

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1953		1954		1955		1956	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1 Agriculture, Forestry, Hunting & Fishing	94.8	17.6	37.2	14.4	12.3	15.7	12.4	18.0
2 Mining & Quarrying	0.3	0.1	-	2.9	2.7	11.7	13.1	5.0
3 Manufacturing	82.4	70.9	111.0	118.7	175.7	198.2	266.5	268.2
4 Construction	7.9	10.0	15.8	23.8	26.5	23.0	17.6	13.0
5 Electricity, Gas, Water & Sanitary Services	1.1	1.0	1.3	4.2	15.3	23.8	4.1	3.4
6 Commerce	217.0	417.7	396.8	529.6	377.8	577.5	422.6	651.1
7 Transport, Storage & Communication	12.3	12.9	11.8	11.9	15.3	8.8	7.8	6.5
8 Services	67.5	59.4	43.4	17.1	75.1	43.9	15.7	19.1
9 Employees & activities not adequately described	31.3	19.3	20.3	22.3	22.3	22.8	21.6	18.6
<b>Total</b>	<b>514.7</b>	<b>609.0</b>	<b>637.5</b>	<b>744.9</b>	<b>722.9</b>	<b>925.4</b>	<b>781.4</b>	<b>1,002.9</b>

(Million Rupees)

Economic Group	1957		1958		1959
	Jun.	Dec.	Jun.	Dec.	Jun.
1 Agriculture, Forestry, Hunting & Fishing	10.2	17.7	21.8	49.5	38.8
2 Mining & Quarrying	6.0	5.3	1.0	3.5	7.7
3 Manufacturing	308.1	311.6	395.9	450.9	386.1
4 Construction	8.9	11.3	17.1	14.4	20.3
5 Electricity, Gas, Water & Sanitary Services	4.5	4.5	4.1	5.0	4.3
6 Commerce	580.4	646.2	480.9	542.1	379.0
7 Transport, Storage & Communication	8.4	9.5	17.7	9.5	13.7
8 Services	29.3	18.1	23.3	98.0	151.7
9 Employees & activities not adequately described	19.6	35.2	97.4	51.4	98.7
<b>Total</b>	<b>975.5</b>	<b>1,059.3</b>	<b>1,059.1</b>	<b>1,224.2</b>	<b>1,100.4</b>

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1959		1960		1961		1962	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
1. Agriculture, Forestry, Hunting & Fishing	64.7	42.8	104.9	120.0	182.9	208.1	208.4	
2. Mining And Quarrying	10.1	15.2	14.6	14.2	15.4	12.5	16.3	
3. Manufacturing:	451.0	554.0	604.3	618.3	768.3	895.3	1,046.1	
i Food Industries	30.7	41.4	28.1	46.2	41.4	54.7	60.8	
ii Beverage Industries	5.4	0.1	9.2	7.0	8.5	5.8	13.6	
iii Tobacco	12.1	3.8	4.2	4.2	14.0	8.5	21.5	
iv Textile	167.3	206.2	232.6	234.2	338.1	387.3	459.4	
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	22.9	26.8	27.1	13.7	7.6	8.2	10.6	
vi Wood and Cork Except Furniture	0.6	0.9	1.3	1.4	2.1	2.7	4.3	
vii Furniture and Fixture	0.8	0.7	0.5	0.5	1.0	2.0	1.0	
viii Paper And Paper Products	1.8	17.6	13.0	9.7	6.4	6.2	3.5	
ix Printing Publishing and Allied Industries	4.1	4.6	5.4	5.3	6.2	7.9	9.1	
x Leather Products Except Footwear	6.2	9.0	9.5	10.1	12.7	15.1	16.5	
xi Rubber Products	4.9	6.6	10.9	10.3	9.6	10.3	14.1	
xii Chemicals and Chemical Products	18.1	14.4	24.4	25.8	34.3	40.7	46.0	
xiii Petroleum and Coal Products	-	0.1	0.1	0.7	0.9	8.6	3.7	
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	1.9	5.1	6.1	6.5	5.6	7.6	1.5	
xv Basic Metal Industries	2.0	4.5	6.8	10.1	8.8	14.5	23.6	
xvi Metal Products Except Machinery and Transport Equipment	19.6	36.6	55.2	60.7	71.9	51.7	65.6	
xvii Machinery Except Electrical Machinery	20.6	11.5	14.0	5.1	5.1	4.2	30.3	
xviii Electrical Machinery, Apparatus, Appliances and Supplies	7.1	10.6	13.0	10.2	15.6	15.2	18.2	
xix Transport Equipment	26.0	25.6	12.1	10.3	20.2	29.4	25.8	
xx Miscellaneous Industries	98.9	127.9	130.9	146.0	158.6	214.9	217.0	
4. Construction	14.7	15.5	14.7	11.1	8.4	73.3	103.9	
5. Electricity, Gas, Water & Sanitary Services	3.8	2.6	6.0	53.6	31.5	18.5	30.7	
6. Commerce:	690.8	624.6	786.9	771.6	942.4	827.7	1,252.6	
i Wholesale and Retail Trade	538.6	467.2	652.6	553.3	748.7	721.5	1,172.1	
ii Banks And Other Financial Institution	145.0	151.6	126.4	210.7	179.2	98.7	71.9	
iii Insurance	0.7	0.6	0.7	0.4	0.7	0.1	0.2	
iv Real Estate	6.5	5.1	7.2	7.1	13.8	7.4	8.4	
7. Transport, Storage & Communication	12.1	15.2	34.6	27.7	48.0	51.0	58.6	
8. Services:	77.0	77.8	158.3	154.5	201.4	272.2	205.8	
i Government	42.1	33.1	106.6	91.1	125.4	133.6	37.6	
ii Community and Business	25.4	34.0	38.5	44.8	50.8	87.4	131.7	
iii Recreation	0.8	1.9	1.7	1.5	1.9	2.3	2.7	
iv Personal	8.6	8.9	11.4	17.1	23.3	49.0	33.8	
9. Employees & activities not adequately described	78.9	97.3	72.8	149.5	188.4	234.1	67.0	
<b>Total</b>	<b>1,403.1</b>	<b>1,445.0</b>	<b>1,797.1</b>	<b>1,920.5</b>	<b>2,386.7</b>	<b>2,592.7</b>	<b>2,989.4</b>	

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1963		1964		1965	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Agriculture, Forestry, Hunting & Fishing	232.7	329.8	320.8	415.1	384.6	358.1
2. Mining And Quarrying	11.6	7.6	21.7	26.0	23.2	29.7
3. Manufacturing:	1,236.5	1,458.5	1,542.3	1,959.9	2,290.8	2,424.7
i Food Industries	110.5	110.0	92.1	106.8	154.5	133.7
ii Beverage Industries	14.1	10.7	12.6	13.7	13.6	13.5
iii Tobacco	13.9	19.7	18.0	15.6	12.6	17.9
iv Textile	508.1	667.0	695.0	876.9	939.7	1,123.8
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	15.0	12.9	25.9	23.2	26.3	36.0
vi Wood and Cork Except Furniture	2.3	3.1	4.5	4.1	6.3	5.7
vii Furniture and Fixture	0.8	1.4	1.2	2.0	3.1	5.4
viii Paper And Paper Products	21.1	10.9	10.2	8.1	19.8	19.8
ix Printing Publishing and Allied Industries	12.5	21.9	28.1	53.6	26.7	35.9
x Leather Products Except Footwear	18.6	18.9	26.8	25.4	30.4	31.9
xi Rubber Products	12.8	12.4	18.1	24.3	27.8	26.4
xii Chemicals and Chemical Products	54.9	62.9	76.0	89.3	115.9	100.6
xiii Petroleum and Coal Products	7.5	5.8	6.6	7.1	5.1	1.8
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	8.4	4.3	10.3	8.4	19.9	24.1
xv Basic Metal Industries	19.2	13.5	17.2	22.3	21.1	14.8
xvi Metal Products Except Machinery and Transport Equipment	79.4	126.3	120.9	136.6	208.1	226.0
xvii Machinery Except Electrical Machinery	36.9	45.7	45.4	62.7	85.1	34.0
xviii Electrical Machinery, Apparatus, Appliances and Supplies	36.6	45.2	53.1	68.8	86.9	77.5
xix Transport Equipment	31.5	28.9	30.5	34.5	56.8	53.9
xx Miscellaneous Industries	232.4	237.0	249.8	376.7	431.1	442.1
4. Construction	90.5	87.2	91.9	112.8	111.2	120.7
5. Electricity, Gas, Water & Sanitary Services	7.3	17.5	14.4	57.8	17.6	29.3
6. Commerce:	1,315.7	1,418.6	1,666.1	2,145.0	2,191.1	2,450.2
i Wholesale and Retail Trade	1,228.6	1,320.6	1,569.4	2,060.3	2,117.7	2,306.1
ii Banks And Other Financial Institution	74.6	81.1	79.8	55.3	47.7	102.8
iii Insurance	0.9	0.4	1.2	4.2	1.2	4.1
iv Real Estate	11.5	16.4	15.7	25.2	24.6	37.3
7. Transport, Storage & Communication	76.3	69.1	113.0	113.5	171.3	110.6
8. Services:	257.6	313.7	340.7	420.6	447.1	429.7
i Government	79.0	51.6	100.4	92.9	118.2	69.2
ii Community and Business	109.7	207.1	163.5	242.8	219.4	253.4
iii Recreation	3.2	11.5	14.3	15.1	17.5	22.6
iv Personal	65.7	43.6	62.5	69.8	92.1	84.5
9. Employees & activities not adequately described	79.9	163.6	231.1	229.4	264.8	282.8
<b>Total</b>	<b>3,308.0</b>	<b>3,865.5</b>	<b>4,342.0</b>	<b>5,479.9</b>	<b>5,901.7</b>	<b>6,235.8</b>

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

		(Million Rupees)					
Economic Group		1966		1967		1968	
		Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1.	Agriculture, Forestry, Hunting & Fishing	490.1	460.9	545.5	600.1	748.2	723.3
2.	Mining And Quarrying	27.7	43.9	43.9	56.6	31.7	41.2
3.	Manufacturing:	2,415.3	3,237.7	3,484.5	3,650.4	3,627.4	3,871.6
	i Food Industries	222.3	153.2	255.7	186.9	202.1	225.3
	ii Beverage Industries	16.4	20.5	23.3	24.0	23.1	24.7
	iii Tobacco	22.6	55.9	34.0	108.6	96.1	113.0
	iv Textile	1,057.2	1,615.4	1,578.3	1,822.2	1,738.9	1,827.0
	v. Footwear, Other Wearing Apparel and Made Up Textile Goods	31.4	35.2	29.3	33.4	30.3	32.2
	vi Wood and Cork Except Furniture	6.1	10.6	9.1	7.5	8.0	8.7
	vii Furniture and Fixture	6.6	9.5	7.1	8.3	6.0	6.2
	viii Paper And Paper Products	21.9	26.3	39.1	50.9	54.7	59.9
	ix Printing Publishing and Allied Industries	39.7	49.5	63.0	66.9	57.3	59.5
	x Leather Products Except Footwear	31.9	38.0	41.3	46.8	47.5	46.2
	xi Rubber Products	20.0	24.3	47.7	25.8	40.6	40.1
	xii Chemicals and Chemical Products	112.2	142.9	261.9	235.1	282.2	284.7
	xiii Petroleum and Coal Products	6.2	43.2	39.1	43.8	50.1	46.2
	xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	29.4	21.5	31.1	24.0	29.0	24.3
	xv Basic Metal Industries	9.3	18.5	26.5	20.9	23.1	30.5
	xvi Metal Products Except Machinery and Transport Equipment	176.4	171.1	187.2	183.5	195.4	223.2
	xvii Machinery Except Electrical Machinery	37.7	42.4	48.9	44.6	40.4	41.8
	xviii Electrical Machinery, Apparatus, Appliances and Supplies	73.9	89.9	62.6	84.6	98.9	108.6
	xix Transport Equipment	42.4	101.7	87.8	114.8	117.0	116.5
	xx Miscellaneous Industries	451.7	568.2	611.6	517.7	486.6	552.8
4.	Construction	126.5	142.7	153.0	148.9	161.8	199.7
5.	Electricity, Gas, Water & Sanitary Services	25.6	32.9	39.8	74.8	134.7	53.6
6.	Commerce:	2,277.5	2,944.8	2,811.9	3,054.4	3,387.5	3,937.6
	i Wholesale and Retail Trade	2,062.0	2,704.8	2,545.2	2,808.8	3,125.7	3,828.0
	ii Banks And Other Financial Institution	175.1	194.3	212.4	200.3	205.2	51.3
	iii Insurance	3.6	2.4	4.3	4.0	8.9	7.3
	iv Real Estate	36.9	43.4	49.9	41.4	47.7	51.0
7.	Transport, Storage & Communication	167.4	160.0	154.0	189.2	200.3	193.1
8.	Services:	422.1	486.5	602.8	592.8	683.3	660.1
	i Government	83.5	79.8	127.8	119.2	175.7	129.3
	ii Community and Business	225.4	274.9	307.6	298.1	334.4	343.4
	iii Recreation	29.1	26.9	34.9	35.1	42.8	45.7
	iv Personal	84.1	104.9	132.5	140.4	130.3	141.8
9.	Employees & activities not adequately described	364.8	347.8	372.4	349.4	437.5	386.7
<b>Total</b>		<b>6,316.6</b>	<b>7,857.2</b>	<b>8,207.8</b>	<b>8,716.5</b>	<b>9,412.2</b>	<b>10,067.0</b>

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1969		1970		1971	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Agriculture, Forestry, Hunting & Fishing	872.7	905.8	1,022.3	981.5	1,150.9	1,065.4
2. Mining And Quarrying	52.5	49.1	46.6	45.7	62.9	57.3
3. Manufacturing:	3,794.7	4,196.2	4,603.1	5,208.1	5,175.8	5,376.6
i Food Industries	261.2	296.2	472.2	378.9	464.3	376.6
ii Beverage Industries	28.6	25.3	30.3	20.5	20.6	29.5
iii Tobacco	70.9	79.6	80.4	90.5	104.6	116.9
iv Textile	1,639.2	1,934.2	1,909.8	2,508.8	2,373.3	2,546.1
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	38.1	45.4	43.4	41.4	45.8	63.1
vi Wood and Cork Except Furniture	8.8	42.7	41.2	38.7	43.3	51.1
vii Furniture and Fixture	6.1	5.5	5.4	11.6	14.1	11.5
viii Paper And Paper Products	54.3	69.9	77.9	106.4	115.6	91.4
ix Printing Publishing and Allied Industries	57.5	62.4	66.4	73.1	76.5	76.7
x Leather Products Except Footwear	55.9	51.9	54.2	58.3	49.4	51.6
xi Rubber Products	40.2	43.4	50.8	57.6	48.4	46.2
xii Chemicals and Chemical Products	267.1	293.2	378.8	422.1	398.6	425.5
xiii Petroleum and Coal Products	42.1	56.8	47.0	47.3	35.4	53.4
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	27.2	26.7	27.5	29.3	19.8	18.4
xv Basic Metal Industries	39.1	33.6	31.4	38.7	46.1	33.0
xvi Metal Products Except Machinery and Transport Equipment	254.6	187.7	154.8	174.6	186.2	183.3
xvii Machinery Except Electrical Machinery	46.7	50.1	51.5	36.0	21.9	30.1
xviii Electrical Machinery, Apparatus, Appliances and Supplies	111.1	103.1	120.0	124.6	129.8	116.9
xix Transport Equipment	131.1	114.3	132.8	110.5	108.2	112.7
xx Miscellaneous Industries	614.9	674.0	827.3	839.0	873.9	942.6
4. Construction	194.5	201.7	146.7	178.9	143.5	136.3
5. Electricity, Gas, Water & Sanitary Services	30.2	54.7	69.3	67.8	83.8	78.0
6. Commerce:	3,135.5	3,434.2	3,266.7	3,589.2	3,348.2	3,137.3
i Wholesale and Retail Trade	2,960.4	3,267.2	3,059.3	3,379.8	3,170.0	2,960.7
ii Banks And Other Financial Institution	105.8	97.3	117.3	83.2	92.4	89.4
iii Insurance	17.3	17.6	18.0	6.4	20.5	16.4
iv Real Estate	52.0	52.1	72.1	119.8	65.3	70.8
7. Transport, Storage & Communication	265.0	271.7	272.1	293.4	266.5	263.9
8. Services:	703.3	826.9	757.6	876.5	821.5	847.1
i Government	183.2	261.1	221.4	266.8	260.5	242.3
ii Community and Business	341.9	363.0	297.4	319.7	293.0	326.0
iii Recreation	41.2	41.3	46.4	53.2	51.1	55.0
iv Personal	137.1	161.5	192.5	236.8	216.9	223.8
9. Employees & activities not adequately described	411.2	443.0	470.0	492.6	526.0	484.8
<b>Total</b>	<b>9,459.6</b>	<b>10,383.3</b>	<b>10,654.6</b>	<b>11,733.6</b>	<b>11,579.1</b>	<b>11,446.8</b>

