

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 |
| Total | 514.7 | 609.0 | 637.5 | 744.9 | 722.9 | 925.4 | 781.4 | 1,002.9 |

(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 |
| Total | 975.5 | 1,059.3 | 1,059.1 | 1,224.2 | 1,100.4 |

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 | |
| Total | 1,403.1 | 1,445.0 | 1,797.1 | 1,920.5 | 2,386.7 | 2,592.7 | 2,989.4 | |

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 |
| Total | 3,308.0 | 3,865.5 | 4,342.0 | 5,479.9 | 5,901.7 | 6,235.8 |

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 |
| Total | 6,316.6 | 7,857.2 | 8,207.8 | 8,716.5 | 9,412.2 | 10,067.0 |

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 |
| Total | 9,459.6 | 10,383.3 | 10,654.6 | 11,733.6 | 11,579.1 | 11,446.8 |

4.15 Classification of Scheduled Banks' Advances by Major Economic Groups

(Million Rupees)

| Economic Group | 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 |
| Total | 12,432.8 | 13,994.1 | 14,597.5 | 17,338.4 | 19,179.4 | 18,706.2 |

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 |
| Total | 20,927.4 | 23,320.5 | 24,939.0 | 29,175.2 | 29,282.7 | 32,292.9 | 32,834.8 |

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 | |
| Total | 36,510.8 | 39,757.0 | 43,740.7 | 45,918.9 | 52,448.8 | 55,888.6 | 61,346.8 | |

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 | |
| Total | 66,479.7 | 75,490.8 | 81,145.8 | 91,466.5 | 97,366.4 | 102,479.4 | 111,899.5 | 123,978.8 | |

4.15 Classification of Scheduled Banks' Advances by Borrowers

| Borrower | (Million Rupees) | | | | | | | |
|---|------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 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 |
| Total | 133,676.1 | 147,551.4 | 149,158.0 | 152,852.2 | 163,051.0 | 168,705.2 | 178,471.1 | 186,467.2 |

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 |
| Total | 216,989.9 | 219,068.1 | 235,328.1 | 250,622.3 | 280,351.1 | 314,325.9 | 344,041.6 | 364,395.2 |

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 |
| Total | 395,558.1 | 412,377.9 | 453,913.0 | 495,409.9 | 502,645.1 | 548,257.7 | 577,917.6 | 622,607.1 |

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 |
| Total | 668,994.0 | 680,234.5 | 720,924.4 | 742,913.3 | 797,474.1 | 862,557.5 | 864,261.2 |

4.15 Classification of Scheduled Banks' Advances by Borrower

| Borrower | (Million Rupees) | | | |
|--|------------------|------------------|------------------|------------------|
| | 2001 | 2002 | 2003 | |
| | Dec. | Jun. | Dec. | Jun. |
| A. FOREIGN CONSTITUENTS : | | | | |
| I. Official | - | - | - | - |
| II. Business | - | - | - | - |
| III. Personal | - | - | - | - |
| B. DOMESTIC CONSTITUENTS : | 910,037.3 | 885,007.5 | 936,194.7 | 969,871.7 |
| I. Government : | 85,082.4 | 95,077.6 | 74,689.2 | 56,639.8 |
| 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 | - |
| II. Non-Financial Public Sector Enterprises : | 85,998.7 | 73,259.8 | 81,400.0 | 66,041.9 |
| 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 | - | - |
| III. Non-Bank Financial Institutions : | 8,413.7 | 10,960.7 | 10,759.5 | 10,654.5 |
| 1. Co-operative Banks | 884.1 | 819.4 | - | - |
| 2. Development Financial Institutions | 688.0 | 320.0 | 820.4 | 175.0 |
| 3. Other NBFTs | 6,841.6 | 9,821.3 | 9,939.1 | 10,479.5 |
| IV. Private Sector Enterprises : | 634,476.8 | 613,499.0 | 679,322.5 | 710,455.8 |
| 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 |
| V. Trust Funds & Non-Profit Organizations | 9,419.7 | 8,499.3 | 8,482.9 | 13,334.3 |
| VI. Personal | 78,367.3 | 76,017.9 | 77,324.2 | 107,258.3 |
| VII. Others | 8,278.7 | 7,693.1 | 4,216.4 | 5,487.1 |
| TOTAL | 910,037.3 | 885,007.5 | 936,194.7 | 969,871.7 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

| Borrower | (Million Rupees) | | | | | | | |
|---|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--|
| | 2003 | | 2004 | | 2005 | | 2006 | |
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. | |
| I. Government: | 37,455.8 | 50,817.4 | 58,255.7 | 83,770.2 | 71,128.2 | 107,132.8 | 93,722.1 | |
| 1. Federal Government: | 14,776.8 | 20,212.8 | 36,207.0 | 50,107.6 | 36,203.6 | 53,822.8 | 58,476.4 | |
| (i) Commodity Operations | 14,055.1 | 19,839.0 | 34,667.3 | 47,393.1 | 32,713.4 | 49,249.8 | 53,178.7 | |
| (ii) Others | 721.7 | 373.7 | 1,539.7 | 2,714.4 | 3,490.2 | 4,573.0 | 5,297.8 | |
| 2. Provincial Governments: | 22,679.0 | 30,604.7 | 22,048.7 | 33,662.6 | 34,924.7 | 53,310.0 | 35,245.6 | |
| (i) Commodity Operations | 21,647.0 | 29,710.9 | 20,596.5 | 32,654.4 | 33,907.9 | 52,473.7 | 34,378.3 | |
| (ii) Others | 1,031.9 | 893.8 | 1,452.2 | 1,008.2 | 1,016.8 | 836.4 | 867.4 | |
| 3. Local Bodies (City Governments) | - | - | - | - | - | - | - | |
| II. Non-Financial Public Sector Enterprises: | 53,163.7 | 81,770.6 | 80,929.9 | 82,960.1 | 86,429.4 | 95,021.3 | 96,936.2 | |
| A. Agriculture, Forestry, Hunting & Fishing | - | - | - | 5.0 | - | - | - | |
| B. Mining & Quarrying | 2,309.2 | 1,192.1 | - | - | - | 175.4 | 1,279.7 | |
| C. Manufacturing | 26,156.9 | 49,587.1 | 50,015.2 | 47,823.8 | 47,603.6 | 47,353.2 | 43,662.2 | |
| D. Construction | 99.1 | 58.2 | - | - | - | - | - | |
| E. Utilities | 6,699.6 | 4,598.3 | 197.3 | 235.3 | 2,586.5 | 7,125.8 | 5,872.0 | |
| F. Commerce | 2,950.6 | 4,018.5 | 5,921.9 | 4,363.7 | 8,860.4 | 7,921.3 | 10,702.1 | |
| G. Transport, Storage & Communication | 14,568.8 | 21,762.5 | 24,465.8 | 22,579.5 | 24,582.2 | 32,414.6 | 35,388.0 | |
| H. Services | 379.5 | 554.0 | 329.7 | 70.8 | 473.7 | 31.0 | 32.2 | |
| I. Others | - | - | - | 7,882.1 | 2,323.0 | - | - | |
| III. Non-Bank Financial Institutions : | 21,487.1 | 24,759.9 | 35,444.3 | 38,457.9 | 42,959.5 | 53,442.8 | 55,217.4 | |
| A. Co-operative Banks | - | - | - | - | - | - | - | |
| B. Development Financial Institutions | 983.4 | 3,966.9 | 6,740.0 | 5,450.1 | 3,900.0 | 5,872.6 | 8,005.9 | |
| C. Insurance Companies | 227.3 | 122.1 | 338.0 | 607.0 | 1,092.7 | 775.2 | 743.3 | |
| D. Micro Finance | - | - | - | - | - | 200.0 | 315.0 | |
| E. Other NBFIs | 20,276.5 | 20,671.0 | 28,366.3 | 32,400.8 | 37,966.8 | 46,595.0 | 46,153.2 | |
| IV. Private Sector Enterprises : | 835,684.7 | 909,148.8 | 1,135,797.3 | 1,201,390.7 | 1,404,194.2 | 1,445,360.0 | 1,646,615.4 | |
| A. Agriculture, Hunting and Forestry | 126,156.3 | 113,457.5 | 118,759.7 | 127,106.1 | 137,860.4 | 131,542.3 | 142,867.9 | |
| (1) Growing of crops | 117,177.1 | 62,211.5 | 68,329.4 | 75,253.6 | 85,645.5 | 85,535.8 | 99,083.4 | |
| (2) Farming of animals | 4,940.4 | 10,127.1 | 12,353.8 | 13,120.9 | 13,580.4 | 14,328.1 | 14,434.4 | |
| (3) Agricultural and animal husbandry | 875.8 | 2,877.0 | 577.1 | 455.2 | 924.3 | 565.4 | 1,356.4 | |
| (4) Agricultural machinery and equipments | 2,529.1 | 37,760.0 | 37,334.6 | 38,118.3 | 37,529.1 | 31,020.6 | 27,765.5 | |
| (5) Hunting, trapping, forestry & logging | 633.9 | 482.0 | 164.8 | 158.2 | 181.1 | 92.3 | 228.1 | |
| B. Fishing and fish farming etc. | 3,427.7 | 1,455.4 | 2,596.0 | 2,380.8 | 1,784.8 | 1,184.0 | 1,346.9 | |
| C. Mining and Quarrying | 8,741.1 | 15,034.2 | 8,836.3 | 8,112.7 | 9,484.5 | 10,412.4 | 11,255.6 | |
| (1) Mining of coal | 545.1 | 352.4 | 555.5 | 666.2 | 3,619.4 | 4,573.1 | 4,665.7 | |
| (2) Crude petroleum & natural gas | 4,152.6 | 9,123.5 | 6,389.4 | 5,921.3 | 5,246.8 | 5,101.9 | 3,866.9 | |
| (3) Iron & non-ferrous metal ores | 3,012.6 | 2,918.0 | 859.7 | 341.9 | 142.1 | 63.9 | 367.9 | |
| (4) Quarrying of stone, sand and clay | 262.2 | 338.1 | 192.2 | 152.8 | 126.1 | 44.8 | 103.0 | |
| (5) Chemical, fertilizer, Salt etc. | 768.7 | 2,302.2 | 839.5 | 1,030.4 | 350.2 | 628.8 | 2,252.0 | |
| D. Manufacturing | 515,409.1 | 572,835.1 | 698,301.5 | 735,867.6 | 848,064.1 | 865,087.2 | 969,769.4 | |
| 1) Food products and beverages | 75,690.2 | 101,937.3 | 108,077.2 | 121,339.5 | 129,271.0 | 141,615.2 | 143,851.9 | |
| 2) Tobacco products | 2,124.9 | 2,280.6 | 1,279.1 | 660.9 | 735.0 | 715.8 | 2,154.0 | |
| 3) Textiles | 279,845.4 | 281,387.2 | 367,518.9 | 366,503.9 | 435,599.0 | 416,346.7 | 466,644.9 | |
| i) Spinning, weaving, finishing of textiles | 250,702.8 | 238,661.3 | 314,647.3 | 302,374.6 | 355,956.9 | 344,821.4 | 386,123.0 | |
| a) Spinning of fibers | 158,637.9 | 143,447.4 | 201,206.8 | 199,193.7 | 237,100.9 | 210,736.6 | 236,159.8 | |
| b) Weaving of textiles | 43,466.2 | 43,521.3 | 46,404.4 | 52,745.3 | 60,683.2 | 66,325.8 | 75,009.7 | |
| c) Finishing of textiles | 48,598.8 | 51,692.6 | 67,036.1 | 50,435.7 | 58,172.8 | 67,759.0 | 74,953.5 | |
| ii) Made-up textile articles | 16,580.6 | 22,566.5 | 25,599.1 | 39,210.4 | 45,062.0 | 39,030.4 | 44,334.3 | |
| iii) Knit wear | 4,351.4 | 6,436.7 | 8,821.8 | 9,944.6 | 14,804.1 | 15,094.0 | 16,760.2 | |
| iv) Carpets and rugs | 3,847.3 | 6,277.8 | 4,385.2 | 3,886.7 | 4,904.1 | 4,682.1 | 4,206.1 | |
| v) Other textiles n.e.s. | 4,363.3 | 7,444.9 | 14,065.5 | 11,087.6 | 14,871.9 | 12,718.7 | 15,221.3 | |
| 4) Wearing apparel, readymade garments | 23,678.1 | 33,899.4 | 25,756.9 | 29,709.2 | 28,525.9 | 29,650.4 | 32,511.8 | |

