4         |
| 15                                | 9                   | 454.7            | 304                    | 19,669           | -               | -              | 313             | 20,123.4         |
| 20                                | 244                 | 29,529.2         | 1,843                  | 30,124           | -               | -              | 2,087           | 59,653.6         |
| 25                                | 989                 | 50,062.7         | 2,392                  | 90,146           | 4               | 320            | 3,385           | 140,528.7        |
| 30                                | 29                  | 2,018.9          | 914                    | 13,094           | -               | -              | 943             | 15,112.7         |
| 35                                | 20                  | 176.0            | 139                    | 1,392            | -               | -              | 159             | 1,568.0          |
| 40                                | 129                 | 2,222.3          | 326                    | 27,082           | -               | -              | 455             | 29,304.4         |
| 45                                | -                   | -                | 17                     | 258              | -               | -              | 17              | 258.3            |
| 50                                | 1,733               | 6,839.3          | 4,240                  | 21,294           | -               | -              | 5,973           | 28,133.4         |
| 55                                | -                   | -                | 13                     | 1,207            | -               | -              | 13              | 1,207.0          |
| 60                                | 2                   | 300.0            | 56                     | 3,779            | -               | -              | 58              | 4,078.9          |
| 65                                | -                   | -                | 29                     | 1,392            | -               | -              | 29              | 1,392.0          |
| 70                                | -                   | -                | 12                     | 1,622            | -               | -              | 12              | 1,622.1          |
| 75                                | -                   | -                | 12                     | 1,033            | -               | -              | 12              | 1,033.4          |
| 80                                | -                   | -                | 9                      | 552              | -               | -              | 9               | 551.5            |
| 85                                | -                   | -                | 9                      | 388              | -               | -              | 9               | 388.1            |
| 90                                | -                   | -                | 3                      | 231              | -               | -              | 3               | 230.5            |
| 95                                | -                   | -                | 5                      | 144              | -               | -              | 5               | 144.4            |
| 99.99                             | -                   | -                | 2                      | 2                | -               | -              | 2               | 2.2              |
| <b>Total</b>                      | <b>3,853</b>        | <b>142,311.2</b> | <b>13,761</b>          | <b>299,530.6</b> | <b>4</b>        | <b>320.2</b>   | <b>17,618</b>   | <b>442,162.2</b> |
| <b>W.A</b>                        |                     | <b>17.56</b>     |                        | <b>22.67</b>     |                 | <b>25.00</b>   |                 | <b>21.03</b>     |
| <b>Merchandise - Raw Material</b> |                     |                  |                        |                  |                 |                |                 |                  |
| 0                                 | 1,228               | 734.8            | 1,984                  | 67,711           | -               | -              | 3,212           | 68,445.6         |
| 5                                 | 59                  | 14.0             | 819                    | 14,029           | -               | -              | 878             | 14,043.4         |
| 10                                | 218                 | 21,219.4         | 801                    | 50,480           | 1               | 439            | 1,020           | 72,138.6         |
| 15                                | 54                  | 6,194.7          | 664                    | 24,734           | 1               | 271            | 719             | 31,199.2         |
| 20                                | 340                 | 6,184.9          | 2,488                  | 37,992           | 2               | 600            | 2,830           | 44,777.3         |
| 25                                | 10,289              | 12,345.1         | 2,339                  | 84,847           | 8               | 1,902          | 12,636          | 99,093.9         |
| 30                                | 18                  | 215.0            | 1,503                  | 27,437           | -               | -              | 1,521           | 27,652.1         |
| 35                                | 7                   | 37.1             | 54                     | 1,378            | -               | -              | 61              | 1,415.1          |
| 40                                | 148                 | 27.5             | 1,776                  | 33,055           | -               | -              | 1,924           | 33,082.5         |
| 45                                | -                   | -                | 27                     | 378              | -               | -              | 27              | 378.1            |
| 50                                | 412                 | 1,964.1          | 3,038                  | 15,642           | -               | -              | 3,450           | 17,606.5         |
| 55                                | -                   | -                | 99                     | 1,444            | -               | -              | 99              | 1,443.5          |
| 60                                | 1                   | 2.4              | 17                     | 807              | -               | -              | 18              | 809.3            |
| 65                                | -                   | -                | 27                     | 1,449            | -               | -              | 27              | 1,449.3          |
| 70                                | -                   | -                | 270                    | 1,498            | -               | -              | 270             | 1,498.1          |
| 75                                | -                   | -                | 15                     | 1,238            | -               | -              | 15              | 1,238.4          |
| 80                                | -                   | -                | 7                      | 95               | -               | -              | 7               | 94.8             |
| 85                                | -                   | -                | 17                     | 987              | -               | -              | 17              | 986.7            |
| 90                                | -                   | -                | 11                     | 644              | -               | -              | 11              | 644.3            |
| 95                                | -                   | -                | 18                     | 634              | -               | -              | 18              | 634.0            |
| 99.99                             | -                   | -                | 8                      | 63               | -               | -              | 8               | 63.0             |
| <b>Total</b>                      | <b>12,774</b>       | <b>48,939.0</b>  | <b>15,982</b>          | <b>366,542.5</b> | <b>12</b>       | <b>3,212.2</b> | <b>28,768</b>   | <b>418,693.7</b> |
| <b>W.A</b>                        |                     | <b>17.26</b>     |                        | <b>20.34</b>     |                 | <b>21.17</b>   |                 | <b>19.99</b>     |

