

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-	-	-
I. Official	-	-	-	-	-
II. Business	-	-	-	-	-
III. Personal	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	607,950.7	629,659.2	797,474.1	745,719.3	746,640.0
I. Government:	43,171.9	37,492.3	85,812.5	68,274.6	75,849.9
(a) Federal Government:	18,212.6	19,103.7	29,416.7	25,455.1	31,108.8
(i) Commodity Operations	18,212.6	19,103.7	29,416.7	25,455.1	30,431.6
(ii) Others	-	-	-	-	677.2
(b) Provincial Governments:	24,959.4	18,388.6	56,302.2	42,718.8	44,674.8
(i) Commodity Operations	22,757.3	16,108.5	56,302.2	40,421.8	42,401.0
(ii) Others	2,202.1	2,280.1	-	2,297.0	2,273.8
(c) Local Bodies	-	-	93.6	100.6	66.3
II. Public Sector Enterprises	57,985.2	55,466.4	72,032.9	75,636.9	86,526.4
(a) Agriculture, Forestry, Hunting & Fishing	821.1	802.6	1,195.1	692.1	757.5
(b) Mining and Quarrying	3,606.7	2,871.2	6,600.0	7,773.2	11,145.3
(c) Manufacturing	22,572.5	22,248.9	21,136.3	22,441.3	27,758.5
(d) Construction	2,880.5	925.4	3,832.8	2,725.8	833.7
(e) Electricity, Gas and Sanitary Services	6,410.4	7,203.1	10,023.1	10,132.9	15,536.9
(f) Commerce:	6,596.9	7,506.0	8,486.1	9,452.4	9,963.1
(i) Wholesale and Retail Trade	1,801.2	1,481.5	1,228.1	1,357.2	1,859.5
(ii) Exports/Imports	3,213.1	3,906.6	3,890.9	6,162.9	6,728.6
(iii) Co-operative Banks (Excl. PPCB)	47.7	45.3	1,369.2	230.3	2.5
(iv) Insurance	-	0.7	0.5	0.7	0.7
(v) Non-Bank Financial Institutions	1,534.3	2,071.9	1,997.5	1,701.2	1,371.8
(g) Transport, Storage and Communications	12,197.6	11,289.7	16,736.8	18,185.3	14,769.0
(h) Services	733.2	341.8	386.7	255.3	432.1
(i) Other Public Sector Enterprises	2,076.3	2,277.8	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	443,931.8	468,052.2	556,690.6	520,782.5	498,269.6
(a) Agriculture, Forestry, Hunting & Fishing	11,347.1	12,574.5	97,444.6	13,859.4	12,177.1
(b) Mining and Quarrying	6,684.2	6,730.9	9,694.3	10,024.6	7,599.1
(c) Manufacturing:	287,875.9	299,281.6	304,721.8	339,402.1	329,611.2
(i) Food Industries	26,498.2	27,739.6	28,133.2	28,361.6	30,275.9
(ii) Beverage Industries	4,005.3	2,388.2	3,456.8	3,907.5	3,313.8