4.15 Classification of Scheduled Banks' Advances by Borrowers

| Borrower | (Million Rupees) | | | | | | |
|--|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | 2003 | | 2004 | | 2005 | | 2006 |
| | Dec. | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and | 11,169.8 | 12,634.7 | 15,060.0 | 15,417.9 | 17,314.2 | 16,540.4 | 16,330.5 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 6,512.5 | 6,773.2 | 8,364.0 | 7,776.7 | 7,385.6 | 7,956.7 | 8,873.5 |
| ii.) Footwear | 4,657.3 | 5,861.4 | 6,696.6 | 7,641.2 | 9,928.6 | 8,583.7 | 7,457.1 |
| 6) Wood and products of wood cork | 434.3 | 973.4 | 839.1 | 1,322.6 | 1,201.9 | 1,913.6 | 1,306.4 |
| 7) Paper, paperboard and products | 5,668.7 | 6,551.7 | 5,767.0 | 8,888.1 | 9,680.4 | 9,945.2 | 16,882.8 |
| 8) Printing, publishing and allied industries | 1,213.0 | 2,118.7 | 2,337.8 | 2,515.2 | 3,011.1 | 2,708.3 | 3,890.6 |
| 9) Coke and refined petroleum products | 5,785.4 | 2,574.3 | 10,173.9 | 12,741.0 | 11,605.2 | 7,972.6 | 17,741.7 |
| 10) Chemicals and chemical products | 40,144.9 | 41,126.4 | 50,503.7 | 51,617.6 | 56,133.4 | 65,613.6 | 68,440.1 |
| 11) Rubber and plastics products | 2,802.5 | 4,064.5 | 5,038.7 | 6,275.7 | 7,776.2 | 7,169.8 | 7,325.6 |
| 12) Other non-metallic mineral products | 21,810.8 | 24,005.5 | 32,922.8 | 38,630.6 | 52,949.7 | 70,324.0 | 78,308.8 |
| 13) Basic metals | 8,660.1 | 11,621.1 | 9,984.7 | 12,024.9 | 15,841.5 | 16,039.8 | 20,884.9 |
| 14) Fabricated metal products | 2,197.9 | 3,259.6 | 5,706.7 | 5,793.3 | 7,500.4 | 6,398.3 | 7,706.6 |
| 15) Machinery and equipment | 8,201.1 | 6,673.3 | 9,420.5 | 10,505.9 | 12,548.2 | 12,408.3 | 14,133.5 |
| 16) Office, accounting and computing machinery | 272.3 | 484.9 | 395.9 | 649.1 | 362.6 | 193.7 | 588.4 |
| 17) Electrical machinery and apparatus | 7,326.8 | 9,864.2 | 12,547.4 | 12,655.8 | 15,284.5 | 13,551.3 | 18,705.5 |
| 18) Radio, television and communication equipment and apparatus | 2,307.3 | 3,279.8 | 2,698.6 | 3,342.5 | 3,908.4 | 3,713.5 | 4,723.0 |
| 19) Medical, precision and optical instruments, watches and clocks | 2,602.3 | 3,190.7 | 4,957.5 | 3,743.5 | 3,989.4 | 5,325.6 | 7,196.9 |
| 20) Motor vehicles, trailers and semi-trailers | 3,504.7 | 6,226.6 | 7,787.1 | 10,383.4 | 12,927.3 | 15,557.7 | 16,171.2 |
| 21) Other transport equipments | 860.1 | 868.5 | 2,207.5 | 3,272.3 | 4,085.0 | 6,078.2 | 5,229.6 |
| 22) Furniture and fixture | 1,909.4 | 1,836.1 | 1,208.0 | 1,064.5 | 1,655.4 | 1,549.4 | 1,435.5 |
| 23) Jewelry and related articles | 128.0 | 168.4 | 370.5 | 440.4 | 652.9 | 817.6 | 1,389.0 |
| 24) Sports goods | 2,417.8 | 4,459.1 | 4,255.7 | 4,549.5 | 3,920.4 | 4,195.2 | 5,587.4 |
| 25) Handicrafts | 147.9 | 89.1 | 84.0 | 121.7 | 111.3 | 107.6 | 112.9 |
| 26) Other manufacturing n.e.s. | 4,505.3 | 7,260.0 | 11,402.2 | 11,698.5 | 11,473.6 | 8,635.5 | 10,515.9 |
| E. Ship breaking and waste / scrape (junk) etc. | 2,291.9 | 1,506.6 | 3,016.5 | 2,517.3 | 2,936.7 | 1,350.0 | 1,195.2 |
| F. Electricity, gas and water supply | 6,143.3 | 9,068.0 | 12,450.4 | 14,176.8 | 17,254.2 | 20,530.2 | 26,579.7 |
| G. Construction | 15,539.4 | 17,286.5 | 22,543.5 | 29,846.3 | 36,138.1 | 37,164.6 | 49,829.2 |
| 1) Building | 12,138.3 | 12,794.5 | 17,088.4 | 23,544.2 | 27,926.0 | 29,310.5 | 39,591.2 |
| 2) Infrastructure | 3,401.1 | 4,492.0 | 5,455.2 | 6,302.1 | 8,212.1 | 7,854.2 | 10,238.0 |
| H. Commerce and Trade | 89,395.3 | 97,818.0 | 128,217.5 | 124,817.4 | 164,437.3 | 179,568.4 | 210,886.3 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 946.9 | 1,343.8 | 3,289.7 | 3,279.5 | 8,725.2 | 12,323.7 | 16,989.6 |
| 2) Wholesale and commission trade | 72,415.7 | 80,329.7 | 92,525.2 | 94,259.7 | 113,688.2 | 132,427.3 | 143,488.8 |
| i) Exports | 31,003.6 | 37,583.8 | 34,334.8 | 29,514.1 | 34,693.5 | 42,825.1 | 38,058.7 |
| ii) Imports | 14,078.9 | 16,251.5 | 19,650.5 | 23,725.3 | 27,912.8 | 32,500.2 | 36,164.5 |
| iii) Domestic whole sales | 27,333.1 | 26,494.3 | 38,539.8 | 41,020.3 | 51,081.8 | 57,102.0 | 69,265.6 |
| 3) Retail trade | 16,032.8 | 16,144.6 | 32,402.6 | 27,278.2 | 42,023.9 | 34,817.3 | 50,407.9 |
| I. Hotels, restaurants and clubs etc | 3,124.1 | 5,207.0 | 6,336.6 | 8,448.0 | 9,385.7 | 6,884.7 | 12,136.0 |
| J. Transport, storage and communications | 17,577.5 | 24,740.9 | 39,458.4 | 52,225.6 | 57,451.3 | 62,983.7 | 79,700.8 |
| K. Real estate, renting and business activities | 13,639.0 | 19,204.5 | 39,772.0 | 48,025.4 | 65,019.2 | 74,466.2 | 75,004.2 |
| L. Education | 2,907.8 | 2,514.2 | 2,588.0 | 3,473.6 | 2,879.3 | 3,633.9 | 4,075.1 |
| M. Health and social work | 1,670.3 | 2,228.0 | 4,225.5 | 3,755.9 | 3,361.9 | 3,545.1 | 5,289.3 |
| N. Other community, social and personal service activities | 7,907.7 | 6,945.9 | 9,316.5 | 9,175.4 | 9,132.4 | 10,656.7 | 9,995.0 |
| O. Other private business n.e.s | 21,754.1 | 19,846.8 | 39,379.0 | 31,462.0 | 39,004.5 | 36,350.7 | 46,684.8 |
| V. Trust Funds and Non Profit Organizations | 14,391.0 | 11,861.6 | 13,029.2 | 11,998.1 | 15,073.6 | 13,671.4 | 14,573.9 |
| VI. Personal | 128,449.3 | 158,064.7 | 203,725.3 | 258,004.7 | 302,764.5 | 343,745.8 | 377,117.5 |
| A. Bank Employees | 32,774.0 | 35,700.2 | 42,522.1 | 44,169.2 | 45,735.9 | 46,990.1 | 49,469.7 |
| B. Consumer Financing | 73,832.5 | 103,752.9 | 145,695.3 | 208,911.9 | 255,868.5 | 294,628.1 | 324,699.9 |
| i) House building | 5,902.3 | 9,698.5 | 18,304.0 | 28,998.4 | 32,996.7 | 41,791.5 | 48,188.2 |
| ii) Transport | 18,646.1 | 31,554.1 | 49,261.2 | 66,142.0 | 83,599.0 | 97,281.5 | 106,168.5 |
| iii) Credit cards | 8,766.1 | 12,376.1 | 13,155.8 | 19,544.9 | 27,253.1 | 33,522.9 | 39,153.5 |
| iv) Consumer durable | 1,037.5 | 1,997.7 | 3,190.5 | 2,358.4 | 1,697.6 | 1,559.9 | 1,632.8 |
| v) Personal loans | 39,480.5 | 48,126.6 | 61,783.9 | 91,868.1 | 110,322.1 | 120,472.3 | 129,556.9 |
| vi) Other | 21,842.8 | 18,611.6 | 15,507.9 | 4,923.6 | 1,160.1 | 2,127.6 | 2,948.0 |
| VII. Others | 5,117.4 | 5,961.1 | 8,709.8 | 17,571.2 | 12,599.7 | 12,817.3 | 16,350.7 |
| Total | 1,095,749.0 | 1,242,384.1 | 1,535,891.5 | 1,694,152.9 | 1,935,149.1 | 2,071,191.4 | 2,300,533.2 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2007 | | 2008 | | 2009 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. Government: | 100,302.8 | 77,701.5 | 133,084.5 | 150,461.0 | 341,698.8 | 333,440.8 |
| 1. Federal Government: | 59,449.3 | 52,840.6 | 87,575.8 | 128,837.2 | 163,055.6 | 186,794.6 |
| (i) Commodity Operations | 54,665.0 | 47,238.9 | 81,887.1 | 123,445.0 | 158,453.9 | 181,725.3 |
| (ii) Others | 4,784.4 | 5,601.7 | 5,688.7 | 5,392.2 | 4,601.6 | 5,069.3 |
| 2. Provincial Governments: | 40,853.4 | 24,860.9 | 45,508.7 | 21,623.8 | 178,603.3 | 146,646.3 |
| (i) Commodity Operations | 39,712.9 | 24,018.5 | 44,371.5 | 20,670.7 | 176,965.6 | 146,307.4 |
| (ii) Others | 1,140.5 | 842.4 | 1,137.2 | 953.0 | 1,637.7 | 338.8 |
| 3. Local Bodies (City Governments) | - | - | - | - | 40.0 | - |
| II. Non-Financial Public Sector Enterprises: | 115,343.6 | 125,398.9 | 107,911.8 | 186,902.4 | 216,717.0 | 225,365.8 |
| A. Agriculture, Forestry, Hunting & Fishing | 336.2 | - | - | 9,387.8 | - | - |
| B. Mining & Quarrying | 100.6 | 11.1 | - | - | - | - |
| C. Manufacturing | 35,693.6 | 36,366.1 | 22,119.3 | 53,715.8 | 53,203.5 | 73,437.2 |
| D. Construction | - | - | - | - | - | - |
| E. Utilities | 25,599.1 | 41,241.9 | 48,267.9 | 60,304.7 | 63,781.1 | 65,329.8 |
| F. Commerce | 8,670.2 | 16,832.6 | 8,166.8 | 24,559.9 | 18,509.4 | 17,488.6 |
| G. Transport, Storage & Communication | 44,905.5 | 30,268.8 | 29,137.7 | 38,783.7 | 45,241.9 | 34,876.8 |
| H. Services | 38.3 | 678.4 | 220.1 | 150.4 | 1.0 | 3.6 |
| I. Others | - | - | - | - | 35,980.2 | 34,229.9 |
| III. Non-Bank Financial Institutions : | 47,986.9 | 52,258.5 | 44,579.6 | 45,733.5 | 39,369.7 | 49,030.0 |
| A. Co-operative Banks | - | - | - | - | - | - |
| B. Development Financial Institutions | 6,923.1 | 2,240.7 | 1,250.0 | 2,566.9 | 6,235.3 | 6,098.0 |
| C. Insurance Companies | 2,417.4 | 3,283.8 | 2,717.9 | 2,516.1 | 1,660.0 | 1,369.8 |
| D. Micro Finance | - | 209.7 | - | - | - | - |
| E. Other NBFIs | 38,646.5 | 46,524.2 | 40,611.7 | 40,650.5 | 31,474.4 | 41,562.2 |
| IV. Private Sector Enterprises : | 1,669,727.6 | 1,884,922.9 | 2,074,977.9 | 2,240,767.9 | 2,096,078.9 | 2,221,542.0 |
| A. Agriculture, Hunting and Forestry | 144,057.9 | 156,283.4 | 154,438.3 | 170,607.4 | 157,163.2 | 165,826.2 |
| (1) Growing of crops | 103,440.4 | 114,703.8 | 110,779.2 | 120,035.9 | 113,890.7 | 120,137.4 |
| (2) Farming of animals | 15,727.8 | 18,836.6 | 21,061.4 | 26,291.7 | 21,150.6 | 20,611.7 |
| (3) Agricultural and animal husbandry | 580.2 | 1,108.1 | 695.9 | 1,108.4 | 599.8 | 633.2 |
| (4) Agricultural machinery and equipments | 24,208.9 | 21,150.4 | 21,837.8 | 22,670.4 | 21,166.5 | 24,259.1 |
| (5) Hunting, trapping, forestry & logging | 100.6 | 484.5 | 64.0 | 501.0 | 355.6 | 184.8 |
| B. Fishing and fish farming etc. | 1,661.5 | 764.4 | 1,249.7 | 804.8 | 513.0 | 670.7 |
| C. Mining and Quarrying | 11,691.7 | 14,431.1 | 16,824.5 | 16,929.7 | 17,492.6 | 17,002.7 |
| (1) Mining of coal | 2,607.1 | 1,931.6 | 2,509.9 | 2,748.6 | 2,634.5 | 2,465.0 |