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

Totals may differ due to rounding

(Cont.)

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

#### Commercial Banks As on 31<sup>st</sup> December, 2014

| 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                                                  | 16,289              | 9,078.9          | 2,668                  | 78,856           | 1               | 0               | 18,958          | 87,935.0         |
| 5                                                  | 1                   | 1.4              | 1,334                  | 21,462           | -               | -               | 1,335           | 21,463.5         |
| 10                                                 | 715                 | 35,352.7         | 1,116                  | 51,833           | -               | -               | 1,831           | 87,185.8         |
| 15                                                 | 51                  | 1,855.6          | 412                    | 17,747           | -               | -               | 463             | 19,602.4         |
| 20                                                 | 284                 | 8,860.1          | 2,295                  | 30,307           | -               | -               | 2,579           | 39,167.1         |
| 25                                                 | 1,404               | 41,075.7         | 6,488                  | 145,465          | 145             | 17,906          | 8,037           | 204,446.1        |
| 30                                                 | 103                 | 7,706.8          | 1,043                  | 37,091           | -               | -               | 1,146           | 44,797.5         |
| 33.33                                              | 7                   | 36.8             | -                      | -                | -               | -               | 7               | 36.8             |
| 35                                                 | 48                  | 282.6            | 122                    | 3,001            | -               | -               | 170             | 3,283.1          |
| 40                                                 | 30                  | 241.4            | 6,222                  | 16,438           | -               | -               | 6,252           | 16,679.5         |
| 45                                                 | -                   | -                | 71                     | 4,252            | -               | -               | 71              | 4,251.9          |
| 50                                                 | 1,762               | 2,805.4          | 4,736                  | 40,336           | -               | -               | 6,498           | 43,141.4         |
| 55                                                 | -                   | -                | 24                     | 1,730            | -               | -               | 24              | 1,729.6          |
| 60                                                 | 21                  | 744.1            | 62                     | 3,390            | -               | -               | 83              | 4,134.2          |
| 65                                                 | -                   | -                | 61                     | 5,254            | -               | -               | 61              | 5,254.2          |
| 70                                                 | -                   | -                | 25                     | 3,148            | -               | -               | 25              | 3,148.0          |
| 75                                                 | -                   | -                | 18                     | 2,228            | -               | -               | 18              | 2,227.8          |
| 80                                                 | -                   | -                | 30                     | 1,478            | -               | -               | 30              | 1,477.9          |
| 85                                                 | -                   | -                | 30                     | 1,673            | -               | -               | 30              | 1,672.9          |
| 90                                                 | -                   | -                | 42                     | 2,320            | -               | -               | 42              | 2,319.7          |
| 95                                                 | -                   | -                | 48                     | 1,643            | -               | -               | 48              | 1,642.8          |
| 99.99                                              | -                   | -                | 36                     | 162              | -               | -               | 36              | 161.8            |
| <b>Total</b>                                       | <b>20,715</b>       | <b>108,041.5</b> | <b>26,883</b>          | <b>469,811.5</b> | <b>146</b>      | <b>17,906.0</b> | <b>47,744</b>   | <b>595,759.0</b> |
| <b>W.A</b>                                         |                     | <b>18.72</b>     |                        | <b>23.17</b>     |                 | <b>25.00</b>    |                 | <b>22.42</b>     |