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BORROWER	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	3,257.0	3,245.7	2,555.1	3,500.7	3,504.4
(iv) Textiles	132,300.8	143,105.3	143,266.5	163,308.1	159,547.7
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	16,223.1	15,804.2	18,298.7	21,889.5	17,017.0
(vi) Wood and Cork except Furniture	270.2	283.6	271.5	215.8	188.5
(vii) Furniture and Fixtures	380.2	1,305.4	1,346.4	1,491.9	534.4
(viii) Paper and Paper Products	3,351.8	3,747.4	3,803.9	3,399.6	2,857.9
(ix) Printing, Publishing and Allied Industries	4,748.9	4,255.3	3,801.3	1,549.5	3,373.3
(x) Leather and Leather Fur Products except Footwear	6,991.3	7,478.4	6,138.8	7,465.7	8,038.9
(xi) Rubber Products	2,348.5	1,710.5	935.1	821.4	976.6
(xii) Chemicals and Chemical Products	25,159.0	27,723.6	27,788.0	33,036.3	30,472.9
(xiii) Products of Petroleum and Coal	6,194.5	6,298.7	6,593.5	8,292.3	8,772.3
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	10,621.9	9,903.8	9,842.2	11,183.6	13,804.8
(xv) Basic Metal Industries	5,295.1	5,376.5	5,883.9	6,151.9	5,539.9
(xvi) Metal Products except Machinery and Transport Equipments	2,211.9	2,454.1	2,227.9	2,718.2	2,354.1
(xvii) Machinery except Electrical Machinery	1,012.3	904.4	1,119.9	990.1	841.9
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	7,825.2	8,818.6	8,798.5	9,390.4	10,258.8
(xix) Transport Equipments	4,830.2	4,569.2	3,756.5	4,269.8	2,906.4
(xx) Miscellaneous Industries	24,350.6	22,169.0	26,703.9	27,458.4	25,031.7
(d) Construction	6,883.9	6,262.7	5,934.3	7,106.5	6,398.7
(e) Electricity, Gas, Water and Sanitary Services	3,736.0	3,746.9	3,749.2	3,975.3	4,429.9
(f) Commerce:	68,223.5	74,639.4	78,169.5	79,012.6	73,842.2
(i) Wholesale & Retail Trade	25,100.2	30,414.0	31,380.4	35,501.5	31,691.4
(ii) Exports/Imports	35,989.5	34,882.8	33,418.1	32,418.5	30,960.1
(iii) Non-Scheduled Banks and Other Financial Institutions	6,267.3	6,529.7	7,353.1	8,049.1	8,199.7
(iv) Co-operative Societies	20.2	19.5	3,037.0	127.7	69.7
(v) Insurance	72.1	442.3	435.2	473.3	546.5
(vi) Real Estate Dealers (Excl. item (d))	774.2	2,350.9	2,545.7	2,442.5	2,374.8
(g) Transport, Storage and Communications	12,386.1	12,649.4	11,614.6	12,267.7	10,637.6
(h) Services	6,144.7	7,434.0	6,645.0	7,859.5	6,718.2
(i) Other Private Business	40,650.3	44,732.8	38,717.3	47,274.8	46,855.6
IV. Trust Funds and Non-Profit Organisations	9,250.2	7,775.8	9,370.5	9,684.4	8,240.3
V. Personal	52,324.6	59,291.9	69,215.2	66,797.3	70,969.5
VI. Other activities not adequately described	1,376.9	1,580.5	4,352.4	4,543.6	6,784.2
TOTAL	607,950.7	629,659.2	797,474.1	745,719.3	746,640.0

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)				
BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :				
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS :	790,372.5	761,550.0	810,111.1	841,995.6
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	2,456.0	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	0.0
II. Non-Financial Public Sector Enterprises :	85,738.5	73,109.4	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	779.4	763.8	-	-
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	-	0.0
III. Non-Bank Financial Institutions :	7,529.6	10,141.3	10,759.5	10,654.5
1. Co-operative Banks	-	-	-	0.0
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFIs	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	524,428.8	494,943.4	557,570.9	586,244.7
1. Agriculture, Forestry, Hunting & Fishing :	18,239.0	14,652.1	17,008.9	19,489.8
2. Mining & Quarrying :	2,773.2	3,193.4	4,791.9	4,690.9
3. Manufacturing :	350,678.3	332,883.4	367,556.6	388,536.0
(i) Food	30,557.1	33,542.7	34,253.5	49,027.6
(ii) Beverages & Tobacco	7,618.6	6,352.8	5,593.7	5,203.5
(iii) Rice Processing	9,946.3	7,424.2	14,632.5	11,110.1
(iv) Textiles :	126,376.4	116,741.0	156,566.3	152,181.8
a) Cotton & Woollen	109,313.7	99,610.7	139,639.3	133,321.6
b) Others	17,062.7	17,130.3	16,927	18,860.2
(v) Textile Products	40,087.9	41,340.3	47,834.7	50,295.3
(vi) Footwear	7,069.9	5,248.9	2,653.7	3,250.0
(vii) Leather, Leather & Fur Products	6,676.6	7,002.1	6,045.1	6,623.7