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

Economic Group	(Million Rupees)					
	1972		1973		1974	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Agriculture, Forestry, Hunting & Fishing	1,156.8	1,253.6	1,377.3	1,807.3	2,227.0	2,055.4
2. Mining And Quarrying	62.5	47.8	58.3	65.7	122.1	166.2
3. Manufacturing:	6,124.3	6,749.9	6,971.4	8,117.9	8,380.6	8,352.3
i Food Industries	395.1	575.4	468.1	497.1	489.0	438.5
ii Beverage Industries	36.7	34.6	32.7	47.2	26.9	40.1
iii Tobacco	117.5	134.8	131.8	170.7	181.8	183.4
iv Textile	2,905.2	3,276.5	3,292.6	3,990.6	4,119.1	3,724.0
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	58.4	67.3	94.8	109.6	129.1	116.6
vi Wood and Cork Except Furniture	62.1	24.0	27.9	31.5	43.2	20.0
vii Furniture and Fixture	13.7	22.0	16.7	16.6	31.8	22.7
viii Paper And Paper Products	124.1	117.5	138.6	143.6	144.9	113.7
ix Printing Publishing and Allied Industries	96.8	101.2	109.1	119.2	119.2	131.2
x Leather Products Except Footwear	64.3	88.8	80.2	89.8	94.1	96.7
xi Rubber Products	42.8	50.3	53.0	71.8	73.6	53.6
xii Chemicals and Chemical Products	449.6	489.9	620.0	653.0	641.3	632.1
xiii Petroleum and Coal Products	64.7	58.4	72.9	83.7	91.4	110.1
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	18.1	18.2	31.4	27.3	27.5	20.1
xv Basic Metal Industries	36.6	46.6	100.0	107.9	141.8	90.0
xvi Metal Products Except Machinery and Transport Equipment	231.3	261.1	267.9	240.4	239.2	199.0
xvii Machinery Except Electrical Machinery	74.7	70.1	95.8	135.7	173.2	262.8
xviii Electrical Machinery, Apparatus, Appliances and Supplies	159.7	149.5	146.2	149.0	165.6	160.0
xix Transport Equipment	115.4	134.2	167.1	193.4	294.4	428.4
xx Miscellaneous Industries	1,057.4	1,029.2	1,024.4	1,239.4	1,153.4	1,509.1
4. Construction	149.9	160.9	180.3	196.0	208.9	214.1
5. Electricity, Gas, Water & Sanitary Services	68.6	48.4	30.4	35.8	31.1	54.2
6. Commerce:	3,182.8	3,802.9	3,886.6	4,819.4	5,488.4	5,008.5
i Wholesale and Retail Trade	2,981.0	3,636.7	3,681.7	4,615.7	5,278.0	4,810.3
ii Banks And Other Financial Institution	86.1	87.4	125.9	125.0	136.6	120.6
iii Insurance	13.2	12.4	9.3	4.1	2.8	2.6
iv Real Estate	102.5	66.4	69.7	74.7	70.9	75.0
7. Transport, Storage & Communication	305.5	389.4	364.5	349.6	464.9	322.7
8. Services:	924.8	876.6	993.9	1,073.8	1,269.7	1,599.9
i Government	220.1	251.4	283.6	330.7	523.5	1,034.6
ii Community and Business	358.8	332.9	381.4	395.2	410.3	263.5
iii Recreation	59.2	58.5	66.5	70.9	63.7	47.7
iv Personal	286.7	233.9	262.5	277.0	272.2	254.1
9. Employees & activities not adequately described	457.6	664.6	734.8	873.0	986.8	932.8
<b>Total</b>	<b>12,432.8</b>	<b>13,994.1</b>	<b>14,597.5</b>	<b>17,338.4</b>	<b>19,179.4</b>	<b>18,706.2</b>

## 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1975		1976		1977		1978
	Jun.	Dec.	Jun.	Dec.	Jun	Dec.	Jun.
1. Agriculture, Forestry, Hunting & Fishing	2,322.9	2,965.3	3,755.2	4,536.7	4,632.5	4,280.0	4,635.8
2. Mining And Quarrying	201.3	225.3	189.6	254.3	381.9	283.1	252.1
3. Manufacturing:	8,519.0	10,155.4	10,131.3	12,732.4	12,576.9	14,314.2	13,515.6
i Food Industries	480.2	544.6	576.5	1,267.1	1,272.2	1,258.5	1,177.9
ii Beverage Industries	60.1	59.6	61.5	109.3	99.2	128.8	124.1
iii Tobacco	158.0	223.1	152.8	235.0	204.7	332.0	216.8
iv Textile	3,400.6	4,224.1	4,118.5	5,135.2	5,227.0	6,045.1	5,349.5
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	138.5	171.3	162.4	169.5	194.6	207.5	201.2
vi Wood and Cork Except Furniture	15.2	20.0	35.2	28.1	25.3	36.8	50.0
vii Furniture and Fixture	10.7	13.9	12.4	15.3	15.7	30.5	34.5
viii Paper And Paper Products	125.7	141.3	124.7	144.9	127.7	133.8	119.8
ix Printing Publishing and Allied Industries	128.1	216.8	176.8	142.4	135.6	298.0	141.9
x Leather Products Except Footwear	112.9	122.0	129.4	188.0	197.8	214.4	194.1
xi Rubber Products	64.4	66.5	101.4	104.5	68.7	116.0	112.1
xii Chemicals and Chemical Products	903.6	942.7	1,021.8	1,041.4	939.1	919.9	1,291.3
xiii Petroleum and Coal Products	145.9	71.3	305.7	296.1	175.6	317.8	291.3
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	24.1	58.5	44.4	67.3	81.1	39.6	87.8
xv Basic Metal Industries	80.3	217.2	226.4	279.2	188.3	322.9	345.5
xvi Metal Products Except Machinery and Transport Equipment	333.0	279.8	244.5	293.9	493.2	275.1	238.4
xvii Machinery Except Electrical Machinery	258.0	385.9	388.3	549.0	475.1	572.0	450.5
xviii Electrical Machinery, Apparatus, Appliances and Supplies	134.6	148.6	192.9	232.3	222.2	266.0	367.9
xix Transport Equipment	475.1	539.3	552.9	668.1	701.0	633.4	595.6
xx Miscellaneous Industries	1,469.9	1,709.0	1,502.7	1,766.1	1,732.7	2,166.2	2,125.4
4. Construction	333.7	382.2	468.5	588.9	698.7	1,189.1	912.2
5. Electricity, Gas, Water & Sanitary Services	126.9	193.5	141.8	174.1	101.3	178.1	191.0
6. Commerce:	6,348.8	5,848.8	5,854.6	6,540.9	6,146.1	7,188.1	7,889.1
i Wholesale and Retail Trade	5,867.8	5,480.5	5,486.8	6,045.2	5,723.4	6,724.4	7,357.0
ii Banks And Other Financial Institution	358.9	223.8	236.1	295.2	209.2	233.7	292.0
iii Insurance	1.6	1.5	3.2	2.0	7.8	5.6	6.8
iv Real Estate	120.6	143.0	128.5	198.6	205.8	224.4	233.2
7. Transport, Storage & Communication	248.5	296.1	299.6	309.0	391.4	352.6	358.7
8. Services:	1,801.6	2,045.5	2,730.9	2,187.1	2,633.6	2,394.1	2,876.8
i Government	1,183.8	1,339.9	1,908.8	1,254.0	1,560.1	1,402.2	1,791.6
ii Community and Business	301.0	357.3	430.3	500.2	547.3	489.8	547.9
iii Recreation	42.1	72.8	39.6	47.5	115.0	51.9	65.8
iv Personal	274.8	275.5	352.1	385.5	411.2	450.2	471.5
9. Employees & activities not adequately described	1,024.6	1,208.5	1,367.6	1,851.8	1,720.3	2,113.5	2,203.4
<b>Total</b>	<b>20,927.4</b>	<b>23,320.5</b>	<b>24,939.0</b>	<b>29,175.2</b>	<b>29,282.7</b>	<b>32,292.9</b>	<b>32,834.8</b>

### 4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

Economic Group	1978		1979		1980		1981	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
1. Agriculture, Forestry, Hunting & Fishing	4,930.9	5,300.7	5,016.1	5,625.6	6,429.1	6,046.1	8,733.2	
2. Mining And Quarrying	223.8	321.3	273.9	208.7	529.8	336.3	725.5	
3. Manufacturing:	15,174.6	16,267.1	18,581.1	17,213.8	19,655.3	20,298.5	22,818.6	
i Food Industries	1,332.5	1,505.1	1,735.7	1,152.9	1,189.1	1,407.0	1,350.0	
ii Beverage Industries	144.0	107.4	187.0	168.6	210.7	221.2	281.5	
iii Tobacco	277.9	240.9	369.5	303.5	334.6	286.8	396.7	
iv Textile	6,039.5	6,537.0	6,834.6	6,219.6	7,837.6	7,101.4	9,002.7	
v. Footwear, Other Wearing Apparel and Made Up Textile Goods	182.3	185.7	218.7	269.2	303.7	491.5	520.8	
vi Wood and Cork Except Furniture	40.8	34.2	36.5	32.4	40.9	33.0	49.8	
vii Furniture and Fixture	23.9	11.9	37.0	14.2	19.5	20.6	27.3	
viii Paper And Paper Products	126.7	141.5	151.4	205.2	126.4	187.5	242.4	
ix Printing Publishing and Allied Industries	145.4	261.5	274.7	758.7	319.6	336.0	448.1	
x Leather Products Except Footwear	195.4	314.7	332.3	293.7	387.5	398.3	346.0	
xi Rubber Products	99.2	281.4	199.0	475.6	149.7	173.4	117.7	
xii Chemicals and Chemical Products	1,434.4	1,668.8	1,651.9	1,531.5	2,035.3	1,791.4	1,446.4	
xiii Petroleum and Coal Products	388.1	264.6	282.9	315.3	284.8	508.2	604.3	
xiv Non-Metallic Mineral Products Except Products of Petroleum and Coal	92.2	165.3	293.0	148.4	151.7	108.9	159.0	
xv Basic Metal Industries	364.6	330.5	452.5	510.4	489.2	656.0	677.5	
xvi Metal Products Except Machinery and Transport Equipment	268.1	311.3	354.2	632.4	527.9	728.3	613.5	
xvii Machinery Except Electrical Machinery	501.7	495.6	594.5	491.1	591.9	580.1	447.3	
xviii Electrical Machinery, Apparatus, Appliances and Supplies	456.4	429.1	436.9	425.5	491.8	495.5	625.7	
xix Transport Equipment	474.0	665.2	761.0	490.6	620.3	942.9	833.9	
xx Miscellaneous Industries	2,587.7	2,315.5	3,377.7	2,775.1	3,543.3	3,830.4	4,628.2	
4. Construction	983.0	773.4	948.8	1,121.8	1,143.3	1,022.2	1,184.4	
5. Electricity, Gas, Water & Sanitary Services	258.9	257.0	200.4	256.3	357.2	473.6	538.8	
6. Commerce:	9,027.1	9,927.6	11,004.7	10,662.4	12,681.9	14,819.6	14,085.0	
i Wholesale and Retail Trade	8,165.3	9,026.1	10,093.4	9,405.4	11,193.4	13,173.4	12,414.6	
ii Banks And Other Financial Institution	572.0	564.1	544.1	672.3	791.5	1,008.2	938.9	
iii Insurance	27.0	6.8	4.3	4.9	6.8	8.1	3.7	
iv Real Estate	262.8	330.7	362.9	579.8	690.2	629.9	727.8	
7. Transport, Storage & Communication	488.5	410.3	507.8	909.3	1,119.9	811.3	697.6	
8. Services:	2,921.5	3,352.5	3,908.6	5,643.5	6,297.5	8,310.5	7,609.0	
i Government	1,789.2	2,169.2	2,686.8	4,340.2	4,783.0	6,799.3	6,061.6	
ii Community and Business	560.8	621.3	665.6	685.6	738.0	741.7	754.9	
iii Recreation	60.2	52.0	45.7	56.9	64.0	57.8	59.0	
iv Personal	511.3	510.0	510.4	560.8	712.5	711.7	733.4	
9. Employees & activities not adequately described	2,502.5	3,147.0	3,299.2	4,277.4	4,234.8	3,770.6	4,954.8	
<b>Total</b>	<b>36,510.8</b>	<b>39,757.0</b>	<b>43,740.7</b>	<b>45,918.9</b>	<b>52,448.8</b>	<b>55,888.6</b>	<b>61,346.8</b>	



## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	679.6	535.4	479.3	362.0	247.0	236.7	244.2	195.9
i. Official	1.5	18.4	1.2	0.7	0.3	0.3	..	0.4
ii. Business	642.5	490.6	475.6	360.2	245.2	233.0	242.6	193.8
iii. Personal	35.6	26.4	2.4	1.1	1.5	3.4	1.6	1.7
2. Domestic Constituents	65,800.1	74,955.4	80,666.5	91,104.5	97,119.4	102,242.6	111,655.3	123,782.9
I. Government:	14,480.0	14,065.4	16,175.8	14,515.7	13,630.5	11,518.4	14,050.8	2,225.4
A. Federal Government:	7,045.4	6,016.2	7,351.7	7,036.9	7,052.4	5,266.9	7,967.6	1,347.9
1. Commodity Operations	5,911.9	5,853.9	7,340.4	7,036.0	7,048.0	5,058.0	7,963.3	1,202.0
2. Others	1,133.5	162.3	11.3	0.9	4.4	208.4	4.3	145.9
B. Provincial Governments:	7,094.3	7,730.6	8,589.6	7,350.0	6,449.3	6,191.7	5,982.5	845.2
1. Commodity Operations	6,174.9	7,662.7	8,589.6	7,345.1	6,437.6	5,830.2	5,979.7	836.2
2. Others	919.4	67.9	—	4.9	11.7	361.7	2.8	9.0
C. Local Bodies	340.3	318.6	234.6	128.8	128.7	59.8	100.7	32.2
II. Public Sector Enterprises	11,154.1	13,169.6	15,394.3	15,036.2	16,087.5	17,654.5	18,058.8	20,480.1
A. Agriculture, Forestry, Hunting & Fishing	134.1	142.5	286.0	288.0	370.5	214.5	322.8	231.3
B. Mining & Quarrying	754.6	511.7	546.2	595.5	646.2	766.9	333.7	479.8
C. Manufacturing	5,651.6	6,298.5	8,440.6	8,602.7	9,552.4	9,442.0	10,419.6	10,728.1
D. Construction	287.7	406.3	450.4	571.8	656.5	1,073.1	699.4	1,040.7
E. Electricity, Gas And Sanitary Services	1,142.8	1,334.0	1,633.3	1,490.7	1,809.7	2,000.1	1,568.0	1,857.1
F. Commerce:	1,802.0	1,856.2	1,914.9	1,155.7	922.6	2,287.1	2,584.9	3,966.6
1. Wholesale and Retail Trade	399.3	295.1	311.8	459.6	167.5	211.9	69.8	139.9
2. Exports/Imports	920.1	1,180.7	1,234.7	694.0	736.6	2,071.1	2,454.9	3,826.7
3. Co-Operative Banks (Excl. PPCB)	458.2	338.1	368.5	-	-	-	-	-
4. Insurance	2.7	0.2	-	-	-	-	60.2	-
5. Non-Bank Financial Institutions	21.7	42.1	-	2.0	18.5	4.1	-	-
G. Transport, Storage And Communications	268.8	808.3	876.3	1,073.7	945.6	815.8	877.1	562.4
H. Services	21.5	7.9	19.2	5.6	12.8	5.7	94.2	83.0
I. Other Public Sector Enterprises	1,091.0	1,804.3	1,227.4	1,252.5	1,171.3	1,049.0	1,159.1	1,531.1
III. Private Sector (Business)	33,587.8	40,740.5	40,856.4	51,555.2	56,882.7	62,380.4	69,637.3	88,011.8
A. Agriculture, Forestry, Hunting & Fishing	5,567.6	6,976.0	6,695.7	7,987.0	9,513.0	11,569.4	14,029.1	18,088.5
B. Mining and Quarrying	317.5	441.8	393.8	419.7	504.5	1,115.2	464.9	646.4
C. Manufacturing:	17,221.4	21,109.5	20,051.0	26,244.1	27,514.2	30,950.2	33,765.2	38,388.5
i. Food Industries	1,104.0	1,159.8	1,460.7	2,125.9	2,478.9	2,407.6	2,956.6	3,335.0
ii. Beverage Industries	455.5	637.1	522.2	715.5	600.2	743.5	785.0	804.3