| (2) Crude petroleum & natural gas | 6,583.1 | 8,989.1 | 12,716.8 | 10,684.1 | 12,133.8 | 11,923.3 |
| (3) Iron & non-ferrous metal ores | 411.7 | 689.0 | 60.1 | 85.1 | 432.3 | 928.0 |
| (4) Quarrying of stone, sand and clay | 102.3 | 162.8 | 191.1 | 183.4 | 339.9 | 374.9 |
| (5) Chemical, fertilizer, Salt etc. | 1,987.5 | 2,658.6 | 1,346.7 | 3,228.5 | 1,952.0 | 1,311.4 |
| D. Manufacturing | 954,641.2 | 1,091,857.6 | 1,177,764.1 | 1,299,410.2 | 1,186,757.8 | 1,282,352.6 |
| 1) Food products and beverages | 159,129.1 | 173,514.2 | 183,018.5 | 216,289.8 | 197,478.2 | 190,828.4 |
| 2) Tobacco products | 1,044.4 | 1,718.7 | 586.6 | 893.0 | 285.2 | 2,040.1 |
| 3) Textiles | 421,786.8 | 482,864.2 | 515,111.5 | 516,595.0 | 464,471.9 | 526,332.6 |
| i) Spinning, weaving, finishing of | 337,631.6 | 382,684.1 | 413,325.2 | 410,374.1 | 368,092.7 | 424,046.0 |
| a) Spinning of fibers | 201,418.8 | 220,965.1 | 235,998.4 | 246,284.8 | 211,995.7 | 255,267.8 |
| b) Weaving of textiles | 77,703.9 | 85,116.4 | 97,231.5 | 86,216.2 | 85,543.7 | 89,230.0 |
| c) Finishing of textiles | 58,508.8 | 76,602.7 | 80,095.3 | 77,873.1 | 70,553.3 | 79,548.3 |
| ii) Made-up textile articles | 44,569.1 | 43,344.7 | 46,112.7 | 44,915.0 | 43,073.9 | 46,306.3 |
| iii) Knit wear | 18,401.3 | 19,984.8 | 21,839.7 | 20,156.7 | 23,370.0 | 23,683.8 |
| iv) Carpets and rugs | 4,233.3 | 7,024.9 | 8,905.5 | 5,801.8 | 5,906.9 | 4,617.7 |
| v) Other textiles n.e.s. | 16,951.6 | 29,825.7 | 24,928.4 | 35,347.4 | 24,028.4 | 27,678.8 |
| 4) Wearing apparel, readymade garments | 40,197.6 | 45,221.5 | 46,519.2 | 46,678.4 | 48,250.9 | 49,456.7 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2007 | | 2008 | | 2009 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 15,307.4 | 18,160.2 | 18,019.0 | 19,876.1 | 18,173.0 | 18,026.8 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 6,872.9 | 9,936.2 | 8,794.5 | 10,310.0 | 9,978.4 | 9,895.0 |
| ii.) Footwear | 8,434.5 | 8,224.0 | 9,224.6 | 9,566.1 | 8,194.7 | 8,131.7 |
| 6) Wood and products of wood cork | 1,848.6 | 1,580.1 | 2,304.5 | 1,921.9 | 2,023.0 | 1,919.3 |
| 7) Paper, paperboard and products | 16,349.9 | 19,692.7 | 18,646.1 | 23,763.0 | 18,079.3 | 17,528.3 |
| 8) Printing, publishing and allied industries | 5,213.0 | 5,847.4 | 6,688.2 | 8,936.0 | 9,197.9 | 8,397.5 |
| 9) Coke and refined petroleum products | 9,484.5 | 15,158.2 | 19,031.1 | 22,763.3 | 20,522.7 | 21,737.1 |
| 10) Chemicals and chemical products | 72,731.6 | 78,174.8 | 106,643.7 | 145,275.6 | 131,890.6 | 154,646.7 |
| 11) Rubber and plastics products | 7,677.9 | 10,532.2 | 9,984.8 | 11,644.5 | 12,746.4 | 12,405.3 |
| 12) Other non-metallic mineral products | 89,214.0 | 93,046.4 | 90,159.1 | 105,576.1 | 100,385.8 | 102,842.3 |
| 13) Basic metals | 24,859.6 | 34,072.8 | 37,006.3 | 40,679.4 | 39,393.2 | 39,596.0 |
| 14) Fabricated metal products | 6,931.7 | 9,944.3 | 11,295.0 | 10,138.9 | 8,730.6 | 9,528.5 |
| 15) Machinery and equipment | 15,169.6 | 17,427.1 | 17,436.2 | 18,714.7 | 14,598.0 | 16,073.4 |
| 16) Office, accounting and computing machinery | 478.8 | 124.1 | 127.7 | 317.2 | 111.2 | 128.1 |
| 17) Electrical machinery and apparatus | 18,767.4 | 29,815.1 | 31,480.6 | 43,158.2 | 40,079.0 | 48,342.3 |
| 18) Radio, television and communication equipment and apparatus | 3,740.5 | 2,397.6 | 4,489.6 | 3,091.9 | 3,108.3 | 3,693.3 |
| 19) Medical, precision and optical instruments, watches and clocks | 5,022.8 | 5,826.0 | 9,074.7 | 9,122.4 | 5,565.0 | 5,555.0 |
| 20) Motor vehicles, trailers and semi-trailers | 14,766.5 | 14,860.9 | 14,079.7 | 20,073.9 | 18,413.4 | 18,825.1 |
| 21) Other transport equipments | 5,489.5 | 5,029.4 | 5,870.6 | 4,862.5 | 3,667.4 | 4,445.4 |
| 22) Furniture and fixture | 1,848.6 | 2,954.4 | 2,964.8 | 1,951.6 | 1,539.4 | 1,941.3 |
| 23) Jewelry and related articles | 1,195.5 | 1,435.1 | 1,644.2 | 1,873.8 | 994.5 | 1,277.1 |
| 24) Sports goods | 5,590.1 | 3,676.8 | 3,986.3 | 4,422.5 | 5,094.8 | 4,638.1 |
| 25) Handicrafts | 94.5 | 129.9 | 130.0 | 201.0 | 94.9 | 144.8 |
| 26) Other manufacturing n.e.s. | 10,701.4 | 18,653.6 | 21,466.3 | 20,589.4 | 21,863.4 | 22,003.2 |
| E. Ship breaking and waste / scrape (junk) etc. | 1,696.2 | 1,910.6 | 2,135.9 | 2,659.4 | 4,928.0 | 3,380.2 |
| F. Electricity, gas and water supply | 42,934.3 | 67,671.9 | 107,031.1 | 146,983.2 | 152,197.2 | 179,560.4 |
| G. Construction | 51,628.8 | 64,169.6 | 79,293.2 | 78,450.4 | 68,892.1 | 64,985.6 |
| 1) Building | 41,062.9 | 49,843.3 | 59,541.3 | 59,870.0 | 53,902.2 | 51,799.3 |
| 2) Infrastructure | 10,565.9 | 14,326.3 | 19,751.8 | 18,580.3 | 14,989.9 | 13,186.3 |
| H. Commerce and Trade | 209,529.0 | 222,036.5 | 245,093.6 | 244,713.5 | 226,381.2 | 231,335.7 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 14,184.9 | 13,213.0 | 15,399.1 | 13,080.1 | 16,257.0 | 14,475.7 |
| 2) Wholesale and commission trade | 139,563.9 | 146,993.0 | 157,276.0 | 146,162.7 | 129,310.3 | 129,131.3 |
| i) Exports | 42,205.7 | 41,337.0 | 48,123.7 | 41,944.9 | 33,547.5 | 39,468.0 |
| ii) Imports | 29,842.7 | 31,372.9 | 35,954.5 | 37,552.7 | 30,380.3 | 28,876.1 |
| iii) Domestic whole sales | 67,515.5 | 74,283.1 | 73,197.8 | 66,665.2 | 65,382.5 | 60,787.2 |
| 3) Retail trade | 55,780.2 | 61,830.6 | 72,418.5 | 85,470.8 | 80,814.0 | 87,728.7 |
| I. Hotels, restaurants and clubs etc | 13,683.9 | 12,506.4 | 13,381.9 | 14,358.9 | 13,476.2 | 14,042.1 |
| J. Transport, storage and communications | 78,982.8 | 82,936.2 | 94,182.2 | 99,544.3 | 98,136.5 | 96,700.7 |
| K. Real estate, renting and business activities | 92,285.8 | 111,259.8 | 102,763.0 | 104,090.2 | 107,453.1 | 108,810.1 |
| L. Education | 4,484.4 | 5,447.2 | 5,756.1 | 6,027.6 | 5,389.5 | 5,773.5 |
| M. Health and social work | 5,395.0 | 5,444.8 | 6,830.5 | 6,340.9 | 6,192.9 | 5,950.3 |
| N. Other community, social and personal service activities | 15,539.6 | 16,515.4 | 14,569.2 | 14,937.8 | 20,858.6 | 18,342.1 |
| O. Other private business n.e.s | 41,515.5 | 31,688.0 | 53,664.6 | 34,909.6 | 30,246.9 | 26,809.1 |
| V. Trust Funds and Non Profit Organizations | 14,572.3 | 17,180.4 | 15,320.2 | 13,606.1 | 12,258.5 | 13,223.6 |
| VI. Personal | 400,771.4 | 422,807.2 | 421,195.8 | 396,088.0 | 364,458.2 | 339,887.8 |
| A. Bank Employees | 52,852.6 | 53,369.8 | 61,004.9 | 65,286.4 | 69,451.3 | 74,017.5 |
| B. Consumer Financing | 345,584.2 | 367,119.6 | 356,784.3 | 327,067.4 | 291,924.7 | 262,635.4 |
| i) House building | 53,832.7 | 63,619.5 | 66,919.5 | 64,191.0 | 61,151.6 | 58,713.0 |
| ii) Transport | 105,396.4 | 113,036.1 | 104,464.6 | 93,877.4 | 79,592.9 | 69,634.3 |
| iii) Credit cards | 42,802.9 | 47,237.9 | 44,428.4 | 41,092.8 | 35,535.1 | 31,257.4 |
| iv) Consumer durable | 1,019.1 | 1,111.2 | 1,656.3 | 5,537.8 | 546.6 | 176.7 |
| v) Personal loans | 142,533.1 | 142,114.9 | 139,315.5 | 122,368.4 | 115,098.4 | 102,853.9 |
| vi) Other | 2,334.7 | 2,317.9 | 3,406.6 | 3,734.3 | 3,082.2 | 3,235.0 |
| VII. Others | 27,477.7 | 32,935.5 | 18,568.4 | 22,835.1 | 9,765.2 | 9,401.3 |
| Total | 2,376,182.3 | 2,613,204.9 | 2,815,638.2 | 3,056,394.0 | 3,080,346.3 | 3,191,891.3 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2010 | | 2011 | | 2012 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. Government: | 423,866.8 | 372,547.0 | 406,735.0 | 348,529.8 | 461,675.9 | 423,364.0 |
| 1. Federal Government: | 183,015.4 | 169,578.5 | 192,151.0 | 163,614.0 | 218,910.7 | 248,365.5 |
| (i) Commodity Operations | 175,612.5 | 160,783.0 | 183,252.8 | 153,089.7 | 194,758.3 | 222,578.2 |
| (ii) Others | 7,402.9 | 8,795.4 | 8,898.2 | 10,524.3 | 24,152.4 | 25,787.3 |
| 2. Provincial Governments: | 240,851.4 | 202,968.5 | 214,584.0 | 184,915.8 | 242,765.2 | 174,998.5 |
| (i) Commodity Operations | 240,620.7 | 202,724.5 | 214,235.2 | 184,532.4 | 241,718.5 | 174,024.2 |
| (ii) Others | 230.7 | 244.0 | 348.7 | 383.4 | 1,046.7 | 974.3 |
| 3. Local Bodies (City Governments) | - | - | - | - | - | - |
| II. Non-Financial Public Sector Enterprises: | 166,137.7 | 165,357.7 | 171,002.7 | 135,888.4 | 312,301.8 | 349,623.1 |
| A. Agriculture, Forestry, Hunting & Fishing | - | - | - | - | - | - |
| B. Mining & Quarrying | - | - | - | - | - | - |
| C. Manufacturing | 55,045.0 | 47,972.6 | 39,008.0 | 40,992.3 | 37,082.2 | 44,931.6 |
| D. Construction | - | - | - | - | - | - |
| E. Utilities | 29,292.0 | 32,220.7 | 33,718.3 | 14,426.7 | 13,898.5 | 15,607.3 |
| F. Commerce | 12,822.5 | 14,780.5 | 18,197.6 | 14,246.1 | 41,068.4 | 43,516.4 |
| G. Transport, Storage & Communication | 34,753.0 | 39,235.4 | 46,714.6 | 62,231.5 | 69,203.7 | 84,322.6 |
| H. Services | 32.6 | 59.8 | 314.6 | 260.7 | 356.5 | 223.7 |
| I. Others | 34,192.6 | 31,088.7 | 33,049.6 | 3,731.1 | 150,692.6 | 161,021.6 |
| III. Non-Bank Financial Institutions : | 44,302.7 | 42,047.8 | 40,181.7 | 43,447.7 | 44,209.7 | 45,324.4 |
| A. Co-operative Banks | - | - | - | - | - | - |
| B. Development Financial Institutions | 6,429.3 | 5,624.9 | 4,928.1 | 6,210.8 | 6,726.9 | 9,480.2 |
| C. Insurance Companies | 1,428.4 | 1,173.0 | 1,029.0 | 718.0 | 660.0 | 335.9 |
| D. Micro Finance | 200.0 | 200.0 | 200.0 | 200.0 | 100.0 | 100.0 |
| E. Other NBFIs | 36,244.9 | 35,049.9 | 34,024.7 | 36,318.9 | 36,722.8 | 35,408.3 |