Note : Classification of Borrower was revised From Dec.2001

5.2 Classification of Scheduled Banks' Advances by Borrower

Commercial Banks

BORROWER	(End of Period: Million Rupees)			
	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,561.4	3,085.5	1,994.2	1,909.9
(ix) Cork & Wood	362.1	421.3	750.4	712.3
(x) Furniture & Fixture	337.6	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	2,905.3	3,704.0	3,269.8	4,713.3
(xii) Non-Metallic Minerals :	12,848.2	11,591.0	13,986.7	19,429.5
a) Cement & Cement Products	10,988.9	10,160.9	12,520.7	17,621.1
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,430.1	1,466.0	1,808.4
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	1,941.9	1,384.5	2,924.6	1,485.7
(xv) Chemicals, Chemical Materials & Products	24,780.8	24,038.6	13,035.4	12,201.0
(xvi) Fertilizer	7,998.9	7,574.4	8,483.1	15,466.0
(xvii) Printing, Publishing & Allied Industries	1,520.1	1,283.8	1,005.1	1,226.6
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,610.8	6,273.6
(xix) Surgical Goods & Dental Appliances	801.4	779.9	860.8	1,099.3
(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	7,753.0	7,559.3	8,882.7	10,127.2
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,426.8	3,692.1	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	550.1	1,588.1
(xxvii) Machinery	8,581.4	9,030.2	10,242.1	6,830.8
(xxviii) Automobiles, Transport Machinery & Equipments	6,810.4	8,274.3	5,521.0	4,663.6
(xxix) Miscellaneous Industries	20,101.3	12,806.7	9,682.6	7,603.9
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,978.0	11,004.3	7,477.9
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,607.3	6,369.8	5,442.9
7. Commerce :	65,882.9	55,655.5	59,170.2	61,852.1
(i) Wholesale & Retail Trade	31,551.1	26,221.0	28,536.9	34,122.5
(ii) Exports / Imports	32,829.5	28,110.5	29,651.9	27,249.6
(iii) Insurance	471.5	257.9	104.3	238.2
(iv) Co-operative Societies	26.6	352.0	138.2	2.8
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,155.4	13,323.6	11,984.8	14,035.4
9. Services	6,891.6	6,264.1	8,819.0	7,433.4
10. Other Private Business	46,178.1	47,056.7	68,771.1	75,957.3
V. Trust Funds & Non-Profit Organizations	9,419.7	8,483.2	8,480.8	13,333.81
VI. Personal	70,076.0	72,963.9	73,051.0	103,707.2
VII. Others	8,097.5	6,831.2	4,159.8	5,373.6
TOTAL	790,372.5	761,550.0	810,111.1	841,995.6