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1982		1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	207.1	353.8	316.8	347.8	415.6	422.7	757.7	606.2
iv. Textiles	8,718.6	11,027.9	9,376.9	12,927.5	13,006.3	14,838.2	13,266.6	16,972.3
v. Footwear, Other Wearing Apparel & Made-Up Textiles Goods	344.2	348.5	417.7	352.7	480.0	529.2	521.5	696.8
vi. Wood and Cork Except Furniture	35.7	257.2	62.1	118.2	82.2	304.9	153.5	184.3
vii. Furniture & Fixtures	37.4	48.7	47.7	36.8	77.2	249.7	112.9	1,410.7
viii. Paper and Paper Products	282.1	303.6	272.3	286.3	263.6	308.9	535.0	772.1
ix. Printing, Publishing & Allied Industries	381.4	406.3	332.0	496.7	470.5	507.4	616.5	560.4
x. Leather & Leather Furnished Products Except Footwear	325.2	351.0	412.9	538.6	579.7	619.4	699.1	845.4
xi. Rubber Products	255.0	308.0	122.8	154.0	193.4	218.4	391.0	296.6
xii. Chemicals & Chemical Products	886.8	951.3	1,221.2	1,237.8	1,286.9	1,469.7	1,772.3	1,742.5
xiii. Petroleum & Coal Products	193.3	286.1	223.5	221.9	195.2	167.2	829.5	108.8
xiv. Non-Metallic Mineral Products Except Product of Petroleum &	257.7	319.7	285.6	376.8	613.4	1,122.6	1,073.0	1,091.3
xv. Basic Metal Industries	277.8	410.7	471.7	653.5	826.8	762.4	776.8	901.5
xvi. Metal Products Except Machinery & Transport Equipments	321.2	267.2	335.3	374.6	423.6	452.4	456.5	579.1
xvii. Machinery Except Electrical Machinery	67.0	104.1	75.5	106.8	145.5	192.4	338.2	358.2
xviii. Electrical Machinery Apparatus, Appliances & Supplies	459.2	611.8	667.3	705.5	898.1	909.3	1,106.1	1,308.7
xix. Transport Equipments	143.4	201.0	171.4	239.0	294.7	327.5	319.5	392.5
xx. Miscellaneous Industries	2,468.8	2,755.7	3,255.4	4,227.8	4,182.3	4,396.4	6,298.3	5,421.6
D. Construction	897.0	793.6	779.9	934.5	1,518.1	1,397.6	2,155.1	2,400.1
E. Electricity, Gas, Water & Sanitary Services	51.8	91.5	43.6	41.0	68.5	66.9	115.5	245.3
F. Commerce:	7,350.5	8,780.4	9,661.7	11,892.7	13,163.4	12,721.1	14,896.6	18,475.6
i. Wholesale & Retail Trade	3,466.8	4,709.1	4,535.7	5,251.5	5,453.0	5,342.9	5,269.7	8,509.5
ii. Exports/Imports	3,537.2	3,596.4	4,679.3	5,279.0	6,322.6	6,037.2	7,941.4	8,293.9
iii. Non-Scheduled Banks and Other Financial Institutions	22.4	22.5	48.4	676.6	794.0	707.4	1,020.0	1,011.4
iv. Co-Operative Societies	236.5	353.4	273.9	520.3	465.1	472.5	452.7	502.1
v. Insurance	7.7	7.6	15.6	6.0	23.5	13.8	21.5	6.5
vi. Real Estate Dealers (Excl. Item (d))	79.9	91.5	108.7	159.4	105.3	147.3	191.4	152.3
G. Transport, Storage and Communications	255.6	312.3	497.4	438.8	517.0	914.6	648.3	846.0
H. Services	502.7	694.6	539.7	573.2	919.8	816.7	709.9	1,234.4
I. Other Private Business	1,423.7	1,540.8	2,193.7	3,024.2	3,164.2	2,828.7	2,852.6	7,687.1
IV. Trust Funds and Non-Profit Organizations	62.1	84.0	54.5	69.0	151.5	125.9	100.4	135.7
V. Personal	4,072.4	4,424.6	5,560.4	7,128.7	7,661.6	7,796.7	8,806.2	12,159.4
VI. Other activities not adequately described	2,443.7	2,471.2	2,625.1	2,799.5	2,705.5	2,766.9	1,001.8	770.3
<b>Total</b>	<b>66,479.7</b>	<b>75,490.8</b>	<b>81,145.8</b>	<b>91,466.5</b>	<b>97,366.4</b>	<b>102,479.4</b>	<b>111,899.5</b>	<b>123,978.8</b>

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	136.1	93.0	161.3	106.4	101.6	117.6	160.6	130.0
i. Official	--	--	--	--	--	--	--	--
ii. Business	134.6	91.4	158.2	104.9	100.7	115.9	159.2	128.1
iii. Personal	1.4	1.6	3.1	1.5	0.9	1.7	1.4	1.9
2. Domestic Constituents	133,540.0	147,458.4	148,996.7	152,745.8	162,949.4	168,587.6	178,310.4	186,337.2
I. Government:	6,675.4	4,173.3	6,445.5	9,196.1	11,455.3	7,636.4	12,635.6	13,238.7
A. Federal Government:	3,928.3	2,823.9	3,175.9	5,534.4	6,671.8	6,396.1	7,195.7	9,770.3
1. Commodity Operations	3,928.3	2,810.2	3,175.9	5,534.4	6,671.8	6,396.1	7,195.7	9,770.3
2. Others	--	13.7	--	--	--	--	--	--
B. Provincial Governments:	2,712.7	1,313.0	3,229.3	3,660.9	4,783.5	1,240.3	5,439.9	3,468.4
1. Commodity Operations	2,712.7	1,313.0	3,216.0	3,660.9	4,783.5	1,240.3	5,439.9	3,468.4
2. Others	--	--	13.3	--	--	--	--	--
C. Local Bodies	34.4	36.5	40.2	0.8	--	--	--	--
II. Public Sector Enterprises	22,187.9	25,690.5	18,308.1	18,689.0	18,200.0	20,527.7	15,371.7	22,688.9
A. Agriculture, Forestry, Hunting & Fishing	196.4	476.9	161.2	228.8	490.9	251.3	41.5	277.7
B. Mining & Quarrying	585.5	475.0	570.2	1,214.8	747.8	1,334.3	702.9	1,474.8
C. Manufacturing	12,399.2	10,568.2	8,477.9	9,051.9	8,479.2	9,942.7	8,360.6	10,989.5
D. Construction	1,172.7	1,733.9	2,000.2	1,799.2	2,007.9	1,976.2	668.8	2,184.8
E. Electricity, Gas And Sanitary Services	2,077.5	2,854.7	2,438.9	1,653.8	2,445.9	1,816.5	2,316.1	2,007.7
F. Commerce:	3,261.4	6,112.8	3,345.5	2,996.7	2,574.0	3,291.4	1,821.2	3,637.9
1. Wholesale and Retail Trade	242.0	104.8	764.8	429.7	655.5	472.0	155.5	521.7
2. Exports/Imports	3,012.5	6,004.0	2,497.3	2,565.4	1,910.3	2,817.8	1,633.6	3,114.7
3. Co-Operative Banks (Excl. PPCB)	5.5	-	5.5	--	5.5	--	6.2	--
4. Insurance	-	-	76.4	--	--	--	24.3	--
5. Non-Bank Financial Institutions	1.5	4.0	1.5	1.5	2.7	1.6	1.5	1.8
G. Transport, Storage And Communications	1,376.4	1,918.7	250.6	607.1	357.0	666.8	219.5	737.0
H. Services	44.5	86.6	27.2	22.2	31.8	24.4	0.3	26.5
I. Other Public Sector Enterprises	1,074.3	1,463.8	1,036.5	1,114.4	1,065.5	1,224.1	1,240.8	1,353.0
III. Private Sector (Business)	93,005.1	104,785.4	110,412.5	111,698.0	118,126.1	127,795.6	133,536.3	140,452.1
A. Agriculture, Forestry, Hunting & Fishing	19,920.2	25,019.9	27,922.7	31,004.3	31,392.6	34,917.4	37,224.7	37,282.6
B. Mining and Quarrying	784.8	666.6	511.0	646.5	823.2	728.1	587.5	777.1
C. Manufacturing:	36,039.4	42,408.4	42,777.7	47,550.0	50,571.5	53,551.4	54,114.9	57,179.1
i. Food Industries	2,710.6	3,650.5	4,390.1	4,565.9	5,090.3	5,142.2	5,509.2	5,490.5
ii. Beverage Industries	884.3	819.3	1,621.6	1,574.5	956.6	1,773.2	1,037.3	1,893.3

### 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1986		1987		1988		1989	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	513.4	516.9	545.9	690.8	810.1	778.0	716.1	830.7
iv. Textiles	14,868.7	19,187.2	17,022.1	20,943.3	19,465.2	23,586.6	21,669.9	25,184.3
v. Footwear, Other Wearing & Made-Up Textiles Goods	808.0	998.7	790.8	1,275.1	1,502.4	1,436.0	1,305.4	1,533.3
vi. Wood and Cork Except	187.3	384.3	185.9	145.5	168.7	163.9	110.4	175.0
vii. Furniture & Fixtures	185.2	190.3	208.5	140.7	124.5	158.4	171.2	169.1
viii. Paper and Paper Products	816.9	909.4	949.6	719.0	1,050.5	809.8	1,232.2	864.7
ix. Printing, Publishing & Industries	774.7	957.7	1,186.6	855.3	1,187.9	963.2	1,056.5	1,028.4
x. Leather & Leather Products Except Footwear	1,035.7	984.8	939.4	1,172.9	1,258.9	1,320.9	1,590.6	1,410.4
xi. Rubber Products	460.7	394.5	740.6	821.7	630.2	925.4	611.8	988.1
xii. Chemicals & Chemical	2,125.7	1,944.4	2,081.5	2,546.1	3,006.0	2,867.4	3,581.7	3,061.6
xiii. Petroleum & Coal Products	141.3	277.0	263.6	232.4	322.1	261.7	215.5	279.4
xiv. Non-Metallic Mineral Except Product of	1,191.5	1,253.2	1,135.4	1,131.7	1,267.3	1,274.5	1,554.2	1,360.8
xv. Basic Metal Industries	842.9	1,156.5	1,155.7	781.1	962.3	879.7	1,084.8	939.3
xvi. Metal Products Except & Transport Equipments	701.5	545.0	626.9	859.4	1,235.7	967.9	1,216.9	1,033.5
xvii. Machinery Except Electrical Machinery	335.1	351.8	249.1	231.3	257.2	260.5	329.9	278.5
xviii. Electrical Machinery Appliances & Supplies	1,210.2	1,405.2	1,477.2	1,466.4	1,647.6	1,651.5	1,944.0	1,763.3
xix. Transport Equipments	365.1	336.0	421.8	463.5	489.6	522.0	723.8	557.4
xx. Miscellaneous Industries	5,880.5	6,145.6	6,785.7	6,933.6	9,138.5	7,808.6	8,453.6	8,337.5
D. Construction	3,804.2	2,722.9	2,417.6	2,435.6	2,569.2	3,243.0	3,167.2	3,462.7
E. Electricity, Gas, Water & Sanitary Services	275.2	189.6	207.1	268.0	154.3	301.8	913.9	322.2
F. Commerce:	21,567.1	23,248.7	24,371.4	21,654.9	23,903.4	25,888.0	28,431.4	31,641.6
i. Wholesale & Retail Trade	10,347.5	11,177.6	10,104.9	8,904.3	9,052.2	10,028.1	10,845.1	11,707.2
ii. Exports/Imports	9,732.1	9,487.4	11,120.5	10,001.4	13,361.7	12,763.7	13,335.5	16,628.1
iii. Non-Scheduled Banks and Other Financial Institutions	795.2	1,671.2	1,875.1	1,627.0	218.3	1,832.3	2,819.6	1,956.4
iv. Co-Operative Societies	510.0	655.2	735.4	798.7	885.3	899.5	1,017.6	960.4
v. Insurance	11.2	9.8	176.1	54.3	105.5	61.1	14.7	65.7
vi. Real Estate Dealers (Excl. Item (d) )	171.2	247.4	359.4	269.2	280.3	303.3	399.0	323.8
G. Transport, Storage and	928.7	816.9	1,449.0	1,016.6	1,484.3	1,144.9	1,355.2	1,222.5
H. Services	1,335.3	1,389.6	1,722.0	1,615.1	1,415.7	1,818.9	1,751.8	1,942.1
I. Other Private Business	8,350.2	8,322.9	9,034.0	5,507.1	5,811.8	6,202.1	5,989.7	6,622.2
IV. Trust Funds and Non-Profit	81.1	120.5	143.2	108.4	160.5	296.9	197.1	328.2
V. Personal	11,458.5	12,504.7	13,478.6	12,848.6	14,860.6	12,181.1	16,430.9	9,463.6
VI. Other activities not adequately	132.0	184.0	208.9	205.7	146.9	149.9	138.7	165.7
<b>Total</b>	<b>133,676.1</b>	<b>147,551.4</b>	<b>149,158.0</b>	<b>152,852.2</b>	<b>163,051.0</b>	<b>168,705.2</b>	<b>178,471.1</b>	<b>186,467.2</b>