| <b>Fixed Assets Including Machinery</b>            |                     |                  |                        |                  |                 |                 |                 |                  |
| 0                                                  | 29,247              | 18,480.7         | 1,114                  | 42,787           | -               | -               | 30,361          | 61,268.0         |
| 5                                                  | 3                   | 24.3             | 360                    | 11,130           | -               | -               | 363             | 11,154.3         |
| 10                                                 | 329                 | 16,139.1         | 4,400                  | 65,756           | -               | -               | 4,729           | 81,895.2         |
| 15                                                 | 16                  | 1,088.6          | 1,309                  | 15,801           | 1               | 275             | 1,326           | 17,164.5         |
| 20                                                 | 127                 | 8,390.6          | 1,764                  | 19,391           | -               | -               | 1,891           | 27,781.4         |
| 25                                                 | 4,183               | 210,047.6        | 6,017                  | 154,275          | 8               | 1,459           | 10,208          | 365,781.7        |
| 30                                                 | 17                  | 2,332.3          | 1,134                  | 36,247           | -               | -               | 1,151           | 38,579.0         |
| 35                                                 | 10                  | 529.3            | 243                    | 2,211            | -               | -               | 253             | 2,740.0          |
| 40                                                 | 37                  | 2,094.8          | 21,291                 | 30,107           | -               | -               | 21,328          | 32,202.0         |
| 45                                                 | -                   | -                | 109                    | 325              | -               | -               | 109             | 325.4            |
| 50                                                 | 847                 | 3,206.1          | 5,993                  | 48,614           | -               | -               | 6,840           | 51,820.3         |
| 55                                                 | -                   | -                | 72                     | 383              | -               | -               | 72              | 383.4            |
| 60                                                 | 55                  | 1,268.0          | 225                    | 2,165            | -               | -               | 280             | 3,432.7          |
| 65                                                 | -                   | -                | 190                    | 3,306            | -               | -               | 190             | 3,306.2          |
| 70                                                 | -                   | -                | 136                    | 3,502            | -               | -               | 136             | 3,502.4          |
| 75                                                 | -                   | -                | 89                     | 327              | -               | -               | 89              | 326.8            |
| 80                                                 | -                   | -                | 94                     | 408              | -               | -               | 94              | 407.7            |
| 85                                                 | -                   | -                | 135                    | 347              | -               | -               | 135             | 346.8            |
| 90                                                 | -                   | -                | 13                     | 132              | -               | -               | 13              | 131.9            |
| 95                                                 | -                   | -                | 22                     | 101              | -               | -               | 22              | 100.7            |
| 99.99                                              | -                   | -                | 11                     | 99               | -               | -               | 11              | 98.9             |
| <b>Total</b>                                       | <b>34,871</b>       | <b>263,601.4</b> | <b>44,721</b>          | <b>437,413.8</b> | <b>9</b>        | <b>1,734.1</b>  | <b>79,601</b>   | <b>702,749.3</b> |
| <b>W.A</b>                                         |                     | <b>22.78</b>     |                        | <b>24.55</b>     |                 | <b>23.41</b>    |                 | <b>23.88</b>     |

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

Totals may differ due to rounding

(Cont.)