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)				
BORROWER	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2
A. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6
1. Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1
2. Others	721.7	373.7	1,539.7	2,714.4
B. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6
1. Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4
2. Others	1,031.9	893.8	1,452.2	1,008.2
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6	80,929.9	82,960.1
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0
B. Mining & Quarrying	2,309.2	1,192.1	-	-
C. Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8
D. Construction	99.1	58.2	-	-
E. Utilities	6,699.6	4,598.3	197.3	235.3
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5
H. Services	379.5	554.0	329.7	70.8
I. Others	-	-	-	7,882.1
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3	38,457.9
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1
C. Insurance Companies	227.3	122.1	338.0	607.0
D. Micro Finance	-	-	-	-
E. Other NBFIs	20,276.5	20,671.0	28,366.3	32,400.8
IV. Private Sector Enterprises :	716,659.1	816,424.1	1,039,974.7	1,104,798.7
A. Agriculture, Hunting and Forestry	29,336.8	39,092.3	43,123.6	49,240.0
(1) Growing of crops	25,642.6	29,426.3	34,580.6	37,509.5
(2) Farming of animals	1,366.5	2,022.9	3,630.6	4,490.6
(3) Agricultural and animal husbandry	875.7	2,873.5	576.8	453.2
(4) Agricultural machinery and equipments	983.4	4,521.5	4,182.2	6,640.0
(5) Hunting, trapping, forestry & logging	468.6	248.1	153.5	146.9
B. Fishing and fish farming etc.	2,867.2	1,092.3	2,236.0	2,019.7
C. Mining and Quarrying	8,554.9	14,792.7	8,757.6	7,997.0
(1) Mining of coal	527.4	337.1	550.2	666.2
(2) Crude petroleum & natural gas	4,152.60	9,123.5	6,389.4	5,918.6
(3) Iron & non-ferrous metal ores	3,002.60	2,918.0	859.7	341.9
(4) Quarrying of stone, sand and clay	128.3	136.6	153.5	152.8
(5) Chemical, fertilizer, Salt etc.	743.9	2,277.5	804.8	917.4
D. Manufacturing	499,880.3	560,790.1	684,274.5	723,555.2
1) Food products and beverages	71,917.3	97,537.3	104,575.1	117,727.5
2) Tobacco products	2,122.8	2,274.9	1,278.9	660.5
3) Textiles	273,995.6	278,203.8	361,165.6	363,854.9
i) Spinning, weaving and finishing of textiles	245,200.2	235,669.4	308,452.5	299,738.9
a) Spinning of fibers	158,081.6	143,216.8	199,124.7	198,936.9
b) Weaving of textiles	38,935.4	41,395.5	43,048.5	50,468.1
c) Finishing of textiles	48,183.2	51,057.1	66,279.3	50,334.0
ii) Made-up textile articles	16,553.7	22,475.6	25,580.5	39,210.3
iii) Knit wear	4,321.5	6,431.4	8,776.5	9,942.8
iv) Carpets and rugs	3,806.9	6,244.2	4,315.7	3,877.6
Other textiles n.e.s.	4,113.3	7,383.2	14,040.3	11,085.4
4) Wearing apparel, readymade garments etc.	23,584.9	33,537.9	25,629.6	29,648.1

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) from Dec. 2003

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(End of Period: Million Rupees)

BORROWER	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	10,797.7	12,399.9	14,738.0	15,026.2
i.) Tanning & dressing of leather, luggage, handbags etc.	6,365.8	6,708.2	8,253.5	7,658.0
ii.) Footwear	4,431.9	5,691.7	6,484.5	7,368.2
6) Wood and products of wood cork	365.0	854.6	691.5	1,214.8
7) Paper, paperboard and products	5,072.0	6,297.1	5,350.1	8,377.7
8) Printing, publishing and allied industries	1,153.3	2,036.4	2,271.4	2,458.3
9) Coke and refined petroleum products	5,693.6	2,438.1	10,173.9	12,164.7
10) Chemicals and chemical products	38,889.6	40,297.9	49,188.3	50,168.0
11) Rubber and plastics products	2,218.0	3,596.6	4,721.2	5,705.7
12) Other non-metallic mineral products	21,028.0	23,280.1	32,181.9	37,470.8
13) Basic metals	8,168.9	11,041.0	9,681.7	11,698.0
14) Fabricated metal products	2,188.6	3,216.5	5,705.2	5,785.5
15) Machinery and equipment	7,030.6	6,629.7	9,376.6	10,420.6
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1
17) Electrical machinery and apparatus	7,209.3	9,692.7	12,462.8	12,549.2
18) Radio, television and communication equipment and apparatus	2,307.3	3,252.7	2,698.6	3,337.5
19) Medical, precision and optical instruments, watches and clocks	2,601.0	3,189.4	4,938.9	3,648.5
20) Motor vehicles, trailers and semi-trailers	3,503.7	6,225.6	7,787.1	10,378.6
21) Other transport equipments	680.7	744.9	2,046.7	3,096.4
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,050.7
23) Jewellery and related articles	128.0	168.4	370.5	423.2
24) Sports goods	2,417.8	4,454.0	4,255.7	4,501.1
25) Handicrafts	147.9	89.1	84.0	121.5
26) Other manufacturing n.e.s.	4,477.2	7,010.5	11,297.4	11,418.0
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3
F. Electricity, gas and water supply	6,108.8	9,042.5	12,433.8	14,168.2
G. Construction	15,477.1	16,998.5	22,120.1	29,426.1
1) Building	12,127.4	12,783.5	17,077.4	23,532.8
2) Infrastructure	3,349.8	4,214.9	5,042.7	5,893.2
H. Commerce and Trade	89,189.9	97,458.5	127,907.5	124,631.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,270.8
2) Wholesale and commission trade	72,415.7	80,084.9	92,525.2	94,235.8
i) Exports	31,003.6	37,339.0	34,334.8	29,512.7
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.1
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	40,998.0
3) Retail trade	15,827.4	16,029.9	32,092.7	27,124.4
I. Hotels, restaurants and clubs etc	3,124.1	5,204.6	6,336.6	8,361.5
J. Transport, storage and communications	17,537.7	24,324.4	39,124.3	51,693.9
K. Real estate, renting and business activities	13,029.9	19,179.2	39,054.2	46,897.2
L. Education	2,907.8	2,514.2	2,588.0	3,423.3
M. Health and social work	1,601.0	2,169.3	4,204.2	3,713.9
N. Other community, social and personal service activities	3,467.0	2,423.3	5,434.9	5,884.8
O. Other private business n.e.s	21,284.6	19,835.6	39,362.9	31,269.7
V. Trust Funds and Non Profit Organizations	14,390.0	11,854.8	13,020.9	11,986.6
VI. Personal	124,806.6	155,641.1	201,008.0	255,163.6
A. Bank Employees	29,632.6	33,461.4	39,946.9	41,420.2
B. Consumer Financing	73,427.0	103,593.0	145,576.7	208,825.2
i) House building	5,754.2	9,698.5	18,304.0	28,998.4
ii) Transport	18,546.4	31,546.8	49,253.4	66,136.5
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.8
iv) Consumer durable	1,005.8	1,891.4	3,129.2	2,297.2
v) Personal loans	39,354.5	48,080.2	61,734.3	91,848.3
C. Other Personal	21,746.9	18,586.7	15,484.5	4,918.2
VII. Others	4,792.1	5,408.8	8,046.7	16,782.9
TOTAL	972,754.4	1,146,676.7	1,436,680.1	1,593,919.9