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	77.4	181.3	253.2	207.4	361.9	168.8	312.5	280.8
i. Official	--	--	--	--	--	--	--	--
ii. Business	77.3	178.7	253.0	204.4	361.5	168.8	312.3	278.9
iii. Personal	0.1	2.6	0.2	3.0	0.4	--	0.2	1.8
2. Domestic Constituents	216,912.5	218,886.8	235,074.9	250,414.9	279,989.2	314,157.1	343,729.2	364,114.5
I. Government:	23,990.0	22,737.4	18,674.3	16,973.0	24,869.0	22,089.6	32,373.0	31,620.5
A. Federal Government:	15,651.9	15,612.4	11,151.1	12,620.0	15,131.0	15,442.0	20,517.8	22,472.8
1. Commodity Operations	15,651.9	15,612.4	11,151.1	12,620.0	15,131.0	15,440.8	20,517.8	22,472.8
2. Others	--	--	--	--	--	1.2	--	--
B. Provincial Governments:	8,338.1	7,125.0	7,523.2	4,353.0	9,738.0	6,573.9	11,731.4	9,002.5
1. Commodity Operations	8,338.1	7,125.0	7,523.2	4,353.0	7,738.0	4,573.9	9,731.4	5,970.8
2. Others	--	--	--	--	2,000.0	2,000.0	2,000.0	3,031.7
C. Local Bodies	--	--	--	--	--	73.7	123.8	145.2
II. Public Sector Enterprises	15,980.5	26,043.4	16,434.9	29,794.6	20,356.2	19,395.3	19,371.6	23,056.4
A. Agriculture, Forestry, Hunting & Fishing	42.0	318.8	54.2	364.7	53.8	37.2	43.0	64.9
B. Mining & Quarrying	552.7	1,692.8	860.1	1,936.6	707.5	831.9	2,685.6	1,090.0
C. Manufacturing	8,884.2	12,614.3	8,334.8	14,431.2	8,854.2	6,985.9	6,188.0	7,208.5
D. Construction	805.4	2,507.8	135.9	2,869.0	1,030.5	174.1	346.7	147.5
E. Electricity, Gas And Sanitary Services	3,492.0	2,304.5	3,088.2	2,636.4	4,469.9	4,785.0	2,569.4	4,676.6
F. Commerce:	450.9	4,175.8	1,574.5	4,777.3	3,095.4	4,301.2	2,810.6	2,555.2
1. Wholesale and Retail Trade	57.5	598.8	115.3	685.1	73.6	584.1	183.0	291.3
2. Exports/Imports	379.8	3,574.9	1,402.7	4,089.8	3,004.4	2,875.1	2,356.4	2,048.2
3. Co-Operative Banks (Excl. PPCB)	5.1	--	5.1	--	6.5	6.0	5.1	6.4
4. Insurance	--	--	--	--	--	--	70.5	--
5. Non-Bank Financial Institutions	8.5	2.1	51.4	2.4	10.9	836.0	195.6	209.4
G. Transport, Storage And Communications	207.1	846.0	138.0	967.9	265.0	29.8	1,709.3	1,786.8
H. Services	44.5	30.4	79.3	34.8	56.9	47.6	53.5	1,279.0
I. Other Public Sector Enterprises	1,502.2	1,553.0	2,169.9	1,776.7	1,823.0	2,202.6	2,965.6	4,247.9
III. Private Sector (Business)	155,794.2	159,676.3	178,899.5	191,715.8	222,572.8	241,121.9	259,020.5	272,478.3
A. Agriculture, Forestry, Hunting & Fishing	39,915.9	44,792.9	51,301.8	53,780.7	54,210.6	52,743.2	54,833.7	52,954.2
B. Mining and Quarrying	850.8	850.3	942.7	1,020.9	1,190.3	1,293.5	1,773.4	2,579.4
C. Manufacturing:	63,977.8	64,562.8	72,769.0	77,517.5	95,782.8	105,726.4	109,350.4	116,655.0
i. Food Industries	7,337.3	6,007.5	6,415.3	7,212.9	10,260.7	9,966.1	11,490.9	12,229.5
ii. Beverage Industries	1,419.3	2,071.6	989.0	2,487.3	1,984.8	1,962.1	1,970.6	2,256.1

### 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1990		1991		1992		1993	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	663.4	908.9	538.0	1,091.3	927.7	1,366.8	770.5	854.1
iv. Textiles	25,842.9	27,555.5	30,195.5	33,084.6	42,453.7	46,026.5	45,402.2	54,045.6
v. Footwear, Other Wearing & Made-Up Textiles Goods	1,577.7	1,677.7	1,713.6	2,014.3	2,206.6	3,342.2	5,078.5	5,306.6
vi. Wood and Cork Except	190.0	191.5	143.1	229.9	265.7	471.1	290.3	150.0
vii. Furniture & Fixtures	111.9	185.0	114.2	221.2	156.5	231.4	366.8	370.1
viii. Paper and Paper Products	1,312.4	946.1	1,230.8	1,135.9	1,835.3	1,892.9	1,916.1	2,086.9
ix. Printing, Publishing & Industries	967.7	1,125.2	1,446.2	1,351.5	1,353.3	1,943.6	2,746.1	1,709.8
x. Leather & Leather Products Except Footwear	1,441.5	1,543.2	1,477.5	1,852.8	2,015.9	2,737.3	3,013.3	2,611.9
xi. Rubber Products	607.2	1,081.1	672.0	1,298.5	849.1	1,032.8	593.5	851.8
xii. Chemicals & Chemical	3,988.7	3,349.9	4,351.9	4,022.1	5,578.0	6,040.2	6,536.8	6,766.4
xiii. Petroleum & Coal Products	381.3	305.7	355.1	367.0	533.2	590.7	649.7	767.4
xiv. Non-Metallic Mineral Except Product of	1,593.0	1,488.9	1,767.4	1,787.7	2,227.7	2,589.3	2,067.0	2,438.5
xv. Basic Metal Industries	1,628.7	1,027.7	1,773.1	1,233.9	2,277.7	3,010.4	2,928.7	2,514.1
xvi. Metal Products Except & Transport Equipments	1,383.4	1,130.8	1,571.7	1,357.7	1,934.5	1,335.1	1,742.4	1,878.6
xvii. Machinery Except Electrical Machinery	259.0	304.7	321.6	365.8	362.2	438.1	522.0	606.2
xviii. Electrical Machinery Appliances & Supplies	2,332.7	1,929.3	2,253.4	2,316.4	3,262.2	3,179.9	3,109.5	3,546.0
xix. Transport Equipments	610.8	609.9	655.6	732.3	854.2	1,059.4	1,400.9	1,402.0
xx. Miscellaneous Industries	10,328.8	11,122.6	14,784.2	13,354.4	14,443.9	16,510.3	16,754.6	14,263.6
D. Construction	4,313.9	3,788.7	3,896.6	4,548.9	6,032.7	6,309.6	5,838.4	6,940.8
E. Electricity, Gas, Water & Sanitary Services	624.9	352.5	963.3	423.4	873.9	1,262.3	1,143.3	2,876.9
F. Commerce:	35,375.9	34,620.8	33,710.0	41,567.6	49,470.8	48,196.7	51,672.8	52,376.6
i. Wholesale & Retail Trade	17,479.4	12,809.5	13,251.3	15,379.8	24,443.7	23,683.4	24,750.6	22,977.9
ii. Exports/Imports	14,908.9	18,193.7	15,116.6	21,844.3	20,849.1	19,542.8	20,998.0	23,352.5
iii. Non-Scheduled Banks and Other Financial Institutions	1,654.8	2,140.6	3,782.0	2,570.2	2,314.2	3,177.3	3,494.6	3,664.7
iv. Co-Operative Societies	931.1	1,050.8	1,142.5	1,261.6	1,302.3	1,315.9	1,328.4	1,334.9
v. Insurance	133.3	71.8	225.0	86.2	186.4	64.1	268.8	202.3
vi. Real Estate Dealers (Excl. Item (d) )	268.2	354.4	192.7	425.5	375.1	413.3	832.4	844.3
G. Transport, Storage and	1,220.3	1,337.6	1,239.5	1,606.0	1,706.5	3,054.1	11,318.9	12,430.1
H. Services	2,207.9	2,125.0	2,144.1	2,551.4	3,087.5	2,488.2	2,395.6	2,546.9
I. Other Private Business	7,306.7	7,245.7	11,932.6	8,699.6	10,217.9	20,047.6	20,694.1	23,118.5
IV. Trust Funds and Non-Profit	441.1	376.7	336.6	430.9	291.7	275.9	340.2	212.1
V. Personal	20,545.0	9,862.8	20,473.0	11,283.4	11,705.6	30,893.6	32,485.3	36,035.2
VI. Other activities not adequately	161.6	190.2	256.4	217.2	193.9	380.8	138.5	712.0
<b>Total</b>	<b>216,989.9</b>	<b>219,068.1</b>	<b>235,328.1</b>	<b>250,622.3</b>	<b>280,351.1</b>	<b>314,325.9</b>	<b>344,041.6</b>	<b>364,395.2</b>

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
1. Foreign Constituents	431.5	181.0	246.2	41.8	3.7	0.1	-	-
i. Official	--	--	--	-	-	-	-	-
ii. Business	430.4	116.4	241.7	39.8	3.2	-	-	-
iii. Personal	1.1	64.7	4.5	2.0	0.4	0.1	-	-
2. Domestic Constituents	395,126.6	412,196.9	453,666.8	495,368.1	502,641.5	548,257.6	577,917.6	622,607.1
I. Government:	38,505.8	33,906.6	44,336.9	43,239.6	50,615.9	41,512.9	55,605.0	52,984.4
A. Federal Government:	26,044.6	25,140.0	30,552.8	32,588.3	36,521.4	32,899.8	40,665.0	41,789.6
1. Commodity Operations	26,044.6	25,140.0	30,508.9	32,288.3	36,513.6	32,812.2	40,665.0	41,789.6
2. Others	--	--	43.9	300.0	7.8	87.6	-	-
B. Provincial Governments:	12,461.2	8,460.5	13,416.7	10,412.4	13,483.4	8,016.6	14,756.0	11,022.3
1. Commodity Operations	10,233.3	6,156.2	11,042.2	8,096.1	10,873.7	6,215.2	12,485.2	8,557.8
2. Others	2,227.9	2,304.3	2,374.5	2,316.3	2,609.6	1,801.5	2,270.8	2,464.5
C. Local Bodies	--	306.1	367.4	239.0	611.2	596.5	183.9	172.5
II. Public Sector Enterprises	20,704.2	23,147.2	26,426.1	28,412.4	31,779.6	33,252.6	44,708.7	51,292.6
A. Agriculture, Forestry, Hunting & Fishing	75.4	119.4	127.8	60.8	203.3	145.8	364.2	671.0
B. Mining & Quarrying	1,111.2	907.7	1,731.2	1,706.3	2,003.4	2,189.5	3,598.7	4,650.4
C. Manufacturing	7,315.2	9,346.8	10,519.1	11,104.0	11,865.3	14,888.2	17,214.6	19,825.0
D. Construction	150.5	206.7	125.8	213.8	333.2	610.5	746.8	562.4
E. Electricity, Gas And Sanitary Services	4,260.3	4,278.3	4,509.2	5,541.5	6,031.6	4,380.9	6,085.4	7,432.8
F. Commerce:	2,235.0	2,503.9	2,800.6	3,383.8	3,645.6	2,863.4	5,608.1	5,544.3
1. Wholesale and Retail Trade	291.9	575.4	368.0	1,170.4	2,353.3	1,309.4	918.8	1,427.2
2. Exports/Imports	1,659.4	1,535.0	1,905.4	1,920.9	980.9	1,117.6	2,533.2	2,101.9
3. Co-Operative Banks (Excl. PPCB)	--	5.1	--	5.5	-	-	1,006.0	1,145.3
4. Insurance	15.2	4.0	--	-	0.1	-	24.7	155.8
5. Non-Bank Financial Institutions	268.5	384.4	527.2	287.0	311.3	436.4	1,125.4	714.1
G. Transport, Storage And Communications	1,933.7	2,327.9	2,721.5	3,359.2	4,292.5	5,835.3	7,566.6	8,205.7
H. Services	1,278.9	1,242.6	1,425.2	1,289.3	745.6	411.3	133.2	532.4
I. Other Public Sector Enterprises	2,344.0	2,214.0	2,465.8	1,753.7	2,659.0	1,927.7	3,391.1	3,868.4
III. Private Sector (Business)	290,757.8	312,632.5	332,019.0	364,359.0	358,503.6	397,992.6	404,445.9	442,010.1
A. Agriculture, Forestry, Hunting & Fishing	53,526.7	56,030.5	59,139.1	59,078.3	55,012.4	59,667.7	59,726.8	74,857.7
B. Mining and Quarrying	2,912.1	2,840.6	2,797.9	2,837.8	4,087.7	3,899.4	3,642.1	3,745.0
C. Manufacturing:	123,071.3	137,253.0	149,812.1	172,020.3	174,917.5	188,197.8	203,506.3	227,324.8
i. Food Industries	14,771.5	14,639.0	14,792.3	16,565.0	17,020.9	16,432.4	17,326.3	18,279.1
ii. Beverage Industries	2,942.4	2,941.8	2,872.1	4,362.9	4,118.4	4,821.5	3,366.9	3,959.1

### 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
iii. Tobacco	1,022.3	1,418.8	1,427.1	913.6	1,189.5	1,335.8	2,277.0	2,995.0
iv. Textiles	52,804.4	60,518.5	65,420.8	74,374.1	75,987.7	83,501.5	90,222.7	102,002.9
v. Footwear, Other Wearing & Made-Up Textiles Goods	5,392.9	6,392.3	7,131.1	7,266.6	6,941.3	7,601.6	8,462.2	14,285.4
vi. Wood and Cork Except	320.1	321.5	301.4	458.3	397.3	395.7	414.1	349.5
vii. Furniture & Fixtures	369.4	357.6	380.6	351.2	367.3	266.2	202.0	128.8
viii. Paper and Paper Products	2,118.2	2,123.1	2,211.7	2,662.9	2,647.7	2,316.4	2,924.3	3,298.2
ix. Printing, Publishing & Allied Industries	2,350.5	2,292.1	2,343.7	2,664.4	2,330.0	2,998.0	2,437.4	2,632.1
x. Leather & Leather Furnished Products Except Footwear	2,799.5	2,796.5	4,007.7	3,914.8	4,740.4	4,438.6	5,266.4	5,371.9
xi. Rubber Products	1,108.4	1,390.9	1,405.7	930.0	1,128.3	1,847.9	1,437.0	1,555.9
xii. Chemicals & Chemical	7,707.3	7,712.9	7,696.8	8,974.2	9,823.2	10,534.2	11,309.3	13,779.6
xiii. Petroleum & Coal Products	890.6	1,043.8	1,052.6	1,214.3	1,641.3	2,414.4	3,824.7	4,473.1
xiv. Non-Metallic Mineral Except Product of Petroleum	1,900.9	2,570.4	2,885.9	3,792.3	5,153.2	5,896.2	8,064.8	8,620.1
xv. Basic Metal Industries	2,950.8	3,501.3	3,741.0	4,006.0	4,326.0	4,096.4	4,204.4	4,126.5
xvi. Metal Products Except & Transport Equipments	1,873.5	1,860.6	2,488.6	2,306.3	3,219.6	3,092.6	2,796.6	2,758.0
xvii. Machinery Except Electrical Machinery	615.6	623.3	750.5	1,048.4	1,041.1	856.4	1,119.5	1,143.8
xviii. Electrical Machinery Appliances & Supplies	3,286.6	4,347.2	4,923.8	5,321.7	6,203.3	6,726.9	7,510.9	7,212.0
xix. Transport Equipments	1,668.5	1,974.8	1,915.6	1,787.5	2,006.0	2,046.6	3,196.0	3,284.4
xx. Miscellaneous Industries	16,178.0	18,426.8	22,063.0	29,105.6	24,635.1	26,578.8	27,143.9	27,069.4
D. Construction	7,637.2	7,405.5	7,976.3	5,988.0	6,856.6	8,992.4	8,835.9	8,060.3
E. Electricity, Gas, Water & Sanitary Services	2,864.4	3,035.4	4,346.1	4,457.9	5,263.5	4,932.6	4,669.6	4,001.9
F. Commerce:	58,813.8	61,567.8	61,517.2	67,611.7	64,493.8	71,929.2	69,593.8	71,043.7
i. Wholesale & Retail Trade	24,779.0	26,307.3	27,043.5	31,083.7	27,842.7	33,628.9	30,604.2	30,642.0
ii. Exports/Imports	27,168.7	27,143.0	28,071.2	29,951.0	29,250.9	31,100.5	31,602.7	32,974.6
iii. Non-Scheduled Banks and Other Financial Institutions	4,005.7	4,947.8	3,306.3	3,406.8	3,256.3	2,333.1	2,925.1	3,550.6
iv. Co-Operative Societies	1,353.5	1,612.1	1,609.1	1,718.3	2,141.5	2,201.7	2,105.7	2,183.4
v. Insurance	389.8	388.2	413.6	301.3	413.3	848.5	745.1	298.0
vi. Real Estate Dealers (Excl. Item (d) )	1,117.1	1,169.6	1,073.4	1,150.6	1,589.1	1,816.4	1,610.9	1,395.1
G. Transport, Storage And Communications	12,658.5	13,723.0	13,991.6	13,996.6	13,380.1	14,711.6	14,311.3	14,085.8
H. Services	2,569.6	2,999.3	3,111.4	4,107.2	4,550.6	4,413.6	5,578.4	5,624.1
I. Other Private Business	26,704.2	27,777.4	29,327.4	34,261.3	29,941.2	41,248.3	34,581.6	33,266.7
IV. Trust Funds and Non-Profit	215.6	368.4	446.1	693.7	506.6	687.4	1,603.2	3,962.5
V. Personal	43,287.6	41,460.0	49,323.2	57,406.9	60,489.7	74,050.4	70,151.9	70,411.9
VI. Other activities not adequately	1,655.5	682.2	1,115.5	1,256.4	746.1	761.6	1,402.9	1,945.6
<b>Total</b>	<b>395,558.1</b>	<b>412,377.9</b>	<b>453,913.0</b>	<b>495,409.9</b>	<b>502,645.1</b>	<b>548,257.7</b>	<b>577,917.6</b>	<b>622,607.1</b>



## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
1. Foreign Constituents	-	-	-	-	-	-	-
i. Official	-	-	-	-	-	-	-
ii. Business	-	-	-	-	-	-	-
iii. Personal	-	-	-	-	-	-	-
2. Domestic Constituents	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2
I. Government:	66,452.0	34,558.5	43,171.9	37,492.3	85,812.5	68,274.6	75,849.9
A. Federal Government:	45,438.4	19,703.5	18,212.6	19,103.7	29,416.7	25,455.1	31,108.8
1. Commodity Operations	45,327.4	19,703.5	18,212.6	19,103.7	29,416.7	25,455.1	30,431.6
2. Others	111.0	-	-	-	-	-	677.2
B. Provincial Governments:	20,832.8	14,698.5	24,959.4	18,388.6	56,302.2	42,718.8	44,674.8
1. Commodity Operations	18,378.2	12,433.2	22,757.3	16,108.5	56,302.2	40,421.8	42,401.0
2. Others	2,454.7	2,265.4	2,202.1	2,280.1	-	2,297.0	2,273.8
C. Local Bodies	181.0	156.5	-	-	93.6	100.6	66.3
II. Public Sector Enterprises	58,087.7	62,099.7	59,771.7	56,996.6	72,032.9	77,192.2	88,089.3
A. Agriculture, Forestry, Hunting & Fishing	1,049.7	1,976.2	859.7	824.7	1,195.1	708.8	757.5
B. Mining & Quarrying	3,105.1	2,845.4	3,606.7	2,871.2	6,600.0	7,773.2	11,145.3
C. Manufacturing	21,693.5	25,491.7	22,921.9	22,458.0	21,136.3	22,697.6	28,046.4
D. Construction	577.6	2,858.9	2,880.5	925.4	3,832.8	2,725.8	834.9
E. Electricity, Gas And Sanitary Services	5,931.3	5,405.6	6,410.4	7,203.1	10,023.1	10,132.9	15,536.9
F. Commerce:	7,318.5	8,717.1	8,085.3	8,804.9	8,486.1	10,734.6	11,236.9
1. Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2	1,481.5	1,228.1	1,357.2	1,859.5
2. Exports/Imports	2,539.6	3,227.6	3,213.1	3,906.6	3,890.9	6,162.9	6,728.6
3. Co-Operative Banks (Excl. PPCB)	1,438.1	1,490.2	1,536.1	1,344.1	1,369.2	1,512.1	1,276.3
4. Insurance	73.3	-	-	0.7	0.5	1.2	0.7
5. Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.8	2,071.9	1,997.5	1,701.2	1,371.8
G. Transport, Storage And Communications	11,208.7	9,098.1	12,197.6	11,289.7	16,736.8	18,185.3	14,769.0
H. Services	429.3	577.6	733.2	341.8	386.7	255.3	432.1
I. Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3	2,277.8	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	478,619.0	521,127.2	551,776.3	576,656.5	556,690.6	632,137.2	611,508.1
A. Agriculture, Forestry, Hunting & Fishing	80,903.7	84,825.3	91,643.4	96,733.9	97,444.6	97,351.1	96,497.6
B. Mining and Quarrying	7,820.4	7,309.9	7,026.3	6,998.5	9,694.3	10,533.2	8,104.4
C. Manufacturing:	250,852.2	287,106.4	311,759.9	319,939.9	304,721.8	363,705.4	354,847.0
i. Food Industries	22,531.7	26,075.6	31,390.9	31,554.2	28,133.2	34,756.4	36,551.4
ii. Beverage Industries	3,500.7	5,618.2	4,062.0	2,449.7	3,456.8	3,976.9	3,375.2

### 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
iii. Tobacco	2,686.6	4,521.6	3,259.1	3,247.9	2,555.1	3,502.8	3,514.5
iv. Textiles	107,377.5	122,186.6	141,866.4	151,478.4	143,266.5	172,526.0	169,496.9
v. Footwear, Other Wearing & Made-Up Textiles Goods	15,282.8	16,555.7	16,441.8	16,019.0	18,298.7	22,071.4	17,199.3
vi. Wood and Cork Except Furniture	397.7	385.7	375.6	384.4	271.5	314.9	287.5
vii. Furniture & Fixtures	112.3	169.4	386.4	1,313.7	1,346.4	1,497.9	540.3
viii. Paper and Paper Products	3,890.6	3,542.9	4,041.0	4,464.0	3,803.9	4,118.7	3,589.5
ix. Printing, Publishing & Allied Industries	2,954.3	2,944.1	4,988.0	4,490.9	3,801.3	1,749.7	3,620.4
x. Leather & Leather Furnished Products Except Footwear	6,238.5	6,762.0	7,219.4	7,682.0	6,138.8	7,664.2	8,243.5
xi. Rubber Products	1,731.5	1,822.4	2,585.3	1,947.5	935.1	1,070.5	1,270.3
xii. Chemicals & Chemical Products	21,070.0	25,073.7	26,753.7	29,093.3	27,788.0	34,930.8	32,465.5
xiii. Petroleum & Coal Products	5,234.7	6,114.8	6,868.0	6,947.3	6,593.5	8,791.8	9,212.4
xiv. Non-Metallic Mineral Products Except Product of Petroleum &	10,610.4	12,593.2	12,253.8	10,988.7	9,842.2	12,442.3	15,122.2
xv. Basic Metal Industries	4,260.6	5,718.1	6,083.3	6,145.3	5,883.9	6,925.7	6,291.9
xvi. Metal Products Except & Transport Equipments	2,442.0	2,133.3	2,222.9	2,459.1	2,227.9	2,719.9	2,355.2
xvii. Machinery Except Electrical Machinery	1,047.3	1,804.7	1,044.8	936.9	1,119.9	1,031.3	883.3
xviii. Electrical Machinery Apparatus, Appliances & Supplies	8,897.5	8,672.9	8,624.9	9,627.6	8,798.5	10,220.7	11,112.2
xix. Transport Equipments	3,058.1	3,777.1	5,100.8	4,836.4	3,756.5	4,547.6	3,173.5
xx. Miscellaneous Industries	27,527.4	30,634.3	26,192.0	23,873.7	26,703.9	28,845.8	26,542.0
D. Construction	9,594.9	11,902.8	6,905.7	6,273.6	5,934.3	7,117.4	6,398.7
E. Electricity, Gas, Water & Sanitary Services	3,836.2	3,818.0	3,741.0	3,751.7	3,749.2	3,984.4	4,429.9
F. Commerce:	65,186.1	64,679.7	70,793.7	77,916.2	78,169.5	81,871.6	76,831.8
i. Wholesale & Retail Trade	22,594.9	23,965.1	25,103.8	30,414.0	31,380.4	35,528.3	31,718.2
ii. Exports/Imports	34,894.0	34,227.0	35,990.9	34,890.4	33,418.1	32,419.2	30,960.1
iii. Non-Scheduled Banks and Other Financial Institutions	5,009.5	3,606.5	6,267.3	6,529.7	7,353.1	8,049.1	8,199.7
iv. Co-Operative Societies	2,276.3	2,358.4	2,562.6	3,288.7	3,037.0	2,958.9	3,031.9
v. Insurance	63.6	183.5	72.1	442.3	435.2	473.3	547.1
vi. Real Estate Dealers (Excl. Item (d) )	347.8	339.2	797.0	2,350.9	2,545.7	2,442.8	2,374.8
G. Transport, Storage and Communication	11,917.2	12,812.1	12,905.4	12,675.7	11,614.6	12,283.3	10,653.7
H. Services	5,696.1	7,601.1	6,348.4	7,633.6	6,645.0	8,014.1	6,869.4
I. Other Private Business	42,812.2	41,072.0	40,652.5	44,733.4	38,717.3	47,276.8	46,875.6
IV. Trust Funds and Non-Profit Organizations	9,487.7	9,810.6	9,250.2	7,775.8	9,370.5	9,690.9	8,249.3
V. Personal	54,279.9	51,321.6	55,573.9	62,400.8	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	2,067.7	1,316.9	1,380.4	1,591.3	4,352.4	4,544.7	6,812.2
<b>Total</b>	<b>668,994.0</b>	<b>680,234.5</b>	<b>720,924.4</b>	<b>742,913.3</b>	<b>797,474.1</b>	<b>862,557.5</b>	<b>864,261.2</b>

## 4.15 Classification of Scheduled Banks' Advances by Borrower

(Million Rupees)				
Borrower	2001	2002	2003	
	Dec.	Jun.	Dec.	Jun.
<b>A. FOREIGN CONSTITUENTS :</b>				
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
<b>B. DOMESTIC CONSTITUENTS :</b>	<b>910,037.3</b>	<b>885,007.5</b>	<b>936,194.7</b>	<b>969,871.7</b>
<b>I. Government :</b>	<b>85,082.4</b>	<b>95,077.6</b>	<b>74,689.2</b>	<b>56,639.8</b>
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies ( City Governments )	58.9	0.1	0.2	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>85,998.7</b>	<b>73,259.8</b>	<b>81,400.0</b>	<b>66,041.9</b>
1. Agriculture, Forestry, Hunting & Fishing	1,039.7	914.2	-	-
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	-
<b>III. Non-Bank Financial Institutions :</b>	<b>8,413.7</b>	<b>10,960.7</b>	<b>10,759.5</b>	<b>10,654.5</b>
1. Co-operative Banks	884.1	819.4	-	-
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFIs	6,841.6	9,821.3	9,939.1	10,479.5
<b>IV. Private Sector Enterprises :</b>	<b>634,476.8</b>	<b>613,499.0</b>	<b>679,322.5</b>	<b>710,455.8</b>
1. Agriculture, Forestry, Hunting & Fishing :	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	377,179.9	359,728.6	396,876.5	415,867.0
(i) Food	36,864.8	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	7,671.5	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	9,946.3	7,505.4	14,726.0	11,203.7
(iv) Textiles :	134,711.3	126,718.1	166,736.3	162,170.1
a) Cotton & Woolen	117,648.6	109,311.0	149,452	143,047.8
b) Others	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	6,824.0	7,127.8	6,467.7	6,860.9

## 4.15 Classification of Scheduled Banks' Advances by Borrower

Borrower	(Million Rupees)			
	2001	2002	2003	
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,850.5	3,415.3	2,304.8	2,287.5
(ix) Cork & Wood	419.6	548.4	912.4	793.0
(x) Furniture & Fixture	343.5	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	3,468.1	4,523.9	3,968.2	5,424.0
(xii) Non-Metallic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4
(iii) Insurance	472.1	257.9	104.3	238.2
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7
9. Services	6,987.7	6,474.8	9,063.1	7,629.7
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4
<b>V. Trust Funds &amp; Non-Profit Organizations</b>	<b>9,419.7</b>	<b>8,499.3</b>	<b>8,482.9</b>	<b>13,334.3</b>
<b>VI. Personal</b>	<b>78,367.3</b>	<b>76,017.9</b>	<b>77,324.2</b>	<b>107,258.3</b>
<b>VII. Others</b>	<b>8,278.7</b>	<b>7,693.1</b>	<b>4,216.4</b>	<b>5,487.1</b>
<b>TOTAL</b>	<b>910,037.3</b>	<b>885,007.5</b>	<b>936,194.7</b>	<b>969,871.7</b>

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>37,455.8</b>	<b>50,817.4</b>	<b>58,255.7</b>	<b>83,770.2</b>		
1. Federal Government:	14,776.8	20,212.8	36,207.0	<b>50,107.6</b>		
(i) Commodity Operations	14,055.1	19,839.0	34,667.3	<b>47,393.1</b>		
(ii) Others	721.7	373.7	1,539.7	2,714.4		
2. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6		
(i) Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4		
(ii) Others	1,031.9	893.8	1,452.2	1,008.2		
3. Local Bodies (City Governments)	-	-	-	-		
<b>II. Non-Financial Public Sector Enterprises:</b>	<b>53,163.7</b>	<b>81,770.6</b>	<b>80,929.9</b>	<b>82,960.1</b>		
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	<b>5.0</b>		
B. Mining & Quarrying	2,309.2	1,192.1	-	0.0		
C. Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8		
D. Construction	99.1	58.2	-	0.0		
E. Utilities	6,699.6	4,598.3	197.3	235.3		
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7		
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5		
H. Services	379.5	554.0	329.7	70.8		
I. Others	-	-	-	7,882.1		
<b>III. Non-Bank Financial Institutions :</b>	<b>21,487.1</b>	<b>24,759.9</b>	<b>35,444.3</b>	<b>38,457.9</b>		
A. Co-operative Banks	-	-	-	0.0		
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1		
C. Insurance Companies	227.3	122.1	338.0	607.0		
D. Micro Finance	-	-	-	0.0		
E. Other NBFIs	20,276.5	20,671.0	28,366.3	32,400.8		
<b>IV. Private Sector Enterprises :</b>	<b>835,684.7</b>	<b>909,148.8</b>	<b>1,135,797.3</b>	<b>1,201,390.7</b>		
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1		
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6		
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9		
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2		
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3		
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2		
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8		
C. Mining and Quarrying	8,741.1	15,034.2	8,836.3	8,112.7		
(1) Mining of coal	545.1	352.4	555.5	666.2		
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	5,921.3		
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9		
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8		
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4		
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6		
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5		
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9		
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9		
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6		
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7		
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3		
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7		
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4		
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6		
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7		
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6		
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2		

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7	15,060.0	15,417.9		
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7		
ii.) Footwear	4,657.3	5,861.4	6,696.6	7,641.2		
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6		
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1		
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2		
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0		
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6		
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7		
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6		
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9		
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3		
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9		
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1		
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8		
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5		
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5		
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4		
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3		
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5		
23) Jewelry and related articles	128.0	168.4	370.5	440.4		
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5		
25) Handicrafts	147.9	89.1	84.0	121.7		
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5		
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3		
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8		
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3		
1) Building	12,138.3	12,794.5	17,088.4	23,544.2		
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1		
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4		
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5		
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7		
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1		
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3		
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3		
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2		
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0		
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6		
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4		
L. Education	2,907.8	2,514.2	2,588.0	3,473.6		
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9		
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4		
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0		
<b>V. Trust Funds and Non Profit Organizations</b>	<b>14,391.0</b>	<b>11,861.6</b>	<b>13,029.2</b>	<b>11,998.1</b>		
<b>VI. Personal</b>	<b>128,449.3</b>	<b>158,064.7</b>	<b>203,725.3</b>	<b>258,004.7</b>		
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2		
B. Consumer Financing	73,832.5	103,752.9	145,695.3	208,911.9		
i) House building	5,902.3	9,698.5	18,304.0	28,998.4		
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0		
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9		
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4		
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1		
vi) Other	21,842.8	18,611.6	15,507.9	4,923.6		
<b>VII. Others</b>	<b>5,117.4</b>	<b>5,961.1</b>	<b>8,709.8</b>	<b>17,571.2</b>		
<b>Total</b>	<b>1,095,749</b>	<b>1,242,384.1</b>	<b>1,535,891.5</b>	<b>1,694,152.9</b>		