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

#### Commercial Banks As on 31<sup>st</sup> December, 2014

| As on 31 December, 2014 |                     |          |                        |           |                 |        |                 | (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           |
| Real Estate - Land      |                     |          |                        |           |                 |        |                 |                  |
| 0                       | 3,964               | 4,650.4  | 584                    | 9,128     | -               | -      | 4,548           | 13,778.6         |
| 5                       | -                   | -        | 728                    | 1,438     | -               | -      | 728             | 1,438.4          |
| 10                      | 50                  | 1,391.1  | 63                     | 2,358     | -               | -      | 113             | 3,748.9          |
| 15                      | 4                   | 168.0    | 59                     | 3,501     | -               | -      | 63              | 3,669.4          |
| 20                      | 3,960               | 4,488.0  | 844                    | 2,215     | -               | -      | 4,804           | 6,702.9          |
| 25                      | 2,035               | 5,819.1  | 3,462                  | 23,615    | 44              | 1,581  | 5,541           | 31,014.5         |
| 30                      | 2,027               | 14,435.4 | 1,749                  | 8,408     | -               | -      | 3,776           | 22,843.8         |
| 33.33                   | 30                  | 290.1    | -                      | -         | -               | -      | 30              | 290.1            |
| 35                      | 670                 | 1,421.3  | 96                     | 978       | -               | -      | 766             | 2,399.6          |
| 40                      | 1,226               | 1,507.5  | 842                    | 5,104     | -               | -      | 2,068           | 6,611.1          |
| 45                      | -                   | -        | 206                    | 2,144     | -               | -      | 206             | 2,144.4          |
| 50                      | 7,765               | 5,035.3  | 679                    | 2,810     | -               | -      | 8,444           | 7,845.2          |
| 55                      | -                   | -        | 118                    | 1,901     | -               | -      | 118             | 1,901.1          |
| 60                      | 30                  | 531.8    | 290                    | 1,523     | -               | -      | 320             | 2,054.9          |
| 65                      | -                   | -        | 169                    | 866       | -               | -      | 169             | 866.4            |
| 70                      | -                   | -        | 181                    | 672       | -               | -      | 181             | 671.5            |
| 75                      | -                   | -        | 265                    | 1,256     | -               | -      | 265             | 1,255.5          |
| 80                      | -                   | -        | 147                    | 283       | -               | -      | 147             | 283.0            |
| 85                      | -                   | -        | 69                     | 85        | -               | -      | 69              | 84.5             |
| 90                      | -                   | -        | 76                     | 102       | -               | -      | 76              | 101.9            |
| 95                      | -                   | -        | 38                     | 43        | -               | -      | 38              | 43.2             |
| 99.99                   | -                   | -        | 3                      | 1         | -               | -      | 3               | 1.3              |