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
I. Government:	71,123.2	107,132.8	93,722.1	100,212.8
A. Federal Government:	36,198.6	53,822.8	58,476.4	59,449.3
1. Commodity Operations	32,713.4	49,249.8	53,178.7	54,665.0
2. Others	3,485.1	4,573.0	5,297.8	4,784.4
B. Provincial Governments:	34,924.7	53,310.0	35,245.6	40,763.4
1. Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9
2. Others	1,016.8	836.4	867.4	1,050.5
C. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	86,429.4	95,021.3	96,936.2	115,343.6
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	336.2
B. Mining & Quarrying	-	175.4	1,279.7	100.6
C. Manufacturing	47,603.6	47,353.2	43,662.2	35,693.6
D. Construction	-	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0	25,599.1
F. Commerce	8,860.4	7,921.3	10,702.1	8,670.2
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0	44,905.5
H. Services	473.7	31.0	32.2	38.3
I. Others	2,323.0	-	-	-
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4	47,986.9
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9	6,923.1
C. Insurance Companies	1,092.7	775.2	743.3	2,417.4
D. Micro Finance	-	200.0	315.0	-
E. Other NBFI's	37,966.8	46,595.0	46,153.2	38,646.5
IV. Private Sector Enterprises :	1,310,960.4	1,362,950.1	1,561,109.9	1,587,419.0
A. Agriculture, Hunting and Forestry	62,216.5	63,851.0	71,240.2	73,656.3
(1) Growing of crops	48,376.0	46,250.9	52,295.1	55,730.7
(2) Farming of animals	4,465.6	5,956.9	6,737.7	8,425.9
(3) Agricultural and animal husbandry	923.1	565.4	1,356.2	580.2
(4) Agricultural machinery and equipments	8,278.3	10,986.8	10,723.5	8,820.0
(5) Hunting, trapping, forestry & logging	173.6	91.0	127.8	99.4
B. Fishing and fish farming etc.	1,244.1	1,041.7	1,292.3	1,614.7
C. Mining and Quarrying	9,484.5	10,320.1	11,177.4	11,618.2
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,582.5
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	350.2	536.5	2,173.9	1,914.6
D. Manufacturing	836,718.6	855,489.8	960,585.2	947,896.1
1) Food products and beverages	125,782.7	139,660.5	141,786.2	157,789.6
2) Tobacco products	734.8	715.7	2,153.9	1,044.4
3) Textiles	432,536.9	413,807.3	464,428.2	419,976.4
i) Spinning, weaving and finishing of textiles	352,910.4	342,283.0	383,911.4	335,826.2
a) Spinning of fibers	236,906.7	210,561.2	235,951.7	201,271.0
b) Weaving of textiles	58,516.9	64,021.2	73,036.2	76,075.7
c) Finishing of textiles	57,486.8	67,700.6	74,923.5	58,479.5
ii) Made-up textile articles	45,061.9	39,030.0	44,333.7	44,568.5
iii) Knit wear	14,802.3	15,093.8	16,760.1	18,401.2
iv) Carpets and rugs	4,895.6	4,681.9	4,206.1	4,233.3
Other textiles n.e.s.	14,866.7	12,718.7	15,217.0	16,947.3
4) Wearing apparel, readymade garments etc.	28,478.0	29,613.4	32,435.4	40,115.8