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2005		2006	
	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>71,128.2</b>	<b>107,132.8</b>	<b>93,722.1</b>	<b>100,302.8</b>
1. Federal Government:	36,203.6	53,822.8	58,476.4	59,449.3
(i) Commodity Operations	32,713.4	49,249.8	53,178.7	54,665.0
(ii) Others	3,490.2	4,573.0	5,297.8	4,784.4
2. Provincial Governments:	34,924.7	53,310.0	35,245.6	40,853.4
(i) Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9
(ii) Others	1,016.8	836.4	867.4	1,140.5
3. Local Bodies (City Governments)	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises:</b>	<b>86,429.4</b>	<b>95,021.3</b>	<b>96,936.2</b>	<b>115,343.6</b>
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	336.2
B. Mining & Quarrying	-	175.4	1,279.7	100.6
C. Manufacturing	47,603.6	47,353.2	43,662.2	35,693.6
D. Construction	-	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0	25,599.1
F. Commerce	8,860.4	7,921.3	10,702.1	8,670.2
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0	44,905.5
H. Services	473.7	31.0	32.2	38.3
I. Others	2,323.0	-	-	-
<b>III. Non-Bank Financial Institutions :</b>	<b>42,959.5</b>	<b>53,442.8</b>	<b>55,217.4</b>	<b>47,986.9</b>
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9	6,923.1
C. Insurance Companies	1,092.7	775.2	743.3	2,417.4
D. Micro Finance	-	200.0	315.0	-
E. Other NBFI's	37,966.8	46,595.0	46,153.2	38,646.5
<b>IV. Private Sector Enterprises :</b>	<b>1,404,194.2</b>	<b>1,445,360.0</b>	<b>1,646,615.4</b>	<b>1,669,727.6</b>
A. Agriculture, Hunting and Forestry	137,860.4	131,542.3	142,867.9	144,057.9
(1) Growing of crops	85,645.5	85,535.8	99,083.4	103,440.4
(2) Farming of animals	13,580.4	14,328.1	14,434.4	15,727.8
(3) Agricultural and animal husbandry	924.3	565.4	1,356.4	580.2
(4) Agricultural machinery and equipments	37,529.1	31,020.6	27,765.5	24,208.9
(5) Hunting, trapping, forestry & logging	181.1	92.3	228.1	100.6
B. Fishing and fish farming etc.	1,784.8	1,184.0	1,346.9	1,661.5
C. Mining and Quarrying	9,484.5	10,412.4	11,255.6	11,691.7
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,583.1
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	350.2	628.8	2,252.0	1,987.5
D. Manufacturing	848,064.1	865,087.2	969,769.4	954,641.2
1) Food products and beverages	129,271.0	141,615.2	143,851.9	159,129.1
2) Tobacco products	735.0	715.8	2,154.0	1,044.4
3) Textiles	435,599.0	416,346.7	466,644.9	421,786.8
i) Spinning, weaving, finishing of textiles	355,956.9	344,821.4	386,123.0	337,631.6
a) Spinning of fibers	237,100.9	210,736.6	236,159.8	201,418.8
b) Weaving of textiles	60,683.2	66,325.8	75,009.7	77,703.9
c) Finishing of textiles	58,172.8	67,759.0	74,953.5	58,508.8
ii) Made-up textile articles	45,062.0	39,030.4	44,334.3	44,569.1
iii) Knit wear	14,804.1	15,094.0	16,760.2	18,401.3
iv) Carpets and rugs	4,904.1	4,682.1	4,206.1	4,233.3
v) Other textiles n.e.s.	14,871.9	12,718.7	15,221.3	16,951.6
4) Wearing apparel, readymade garments etc.	28,525.9	29,650.4	32,511.8	40,197.6

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

Borrower	(Million Rupees)			
	2005		2006	
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,314.2	16,540.4	16,330.5	15,307.4
i.) Tanning & dressing of leather, luggage, handbags etc.	7,385.6	7,956.7	8,873.5	6,872.9
ii.) Footwear	9,928.6	8,583.7	7,457.1	8,434.5
6) Wood and products of wood cork	1,201.9	1,913.6	1,306.4	1,848.6
7) Paper, paperboard and products	9,680.4	9,945.2	16,882.8	16,349.9
8) Printing, publishing and allied industries	3,011.1	2,708.3	3,890.6	5,213.0
9) Coke and refined petroleum products	11,605.2	7,972.6	17,741.7	9,484.5
10) Chemicals and chemical products	56,133.4	65,613.6	68,440.1	72,731.6
11) Rubber and plastics products	7,776.2	7,169.8	7,325.6	7,677.9
12) Other non-metallic mineral products	52,949.7	70,324.0	78,308.8	89,214.0
13) Basic metals	15,841.5	16,039.8	20,884.9	24,859.6
14) Fabricated metal products	7,500.4	6,398.3	7,706.6	6,931.7
15) Machinery and equipment	12,548.2	12,408.3	14,133.5	15,169.6
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	15,284.5	13,551.3	18,705.5	18,767.4
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,723.0	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6	7,196.9	5,022.8
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7	16,171.2	14,766.5
21) Other transport equipments	4,085.0	6,078.2	5,229.6	5,489.5
22) Furniture and fixture	1,655.4	1,549.4	1,435.5	1,848.6
23) Jewelry and related articles	652.9	817.6	1,389.0	1,195.5
24) Sports goods	3,920.4	4,195.2	5,587.4	5,590.1
25) Handicrafts	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,473.6	8,635.5	10,515.9	10,701.4
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	17,254.2	20,530.2	26,579.7	42,934.3
G. Construction	36,138.1	37,164.6	49,829.2	51,628.8
1) Building	27,926.0	29,310.5	39,591.2	41,062.9
2) Infrastructure	8,212.1	7,854.2	10,238.0	10,565.9
H. Commerce and Trade	164,437.3	179,568.4	210,886.3	209,529.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7	16,989.6	14,184.9
2) Wholesale and commission trade	113,688.2	132,427.3	143,488.8	139,563.9
i) Exports	34,693.5	42,825.1	38,058.7	42,205.7
ii) Imports	27,912.8	32,500.2	36,164.5	29,842.7
iii) Domestic whole sales	51,081.8	57,102.0	69,265.6	67,515.5
3) Retail trade	42,023.9	34,817.3	50,407.9	55,780.2
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7	12,136.0	13,683.9
J. Transport, storage and communications	57,451.3	62,983.7	79,700.8	78,982.8
K. Real estate, renting and business activities	65,019.2	74,466.2	75,004.2	92,285.8
L. Education	2,879.3	3,633.9	4,075.1	4,484.4
M. Health and social work	3,361.9	3,545.1	5,289.3	5,395.0
N. Other community, social and personal service activities	9,132.4	10,656.7	9,995.0	15,539.6
O. Other private business n.e.s	39,004.5	36,350.7	46,684.8	41,515.5
<b>V. Trust Funds and Non Profit Organizations</b>	<b>15,073.6</b>	<b>13,671.4</b>	<b>14,573.9</b>	<b>14,572.3</b>
<b>VI. Personal</b>	<b>302,764.5</b>	<b>343,745.8</b>	<b>377,117.5</b>	<b>400,771.4</b>
A. Bank Employees	45,735.9	46,990.1	49,469.7	52,852.6
B. Consumer Financing	255,868.5	294,628.1	324,699.9	345,584.2
i) House building	32,996.7	41,791.5	48,188.2	53,832.7
ii) Transport	83,599.0	97,281.5	106,168.5	105,396.4
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	1,697.6	1,559.9	1,632.8	1,019.1
v) Personal loans	110,322.1	120,472.3	129,556.9	142,533.1
vi) Other	1,160.1	2,127.6	2,948.0	2,334.7
<b>VII. Others</b>	<b>12,599.7</b>	<b>12,817.3</b>	<b>16,350.7</b>	<b>27,477.7</b>
<b>Total</b>	<b>1,935,149.1</b>	<b>2,071,191.4</b>	<b>2,300,533.2</b>	<b>2,376,182.3</b>



## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2007		2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>77,701.5</b>	<b>133,084.5</b>	<b>150,461.0</b>	<b>341,698.8</b>	<b>333,440.8</b>	<b>423,866.8</b>		
1. Federal Government:	52,840.6	87,575.8	128,837.2	163,055.6	186,794.6	183,015.4		
(i) Commodity Operations	47,238.9	81,887.1	123,445.0	158,453.9	181,725.3	175,612.5		
(ii) Others	5,601.7	5,688.7	5,392.2	4,601.6	5,069.3	7,402.9		
2. Provincial Governments:	24,860.9	45,508.7	21,623.8	178,603.3	146,646.3	240,851.4		
(i) Commodity Operations	24,018.5	44,371.5	20,670.7	176,965.6	146,307.4	240,620.7		
(ii) Others	842.4	1,137.2	953.0	1,637.7	338.8	230.7		
3. Local Bodies (City Governments)	-	-	0.0	40.0	-	0.0		
<b>II. Non-Financial Public Sector Enterprises:</b>	<b>125,398.9</b>	<b>107,911.8</b>	<b>186,902.4</b>	<b>216,717.0</b>	<b>225,365.8</b>	<b>166,137.7</b>		
A. Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8	-	-	0.0		
B. Mining & Quarrying	11.1	-	0.0	-	-	0.0		
C. Manufacturing	36,366.1	22,119.3	53,715.8	53,203.5	73,437.2	55,045.0		
D. Construction	-	-	0.0	-	-	0.0		
E. Utilities	41,241.9	48,267.9	60,304.7	63,781.1	65,329.8	29,292.0		
F. Commerce	16,832.6	8,166.8	24,559.9	18,509.4	17,488.6	12,822.5		
G. Transport, Storage & Communication	30,268.8	29,137.7	38,783.7	45,241.9	34,876.8	34,753.0		
H. Services	678.4	220.1	150.4	1.0	3.6	32.6		
I. Others	-	-	0.0	35,980.2	34,229.9	34,192.6		
<b>III. Non-Bank Financial Institutions :</b>	<b>52,258.5</b>	<b>44,579.6</b>	<b>45,733.5</b>	<b>39,369.7</b>	<b>49,030.0</b>	<b>44,302.7</b>		
A. Co-operative Banks	-	-	0.0	-	-	0.0		
B. Development Financial Institutions	2,240.7	1,250.0	2,566.9	6,235.3	6,098.0	6,429.3		
C. Insurance Companies	3,283.8	2,717.9	2,516.1	1,660.0	1,369.8	1,428.4		
D. Micro Finance	209.7	-	0.0	-	-	200.0		
E. Other NBFIs	46,524.2	40,611.7	40,650.5	31,474.4	41,562.2	36,244.9		
<b>IV. Private Sector Enterprises :</b>	<b>1,884,922.9</b>	<b>2,074,977.9</b>	<b>2,240,767.9</b>	<b>2,096,078.9</b>	<b>2,221,542.0</b>	<b>2,193,624.0</b>		
A. Agriculture, Hunting and Forestry	156,283.4	154,438.3	170,607.4	157,163.2	165,826.2	165,206.6		
(1) Growing of crops	114,703.8	110,779.2	120,035.9	113,890.7	120,137.4	114,912.1		
(2) Farming of animals	18,836.6	21,061.4	26,291.7	21,150.6	20,611.7	22,968.6		
(3) Agricultural and animal husbandry	1,108.1	695.9	1,108.4	599.8	633.2	476.2		
(4) Agricultural machinery and equipments	21,150.4	21,837.8	22,670.4	21,166.5	24,259.1	26,772.2		
(5) Hunting, trapping, forestry & logging	484.5	64.0	501.0	355.6	184.8	77.4		
B. Fishing and fish farming etc.	764.4	1,249.7	804.8	513.0	670.7	767.6		
C. Mining and Quarrying	14,431.1	16,824.5	16,929.7	17,492.6	17,002.7	14,979.1		
(1) Mining of coal	1,931.6	2,509.9	2,748.6	2,634.5	2,465.0	2,742.4		
(2) Crude petroleum & natural gas	8,989.1	12,716.8	10,684.1	12,133.8	11,923.3	10,460.5		
(3) Iron & non-ferrous metal ores	689.0	60.1	85.1	432.3	928.0	580.4		
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4	339.9	374.9	325.8		
(5) Chemical, fertilizer, Salt etc.	2,658.6	1,346.7	3,228.5	1,952.0	1,311.4	870.1		
D. Manufacturing	1,091,857.6	1,177,764.1	1,299,410.2	1,186,757.8	1,282,352.6	1,228,536.4		
1) Food products and beverages	173,514.2	183,018.5	216,289.8	197,478.2	190,828.4	214,265.2		
2) Tobacco products	1,718.7	586.6	893.0	285.2	2,040.1	2,278.8		
3) Textiles	482,864.2	515,111.5	516,595.0	464,471.9	526,332.6	456,139.9		
i) Spinning, weaving, finishing of textiles	382,684.1	413,325.2	410,374.1	368,092.7	424,046.0	351,567.5		
a) Spinning of fibers	220,965.1	235,998.4	246,284.8	211,995.7	255,267.8	202,128.3		
b) Weaving of textiles	85,116.4	97,231.5	86,216.2	85,543.7	89,230.0	82,154.9		
c) Finishing of textiles	76,602.7	80,095.3	77,873.1	70,553.3	79,548.3	67,284.3		
ii) Made-up textile articles	43,344.7	46,112.7	44,915.0	43,073.9	46,306.3	51,329.2		
iii) Knit wear	19,984.8	21,839.7	20,156.7	23,370.0	23,683.8	21,245.7		
iv) Carpets and rugs	7,024.9	8,905.5	5,801.8	5,906.9	4,617.7	6,754.9		
v) Other textiles n.e.s.	29,825.7	24,928.4	35,347.4	24,028.4	27,678.8	25,242.7		
4) Wearing apparel, readymade garments etc.	45,221.5	46,519.2	46,678.4	48,250.9	49,456.7	48,150.6		