| IV. Private Sector Enterprises : | 2,193,624.0 | 2,386,470.9 | 2,364,473.6 | 2,459,754.2 | 2,393,109.2 | 2,539,961.3 |
| A. Agriculture, Hunting and Forestry | 165,206.6 | 178,212.5 | 179,946.5 | 187,134.8 | 199,001.6 | 212,539.3 |
| (1) Growing of crops | 114,912.1 | 125,848.1 | 127,897.6 | 135,777.3 | 144,465.8 | 153,318.1 |
| (2) Farming of animals | 22,968.6 | 24,906.7 | 26,648.8 | 28,530.7 | 30,214.5 | 34,231.0 |
| (3) Agricultural and animal husbandry | 476.2 | 570.8 | 401.1 | 410.4 | 432.3 | 880.1 |
| (4) Agricultural machinery and equipments | 26,772.2 | 26,786.7 | 24,812.0 | 22,258.6 | 23,666.9 | 23,494.6 |
| (5) Hunting, trapping, forestry & logging | 77.4 | 100.1 | 187.0 | 157.9 | 222.1 | 615.5 |
| B. Fishing and fish farming etc. | 767.6 | 637.1 | 470.6 | 613.8 | 505.3 | 443.8 |
| C. Mining and Quarrying | 14,979.1 | 14,475.0 | 16,298.4 | 15,840.8 | 15,105.2 | 15,634.8 |
| (1) Mining of coal | 2,742.4 | 3,161.1 | 3,177.5 | 3,301.1 | 2,939.1 | 2,610.0 |
| (2) Crude petroleum & natural gas | 10,460.5 | 9,508.0 | 11,629.1 | 10,696.8 | 10,447.9 | 10,211.5 |
| (3) Iron & non-ferrous metal ores | 580.4 | 249.7 | 488.4 | 589.9 | 259.6 | 367.4 |
| (4) Quarrying of stone, sand and clay | 325.8 | 572.9 | 460.2 | 401.6 | 387.2 | 492.4 |
| (5) Chemical, fertilizer, Salt etc. | 870.1 | 983.2 | 543.2 | 851.4 | 1,071.4 | 1,953.5 |
| D. Manufacturing | 1,228,536.4 | 1,366,476.0 | 1,343,695.1 | 1,396,264.4 | 1,349,323.1 | 1,449,442.0 |
| 1) Food products and beverages | 214,265.2 | 222,018.1 | 274,994.8 | 258,737.4 | 280,928.2 | 294,238.3 |
| 2) Tobacco products | 2,278.8 | 4,236.6 | 3,136.5 | 3,301.5 | 3,537.7 | 3,336.8 |
| 3) Textiles | 456,139.9 | 554,403.8 | 492,062.0 | 524,555.2 | 478,094.8 | 545,064.6 |
| i) Spinning, weaving, finishing of | 351,567.5 | 435,407.9 | 377,929.4 | 411,858.4 | 369,993.7 | 434,830.2 |
| a) Spinning of fibers | 202,128.3 | 248,974.4 | 213,381.9 | 239,874.6 | 210,915.3 | 254,135.5 |
| b) Weaving of textiles | 82,154.9 | 99,361.9 | 89,351.1 | 87,522.6 | 83,219.4 | 93,652.8 |
| c) Finishing of textiles | 67,284.3 | 87,071.6 | 75,196.5 | 84,461.2 | 75,859.0 | 87,041.9 |
| ii) Made-up textile articles | 51,329.2 | 53,405.8 | 47,131.1 | 46,017.5 | 43,283.2 | 51,053.4 |
| iii) Knit wear | 21,245.7 | 24,009.8 | 25,598.8 | 26,112.8 | 24,144.3 | 23,431.3 |
| iv) Carpets and rugs | 6,754.9 | 6,469.3 | 6,800.5 | 7,547.7 | 5,460.2 | 4,936.9 |
| v) Other textiles n.e.s. | 25,242.7 | 35,110.9 | 34,602.2 | 33,018.8 | 35,213.3 | 30,812.8 |
| 4) Wearing apparel, readymade garments | 48,150.6 | 49,888.2 | 49,473.4 | 50,874.2 | 47,779.3 | 49,934.8 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2010 | | 2011 | | 2012 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 17,121.6 | 18,452.7 | 22,091.0 | 22,542.8 | 20,629.6 | 20,964.3 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 9,288.3 | 9,769.0 | 12,030.1 | 12,672.6 | 10,414.3 | 10,680.1 |
| ii.) Footwear | 7,833.3 | 8,683.7 | 10,060.8 | 9,870.2 | 10,215.2 | 10,284.3 |
| 6) Wood and products of wood cork | 1,890.1 | 2,673.2 | 3,307.9 | 2,801.3 | 3,055.7 | 3,997.9 |
| 7) Paper, paperboard and products | 18,591.4 | 19,504.2 | 23,543.5 | 24,033.5 | 22,463.7 | 28,395.1 |
| 8) Printing, publishing and allied industries | 7,586.4 | 6,969.7 | 7,165.1 | 6,941.7 | 6,652.1 | 6,075.8 |
| 9) Coke and refined petroleum products | 23,652.9 | 26,761.5 | 31,284.1 | 34,219.6 | 30,584.5 | 41,461.9 |
| 10) Chemicals and chemical products | 152,153.2 | 156,047.5 | 154,521.0 | 161,646.2 | 174,768.7 | 165,771.7 |
| 11) Rubber and plastics products | 13,584.5 | 13,953.4 | 14,126.3 | 16,430.0 | 15,777.3 | 22,578.1 |
| 12) Other non-metallic mineral products | 99,994.9 | 107,354.1 | 93,440.1 | 95,215.2 | 75,154.0 | 68,641.3 |
| 13) Basic metals | 40,885.5 | 45,463.4 | 43,158.9 | 52,141.6 | 56,891.9 | 61,824.2 |
| 14) Fabricated metal products | 11,371.5 | 12,961.0 | 12,382.3 | 13,973.4 | 12,587.8 | 11,640.9 |
| 15) Machinery and equipment | 15,729.3 | 20,610.2 | 19,175.0 | 20,436.8 | 14,213.5 | 18,281.6 |
| 16) Office, accounting and computing machinery | 38.2 | 32.7 | 31.1 | 284.4 | 325.9 | 290.8 |
| 17) Electrical machinery and apparatus | 44,963.3 | 42,194.0 | 37,980.0 | 43,434.7 | 41,071.5 | 43,398.6 |
| 18) Radio, television and communication equipment and apparatus | 3,045.1 | 3,394.0 | 3,207.2 | 3,440.7 | 3,979.5 | 5,188.6 |
| 19) Medical, precision and optical instruments, watches and clocks | 7,555.6 | 7,836.6 | 8,214.2 | 7,931.9 | 8,014.3 | 7,090.3 |
| 20) Motor vehicles, trailers and semi-trailers | 16,042.4 | 17,971.7 | 16,308.2 | 19,978.7 | 18,707.1 | 17,406.1 |
| 21) Other transport equipments | 3,789.5 | 3,541.4 | 3,120.5 | 2,917.6 | 3,424.6 | 3,803.6 |
| 22) Furniture and fixture | 2,206.9 | 1,784.5 | 2,203.7 | 1,449.2 | 1,748.8 | 1,180.3 |
| 23) Jewelry and related articles | 1,031.9 | 923.1 | 864.0 | 825.8 | 676.4 | 546.3 |
| 24) Sports goods | 4,220.4 | 4,410.1 | 5,178.3 | 5,419.3 | 5,100.2 | 4,761.2 |
| 25) Handicrafts | 149.6 | 119.0 | 164.1 | 94.6 | 106.1 | 91.5 |
| 26) Other manufacturing n.e.s. | 22,097.7 | 22,971.2 | 22,561.8 | 22,637.0 | 23,049.8 | 23,477.5 |
| E. Ship breaking and waste / scrape (junk) etc. | 4,906.3 | 7,111.1 | 7,212.4 | 9,392.3 | 12,620.1 | 17,715.5 |
| F. Electricity, gas and water supply | 209,776.8 | 231,997.6 | 263,825.7 | 292,414.9 | 271,860.4 | 280,953.2 |
| G. Construction | 65,825.6 | 69,536.2 | 66,211.1 | 66,669.3 | 53,026.8 | 52,959.4 |
| 1) Building | 51,131.0 | 51,943.8 | 50,019.9 | 49,408.6 | 40,032.0 | 37,754.2 |
| 2) Infrastructure | 14,694.6 | 17,592.4 | 16,191.2 | 17,260.7 | 12,994.9 | 15,205.2 |
| H. Commerce and Trade | 220,443.9 | 228,189.1 | 203,351.8 | 209,246.8 | 200,280.3 | 213,565.7 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 12,694.9 | 13,845.1 | 10,351.1 | 14,503.5 | 16,738.2 | 13,285.7 |
| 2) Wholesale and commission trade | 120,150.7 | 123,438.5 | 108,050.5 | 105,951.5 | 100,931.0 | 107,221.6 |
| i) Exports | 33,432.4 | 40,330.2 | 34,826.4 | 34,044.1 | 27,810.9 | 30,964.0 |
| ii) Imports | 29,565.7 | 29,492.4 | 24,083.7 | 22,763.4 | 25,522.2 | 24,243.5 |
| iii) Domestic whole sales | 57,152.6 | 53,615.9 | 49,140.4 | 49,143.9 | 47,597.9 | 52,014.1 |
| 3) Retail trade | 87,598.3 | 90,905.5 | 84,950.2 | 88,791.9 | 82,611.2 | 93,058.3 |
| I. Hotels, restaurants and clubs etc | 14,830.4 | 15,311.3 | 14,026.0 | 14,807.7 | 14,804.2 | 14,779.0 |
| J. Transport, storage and communications | 102,505.1 | 108,629.4 | 106,391.5 | 98,942.9 | 110,881.6 | 109,077.7 |
| K. Real estate, renting and business activities | 103,215.7 | 107,312.8 | 103,374.8 | 105,458.4 | 103,966.7 | 108,879.2 |
| L. Education | 8,202.7 | 7,397.2 | 6,308.9 | 5,350.6 | 6,204.8 | 6,160.7 |
| M. Health and social work | 5,516.6 | 5,765.1 | 5,529.6 | 5,266.4 | 5,658.1 | 5,987.5 |
| N. Other community, social and personal service activities | 21,519.3 | 17,954.1 | 16,004.3 | 17,302.5 | 14,473.0 | 13,063.3 |
| O. Other private business n.e.s | 27,391.8 | 27,466.6 | 31,826.9 | 35,048.7 | 35,398.0 | 38,760.4 |
| V. Trust Funds and Non Profit Organizations | 13,309.6 | 16,363.8 | 18,028.7 | 19,782.2 | 18,003.6 | 18,015.7 |
| VI. Personal | 322,138.0 | 305,983.5 | 294,017.6 | 285,931.9 | 285,133.7 | 295,181.1 |
| A. Bank Employees | 76,326.0 | 74,572.0 | 76,409.8 | 75,370.2 | 72,975.9 | 80,518.4 |
| B. Consumer Financing | 240,292.6 | 224,828.2 | 213,153.6 | 205,025.0 | 204,943.7 | 206,358.5 |
| i) House building | 54,140.5 | 50,812.3 | 47,671.0 | 44,692.9 | 40,967.7 | 40,197.6 |
| ii) Transport | 64,679.8 | 57,354.5 | 50,672.7 | 46,480.7 | 45,352.1 | 45,847.4 |
| iii) Credit cards | 28,280.5 | 25,797.3 | 24,625.7 | 23,142.0 | 22,934.1 | 24,372.8 |
| iv) Consumer durable | 512.8 | 473.4 | 309.0 | 395.3 | 452.2 | 334.8 |
| v) Personal loans | 92,679.0 | 90,390.8 | 89,875.2 | 90,314.1 | 95,237.6 | 95,605.8 |
| vi) Other | 5,519.4 | 6,583.3 | 4,454.1 | 5,536.8 | 7,214.1 | 8,304.2 |
| VII. Others | 11,084.7 | 17,591.6 | 16,382.8 | 16,858.3 | 15,570.5 | 17,066.6 |
| Total | 3,174,463.4 | 3,306,362.2 | 3,310,822.0 | 3,310,192.5 | 3,530,004.4 | 3,688,536.3 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2013 | | 2014 | | 2015 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. Government: | 492,151.6 | 406,799.9 | 514,534.7 | 482,693.4 | 580,458.9 | 537,517.2 |
| 1. Federal Government: | 253,023.8 | 229,162.1 | 243,577.4 | 227,450.5 | 220,061.2 | 226,317.2 |
| (i) Commodity Operations | 226,113.7 | 204,802.7 | 220,793.6 | 211,873.2 | 201,290.7 | 212,303.8 |
| (ii) Others | 26,910.1 | 24,359.4 | 22,783.7 | 15,577.2 | 18,770.5 | 14,013.4 |
| 2. Provincial Governments: | 239,127.8 | 177,637.8 | 270,957.3 | 255,242.9 | 360,397.7 | 311,200.0 |
| (i) Commodity Operations | 238,145.7 | 176,527.1 | 269,121.4 | 254,046.2 | 359,042.4 | 310,202.1 |
| (ii) Others | 982.1 | 1,110.6 | 1,835.9 | 1,196.8 | 1,355.3 | 998.0 |
| 3. Local Bodies (City Governments) | - | - | - | - | - | - |
| II. Non-Financial Public Sector Enterprises: | 350,227.1 | 427,909.1 | 452,405.2 | 530,560.2 | 533,401.5 | 570,609.2 |
| A. Agriculture, Forestry, Hunting & Fishing | - | - | - | - | - | - |
| B. Mining & Quarrying | - | - | - | - | - | - |