| Total                   | 21,761              | 39,738.0 | 10,668                 | 68,431.6  | 44              | 1,581  | 32,473          | 109,750.2        |
| W.A                     |                     | 27.38    |                        | 27.51     |                 | 25.00  |                 | 27.42            |
| Real Estate - Building  |                     |          |                        |           |                 |        |                 |                  |
| 0                       | 2,123               | 2,768.5  | 4,192                  | 37,446    | -               | -      | 6,315           | 40,214.9         |
| 5                       | -                   | -        | 5,292                  | 6,639     | -               | -      | 5,292           | 6,639.0          |
| 10                      | 10                  | 369.3    | 5,318                  | 58,453    | -               | -      | 5,328           | 58,822.7         |
| 15                      | -                   | -        | 587                    | 5,267     | -               | -      | 587             | 5,266.5          |
| 20                      | 57                  | 4,838.1  | 3,913                  | 9,454     | 2               | 11     | 3,972           | 14,302.8         |
| 25                      | 125                 | 7,773.4  | 3,190                  | 20,113    | -               | -      | 3,315           | 27,886.2         |
| 30                      | 132                 | 857.0    | 10,504                 | 67,889    | -               | -      | 10,636          | 68,746.0         |
| 35                      | -                   | -        | 244                    | 2,642     | -               | -      | 244             | 2,641.9          |
| 40                      | 187                 | 724.2    | 5,455                  | 18,771    | -               | -      | 5,642           | 19,495.3         |
| 45                      | -                   | -        | 220                    | 2,293     | -               | -      | 220             | 2,292.8          |
| 50                      | 2,604               | 7,473.1  | 3,078                  | 16,441    | 1               | 80     | 5,683           | 23,994.2         |
| 55                      | 10                  | 57.8     | 150                    | 2,630     | 1               | 25     | 161             | 2,712.2          |
| 60                      | -                   | -        | 475                    | 7,349     | -               | -      | 475             | 7,348.6          |
| 65                      | -                   | -        | 348                    | 6,843     | -               | -      | 348             | 6,842.8          |
| 70                      | -                   | -        | 178                    | 4,415     | -               | -      | 178             | 4,414.5          |
| 75                      | -                   | -        | 152                    | 2,200     | -               | -      | 152             | 2,200.0          |
| 80                      | -                   | -        | 195                    | 2,066     | 1               | 73     | 196             | 2,138.3          |
| 85                      | -                   | -        | 132                    | 2,307     | 1               | 22     | 133             | 2,329.4          |
| 90                      | -                   | -        | 141                    | 1,057     | 1               | 8      | 142             | 1,064.8          |
| 95                      | -                   | -        | 272                    | 1,618     | -               | -      | 272             | 1,617.6          |
| 99.99                   | -                   | -        | 50                     | 185       | -               | -      | 50              | 185.4            |
| Total                   | 5,248               | 24,861.4 | 44,086                 | 276,076.0 | 7               | 218.6  | 49,341          | 301,155.9        |
| W.A                     |                     | 29.21    |                        | 26.54     |                 | 64.07  |                 | 26.79            |