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2007		2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,160.2	18,019.0	19,876.1	18,173.0	18,026.8	17,121.6		
i.) Tanning & dressing of leather, luggage, handbags etc.	9,936.2	8,794.5	10,310.0	9,978.4	9,895.0	9,288.3		
ii.) Footwear	8,224.0	9,224.6	9,566.1	8,194.7	8,131.7	7,833.3		
6) Wood and products of wood cork	1,580.1	2,304.5	1,921.9	2,023.0	1,919.3	1,890.1		
7) Paper, paperboard and products	19,692.7	18,646.1	23,763.0	18,079.3	17,528.3	18,591.4		
8) Printing, publishing and allied industries	5,847.4	6,688.2	8,936.0	9,197.9	8,397.5	7,586.4		
9) Coke and refined petroleum products	15,158.2	19,031.1	22,763.3	20,522.7	21,737.1	23,652.9		
10) Chemicals and chemical products	78,174.8	106,643.7	145,275.6	131,890.6	154,646.7	152,153.2		
11) Rubber and plastics products	10,532.2	9,984.8	11,644.5	12,746.4	12,405.3	13,584.5		
12) Other non-metallic mineral products	93,046.4	90,159.1	105,576.1	100,385.8	102,842.3	99,994.9		
13) Basic metals	34,072.8	37,006.3	40,679.4	39,393.2	39,596.0	40,885.5		
14) Fabricated metal products	9,944.3	11,295.0	10,138.9	8,730.6	9,528.5	11,371.5		
15) Machinery and equipment	17,427.1	17,436.2	18,714.7	14,598.0	16,073.4	15,729.3		
16) Office, accounting and computing machinery	124.1	127.7	317.2	111.2	128.1	38.2		
17) Electrical machinery and apparatus	29,815.1	31,480.6	43,158.2	40,079.0	48,342.3	44,963.3		
18) Radio, television and communication equipment and apparatus	2,397.6	4,489.6	3,091.9	3,108.3	3,693.3	3,045.1		
19) Medical, precision and optical instruments, watches and clocks	5,826.0	9,074.7	9,122.4	5,565.0	5,555.0	7,555.6		
20) Motor vehicles, trailers and semi-trailers	14,860.9	14,079.7	20,073.9	18,413.4	18,825.1	16,042.4		
21) Other transport equipments	5,029.4	5,870.6	4,862.5	3,667.4	4,445.4	3,789.5		
22) Furniture and fixture	2,954.4	2,964.8	1,951.6	1,539.4	1,941.3	2,206.9		
23) Jewelry and related articles	1,435.1	1,644.2	1,873.8	994.5	1,277.1	1,031.9		
24) Sports goods	3,676.8	3,986.3	4,422.5	5,094.8	4,638.1	4,220.4		
25) Handicrafts	129.9	130.0	201.0	94.9	144.8	149.6		
26) Other manufacturing n.e.s.	18,653.6	21,466.3	20,589.4	21,863.4	22,003.2	22,097.7		
E. Ship breaking and waste / scrape (junk) etc.	1,910.6	2,135.9	2,659.4	4,928.0	3,380.2	4,906.3		
F. Electricity, gas and water supply	67,671.9	107,031.1	146,983.2	152,197.2	179,560.4	209,776.8		
G. Construction	64,169.6	79,293.2	78,450.4	68,892.1	64,985.6	65,825.6		
1) Building	49,843.3	59,541.3	59,870.0	53,902.2	51,799.3	51,131.0		
2) Infrastructure	14,326.3	19,751.8	18,580.3	14,989.9	13,186.3	14,694.6		
H. Commerce and Trade	222,036.5	245,093.6	244,713.5	226,381.2	231,335.7	220,443.9		
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,213.0	15,399.1	13,080.1	16,257.0	14,475.7	12,694.9		
2) Wholesale and commission trade	146,993.0	157,276.0	146,162.7	129,310.3	129,131.3	120,150.7		
i) Exports	41,337.0	48,123.7	41,944.9	33,547.5	39,468.0	33,432.4		
ii) Imports	31,372.9	35,954.5	37,552.7	30,380.3	28,876.1	29,565.7		
iii) Domestic whole sales	74,283.1	73,197.8	66,665.2	65,382.5	60,787.2	57,152.6		
3) Retail trade	61,830.6	72,418.5	85,470.8	80,814.0	87,728.7	87,598.3		
I. Hotels, restaurants and clubs etc	12,506.4	13,381.9	14,358.9	13,476.2	14,042.1	14,830.4		
J. Transport, storage and communications	82,936.2	94,182.2	99,544.3	98,136.5	96,700.7	102,505.1		
K. Real estate, renting and business activities	111,259.8	102,763.0	104,090.2	107,453.1	108,810.1	103,215.7		
L. Education	5,447.2	5,756.1	6,027.6	5,389.5	5,773.5	8,202.7		
M. Health and social work	5,444.8	6,830.5	6,340.9	6,192.9	5,950.3	5,516.6		
N. Other community, social and personal service activities	16,515.4	14,569.2	14,937.8	20,858.6	18,342.1	21,519.3		
O. Other private business n.e.s	31,688.0	53,664.6	34,909.6	30,246.9	26,809.1	27,391.8		
<b>V. Trust Funds and Non Profit Organizations</b>	<b>17,180.4</b>	<b>15,320.2</b>	<b>13,606.1</b>	<b>12,258.5</b>	<b>13,223.6</b>	<b>13,309.6</b>		
<b>VI. Personal</b>	<b>422,807.2</b>	<b>421,195.8</b>	<b>396,088.0</b>	<b>364,458.2</b>	<b>339,887.8</b>	<b>322,138.0</b>		
A. Bank Employees	53,369.8	61,004.9	65,286.4	69,451.3	74,017.5	76,326.0		
B. Consumer Financing	367,119.6	356,784.3	327,067.4	291,924.7	262,635.4	240,292.6		
i) House building	63,619.5	66,919.5	64,191.0	61,151.6	58,713.0	54,140.5		
ii) Transport	113,036.1	104,464.6	93,877.4	79,592.9	69,634.3	64,679.8		
iii) Credit cards	47,237.9	44,428.4	41,092.8	35,535.1	31,257.4	28,280.5		
iv) Consumer durable	1,111.2	1,656.3	5,537.8	546.6	176.7	512.8		
v) Personal loans	142,114.9	139,315.5	122,368.4	115,098.4	102,853.9	92,679.0		
vi) Other	2,317.9	3,406.6	3,734.3	3,082.2	3,235.0	5,519.4		
<b>VII. Others</b>	<b>32,935.5</b>	<b>18,568.4</b>	<b>22,835.1</b>	<b>9,765.2</b>	<b>9,401.3</b>	<b>11,084.7</b>		
<b>Total</b>	<b>2,613,204.9</b>	<b>2,815,638.2</b>	<b>3,056,394.0</b>	<b>3,080,346.3</b>	<b>3,191,891.3</b>	<b>3,174,463.4</b>		

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>372,547.0</b>	<b>406,735.0</b>	<b>348,529.8</b>	<b>461,675.9</b>		
1. Federal Government:	169,578.5	192,151.0	163,614.0	218,910.7		
(i) Commodity Operations	160,783.0	183,252.8	153,089.7	194,758.3		
(ii) Others	8,795.4	8,898.2	10,524.3	24,152.4		
2. Provincial Governments:	202,968.5	214,584.0	184,915.8	242,765.2		
(i) Commodity Operations	202,724.5	214,235.2	184,532.4	241,718.5		
(ii) Others	244.0	348.7	383.4	1,046.7		
3. Local Bodies (City Governments)	-	-	-	-		
<b>II. Non-Financial Public Sector Enterprises:</b>	<b>165,357.7</b>	<b>171,002.7</b>	<b>135,888.4</b>	<b>312,301.8</b>		
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-		
B. Mining & Quarrying	-	-	-	-		
C. Manufacturing	47,972.6	39,008.0	40,992.3	37,082.2		
D. Construction	-	-	-	-		
E. Utilities	32,220.7	33,718.3	14,426.7	13,898.5		
F. Commerce	14,780.5	18,197.6	14,246.1	41,068.4		
G. Transport, Storage & Communication	39,235.4	46,714.6	62,231.5	69,203.7		
H. Services	59.8	314.6	260.7	356.5		
I. Others	31,088.7	33,049.6	3,731.1	150,692.6		
<b>III. Non-Bank Financial Institutions :</b>	<b>42,047.8</b>	<b>40,181.7</b>	<b>43,447.7</b>	<b>44,209.7</b>		
A. Co-operative Banks	-	-	-	-		
B. Development Financial Institutions	5,624.9	4,928.1	6,210.8	6,726.9		
C. Insurance Companies	1,173.0	1,029.0	718.0	660.0		
D. Micro Finance	200.0	200.0	200.0	100.0		
E. Other NBFIs	35,049.9	34,024.7	36,318.9	36,722.8		
<b>IV. Private Sector Enterprises :</b>	<b>2,386,470.9</b>	<b>2,364,473.6</b>	<b>2,459,754.2</b>	<b>2,393,109.2</b>		
A. Agriculture, Hunting and Forestry	178,212.5	179,946.5	187,134.8	199,001.6		
(1) Growing of crops	125,848.1	127,897.6	135,777.3	144,465.8		
(2) Farming of animals	24,906.7	26,648.8	28,530.7	30,214.5		
(3) Agricultural and animal husbandry	570.8	401.1	410.4	432.3		
(4) Agricultural machinery and equipments	26,786.7	24,812.0	22,258.6	23,666.9		
(5) Hunting, trapping, forestry & logging	100.1	187.0	157.9	222.1		
B. Fishing and fish farming etc.	637.1	470.6	613.8	505.3		
C. Mining and Quarrying	14,475.0	16,298.4	15,840.8	15,105.2		
(1) Mining of coal	3,161.1	3,177.5	3,301.1	2,939.1		
(2) Crude petroleum & natural gas	9,508.0	11,629.1	10,696.8	10,447.9		
(3) Iron & non-ferrous metal ores	249.7	488.4	589.9	259.6		
(4) Quarrying of stone, sand and clay	572.9	460.2	401.6	387.2		
(5) Chemical, fertilizer, Salt etc.	983.2	543.2	851.4	1,071.4		
D. Manufacturing	1,366,476.0	1,343,695.1	1,396,264.4	1,349,323.1		
1) Food products and beverages	222,018.1	274,994.8	258,737.4	280,928.2		
2) Tobacco products	4,236.6	3,136.5	3,301.5	3,537.7		
3) Textiles	554,403.8	492,062.0	524,555.2	478,094.8		
i) Spinning, weaving, finishing of textiles	435,407.9	377,929.4	411,858.4	369,993.7		
a) Spinning of fibers	248,974.4	213,381.9	239,874.6	210,915.3		
b) Weaving of textiles	99,361.9	89,351.1	87,522.6	83,219.4		
c) Finishing of textiles	87,071.6	75,196.5	84,461.2	75,859.0		
ii) Made-up textile articles	53,405.8	47,131.1	46,017.5	43,283.2		
iii) Knit wear	24,009.8	25,598.8	26,112.8	24,144.3		
iv) Carpets and rugs	6,469.3	6,800.5	7,547.7	5,460.2		
v) Other textiles n.e.s.	35,110.9	34,602.2	33,018.8	35,213.3		
4) Wearing apparel, readymade garments etc.	49,888.2	49,473.4	50,874.2	47,779.3		

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2010		2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,452.7	22,091.0	22,542.8		20,629.6	
i.) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	12,030.1	12,672.6		10,414.3	
ii.) Footwear	8,683.7	10,060.8	9,870.2		10,215.2	
6) Wood and products of wood cork	2,673.2	3,307.9	2,801.3		3,055.7	
7) Paper, paperboard and products	19,504.2	23,543.5	24,033.5		22,463.7	
8) Printing, publishing and allied industries	6,969.7	7,165.1	6,941.7		6,652.1	
9) Coke and refined petroleum products	26,761.5	31,284.1	34,219.6		30,584.5	
10) Chemicals and chemical products	156,047.5	154,521.0	161,646.2		174,768.7	
11) Rubber and plastics products	13,953.4	14,126.3	16,430.0		15,777.3	
12) Other non-metallic mineral products	107,354.1	93,440.1	95,215.2		75,154.0	
13) Basic metals	45,463.4	43,158.9	52,141.6		56,891.9	
14) Fabricated metal products	12,961.0	12,382.3	13,973.4		12,587.8	
15) Machinery and equipment	20,610.2	19,175.0	20,436.8		14,213.5	
16) Office, accounting and computing machinery	32.7	31.1	284.4		325.9	
17) Electrical machinery and apparatus	42,194.0	37,980.0	43,434.7		41,071.5	
18) Radio, television and communication equipment and apparatus	3,394.0	3,207.2	3,440.7		3,979.5	
19) Medical, precision and optical instruments, watches and clocks	7,836.6	8,214.2	7,931.9		8,014.3	
20) Motor vehicles, trailers and semi-trailers	17,971.7	16,308.2	19,978.7		18,707.1	
21) Other transport equipments	3,541.4	3,120.5	2,917.6		3,424.6	
22) Furniture and fixture	1,784.5	2,203.7	1,449.2		1,748.8	
23) Jewelry and related articles	923.1	864.0	825.8		676.4	
24) Sports goods	4,410.1	5,178.3	5,419.3		5,100.2	
25) Handicrafts	119.0	164.1	94.6		106.1	
26) Other manufacturing n.e.s.	22,971.2	22,561.8	22,637.0		23,049.8	
E. Ship breaking and waste / scrape (junk) etc.	7,111.1	7,212.4	9,392.3		12,620.1	
F. Electricity, gas and water supply	231,997.6	263,825.7	292,414.9		271,860.4	
G. Construction	69,536.2	66,211.1	66,669.3		53,026.8	
1) Building	51,943.8	50,019.9	49,408.6		40,032.0	
2) Infrastructure	17,592.4	16,191.2	17,260.7		12,994.9	
H. Commerce and Trade	228,189.1	203,351.8	209,246.8		200,280.3	
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	10,351.1	14,503.5		16,738.2	
2) Wholesale and commission trade	123,438.5	108,050.5	105,951.5		100,931.0	
i) Exports	40,330.2	34,826.4	34,044.1		27,810.9	
ii) Imports	29,492.4	24,083.7	22,763.4		25,522.2	
iii) Domestic whole sales	53,615.9	49,140.4	49,143.9		47,597.9	
3) Retail trade	90,905.5	84,950.2	88,791.9		82,611.2	
I. Hotels, restaurants and clubs etc	15,311.3	14,026.0	14,807.7		14,804.2	
J. Transport, storage and communications	108,629.4	106,391.5	98,942.9		110,881.6	
K. Real estate, renting and business activities	107,312.8	103,374.8	105,458.4		103,966.7	
L. Education	7,397.2	6,308.9	5,350.6		6,204.8	
M. Health and social work	5,765.1	5,529.6	5,266.4		5,658.1	
N. Other community, social and personal service activities	17,954.1	16,004.3	17,302.5		14,473.0	
O. Other private business n.e.s	27,466.6	31,826.9	35,048.7		35,398.0	
<b>V. Trust Funds and Non Profit Organizations</b>	<b>16,363.8</b>	<b>18,028.7</b>	<b>19,782.2</b>		<b>18,003.6</b>	
<b>VI. Personal</b>	<b>305,983.5</b>	<b>294,017.6</b>	<b>285,931.9</b>		<b>285,133.7</b>	
A. Bank Employees	74,572.0	76,409.8	75,370.2		72,975.9	
B. Consumer Financing	224,828.2	213,153.6	205,025.0		204,943.7	
i) House building	50,812.3	47,671.0	44,692.9		40,967.7	
ii) Transport	57,354.5	50,672.7	46,480.7		45,352.1	
iii) Credit cards	25,797.3	24,625.7	23,142.0		22,934.1	
iv) Consumer durable	473.4	309.0	395.3		452.2	
v) Personal loans	90,390.8	89,875.2	90,314.1		95,237.6	
vi) Other	6,583.3	4,454.1	5,536.8		7,214.1	
<b>VII. Others</b>	<b>17,591.6</b>	<b>16,382.8</b>	<b>16,858.3</b>		<b>15,570.5</b>	
<b>Total</b>	<b>3,306,362.2</b>	<b>3,310,822.0</b>	<b>3,310,192.5</b>		<b>3,530,004.4</b>	