| C. Manufacturing | 51,778.6 | 70,731.1 | 48,954.4 | 59,478.1 | 43,868.6 | 57,342.5 |
| D. Construction | - | - | - | - | - | - |
| E. Utilities | 16,805.7 | 16,935.2 | 27,561.4 | 26,442.9 | 46,091.1 | 25,990.3 |
| F. Commerce | 25,450.5 | 79,968.7 | 91,072.2 | 122,699.4 | 97,183.4 | 109,637.5 |
| G. Transport, Storage & Communication | 94,247.5 | 87,365.9 | 91,398.7 | 95,717.2 | 93,192.3 | 165,476.7 |
| H. Services | 157.2 | 297.9 | 300.9 | 477.0 | 788.0 | 672.0 |
| I. Others | 161,787.6 | 172,610.3 | 193,117.6 | 225,745.6 | 252,278.0 | 211,490.3 |
| III. Non-Bank Financial Institutions : | 47,626.0 | 42,605.8 | 46,506.1 | 44,546.0 | 47,684.3 | 50,334.3 |
| A. Co-operative Banks | - | - | - | - | - | - |
| B. Development Financial Institutions | 13,559.2 | 12,304.6 | 10,984.1 | 4,916.7 | 11,162.9 | 13,593.8 |
| C. Insurance Companies | 372.9 | 418.0 | 851.9 | 1,660.0 | 921.9 | 1,187.5 |
| D. Micro Finance | 100.0 | - | - | 500.0 | 900.0 | 2,732.4 |
| E. Other NBFIs | 33,593.9 | 29,883.2 | 34,670.1 | 37,469.3 | 34,699.5 | 32,820.6 |
| IV. Private Sector Enterprises : | 2,436,423.4 | 2,763,136.2 | 2,758,032.8 | 2,975,071.9 | 2,930,255.9 | 3,174,992.8 |
| A. Agriculture, Hunting and Forestry | 220,943.4 | 238,176.4 | 252,679.1 | 270,245.7 | 285,362.9 | 302,948.3 |
| (1) Growing of crops | 161,157.4 | 171,731.6 | 177,356.2 | 185,726.3 | 196,409.9 | 204,793.2 |
| (2) Farming of animals | 34,271.5 | 38,258.2 | 44,789.5 | 54,115.9 | 58,582.8 | 65,035.4 |
| (3) Agricultural and animal husbandry | 532.3 | 1,242.6 | 1,601.6 | 1,480.3 | 633.1 | 1,668.7 |
| (4) Agricultural machinery and equipments | 24,410.0 | 26,369.0 | 28,010.7 | 28,471.8 | 28,932.5 | 31,169.3 |
| (5) Hunting, trapping, forestry & logging | 572.2 | 575.0 | 921.1 | 451.4 | 804.7 | 281.7 |
| B. Fishing and fish farming etc. | 726.6 | 749.5 | 994.5 | 1,153.6 | 922.5 | 1,024.6 |
| C. Mining and Quarrying | 20,234.6 | 21,028.9 | 18,726.0 | 21,073.2 | 20,342.3 | 23,562.3 |
| (1) Mining of coal | 1,944.3 | 1,583.2 | 1,554.0 | 2,450.3 | 1,708.8 | 1,965.9 |
| (2) Crude petroleum & natural gas | 16,896.0 | 18,161.4 | 15,834.1 | 17,013.5 | 16,747.5 | 18,642.5 |
| (3) Iron & non-ferrous metal ores | 348.1 | 322.8 | 216.9 | 364.7 | 321.1 | 424.9 |
| (4) Quarrying of stone, sand and clay | 365.2 | 364.6 | 170.5 | 239.7 | 265.8 | 391.8 |
| (5) Chemical, fertilizer, Salt etc. | 681.0 | 597.0 | 950.6 | 1,005.0 | 1,299.1 | 2,137.3 |
| D. Manufacturing | 1,407,762.9 | 1,582,138.9 | 1,595,278.9 | 1,711,165.7 | 1,652,390.7 | 1,830,017.6 |
| 1) Food products and beverages | 312,840.1 | 338,725.0 | 410,762.4 | 424,599.7 | 425,347.5 | 446,443.1 |
| 2) Tobacco products | 3,355.1 | 4,035.7 | 3,093.4 | 2,429.7 | 1,721.9 | 6,083.5 |
| 3) Textiles | 499,667.8 | 602,165.5 | 535,565.7 | 600,856.7 | 533,052.1 | 606,856.4 |
| i) Spinning, weaving, finishing of textiles | 386,103.5 | 475,332.0 | 424,244.4 | 470,957.8 | 412,498.5 | 458,416.4 |
| a) Spinning of fibers | 211,726.4 | 265,027.8 | 232,145.9 | 258,119.6 | 233,402.1 | 255,248.1 |
| b) Weaving of textiles | 89,430.3 | 107,994.5 | 96,619.6 | 106,719.7 | 91,133.7 | 102,913.5 |
| c) Finishing of textiles | 84,946.8 | 102,309.8 | 95,478.9 | 106,118.5 | 87,962.7 | 100,254.9 |
| ii) Made-up textile articles | 48,335.4 | 53,779.0 | 48,485.3 | 54,369.4 | 54,923.2 | 69,995.8 |
| iii) Knit wear | 24,426.7 | 23,467.6 | 27,797.0 | 30,771.9 | 27,979.4 | 27,279.7 |
| iv) Carpets and rugs | 4,625.0 | 5,055.5 | 3,714.1 | 4,174.1 | 3,143.5 | 3,157.4 |
| v) Other textiles n.e.s. | 36,177.2 | 44,531.3 | 31,325.0 | 40,583.4 | 34,507.4 | 48,007.0 |
| 4) Wearing apparel, readymade garments | 49,749.3 | 53,168.1 | 53,528.1 | 57,098.3 | 50,807.0 | 52,309.4 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2013 | | 2014 | | 2015 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 20,075.0 | 23,684.9 | 20,568.9 | 22,474.7 | 21,892.2 | 19,995.4 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 10,305.8 | 12,699.2 | 8,885.0 | 10,677.1 | 9,304.5 | 9,392.6 |
| ii.) Footwear | 9,769.2 | 10,985.7 | 11,684.0 | 11,797.6 | 12,587.7 | 10,602.8 |
| 6) Wood and products of wood cork | 3,576.8 | 3,212.2 | 2,350.2 | 2,308.3 | 1,911.5 | 1,382.0 |
| 7) Paper, paperboard and products | 25,409.4 | 31,029.5 | 33,093.3 | 31,749.3 | 31,058.3 | 32,615.8 |
| 8) Printing, publishing and allied industries | 6,498.2 | 7,137.8 | 6,855.3 | 8,371.7 | 6,465.8 | 7,487.8 |
| 9) Coke and refined petroleum products | 35,700.8 | 41,831.2 | 40,133.4 | 53,343.4 | 57,380.6 | 77,452.5 |
| 10) Chemicals and chemical products | 170,740.4 | 172,102.8 | 194,931.1 | 192,124.0 | 204,690.8 | 262,235.3 |
| 11) Rubber and plastics products | 22,028.9 | 26,450.4 | 25,057.2 | 25,863.0 | 24,845.5 | 25,071.4 |
| 12) Other non-metallic mineral products | 59,630.3 | 64,796.1 | 51,821.7 | 56,731.1 | 74,575.7 | 75,530.7 |
| 13) Basic metals | 62,723.8 | 68,439.9 | 72,508.2 | 81,619.2 | 76,618.3 | 77,415.5 |
| 14) Fabricated metal products | 12,777.0 | 15,470.0 | 12,493.9 | 12,613.8 | 10,243.0 | 9,847.8 |
| 15) Machinery and equipment | 16,204.4 | 17,748.8 | 18,710.5 | 23,680.2 | 27,749.1 | 20,496.6 |
| 16) Office, accounting and computing machinery | 257.7 | 376.8 | 609.7 | 641.3 | 966.2 | 984.2 |
| 17) Electrical machinery and apparatus | 40,939.7 | 53,809.0 | 54,077.2 | 48,141.1 | 44,861.2 | 51,094.6 |
| 18) Radio, television and communication equipment and apparatus | 4,535.3 | 4,058.3 | 3,542.0 | 3,671.4 | 3,209.7 | 3,910.7 |
| 19) Medical, precision and optical instruments, watches and clocks | 6,931.5 | 4,102.8 | 3,727.1 | 5,314.8 | 5,013.3 | 4,801.0 |
| 20) Motor vehicles, trailers and semi-trailers | 15,357.4 | 16,214.6 | 18,212.5 | 20,541.0 | 17,526.3 | 18,982.0 |
| 21) Other transport equipments | 3,320.7 | 3,963.5 | 3,541.4 | 4,429.8 | 3,972.8 | 4,017.7 |
| 22) Furniture and fixture | 1,233.1 | 1,317.3 | 2,104.1 | 1,817.1 | 1,576.0 | 1,183.1 |
| 23) Jewelry and related articles | 777.3 | 519.8 | 549.3 | 615.4 | 660.0 | 631.0 |
| 24) Sports goods | 4,718.5 | 4,805.5 | 5,192.3 | 5,428.6 | 4,674.7 | 4,443.3 |
| 25) Handicrafts | 69.3 | 73.2 | 88.5 | 412.8 | 101.2 | 61.7 |
| 26) Other manufacturing n.e.s. | 28,645.1 | 22,900.0 | 22,161.4 | 24,289.3 | 21,470.2 | 18,685.2 |
| E. Ship breaking and waste / scrape (junk) etc. | 14,806.0 | 17,840.9 | 14,765.9 | 22,174.6 | 25,781.5 | 19,810.1 |
| F. Electricity, gas and water supply | 218,793.0 | 253,154.5 | 267,296.9 | 257,949.6 | 256,015.3 | 277,759.9 |
| G. Construction | 52,251.5 | 54,705.5 | 48,293.0 | 60,192.5 | 64,370.8 | 85,328.6 |
| 1) Building | 36,028.7 | 38,315.0 | 36,701.6 | 38,443.7 | 44,715.9 | 50,747.7 |
| 2) Infrastructure | 16,222.8 | 16,390.5 | 11,591.3 | 21,748.7 | 19,654.9 | 34,580.9 |
| H. Commerce and Trade | 201,630.8 | 234,292.0 | 215,865.4 | 233,198.6 | 228,458.4 | 252,366.7 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 14,460.3 | 14,399.7 | 13,209.2 | 13,256.8 | 13,315.7 | 6,609.9 |
| 2) Wholesale and commission trade | 99,327.2 | 115,188.8 | 103,295.0 | 117,675.6 | 118,584.0 | 130,468.1 |
| i) Exports | 27,597.3 | 27,412.0 | 22,999.4 | 29,545.0 | 27,423.8 | 22,160.5 |
| ii) Imports | 19,776.5 | 28,212.2 | 21,549.2 | 23,541.1 | 20,404.4 | 26,325.6 |
| iii) Domestic whole sales | 51,953.4 | 59,564.5 | 58,746.4 | 64,589.4 | 70,755.8 | 81,982.0 |
| 3) Retail trade | 87,843.3 | 104,703.5 | 99,361.1 | 102,266.2 | 96,558.6 | 115,288.7 |
| I. Hotels, restaurants and clubs etc | 14,265.8 | 14,938.5 | 15,291.7 | 18,954.5 | 21,254.3 | 24,673.4 |
| J. Transport, storage and communications | 88,539.8 | 88,731.3 | 113,862.4 | 121,968.3 | 138,405.1 | 156,077.8 |
| K. Real estate, renting and business activities | 97,418.4 | 104,542.8 | 87,916.5 | 101,132.7 | 96,141.4 | 111,955.1 |
| L. Education | 6,012.3 | 6,025.7 | 7,364.3 | 8,454.5 | 9,540.4 | 11,042.1 |
| M. Health and social work | 5,448.6 | 6,253.2 | 6,420.7 | 5,822.3 | 4,680.4 | 4,271.5 |
| N. Other community, social and personal service activities | 12,748.5 | 15,155.4 | 15,563.5 | 19,319.4 | 18,541.2 | 24,838.8 |
| O. Other private business n.e.s | 74,841.3 | 125,402.8 | 97,714.1 | 122,266.8 | 108,048.7 | 49,316.0 |
| V. Trust Funds and Non Profit Organizations | 17,024.6 | 14,042.4 | 8,217.0 | 11,289.1 | 13,957.9 | 12,695.1 |
| VI. Personal | 306,362.3 | 324,325.1 | 338,110.7 | 356,867.1 | 383,106.4 | 392,134.9 |
| A. Bank Employees | 83,216.3 | 85,186.5 | 86,426.3 | 92,984.2 | 98,552.7 | 99,187.6 |
| B. Consumer Financing | 213,742.0 | 229,141.0 | 242,246.0 | 249,059.1 | 275,316.6 | 285,064.5 |
| i) House building | 39,011.7 | 39,420.5 | 39,511.1 | 39,762.1 | 41,261.6 | 43,246.5 |
| ii) Transport | 50,661.3 | 56,389.2 | 63,804.8 | 71,062.5 | 83,442.7 | 97,117.0 |
| iii) Credit cards | 21,796.7 | 21,195.9 | 22,782.0 | 22,681.6 | 23,857.0 | 24,705.9 |
| iv) Consumer durable | 225.4 | 260.8 | 280.8 | 212.1 | 210.9 | 710.4 |
| v) Personal loans | 102,047.0 | 111,874.6 | 115,867.3 | 115,340.9 | 126,544.4 | 119,284.7 |
| vi) Other | 9,404.1 | 9,997.7 | 9,438.4 | 14,823.8 | 9,237.1 | 7,882.8 |
| VII. Others | 14,667.2 | 16,925.4 | 15,169.0 | 11,391.7 | 14,991.0 | 5,767.3 |
| Total | 3,664,482.2 | 3,995,743.9 | 4,132,975.4 | 4,412,419.5 | 4,503,855.8 | 4,744,050.8 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