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,965.3	16,204.2	16,023.9	15,063.6
i.) Tanning & dressing of leather, luggage, handbags etc.	7,266.9	7,753.7	8,735.3	6,782.9
ii.) Footwear	9,698.4	8,450.4	7,288.6	8,280.7
6) Wood and products of wood cork	1,153.8	1,866.4	1,259.3	1,801.9
7) Paper, paperboard and products	9,188.6	9,438.2	16,536.9	16,159.7
8) Printing, publishing and allied industries	2,947.4	2,685.7	3,866.3	5,192.5
9) Coke and refined petroleum products	11,144.6	7,855.6	17,175.0	9,148.6
10) Chemicals and chemical products	55,386.3	64,365.1	67,169.1	71,754.0
11) Rubber and plastics products	7,177.4	6,486.8	6,986.1	7,451.2
12) Other non-metallic mineral products	51,959.7	69,332.2	77,386.5	88,714.1
13) Basic metals	15,505.1	15,656.5	20,528.1	24,504.4
14) Fabricated metal products	7,488.9	6,388.5	7,692.8	6,918.4
15) Machinery and equipment	12,451.0	12,251.9	14,064.4	15,111.7
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	15,158.7	13,439.2	18,627.2	18,723.4
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,712.3	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,902.2	5,300.0	7,109.5	4,931.8
20) Motor vehicles, trailers and semi-trailers	12,923.3	15,551.1	16,134.4	14,737.4
21) Other transport equipments	3,994.6	5,954.5	5,145.3	5,405.3
22) Furniture and fixture	1,645.8	1,543.3	1,427.2	1,833.3
23) Jewellery and related articles	639.8	805.8	1,369.4	1,173.0
24) Sports goods	3,895.7	4,182.1	5,570.4	5,573.6
25) Handicrafts	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,275.7	8,371.0	10,296.0	10,458.3
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	17,246.1	20,470.0	26,528.3	42,869.2
G. Construction	35,759.5	36,989.3	49,695.2	51,518.2
1) Building	27,914.1	29,291.0	39,576.8	41,042.9
2) Infrastructure	7,845.4	7,698.3	10,118.4	10,475.3
H. Commerce and Trade	164,126.8	179,209.3	210,358.7	208,881.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,696.8	12,307.0	16,968.1	14,155.0
2) Wholesale and commission trade	113,657.9	132,386.1	143,410.6	139,483.9
i) Exports	34,692.1	42,821.3	38,050.8	42,199.0
ii) Imports	27,912.8	32,493.8	36,157.2	29,835.7
iii) Domestic whole sales	51,052.9	57,071.0	69,202.6	67,449.2
3) Retail trade	41,772.1	34,516.2	49,980.0	55,242.1
I. Hotels, restaurants and clubs etc	9,309.2	6,809.0	12,054.0	13,607.0
J. Transport, storage and communications	56,947.3	62,537.4	79,372.0	78,725.0
K. Real estate, renting and business activities	63,862.5	74,035.7	74,628.7	91,957.9
L. Education	2,830.5	3,585.9	4,030.9	4,442.2
M. Health and social work	3,325.1	3,508.5	5,246.4	5,354.9
N. Other community, social and personal service activities	6,071.8	7,514.6	7,157.7	12,194.2
O. Other private business n.e.s	38,881.1	36,237.9	46,547.7	41,387.9
V. Trust Funds and Non Profit Organizations	15,046.2	13,631.0	14,509.9	14,481.0
VI. Personal	299,536.7	340,821.2	373,521.8	396,582.1
A. Bank Employees	42,805.1	44,204.7	46,402.2	48,889.9
B. Consumer Financing	255,577.7	294,530.5	324,231.6	345,425.3
i) House building	32,877.4	41,791.5	47,981.1	53,830.8
ii) Transport	83,561.3	97,277.7	106,087.0	105,390.2
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	1,647.8	1,517.1	1,574.0	972.9
v) Personal loans	110,238.1	120,421.4	129,436.0	142,428.5
C. Other Personal	1,154.0	2,086.0	2,888.1	2,266.9
VII. Others	11,302.6	12,200.9	15,783.4	26,779.6
TOTAL	1,837,358.0	1,985,200.0	2,210,800.6	2,288,805.0