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

Totals may differ due to rounding

(Cont.)

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

#### Commercial Banks As on 31<sup>th</sup> December, 2014

| Rate of Margin            |                     |          |                        |          |                 |        | (Million Rupees) |          |
|---------------------------|---------------------|----------|------------------------|----------|-----------------|--------|------------------|----------|
|                           | 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>Bank's Deposits</b>    |                     |          |                        |          |                 |        |                  |          |
| 0                         | 223                 | 915.9    | 445                    | 1,329    | -               | -      | 668              | 2,245.3  |
| 5                         | -                   | -        | 73                     | 802      | -               | -      | 73               | 802.0    |
| 10                        | 3,539               | 3,038.3  | 1,101                  | 9,701    | -               | -      | 4,640            | 12,739.4 |
| 15                        | 1                   | 3.5      | 70                     | 544      | -               | -      | 71               | 547.9    |
| 20                        | 100                 | 169.3    | 1,406                  | 4,911    | -               | -      | 1,506            | 5,080.0  |
| 25                        | 972                 | 19,946.4 | 424                    | 7,331    | -               | -      | 1,396            | 27,277.7 |
| 30                        | 23                  | 34.7     | 218                    | 1,167    | -               | -      | 241              | 1,201.4  |
| 35                        | -                   | -        | 27                     | 270      | -               | -      | 27               | 269.5    |
| 40                        | -                   | -        | 84                     | 350      | -               | -      | 84               | 350.3    |
| 45                        | -                   | -        | 5                      | 9        | -               | -      | 5                | 8.7      |
| 50                        | 1,269               | 330.0    | 91                     | 1,718    | -               | -      | 1,360            | 2,048.1  |
| 55                        | -                   | -        | 2                      | 0        | -               | -      | 2                | 0.3      |
| 60                        | -                   | -        | 6                      | 267      | -               | -      | 6                | 267.0    |
| 65                        | -                   | -        | 6                      | 1        | -               | -      | 6                | 0.9      |
| 70                        | -                   | -        | 4                      | 6        | -               | -      | 4                | 6.3      |
| 75                        | -                   | -        | 7                      | 11       | -               | -      | 7                | 11.3     |
| 80                        | -                   | -        | 9                      | 24       | -               | -      | 9                | 23.8     |
| 85                        | -                   | -        | 18                     | 31       | -               | -      | 18               | 31.1     |
| 90                        | -                   | -        | 8                      | 27       | -               | -      | 8                | 26.6     |
| 95                        | -                   | -        | 50                     | 591      | -               | -      | 50               | 591.4    |
| 99.99                     | -                   | -        | 4                      | 0        | -               | -      | 4                | 0.1      |
| Total                     | 6,127               | 24,438.1 | 4,058                  | 29,091.3 | -               | -      | 10,185           | 53,529.1 |
| W.A                       |                     | 22.51    |                        | 21.17    | -               | -      |                  | 21.78    |
| <b>Insurance Policies</b> |                     |          |                        |          |                 |        |                  |          |
| 0                         | 1,136               | 181.0    | 164                    | 2,042    | -               | -      | 1,300            | 2,223.3  |
| 5                         | -                   | -        | 200                    | 2,640    | -               | -      | 200              | 2,640.0  |
| 10                        | -                   | -        | 389                    | 1,979    | -               | -      | 389              | 1,979.1  |
| 15                        | -                   | -        | 99                     | 104      | -               | -      | 99               | 103.5    |
| 20                        | -                   | -        | 160                    | 316      | -               | -      | 160              | 316.1    |
| 25                        | 4                   | 17.5     | 138                    | 699      | -               | -      | 142              | 716.5    |
| 30                        | -                   | -        | 153                    | 264      | -               | -      | 153              | 263.8    |
| 35                        | -                   | -        | 62                     | 49       | -               | -      | 62               | 48.6     |
| 40                        | -                   | -        | 113                    | 137      | -               | -      | 113              | 136.6    |
| 45                        | -                   | -        | 69                     | 75       | -               | -      | 69               | 75.4     |
| 50                        | 6                   | 9.8      | 65                     | 267      | -               | -      | 71               | 276.2    |
| 55                        | -                   | -        | 41                     | 23       | -               | -      | 41               | 23.1     |
| 60                        | -                   | -        | 61                     | 254      | -               | -      | 61               | 253.9    |
| 65                        | -                   | -        | 49                     | 519      | -               | -      | 49               | 518.9    |
| 70                        | -                   | -        | 29                     | 18       | -               | -      | 29               | 17.8     |
| 75                        | -                   | -        | 38                     | 7        | -               | -      | 38               | 7.0      |
| 80                        | -                   | -        | 37                     | 130      | -               | -      | 37               | 129.6    |
| 85                        | -                   | -        | 16                     | 5        | -               | -      | 16               | 4.9      |
| 90                        | -                   | -        | 28                     | 4        | -               | -      | 28               | 3.5      |
| 95                        | -                   | -        | 37                     | 1        | -               | -      | 37               | 1.4      |
| 99.99                     | -                   | -        | 9                      | 0        | -               | -      | 9                | 0.2      |
| Total                     | 1,146               | 208.3    | 1,957                  | 9,531    | -               | -      | 3,103            | 9,739.4  |
| W.A                       |                     | 4        |                        | 16.09    | -               | -      |                  | 15.84    |

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

Totals may differ due to rounding

(Cont.)