| Borrower | (Million Rupees) | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | 2016 | | 2017 | | 2018 | |
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| I. FOREIGN CONSTITUENTS | | | | | 78.8 | 483.4 |
| 2. DOMESTIC CONSTITUENTS | | | | | | |
| I. Government: | 644,901.6 | 571,552.2 | 691,417.4 | 676,690.1 | 833,699.6 | 773,136.5 |
| 1. Federal Government: | 232,274.3 | 212,050.5 | 233,142.0 | 223,449.2 | 237,847.6 | 258,199.1 |
| (i) Commodity Operations | 211,398.1 | 204,921.3 | 229,240.8 | 219,729.1 | 231,376.1 | 230,554.3 |
| (ii) Others | 20,876.2 | 7,129.2 | 3,901.2 | 3,720.1 | 6,471.5 | 27,644.8 |
| 2. Provincial Governments: | 412,627.3 | 359,501.7 | 458,275.4 | 453,240.9 | 595,852.0 | 514,937.4 |
| (i) Commodity Operations | 401,675.9 | 348,488.4 | 457,887.2 | 452,195.3 | 588,407.5 | 504,463.5 |
| (ii) Others | 10,951.4 | 11,013.3 | 388.3 | 1,045.6 | 7,444.6 | 10,473.9 |
| 3. Local Bodies (City Governments) | - | - | - | - | - | - |
| II. Non-Financial Public Sector Enterprises: | 649,245.6 | 683,947.6 | 804,368.9 | 880,760.7 | 1,046,777.1 | 1,219,558.3 |
| A. Agriculture, Forestry, Hunting & Fishing | 614.8 | - | - | - | - | - |
| B. Mining & Quarrying | 56,086.2 | 56,086.2 | - | 1,500.0 | - | - |
| C. Manufacturing | 51,139.1 | 42,757.4 | 50,652.2 | 58,267.8 | 70,844.3 | 76,267.8 |
| D. Construction | - | - | - | - | - | - |
| E. Utilities | 99,289.9 | 50,571.0 | 149,872.4 | 307,074.9 | 386,585.3 | 478,500.5 |
| F. Commerce | 105,858.9 | 116,919.1 | 154,222.0 | 146,385.6 | 75,675.2 | 143,248.1 |
| G. Transport, Storage & Communication | 134,173.7 | 160,938.6 | 187,636.4 | 231,605.3 | 241,457.5 | 249,001.0 |
| H. Services | 539.7 | 482.8 | 278.5 | 328.3 | 229.6 | 86.1 |
| I. Others | 201,543.4 | 256,192.5 | 261,707.4 | 135,598.9 | 271,985.1 | 272,454.8 |
| III. Non-Bank Financial Institutions : | 68,593.1 | 78,952.7 | 81,428.9 | 79,232.8 | 80,721.6 | 107,953.9 |
| A. Co-operative Banks | - | - | - | - | - | - |
| B. Development Financial Institutions | 18,299.2 | 24,187.8 | 19,759.4 | 22,609.9 | 19,678.1 | 32,221.4 |
| C. Insurance Companies | 3,080.4 | 4,410.0 | 5,980.0 | 8,611.3 | 6,247.9 | 5,772.2 |
| D. Micro Finance | 2,795.7 | 3,357.5 | 2,505.3 | 2,233.5 | 1,649.4 | 7,311.2 |
| E. Other NBFIs | 44,417.8 | 46,997.5 | 53,184.1 | 45,778.1 | 53,146.1 | 62,649.2 |
| IV. Private Sector Enterprises : | 3,270,052.4 | 3,597,450.0 | 3,861,265.0 | 4,100,889.2 | 4,531,966.5 | 4,954,290.7 |
| A. Agriculture, Hunting and Forestry | 292,926.6 | 302,654.6 | 297,493.2 | 309,189.2 | 305,532.2 | 306,553.2 |
| (1) Growing of crops | 191,551.0 | 201,253.5 | 194,713.9 | 190,071.5 | 183,822.8 | 184,661.2 |
| (2) Farming of animals | 73,180.4 | 73,423.1 | 76,361.1 | 88,901.3 | 91,982.5 | 90,541.1 |
| (3) Agricultural and animal husbandry | 1,476.8 | 2,853.9 | 2,452.1 | 4,280.7 | 4,614.1 | 6,979.8 |
| (4) Agricultural machinery and equipments | 26,549.5 | 24,885.0 | 23,628.9 | 25,634.3 | 24,545.3 | 23,999.5 |
| (5) Hunting, trapping, forestry & logging | 168.8 | 239.1 | 337.2 | 301.5 | 567.3 | 371.8 |
| B. Fishing and fish farming etc. | 822.5 | 853.5 | 873.8 | 636.7 | 540.9 | 527.0 |
| C. Mining and Quarrying | 26,457.6 | 35,596.4 | 40,154.4 | 42,969.5 | 42,599.1 | 48,372.2 |
| (1) Mining of coal | 9,247.5 | 9,267.0 | 14,029.6 | 16,898.7 | 20,317.3 | 23,319.7 |
| (2) Crude petroleum & natural gas | 12,177.3 | 18,411.0 | 23,256.2 | 22,089.7 | 18,895.0 | 21,743.0 |
| (3) Iron & non-ferrous metal ores | 553.6 | 643.4 | 694.0 | 813.7 | 752.3 | 798.3 |
| (4) Quarrying of stone, sand and clay | 776.0 | 361.5 | 478.1 | 1,232.2 | 647.8 | 678.4 |
| (5) Chemical, fertilizer, Salt etc. | 3,703.2 | 6,913.5 | 1,696.5 | 1,935.1 | 1,986.7 | 1,832.7 |
| D. Manufacturing | 1,865,799.0 | 2,050,137.7 | 2,238,364.3 | 2,369,333.9 | 2,632,731.3 | 2,986,166.7 |
| 1) Food products and beverages | 460,374.1 | 495,040.6 | 607,949.7 | 608,137.3 | 744,055.6 | 752,464.1 |
| 2) Tobacco products | 3,227.6 | 4,002.2 | 8,577.6 | 975.2 | 1,161.3 | 1,157.0 |
| 3) Textiles | 613,275.7 | 709,083.0 | 689,065.3 | 801,589.5 | 798,967.3 | 981,289.6 |
| i) Spinning, weaving, finishing of textiles | 462,988.6 | 554,597.4 | 532,401.1 | 605,576.2 | 625,286.5 | 778,887.7 |
| a) Spinning of fibers | 258,394.4 | 326,614.1 | 297,806.5 | 332,679.0 | 344,011.1 | 432,488.6 |
| b) Weaving of textiles | 108,611.1 | 120,791.3 | 128,738.0 | 146,429.6 | 149,985.8 | 176,580.5 |
| c) Finishing of textiles | 95,983.1 | 107,192.1 | 105,856.6 | 126,467.5 | 131,289.6 | 169,818.5 |
| ii) Made-up textile articles | 60,613.0 | 61,503.4 | 59,217.2 | 81,219.1 | 79,419.6 | 98,816.8 |
| iii) Knit wear | 24,246.0 | 31,766.8 | 28,522.9 | 27,624.1 | 37,508.7 | 33,432.1 |
| iv) Carpets and rugs | 11,241.8 | 8,921.3 | 11,515.9 | 9,205.0 | 9,089.3 | 8,935.5 |
| v) Other textiles n.e.s. | 54,186.3 | 52,294.1 | 57,408.2 | 77,965.0 | 47,663.3 | 61,217.6 |
| 4) Wearing apparel, readymade garments | 59,356.9 | 69,769.8 | 75,085.5 | 84,459.6 | 86,574.8 | 96,242.5 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

