

**3. Analysis of Loans & Advances, Commitments,  
Contingencies and Impairment  
Bank as at 30-June-2020 (In Rupees Million)**

**3.1 Product-wise Analysis - Gross loans & advances**

<b>By product - Domestic Currency</b>	<b>30.06.2020</b>	<b>31.03.2020</b>
Overdraft	1,780.91	1,444.24
Term loans	5,692.73	5,874.22
Lease rental receivable		
Credit cards		
Pawning		
Trade finance	96.31	34.15
Staff loans	65.94	60.83
<b>Sub Total</b>	<b>7,635.89</b>	<b>7,413.43</b>
<b>By product - Foreign Currency</b>		
Overdraft	890.48	875.94
Term loans	12,570.79	9,415.71
Lease rental receivable		-
Credit cards		-
Pawning		-
Trade finance	439.76	813.71
Staff loans		-
<b>Sub Total</b>	<b>13,901.04</b>	<b>11,105.37</b>
<b>Total</b>	<b>21,536.93</b>	<b>18,518.81</b>

**3.2 Product wise - Commitments and Contingencies**

<b>By product - Domestic Currency</b>		
Guarantees	2,908.55	3,049.40
Bonds	-	-
Undrawn Credit Lines	824.61	1,316.75
Other Commitments	137.19	137.40
Other Contingencies	0.59	0.04
<b>Sub Total</b>	<b>3,870.94</b>	<b>4,503.59</b>
<b>By product - Foreign Currency</b>		
Guarantees	5,188.54	5,313.66
Bonds	-	-
Undrawn Credit Lines	3,208.78	987.07
Other Commitments	1,930.03	1,971.74
Other Contingencies	4,692.22	5,984.68
<b>Sub Total</b>	<b>15,019.58</b>	<b>14,257.14</b>
<b>Total</b>	<b>18,890.51</b>	<b>18,760.74</b>

<b>3.3 Stage-wise impairment on loans &amp; advances, commitments and contingencies</b>		
Gross loans and advances, commitments and contingencies	40,427.44	37,280
Less: Accumulated impairment under stage 1	164.56	119.75
Accumulated impairment under stage 2	44.12	38.42
Accumulated impairment under stage 3	-	-
<b>Net value of loans and advances, commitments and contingencies</b>	<b>40,218.76</b>	<b>37,121</b>
<b>3.4 Movement of impairment during the period</b>		
<b>Under Stage 1</b>		
Charge/(Write back) to income statement	44.81	5.62
Write-off during the year		
Other movements		
Closing balance	164.56	119.75
<b>Under Stage 2</b>		
Charge/(Write back) to income statement	5.70	(14.65)
Write-off during the year		
Other movements		
Closing balance	44.12	38.42
<b>Under Stage 3</b>		
Charge/(Write back) to income statement		(0.17)
Write-off during the year		
Other movements		
Closing balance	-	-
<b>Total impairment</b>	<b>208.68</b>	<b>158.17</b>