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

#### Commercial Banks As on 31<sup>st</sup> December, 2014

(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                                        | 4,066               | 930.3            | 369,390                | 428,447            | 143             | 253             | 373,599          | 429,629.8          |
| 5                                        | -                   | -                | 41,142                 | 68,495             | -               | -               | 41,142           | 68,494.6           |
| 10                                       | 6,371               | 4,267.7          | 57,739                 | 85,694             | -               | -               | 64,110           | 89,961.7           |
| 15                                       | 1,343               | 586.8            | 4,231                  | 41,718             | -               | -               | 5,574            | 42,304.4           |
| 20                                       | 12,124              | 5,779.9          | 305,527                | 34,510             | -               | -               | 317,651          | 40,289.4           |
| 25                                       | 11,041              | 16,431.6         | 37,307                 | 99,634             | 20              | 6,533           | 48,368           | 122,597.7          |
| 30                                       | 1,263               | 1,196.5          | 6,789                  | 24,393             | -               | -               | 8,052            | 25,589.2           |
| 35                                       | 1                   | 1.4              | 2,009                  | 8,997              | -               | -               | 2,010            | 8,998.3            |
| 40                                       | 17,201              | 4,156.6          | 21,545                 | 173,312            | -               | -               | 38,746           | 177,468.4          |
| 45                                       | -                   | -                | 354                    | 1,285              | -               | -               | 354              | 1,284.8            |
| 50                                       | 44,334              | 10,746.1         | 20,552                 | 15,690             | -               | -               | 64,886           | 26,436.1           |
| 55                                       | -                   | -                | 153                    | 1,709              | -               | -               | 153              | 1,708.7            |
| 60                                       | -                   | -                | 896                    | 4,008              | -               | -               | 896              | 4,008.4            |
| 65                                       | -                   | -                | 167                    | 3,186              | -               | -               | 167              | 3,185.7            |
| 70                                       | -                   | -                | 147                    | 1,809              | -               | -               | 147              | 1,809.0            |
| 75                                       | -                   | -                | 67                     | 1,194              | -               | -               | 67               | 1,194.4            |
| 80                                       | -                   | -                | 77                     | 333                | -               | -               | 77               | 333.1              |
| 85                                       | -                   | -                | 93                     | 366                | -               | -               | 93               | 365.8              |
| 90                                       | -                   | -                | 11                     | 53                 | -               | -               | 11               | 53.4               |
| 95                                       | -                   | -                | 27                     | 115                | -               | -               | 27               | 115.2              |
| 99.99                                    | -                   | -                | 3                      | 1                  | 202             | 733             | 205              | 733.2              |
| <b>Total</b>                             | <b>97,744</b>       | <b>44,096.9</b>  | <b>868,226</b>         | <b>994,946.4</b>   | <b>365</b>      | <b>7,518.1</b>  | <b>966,335</b>   | <b>1,046,561.3</b> |
| <b>W.A</b>                               |                     | <b>29.87</b>     |                        | <b>14.73</b>       |                 | <b>31.47</b>    |                  | <b>15.49</b>       |
| <b>Advances Secured by Guarantee (s)</b> |                     |                  |                        |                    |                 |                 |                  |                    |
| 0                                        | 277,767             | 109,274.3        | 136,624                | 132,486            | 484             | 24,524          | 414,875          | 266,284.1          |
| <b>Total</b>                             | <b>277,767</b>      | <b>109,274</b>   | <b>136,624</b>         | <b>132,486</b>     | <b>484</b>      | <b>24,524</b>   | <b>414,875</b>   | <b>266,284</b>     |
| <b>W.A</b>                               |                     | <b>(0.00)</b>    |                        | <b>(0.00)</b>      |                 | <b>(0.00)</b>   |                  | <b>(0.00)</b>      |
| <b>Unsecured Advances</b>                |                     |                  |                        |                    |                 |                 |                  |                    |
| 0                                        | 136,947             | 28,886.5         | 317,637                | 31,460             | 1,386           | 222             | 455,970          | 60,567.6           |
| <b>Total</b>                             | <b>136,947</b>      | <b>28,886.5</b>  | <b>317,637</b>         | <b>31,459.5</b>    | <b>1,386</b>    | <b>221.7</b>    | <b>455,970</b>   | <b>60,567.6</b>    |
| <b>W.A</b>                               |                     | <b>(0.00)</b>    |                        | <b>(0.00)</b>      |                 | <b>(0.00)</b>   |                  | <b>(0.00)</b>      |
| <b>Grand Total</b>                       | <b>876,900</b>      | <b>925,760.1</b> | <b>1,487,102</b>       | <b>3,193,513.1</b> | <b>2,457</b>    | <b>57,235.6</b> | <b>2,366,459</b> | <b>4,176,508.8</b> |
| <b>W.A</b>                               |                     | <b>18.09</b>     |                        | <b>19.51</b>       |                 | <b>14.93</b>    |                  | <b>19.12</b>       |

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

Totals may differ due to rounding