(Million Rupees)

| Borrower | 2016 | | 2017 | | 2018 | |
|---|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| 5) Tanning and dressing of leather; manufacture of luggage and footwear | 21,377.7 | 23,819.1 | 23,885.9 | 22,871.3 | 25,559.7 | 27,683.7 |
| i.) Tanning & dressing of leather, luggage, handbags etc. | 9,036.2 | 9,375.6 | 9,387.6 | 8,293.4 | 9,206.4 | 11,416.9 |
| ii.) Footwear | 12,341.5 | 14,443.5 | 14,498.3 | 14,577.9 | 16,353.3 | 16,266.7 |
| 6) Wood and products of wood cork | 1,906.1 | 1,958.7 | 2,518.5 | 2,311.0 | 2,890.9 | 2,805.4 |
| 7) Paper, paperboard and products | 39,817.2 | 39,346.8 | 40,647.2 | 38,366.5 | 48,226.4 | 49,518.6 |
| 8) Printing, publishing and allied industries | 7,502.2 | 7,473.0 | 7,807.1 | 9,788.3 | 12,656.5 | 12,975.6 |
| 9) Coke and refined petroleum products | 58,174.1 | 75,801.8 | 75,600.3 | 60,834.9 | 57,821.0 | 85,151.6 |
| 10) Chemicals and chemical products | 269,891.1 | 273,378.7 | 294,683.3 | 272,687.3 | 285,947.6 | 301,437.6 |
| 11) Rubber and plastics products | 29,936.9 | 27,381.1 | 34,394.6 | 37,068.5 | 42,693.0 | 47,827.6 |
| 12) Other non-metallic mineral products | 72,205.0 | 82,333.2 | 84,636.3 | 107,270.2 | 139,972.2 | 178,329.1 |
| 13) Basic metals | 83,560.7 | 82,343.5 | 100,631.2 | 111,351.4 | 135,120.4 | 149,242.1 |
| 14) Fabricated metal products | 18,775.8 | 15,052.1 | 23,077.8 | 23,074.7 | 29,804.6 | 35,800.7 |
| 15) Machinery and equipment | 21,947.5 | 23,279.9 | 25,624.8 | 35,097.0 | 40,347.3 | 50,571.8 |
| 16) Office, accounting and computing machinery | 768.4 | 316.5 | 347.0 | 292.5 | 248.4 | 210.3 |
| 17) Electrical machinery and apparatus | 43,319.8 | 52,648.4 | 63,239.3 | 69,594.6 | 92,690.9 | 90,926.4 |
| 18) Radio, television and communication equipment and apparatus | 5,940.4 | 5,024.0 | 5,583.1 | 3,587.6 | 4,967.3 | 5,132.8 |
| 19) Medical, precision and optical instruments, watches and clocks | 5,862.2 | 6,427.4 | 4,686.9 | 5,523.9 | 5,640.5 | 5,858.3 |
| 20) Motor vehicles, trailers and semi-trailers | 17,721.2 | 20,313.8 | 19,442.2 | 24,693.8 | 27,265.1 | 52,662.8 |
| 21) Other transport equipments | 4,608.2 | 3,317.3 | 6,640.3 | 7,112.4 | 9,685.8 | 13,470.7 |
| 22) Furniture and fixture | 2,265.3 | 2,311.8 | 2,670.7 | 3,303.2 | 3,021.7 | 2,613.1 |
| 23) Jewelry and related articles | 566.5 | 645.5 | 660.7 | 674.0 | 552.7 | 563.2 |
| 24) Sports goods | 4,502.1 | 4,765.9 | 4,742.6 | 4,986.4 | 5,188.2 | 4,924.0 |
| 25) Handicrafts | 73.9 | 64.5 | 268.4 | 72.2 | 60.4 | 68.6 |
| 26) Other manufacturing n.e.s. | 18,842.5 | 24,239.3 | 35,898.0 | 33,610.4 | 31,611.8 | 37,239.3 |
| E. Ship breaking and waste / scrape (junk) etc. | 25,890.0 | 27,447.6 | 25,971.0 | 32,258.2 | 51,801.0 | 38,901.0 |
| F. Electricity, gas and water supply | 304,465.6 | 352,064.8 | 364,046.9 | 379,772.3 | 447,033.5 | 445,387.1 |
| G. Construction | 96,347.2 | 106,781.2 | 131,483.1 | 138,445.8 | 165,346.8 | 157,562.6 |
| 1) Building | 49,023.7 | 48,342.2 | 66,099.4 | 72,276.4 | 89,822.0 | 80,614.7 |
| 2) Infrastructure | 47,323.5 | 58,439.0 | 65,383.7 | 66,169.4 | 75,524.8 | 76,947.9 |
| H. Commerce and Trade | 259,619.5 | 281,236.7 | 296,578.4 | 335,734.1 | 360,292.7 | 414,569.1 |
| 1) Sale, maintenance and repair of motor vehicles and motorcycles | 15,797.7 | 26,003.8 | 17,526.0 | 17,649.6 | 19,036.1 | 21,295.1 |
| 2) Wholesale and commission trade | 132,008.4 | 130,766.7 | 141,452.7 | 164,304.0 | 190,506.8 | 228,711.2 |
| i) Exports | 27,144.3 | 20,302.1 | 19,755.8 | 19,429.7 | 24,502.2 | 30,932.9 |
| ii) Imports | 24,347.7 | 28,028.4 | 32,468.8 | 37,753.6 | 42,022.6 | 53,935.2 |
| iii) Domestic whole sales | 80,516.5 | 82,436.3 | 89,228.1 | 107,120.8 | 123,982.0 | 143,843.1 |
| 3) Retail trade | 111,813.4 | 124,466.2 | 137,599.7 | 153,780.4 | 150,749.8 | 164,562.8 |
| I. Hotels, restaurants and clubs etc | 27,961.5 | 35,815.2 | 33,914.0 | 32,906.0 | 37,257.2 | 34,350.5 |
| J. Transport, storage and communications | 178,268.5 | 174,544.3 | 202,744.9 | 219,275.3 | 224,659.9 | 229,303.4 |
| K. Real estate, renting and business activities | 111,947.1 | 128,504.0 | 129,096.2 | 142,724.9 | 164,062.3 | 186,047.6 |
| L. Education | 17,694.2 | 11,335.6 | 17,429.9 | 19,222.7 | 22,960.8 | 23,076.5 |
| M. Health and social work | 4,975.4 | 5,345.8 | 4,891.7 | 7,176.1 | 8,703.7 | 10,563.2 |
| N. Other community, social and personal service activities | 23,961.2 | 26,664.8 | 29,519.7 | 32,377.2 | 26,930.6 | 29,079.4 |
| O. Other private business n.e.s | 32,916.4 | 58,467.9 | 48,703.5 | 38,867.2 | 41,514.6 | 43,831.2 |
| V. Trust Funds and Non Profit Organizations | 14,207.9 | 15,545.9 | 16,805.9 | 16,669.7 | 19,304.8 | 20,145.9 |
| VI. Personal | 422,962.3 | 451,619.7 | 504,439.6 | 549,363.4 | 606,235.2 | 639,954.7 |
| A. Bank Employees | 106,511.2 | 108,583.4 | 110,742.8 | 114,638.4 | 122,744.1 | 125,615.4 |
| B. Consumer Financing | 308,958.4 | 338,244.6 | 389,551.8 | 425,026.9 | 476,011.4 | 505,780.2 |
| i) House building | 48,587.3 | 53,187.0 | 61,728.6 | 73,121.1 | 82,938.9 | 91,243.7 |
| ii) Transport | 109,703.4 | 126,845.6 | 151,297.0 | 171,021.3 | 193,596.6 | 205,347.1 |
| iii) Credit cards | 25,566.5 | 28,331.6 | 29,963.2 | 34,195.6 | 37,447.7 | 41,086.3 |
| iv) Consumer durable | 594.0 | 1,567.7 | 1,513.8 | 3,728.0 | 2,768.8 | 3,224.8 |
| v) Personal loans | 124,507.2 | 128,312.8 | 145,049.2 | 142,960.9 | 159,259.3 | 164,878.3 |
| vi) Other | 7,492.7 | 4,791.7 | 4,144.9 | 9,698.1 | 7,479.7 | 8,559.0 |
| VII. Others | 8,229.1 | 4,162.1 | 6,213.3 | 2,855.8 | 4,032.1 | 3,348.3 |
| Total | 5,078,192.0 | 5,403,230.2 | 5,965,938.9 | 6,306,461.6 | 7,122,815.6 | 7,718,871.6 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