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

Borrower	(Million Rupees)		
	2012	2013	
	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>423,364.0</b>	<b>492,151.6</b>	<b>406,799.9</b>
1. Federal Government:	248,365.5	253,023.8	229,162.1
(i) Commodity Operations	222,578.2	226,113.7	204,802.7
(ii) Others	25,787.3	26,910.1	24,359.4
2. Provincial Governments:	174,998.5	239,127.8	177,637.8
(i) Commodity Operations	174,024.2	238,145.7	176,527.1
(ii) Others	974.3	982.1	1,110.6
3. Local Bodies (City Governments)	-	-	-
<b>II. Non-Financial Public Sector Enterprises:</b>	<b>349,623.1</b>	<b>350,227.1</b>	<b>427,909.1</b>
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	-	-
C. Manufacturing	44,931.6	51,778.6	70,731.1
D. Construction	-	-	-
E. Utilities	15,607.3	16,805.7	16,935.2
F. Commerce	43,516.4	25,450.5	79,968.7
G. Transport, Storage & Communication	84,322.6	94,247.5	87,365.9
H. Services	223.7	157.2	297.9
I. Others	161,021.6	161,787.6	172,610.3
<b>III. Non-Bank Financial Institutions :</b>	<b>45,324.4</b>	<b>47,626.0</b>	<b>42,605.8</b>
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	9,480.2	13,559.2	12,304.6
C. Insurance Companies	335.9	372.9	418.0
D. Micro Finance	100.0	100.0	-
E. Other NBFIs	35,408.3	33,593.9	29,883.2
<b>IV. Private Sector Enterprises :</b>	<b>2,539,961.3</b>	<b>2,436,423.4</b>	<b>2,763,136.2</b>
A. Agriculture, Hunting and Forestry	212,539.3	220,943.4	238,176.4
(1) Growing of crops	153,318.1	161,157.4	171,731.6
(2) Farming of animals	34,231.0	34,271.5	38,258.2
(3) Agricultural and animal husbandry	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	23,494.6	24,410.0	26,369.0
(5) Hunting, trapping, forestry & logging	615.5	572.2	575.0
B. Fishing and fish farming etc.	443.8	726.6	749.5
C. Mining and Quarrying	15,634.8	20,234.6	21,028.9
(1) Mining of coal	2,610.0	1,944.3	1,583.2
(2) Crude petroleum & natural gas	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	492.4	365.2	364.6
(5) Chemical, fertilizer, Salt etc.	1,953.5	681.0	597.0
D. Manufacturing	1,449,442.0	1,407,762.9	1,582,138.9
1) Food products and beverages	294,238.3	312,840.1	338,725.0
2) Tobacco products	3,336.8	3,355.1	4,035.7
3) Textiles	545,064.6	499,667.8	602,165.5
i) Spinning, weaving, finishing of textiles	434,830.2	386,103.5	475,332.0
a) Spinning of fibers	254,135.5	211,726.4	265,027.8
b) Weaving of textiles	93,652.8	89,430.3	107,994.5
c) Finishing of textiles	87,041.9	84,946.8	102,309.8
ii) Made-up textile articles	51,053.4	48,335.4	53,779.0
iii) Knit wear	23,431.3	24,426.7	23,467.6
iv) Carpets and rugs	4,936.9	4,625.0	5,055.5
v) Other textiles n.e.s.	30,812.8	36,177.2	44,531.3
4) Wearing apparel, readymade garments etc.	49,934.8	49,749.3	53,168.1

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2012	2013	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,964.3	20,075.0	23,684.9
i.) Tanning & dressing of leather, luggage, handbags etc.	10,680.1	10,305.8	12,699.2
ii.) Footwear	10,284.3	9,769.2	10,985.7
6) Wood and products of wood cork	3,997.9	3,576.8	3,212.2
7) Paper, paperboard and products	28,395.1	25,409.4	31,029.5
8) Printing, publishing and allied industries	6,075.8	6,498.2	7,137.8
9) Coke and refined petroleum products	41,461.9	35,700.8	41,831.2
10) Chemicals and chemical products	165,771.7	170,740.4	172,102.8
11) Rubber and plastics products	22,578.1	22,028.9	26,450.4
12) Other non-metallic mineral products	68,641.3	59,630.3	64,796.1
13) Basic metals	61,824.2	62,723.8	68,439.9
14) Fabricated metal products	11,640.9	12,777.0	15,470.0
15) Machinery and equipment	18,281.6	16,204.4	17,748.8
16) Office, accounting and computing machinery	290.8	257.7	376.8
17) Electrical machinery and apparatus	43,398.6	40,939.7	53,809.0
18) Radio, television and communication equipment and apparatus	5,188.6	4,535.3	4,058.3
19) Medical, precision and optical instruments, watches and clocks	7,090.3	6,931.5	4,102.8
20) Motor vehicles, trailers and semi-trailers	17,406.1	15,357.4	16,214.6
21) Other transport equipments	3,803.6	3,320.7	3,963.5
22) Furniture and fixture	1,180.3	1,233.1	1,317.3
23) Jewelry and related articles	546.3	777.3	519.8
24) Sports goods	4,761.2	4,718.5	4,805.5
25) Handicrafts	91.5	69.3	73.2
26) Other manufacturing n.e.s.	23,477.5	28,645.1	22,900.0
E. Ship breaking and waste / scrape (junk) etc.	17,715.5	14,806.0	17,840.9
F. Electricity, gas and water supply	280,953.2	218,793.0	253,154.5
G. Construction	52,959.4	52,251.5	54,705.5
1) Building	37,754.2	36,028.7	38,315.0
2) Infrastructure	15,205.2	16,222.8	16,390.5
H. Commerce and Trade	213,565.7	201,630.8	234,292.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,285.7	14,460.3	14,399.7
2) Wholesale and commission trade	107,221.6	99,327.2	115,188.8
i) Exports	30,964.0	27,597.3	27,412.0
ii) Imports	24,243.5	19,776.5	28,212.2
iii) Domestic whole sales	52,014.1	51,953.4	59,564.5
3) Retail trade	93,058.3	87,843.3	104,703.5
I. Hotels, restaurants and clubs etc	14,779.0	14,265.8	14,938.5
J. Transport, storage and communications	109,077.7	88,539.8	88,731.3
K. Real estate, renting and business activities	108,879.2	97,418.4	104,542.8
L. Education	6,160.7	6,012.3	6,025.7
M. Health and social work	5,987.5	5,448.6	6,253.2
N. Other community, social and personal service activities	13,063.3	12,748.5	15,155.4
O. Other private business n.e.s	38,760.4	74,841.3	125,402.8
<b>V. Trust Funds and Non Profit Organizations</b>	<b>18,015.7</b>	<b>17,024.6</b>	<b>14,042.4</b>
<b>VI. Personal</b>	<b>295,181.1</b>	<b>306,362.3</b>	<b>324,325.1</b>
A. Bank Employees	80,518.4	83,216.3	85,186.5
B. Consumer Financing	206,358.5	213,742.0	229,141.0
i) House building	40,197.6	39,011.7	39,420.5
ii) Transport	45,847.4	50,661.3	56,389.2
iii) Credit cards	24,372.8	21,796.7	21,195.9
iv) Consumer durable	334.8	225.4	260.8
v) Personal loans	95,605.8	102,047.0	111,874.6
vi) Other	8,304.2	9,404.1	9,997.7
<b>VII. Others</b>	<b>17,066.6</b>	<b>14,667.2</b>	<b>16,925.4</b>
<b>Total</b>	<b>3,688,536.3</b>	<b>3,664,482.2</b>	<b>3,995,743.9</b>

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2014		2015	
	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>514,534.7</b>	<b>482,693.4</b>	<b>580,458.9</b>	<b>537,517.2</b>
1. Federal Government:	243,577.4	227,450.5	220,061.2	226,317.2
(i) Commodity Operations	220,793.6	211,873.2	201,290.7	212,303.8
(ii) Others	22,783.7	15,577.2	18,770.5	14,013.4
2. Provincial Governments:	270,957.3	255,242.9	360,397.7	311,200.0
(i) Commodity Operations	269,121.4	254,046.2	359,042.4	310,202.1
(ii) Others	1,835.9	1,196.8	1,355.3	998.0
3. Local Bodies (City Governments)	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises:</b>	<b>452,405.2</b>	<b>530,560.2</b>	<b>533,401.5</b>	<b>570,609.2</b>
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	-
B. Mining & Quarrying	-	-	-	-
C. Manufacturing	48,954.4	59,478.1	43,868.6	57,342.5
D. Construction	-	-	-	-
E. Utilities	27,561.4	26,442.9	46,091.1	25,990.3
F. Commerce	91,072.2	122,699.4	97,183.4	109,637.5
G. Transport, Storage & Communication	91,398.7	95,717.2	93,192.3	165,476.7
H. Services	300.9	477.0	788.0	672.0
I. Others	193,117.6	225,745.6	252,278.0	211,490.3
<b>III. Non-Bank Financial Institutions :</b>	<b>46,506.1</b>	<b>44,546.0</b>	<b>47,684.3</b>	<b>50,334.3</b>
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	10,984.1	4,916.7	11,162.9	13,593.8
C. Insurance Companies	851.9	1,660.0	921.9	1,187.5
D. Micro Finance	-	500.0	900.0	2,732.4
E. Other NBFIs	34,670.1	37,469.3	34,699.5	32,820.6
<b>IV. Private Sector Enterprises :</b>	<b>2,758,032.8</b>	<b>2,975,071.9</b>	<b>2,930,255.9</b>	<b>3,174,992.8</b>
A. Agriculture, Hunting and Forestry	252,679.1	270,245.7	285,362.9	302,948.3
(1) Growing of crops	177,356.2	185,726.3	196,409.9	204,793.2
(2) Farming of animals	44,789.5	54,115.9	58,582.8	65,035.4
(3) Agricultural and animal husbandry	1,601.6	1,480.3	633.1	1,668.7
(4) Agricultural machinery and equipments	28,010.7	28,471.8	28,932.5	31,169.3
(5) Hunting, trapping, forestry & logging	921.1	451.4	804.7	281.7
B. Fishing and fish farming etc.	994.5	1,153.6	922.5	1,024.6
C. Mining and Quarrying	18,726.0	21,073.2	20,342.3	23,562.3
(1) Mining of coal	1,554.0	2,450.3	1,708.8	1,965.9
(2) Crude petroleum & natural gas	15,834.1	17,013.5	16,747.5	18,642.5
(3) Iron & non-ferrous metal ores	216.9	364.7	321.1	424.9
(4) Quarrying of stone, sand and clay	170.5	239.7	265.8	391.8
(5) Chemical, fertilizer, Salt etc.	950.6	1,005.0	1,299.1	2,137.3
D. Manufacturing	1,595,278.9	1,711,165.7	1,652,390.7	1,830,017.6
1) Food products and beverages	410,762.4	424,599.7	425,347.5	446,443.1
2) Tobacco products	3,093.4	2,429.7	1,721.9	6,083.5
3) Textiles	535,565.7	600,856.7	533,052.1	606,856.4
i) Spinning, weaving, finishing of textiles	424,244.4	470,957.8	412,498.5	458,416.4
a) Spinning of fibers	232,145.9	258,119.6	233,402.1	255,248.1
b) Weaving of textiles	96,619.6	106,719.7	91,133.7	102,913.5
c) Finishing of textiles	95,478.9	106,118.5	87,962.7	100,254.9
ii) Made-up textile articles	48,485.3	54,369.4	54,923.2	69,995.8
iii) Knit wear	27,797.0	30,771.9	27,979.4	27,279.7
iv) Carpets and rugs	3,714.1	4,174.1	3,143.5	3,157.4
v) Other textiles n.e.s.	31,325.0	40,583.4	34,507.4	48,007.0
4) Wearing apparel, readymade garments etc.	53,528.1	57,098.3	50,807.0	52,309.4

## 4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

Borrower	2014		2015	
	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,568.9	22,474.7	21,892.2	19,995.4
i.) Tanning & dressing of leather, luggage, handbags etc.	8,885.0	10,677.1	9,304.5	9,392.6
ii.) Footwear	11,684.0	11,797.6	12,587.7	10,602.8
6) Wood and products of wood cork	2,350.2	2,308.3	1,911.5	1,382.0
7) Paper, paperboard and products	33,093.3	31,749.3	31,058.3	32,615.8
8) Printing, publishing and allied industries	6,855.3	8,371.7	6,465.8	7,487.8
9) Coke and refined petroleum products	40,133.4	53,343.4	57,380.6	77,452.5
10) Chemicals and chemical products	194,931.1	192,124.0	204,690.8	262,235.3
11) Rubber and plastics products	25,057.2	25,863.0	24,845.5	25,071.4
12) Other non-metallic mineral products	51,821.7	56,731.1	74,575.7	75,530.7
13) Basic metals	72,508.2	81,619.2	76,618.3	77,415.5
14) Fabricated metal products	12,493.9	12,613.8	10,243.0	9,847.8
15) Machinery and equipment	18,710.5	23,680.2	27,749.1	20,496.6
16) Office, accounting and computing machinery	609.7	641.3	966.2	984.2
17) Electrical machinery and apparatus	54,077.2	48,141.1	44,861.2	51,094.6
18) Radio, television and communication equipment and apparatus	3,542.0	3,671.4	3,209.7	3,910.7
19) Medical, precision and optical instruments, watches and clocks	3,727.1	5,314.8	5,013.3	4,801.0
20) Motor vehicles, trailers and semi-trailers	18,212.5	20,541.0	17,526.3	18,982.0
21) Other transport equipments	3,541.4	4,429.8	3,972.8	4,017.7
22) Furniture and fixture	2,104.1	1,817.1	1,576.0	1,183.1
23) Jewelry and related articles	549.3	615.4	660.0	631.0
24) Sports goods	5,192.3	5,428.6	4,674.7	4,443.3
25) Handicrafts	88.5	412.8	101.2	61.7
26) Other manufacturing n.e.s.	22,161.4	24,289.3	21,470.2	18,685.2
E. Ship breaking and waste / scrape (junk) etc.	14,765.9	22,174.6	25,781.5	19,810.1
F. Electricity, gas and water supply	267,296.9	257,949.6	256,015.3	277,759.9
G. Construction	48,293.0	60,192.5	64,370.8	85,328.6
1) Building	36,701.6	38,443.7	44,715.9	50,747.7
2) Infrastructure	11,591.3	21,748.7	19,654.9	34,580.9
H. Commerce and Trade	215,865.4	233,198.6	228,458.4	252,366.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,209.2	13,256.8	13,315.7	6,609.9
2) Wholesale and commission trade	103,295.0	117,675.6	118,584.0	130,468.1
i) Exports	22,999.4	29,545.0	27,423.8	22,160.5
ii) Imports	21,549.2	23,541.1	20,404.4	26,325.6
iii) Domestic whole sales	58,746.4	64,589.4	70,755.8	81,982.0
3) Retail trade	99,361.1	102,266.2	96,558.6	115,288.7
I. Hotels, restaurants and clubs etc	15,291.7	18,954.5	21,254.3	24,673.4
J. Transport, storage and communications	113,862.4	121,968.3	138,405.1	156,077.8
K. Real estate, renting and business activities	87,916.5	101,132.7	96,141.4	111,955.1
L. Education	7,364.3	8,454.5	9,540.4	11,042.1
M. Health and social work	6,420.7	5,822.3	4,680.4	4,271.5
N. Other community, social and personal service activities	15,563.5	19,319.4	18,541.2	24,838.8
O. Other private business n.e.s	97,714.1	122,266.8	108,048.7	49,316.0
<b>V. Trust Funds and Non Profit Organizations</b>	<b>8,217.0</b>	<b>11,289.1</b>	<b>13,957.9</b>	<b>12,695.1</b>
<b>VI. Personal</b>	<b>338,110.7</b>	<b>356,867.1</b>	<b>383,106.4</b>	<b>392,134.9</b>
A. Bank Employees	86,426.3	92,984.2	98,552.7	99,187.6
B. Consumer Financing	242,246.0	249,059.1	275,316.6	285,064.5
i) House building	39,511.1	39,762.1	41,261.6	43,246.5
ii) Transport	63,804.8	71,062.5	83,442.7	97,117.0
iii) Credit cards	22,782.0	22,681.6	23,857.0	24,705.9
iv) Consumer durable	280.8	212.1	210.9	710.4
v) Personal loans	115,867.3	115,340.9	126,544.4	119,284.7
vi) Other	9,438.4	14,823.8	9,237.1	7,882.8
<b>VII. Others</b>	<b>15,169.0</b>	<b>11,391.7</b>	<b>14,991.0</b>	<b>5,767.3</b>
<b>Total</b>	<b>4,132,975.4</b>	<b>4,412,419.5</b>	<b>4,503,855.8</b>	<b>4,744,050.8</b>

Source: Statistics &amp; Data Warehouse Department, SBP

Note:

The borrowers have been reclassified w.e.f Dec 2003 as per international standard industrial classification (ISIC Rev.3.1)