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

BORROWER	(End of Period: Million Rupees)		
	2007	2008	
	Dec.	Jun.	Dec.
I. Government:	77,611.5	133,084.5	150,461.0
A. Federal Government:	52,750.6	87,575.8	128,837.2
1. Commodity Operations	47,238.9	81,887.1	123,445.0
2. Others	5,511.7	5,688.7	5,392.2
B. Provincial Governments:	24,860.9	45,508.7	21,623.8
1. Commodity Operations	24,018.5	44,371.5	20,670.7
2. Others	842.4	1,137.2	953.0
C. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	125,398.9	107,911.8	186,902.4
A. Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8
B. Mining & Quarrying	11.1	-	-
C. Manufacturing	36,366.1	22,119.3	53,715.8
D. Construction	-	-	0.0
E. Utilities	41,241.9	48,267.9	60,304.7
F. Commerce	16,832.6	8,166.8	24,559.9
G. Transport, Storage & Communication	30,268.8	29,137.7	38,783.7
H. Services	678.4	220.1	150.4
I. Others	-	-	-
III. Non-Bank Financial Institutions :	52,258.5	44,579.6	45,733.5
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	2,240.7	1,250.0	2,566.9
C. Insurance Companies	3,283.8	2,717.9	2,516.1
D. Micro Finance	209.7	-	-
E. Other NBFI's	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,801,676.1	2,074,977.9	2,144,847.8
A. Agriculture, Hunting and Forestry	85,075.1	2,566.9	96,899.6
(1) Growing of crops	64,965.0	110,779.2	76,958.2
(2) Farming of animals	11,752.1	21,061.4	12,481.5
(3) Agricultural and animal husbandry	1,106.6	695.9	1,067.3
(4) Agricultural machinery and equipments	7,126.9	21,837.8	6,275.9
(5) Hunting, trapping, forestry & logging	124.4	64.0	116.7
B. Fishing and fish farming etc.	737.3	1,249.7	769.7
C. Mining and Quarrying	14,354.9	16,824.5	16,826.9
(1) Mining of coal	1,930.9	2,509.9	2,748.6
(2) Crude petroleum & natural gas	8,986.5	12,716.8	10,672.4
(3) Iron & non-ferrous metal ores	689.0	60.1	84.7
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	2,585.7	1,346.7	3,137.8
D. Manufacturing	1,085,133.2	1,177,764.1	1,286,085.3
1) Food products and beverages	172,048.8	183,018.5	209,644.4
2) Tobacco products	1,718.7	586.6	884.9
3) Textiles	480,796.0	515,111.5	514,236.5
i) Spinning, weaving and finishing of textiles	380,631.6	413,325.2	408,036.6
a) Spinning of fibers	220,813.4	235,998.4	246,102.0
b) Weaving of textiles	83,261.6	97,231.5	84,127.2
c) Finishing of textiles	76,556.7	80,095.3	77,807.5
ii) Made-up textile articles	43,342.5	46,112.7	44,914.5
iii) Knit wear	19,984.7	21,839.7	20,156.7
iv) Carpets and rugs	7,024.7	8,905.5	5,801.6
Other textiles n.e.s.	29,812.6	24,928.4	35,327.1
4) Wearing apparel, readymade garments etc.	45,146.9	46,519.2	46,589.6