| Borrower | (Million Rupees) | | | |
|---|--------------------|--------------------|--------------------|--------------------|
| | 2019 | | 2020 | |
| | Jun. | Dec. | Jun. | Dec. |
| 1. FOREIGN CONSTITUENTS | 438.1 | 327.0 | 1,977.8 | 2,420.4 |
| 2. DOMESTIC CONSTITUENTS | 7,808,972.4 | 7,990,592.1 | 7,961,484.9 | 8,241,094.8 |
| I. GOVERNMENT | 802,002.2 | 771,242.8 | 878,558.8 | 821,531.5 |
| a. Federal Government | 268,351.5 | 285,534.3 | 272,175.8 | 277,732.8 |
| 01. Commodity Operations | 231,298.3 | 215,689.7 | 202,141.5 | 201,087.0 |
| 02. Others | 37,053.2 | 69,844.6 | 70,034.3 | 76,645.8 |
| b. Provincial Governments | 533,650.7 | 485,708.5 | 606,383.0 | 543,798.7 |
| 01. Commodity Operations | 523,918.7 | 474,532.3 | 594,991.9 | 532,646.6 |
| 02. Others | 9,732.0 | 11,176.2 | 11,391.1 | 11,152.1 |
| c. Local Bodies | - | - | - | - |
| II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE) | 1,186,484.9 | 1,242,553.1 | 1,160,167.8 | 1,138,214.2 |
| 01. Agriculture, hunting and forestry | - | - | - | - |
| 02. Services | 349.0 | 308.9 | 498.7 | 773.4 |
| 03. Utilities | 673,878.2 | 746,100.5 | 705,340.3 | 686,783.4 |
| 04. Transport, storage and communications | 279,777.1 | 284,336.7 | 278,801.7 | 289,169.4 |
| 05. Manufacturing | 58,565.2 | 63,658.1 | 74,375.6 | 81,121.9 |
| 06. Mining and Quarrying | - | - | - | - |
| 07. Construction | - | 12,210.0 | - | 11,908.9 |
| 08. Commerce and Trade | 104,822.7 | 109,461.0 | 79,677.3 | 54,514.8 |
| 09. Others | 69,092.8 | 26,477.9 | 21,474.2 | 13,942.4 |
| III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs) | 103,984.2 | 124,574.9 | 101,329.7 | 114,591.5 |
| 01. Mutual Funds and AMCs | 2,469.0 | 3,474.6 | 2,154.4 | 3,066.0 |
| 02. Insurance & Pension Funds | 4,820.1 | 5,299.0 | 5,356.8 | 4,475.0 |
| 03. MFIs and DFIs | 42,027.9 | 65,245.4 | 45,153.1 | 55,924.0 |
| 04. Stock Exchange & Brokerage Houses | 9,140.9 | 10,855.5 | 11,356.4 | 14,642.7 |
| 05. Modarabas | 5,341.6 | 4,514.1 | 4,170.9 | 4,009.4 |
| 06. Other NBFIs | 40,184.8 | 35,186.2 | 33,138.1 | 32,474.3 |
| IV. PRIVATE SECTOR (BUSINESS) | 5,020,770.9 | 5,130,954.2 | 5,126,151.9 | 5,362,494.8 |
| a. Agriculture, forestry and fishing | 300,648.2 | 306,016.7 | 279,744.1 | 291,382.7 |
| 01. Crop and animal production, hunting and related service | 299,688.2 | 304,583.7 | 278,424.9 | 289,803.6 |
| i. Growing of Wheat, Rice, Sugar Cane & Cotton | 128,912.0 | 130,642.4 | 119,886.0 | 129,892.4 |
| ii. Growing of tropical, subtropical, pome and stone fruits & | 26,411.0 | 26,327.0 | 23,987.0 | 22,999.5 |
| iii. Growing of other fruits, vegetables and crops | 6,717.2 | 8,084.5 | 7,307.1 | 7,762.3 |
| iv. Raising of livestock and other related activities | 94,322.8 | 97,099.0 | 89,237.1 | 96,094.6 |
| v. Other agricultural support activities | 43,320.3 | 42,427.3 | 38,004.2 | 33,051.4 |
| vi. Hunting, trapping and related service activities | 4.9 | 3.5 | 3.5 | 3.5 |
| 02 - Forestry and logging | 134.2 | 164.3 | 76.5 | 91.1 |
| 03 - Fishing and aquaculture | 825.7 | 1,268.6 | 1,242.6 | 1,488.0 |
| b. Mining and quarrying | 67,814.9 | 69,087.5 | 81,456.0 | 78,208.6 |
| 01. Mining of coal and lignite | 29,226.5 | 29,157.2 | 36,596.0 | 33,114.8 |
| 02. Extraction of crude petroleum and natural gas | 34,210.4 | 35,557.0 | 41,509.5 | 41,814.1 |
| 03. Mining of metal ores | 867.8 | 825.8 | 705.4 | 673.9 |
| 04. Other mining and quarrying | 3,494.8 | 3,509.0 | 2,616.4 | 2,573.3 |
| 05. Mining support service activities | 15.4 | 38.5 | 28.8 | 32.6 |
| c. Manufacturing | 3,014,699.7 | 3,142,223.7 | 3,186,601.9 | 3,292,231.6 |
| 01. Manufacture of food products | 775,827.7 | 746,652.5 | 752,935.0 | 778,938.8 |
| 02. Manufacture of beverages | 28,475.6 | 28,310.9 | 27,369.7 | 28,244.2 |
| 03. Manufacture of tobacco products | 1,379.3 | 1,865.9 | 851.2 | 1,174.4 |
| 04. Manufacture of textiles | 877,793.0 | 992,241.8 | 1,041,707.7 | 1,087,303.8 |
| i. Preparation and spinning of textile fibers | 342,897.1 | 388,083.0 | 410,562.2 | 399,432.2 |
| ii. Weaving of textiles | 178,972.3 | 187,673.5 | 198,401.8 | 202,314.8 |
| iii. Finishing of textiles | 161,803.4 | 189,056.4 | 195,418.7 | 180,289.9 |
| iv. Manufacture of knitted and crocheted fabrics | 22,224.6 | 29,909.0 | 30,937.5 | 36,203.2 |
| v. Manufacture of made-up textile articles, except apparel | 92,765.6 | 108,947.3 | 116,074.7 | 163,757.1 |
| vi. Manufacture of carpets and rugs | 2,842.1 | 2,711.2 | 3,076.7 | 2,477.5 |
| vii. Manufacture of other textiles n.e.c. | 76,287.8 | 85,861.4 | 87,236.0 | 102,829.2 |
| 05. Manufacture of wearing apparel | 108,538.7 | 109,221.1 | 124,598.4 | 136,166.7 |

4.15 Classification of Scheduled Banks' Advances by Borrowers

| Borrower | (Million Rupees) | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| | 2019 | | 2020 | |
| | Jun. | Dec. | Jun. | Dec. |
| 06. Manufacture of leather and related products | 31,185.1 | 31,613.8 | 30,979.6 | 33,801.9 |
| i. Tanning and dressing of leather; dressing and dyeing of fur | 9,613.3 | 7,119.5 | 6,626.9 | 7,670.4 |
| ii. Manufacture of luggage, handbags and the like, saddlery and harness | 1,011.8 | 1,158.5 | 1,340.6 | 1,417.6 |
| iii. Manufacture of footwear | 20,559.9 | 23,335.8 | 23,012.0 | 24,713.9 |
| a). Leather wear | 17,065.2 | 20,218.8 | 19,700.9 | 21,727.7 |
| b). Rubber and Plastic wear | 3,494.8 | 3,117.0 | 3,311.2 | 2,986.2 |
| 07. Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials | 6,110.1 | 5,070.3 | 4,989.8 | 4,632.8 |
| 08. Manufacture of paper and paper products | 51,059.3 | 42,741.5 | 43,197.3 | 42,756.6 |
| 09. Printing and reproduction of recorded media | 13,032.7 | 12,841.1 | 12,683.5 | 14,950.2 |
| 10. Manufacture of coke and refined petroleum products | 94,053.9 | 79,341.1 | 87,118.8 | 112,853.1 |
| 11. Manufacture of chemicals and chemical products | 278,191.9 | 289,594.9 | 265,094.0 | 264,017.8 |
| 12. Manufacture of basic pharmaceutical products and pharmaceutical preparations | 52,250.9 | 59,954.6 | 60,436.1 | 79,151.8 |
| 13. Manufacture of rubber and plastics products | 47,811.9 | 48,232.2 | 45,604.9 | 45,889.9 |
| 14. Manufacture of other non-metallic mineral products | 189,649.6 | 202,478.9 | 220,349.0 | 212,298.6 |
| 15. Manufacture of basic metals | 159,114.2 | 163,175.6 | 172,309.9 | 177,294.4 |
| 16. Manufacture of fabricated metal products, except machinery and equipment | 35,476.9 | 36,431.5 | 40,358.8 | 33,704.3 |
| 17. Manufacture of computer, electronic and optical products | 11,233.0 | 8,539.1 | 6,546.7 | 4,603.8 |
| 18. Manufacture of electrical equipment | 124,026.4 | 117,800.0 | 108,912.7 | 117,296.2 |
| 19. Manufacture of machinery and equipment | 20,251.3 | 22,211.8 | 18,659.9 | 13,200.2 |
| 20. Manufacture of motor vehicles, trailers and semi-trailers | 53,259.2 | 91,203.5 | 64,169.0 | 43,929.5 |
| 21. Manufacture of other transport equipment | 12,798.0 | 10,753.0 | 12,606.1 | 13,778.8 |
| 22. Manufacture of furniture | 3,434.0 | 3,452.8 | 3,457.0 | 3,884.6 |
| 23. Other manufacturing | 39,327.1 | 38,099.2 | 41,343.5 | 41,994.6 |
| 24. Repair and installation of machinery and equipment | 420.1 | 396.5 | 323.3 | 364.7 |
| d. Electricity, gas, steam and air conditioning supply | 482,775.2 | 502,389.0 | 490,261.9 | 532,076.2 |
| e. Water supply; sewerage, waste management and remediation activities | 20,221.2 | 14,958.5 | 15,076.2 | 23,204.2 |
| f. Construction | 153,170.5 | 127,089.7 | 129,053.8 | 145,073.6 |
| 01. Construction of buildings | 73,455.3 | 60,145.3 | 68,031.9 | 87,957.9 |
| 02. Civil engineering | 76,034.3 | 65,301.8 | 59,660.9 | 55,809.6 |
| 03. Specialized construction activities | 3,680.9 | 1,642.6 | 1,361.0 | 1,306.2 |
| g. Wholesale and retail trade; repair of motor vehicles and motorcycles | 461,367.1 | 424,396.4 | 413,485.9 | 437,793.8 |
| 01. Wholesale and retail trade and repair of motor vehicles and motorcycles | 22,698.5 | 26,867.6 | 22,172.6 | 27,192.7 |
| 02. Wholesale trade, except of motor vehicles and motorcycles | 278,712.1 | 236,500.0 | 234,252.2 | 247,996.4 |
| 03. Retail trade, except of motor vehicles and motorcycles | 159,956.5 | 161,028.8 | 157,061.1 | 162,604.8 |
| h. Transportation and storage | 106,693.6 | 122,782.0 | 119,388.8 | 119,825.0 |
| i. Accommodation and food service activities | 34,262.4 | 43,512.0 | 37,048.0 | 43,058.7 |
| j. Information and communication | 132,159.4 | 137,846.7 | 150,911.8 | 160,045.3 |
| k. Real estate activities | 28,314.6 | 33,486.1 | 29,438.7 | 24,868.8 |
| l. Professional, scientific and technical activities | 51,012.7 | 57,758.7 | 49,077.9 | 51,611.2 |
| m. Administrative and support service activities | 71,777.8 | 61,758.9 | 57,315.8 | 56,148.8 |
| n. Education | 20,675.1 | 20,149.3 | 22,496.0 | 31,436.0 |
| o. Human health and social work activities | 11,258.3 | 13,370.1 | 14,564.7 | 18,082.3 |
| p. Arts, entertainment and recreation | 804.4 | 2,670.1 | 2,534.9 | 3,307.6 |
| q. Other service activities | 63,116.0 | 51,458.7 | 47,695.6 | 54,140.2 |
| V. TRUST FUNDS AND NON-PROFIT ORGANIZATIONS | 18,450.6 | 19,953.8 | 17,929.1 | 19,281.7 |
| VI. PERSONAL | 674,057.9 | 699,844.1 | 675,799.8 | 783,094.1 |
| a. Bank Employees | 131,256.4 | 143,081.1 | 140,841.3 | 163,675.7 |
| b. Consumer Financing | 541,308.7 | 555,885.4 | 534,076.2 | 618,612.1 |
| 01. For house building | 92,413.9 | 89,272.8 | 79,803.3 | 86,184.2 |
| 02. For transport i.e., purchase of car etc | 215,078.8 | 215,295.6 | 211,112.9 | 256,386.2 |
| 03. Credit cards | 44,387.2 | 49,319.3 | 43,047.8 | 51,493.7 |
| 04. Consumers durable | 6,610.0 | 7,276.4 | 7,925.6 | 6,206.7 |
| 05. Personal loans | 182,819.0 | 194,721.3 | 192,186.6 | 218,341.3 |
| c. Other | 1,492.8 | 877.6 | 882.3 | 806.4 |
| VII. OTHER | 3,221.6 | 1,469.2 | 1,547.9 | 1,887.1 |
| TOTAL | 7,809,410.6 | 7,990,919.1 | 7,963,462.7 | 8,243,515.2 |

Source: Statistics & Data Warehouse Department, SBP

Note: The classification of economic groups under private sector has been enhanced in the light of International Standard Industrial Classification (ISIC)-Rev.4.0 of the United Nation's Statistics Division. This ISIC 4.0 classification was adopted from June-2019 onwards