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	2007	2008	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,895.4	18,019.0	19,588.5
i.) Tanning & dressing of leather, luggage, handbags etc.	9,833.7	8,794.5	10,208.4
ii.) Footwear	8,061.7	9,224.6	9,380.0
6) Wood and products of wood cork	1,509.8	2,304.5	1,809.5
7) Paper, paperboard and products	19,426.9	18,646.1	23,501.6
8) Printing, publishing and allied industries	5,823.9	6,688.2	8,903.2
9) Coke and refined petroleum products	14,947.3	19,031.1	22,672.7
10) Chemicals and chemical products	77,629.4	106,643.7	144,735.3
11) Rubber and plastics products	10,296.7	9,984.8	11,402.2
12) Other non-metallic mineral products	92,628.8	90,159.1	105,142.2
13) Basic metals	33,646.1	37,006.3	40,234.8
14) Fabricated metal products	9,925.1	11,295.0	10,125.5
15) Machinery and equipment	17,356.9	17,436.2	18,646.6
16) Office, accounting and computing machinery	124.1	127.7	317.2
17) Electrical machinery and apparatus	29,766.5	31,480.6	43,108.0
18) Radio, television and communication equipment and apparatus	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,733.9	9,074.7	9,019.4
20) Motor vehicles, trailers and semi-trailers	14,828.3	14,079.7	20,045.1
21) Other transport equipments	4,944.8	5,870.6	4,784.9
22) Furniture and fixture	2,937.8	2,964.8	1,811.2
23) Jewellery and related articles	1,411.0	1,644.2	1,837.2
24) Sports goods	3,661.5	3,986.3	4,409.4
25) Handicrafts	129.9	130.0	201.0
26) Other manufacturing n.e.s.	18,401.3	21,466.3	19,342.7
E. Ship breaking and waste / scrape (junk) etc.	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	67,603.8	107,031.1	146,868.0
G. Construction	64,069.0	79,293.2	78,177.4
1) Building	49,813.1	59,541.3	59,663.7
2) Infrastructure	14,255.9	19,751.8	18,513.7
H. Commerce and Trade	221,268.2	245,093.6	240,872.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,179.7	15,399.1	10,063.3
2) Wholesale and commission trade	146,902.1	157,276.0	146,026.0
i) Exports	41,330.3	48,123.7	41,944.2
ii) Imports	31,366.4	35,954.5	37,547.0
iii) Domestic whole sales	74,205.4	73,197.8	66,534.8
3) Retail trade	61,186.5	72,418.5	84,783.0
I. Hotels, restaurants and clubs etc	12,428.6	13,381.9	14,171.2
J. Transport, storage and communications	82,684.7	94,182.2	99,280.3
K. Real estate, renting and business activities	110,805.3	102,763.0	103,625.2
L. Education	5,403.3	5,756.1	5,931.2
M. Health and social work	5,403.2	6,830.5	6,275.9
N. Other community, social and personal service activities	13,235.8	14,569.2	12,343.4
O. Other private business n.e.s	31,563.1	53,664.6	34,062.0
V. Trust Funds and Non Profit Organizations	17,090.7	15,320.2	13,481.0
VI. Personal	418,548.8	421,195.8	391,978.3
A. Bank Employees	50,075.0	61,004.9	61,515.7
B. Consumer Financing	366,207.7	356,784.3	326,767.5
i) House building	63,524.8	66,919.5	64,188.9
ii) Transport	112,873.4	104,464.6	93,762.6
iii) Credit cards	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,046.3	1,656.3	5,487.2
v) Personal loans	141,525.2	139,315.5	122,236.0
C. Other Personal	2,266.3	3,406.6	3,695.1
VII. Others	32,113.8	18,568.4	22,113.5
TOTAL	2,524,698.4	2,815,638.2	2,955,517.4