

5.1 Classification of Scheduled Banks' Advances by Borrower All 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:	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2
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	59,771.7	56,996.6	72,032.9	77,192.2	88,089.3
(a) Agriculture, Forestry, Hunting & Fishing	859.7	824.7	1,195.1	708.8	757.5
(b) Mining and Quarrying	3,606.7	2,871.2	6,600.0	7,773.2	11,145.3
(c) Manufacturing	22,921.9	22,458.0	21,136.3	22,697.6	28,046.4
(d) Construction	2,880.5	925.4	3,832.8	2,725.8	834.9
(e) Electricity, Gas and Sanitary Services	6,410.4	7,203.1	10,023.1	10,132.9	15,536.9
(f) Commerce:	8,085.3	8,804.9	8,486.1	10,734.6	11,236.9
(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)	1,536.1	1,344.1	1,369.2	1,512.1	1,276.3
(iv) Insurance	-	0.7	0.5	1.2	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 Communication	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)	551,776.3	576,656.5	556,690.6	632,137.2	611,508.1
(a) Agriculture, Forestry, Hunting & Fishing	91,643.4	96,733.9	97,444.6	97,351.1	96,497.6
(b) Mining and Quarrying	7,026.3	6,998.5	9,694.3	10,533.2	8,104.4
(c) Manufacturing:	311,759.9	319,939.9	304,721.8	363,705.4	354,847.0
(i) Food Industries	31,390.9	31,554.2	28,133.2	34,756.4	36,551.4
(ii) Beverage Industries	4,062.0	2,449.7	3,456.8	3,976.9	3,375.2

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	3,259.1	3,247.9	2,555.1	3,502.8	3,514.5
(iv) Textiles	141,866.4	151,478.4	143,266.5	172,526.0	169,496.9
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	16,441.8	16,019.0	18,298.7	22,071.4	17,199.3
(vi) Wood and Cork except Furniture	375.6	384.4	271.5	314.9	287.5
(vii) Furniture and Fixtures	386.4	1,313.7	1,346.4	1,497.9	540.3
(viii) Paper and Paper Products	4,041.0	4,464.0	3,803.9	4,118.7	3,589.5
(ix) Printing, Publishing and Allied Industries	4,988.0	4,490.9	3,801.3	1,749.7	3,620.4
(x) Leather and Leather Products except Footwear	7,219.4	7,682.0	6,138.8	7,664.2	8,243.5
(xi) Rubber Products	2,585.3	1,947.5	935.1	1,070.5	1,270.3
(xii) Chemicals and Chemical Products	26,753.7	29,093.3	27,788.0	34,930.8	32,465.5
(xiii) Products of Petroleum and Coal	6,868.0	6,947.3	6,593.5	8,791.8	9,212.4
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	12,253.8	10,988.7	9,842.2	12,442.3	15,122.2
(xv) Basic Metal Industries	6,083.3	6,145.3	5,883.9	6,925.7	6,291.9
(xvi) Metal Products except Machinery and Transport Equipments	2,222.9	2,459.1	2,227.9	2,719.9	2,355.2
(xvii) Machinery except Electrical Machinery	1,044.8	936.9	1,119.9	1,031.3	883.3
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,624.9	9,627.6	8,798.5	10,220.7	11,112.2
(xix) Transport Equipments	5,100.8	4,836.4	3,756.5	4,547.6	3,173.5
(xx) Miscellaneous Industries	26,192.0	23,873.7	26,703.9	28,845.8	26,542.0
(d) Construction	6,905.7	6,273.6	5,934.3	7,117.4	6,398.7
(e) Electricity, Gas, Water and Sanitary Services	3,741.0	3,751.7	3,749.2	3,984.4	4,429.9
(f) Commerce:	70,793.7	77,916.2	78,169.5	81,871.6	76,831.8
(i) Wholesale & Retail Trade	25,103.8	30,414.0	31,380.4	35,528.3	31,718.2
(ii) Exports/Imports	35,990.9	34,890.4	33,418.1	32,419.2	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 Banks (Excl. PPCB)	2,562.6	3,288.7	3,037.0	2,958.9	3,031.9
(v) Insurance	72.1	442.3	435.2	473.3	547.1
(vi) Real Estate Dealers (Excl. item (d))	797.0	2,350.9	2,545.7	2,442.8	2,374.8
(g) Transport, Storage and Communications	12,905.4	12,675.7	11,614.6	12,283.3	10,653.7
(h) Services	6,348.4	7,633.6	6,645.0	8,014.1	6,869.4
(i) Other Private Business	40,652.5	44,733.4	38,717.3	47,276.8	46,875.6
IV. Trust Funds and Non-Profit Organizations	9,250.2	7,775.8	9,370.5	9,690.9	8,249.3
V. Personal	55,573.9	62,400.8	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	1,380.4	1,591.3	4,352.4	4,544.7	6,812.2
TOTAL	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All 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 :	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 NBFIs	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 & Woollen	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

Note: Classification of Borrowing revised From Dec.2001

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

BORROWER	(End of Period: 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

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All 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 NBFI's	20,276.5	20,671.0	28,366.3	32,400.8
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.3	1,201,390.7
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8
C. Mining and Quarrying	8,741.10	15,034.2	8,836.3	8,112.7
(1) Mining of coal	545.1	352.4	555.5	666.2
(2) Crude petroleum & natural gas	4,152.6	9,123.50	6,389.4	5,921.3
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9
i) Spinning, weaving and finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2

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

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and	11,169.8	12,634.7	15,060.0	15,417.9
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7
ii.) Footwear	4,657.3	5,861.4	6,696.6	7,641.2
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5
23) Jewellery and related articles	128.0	168.4	370.5	440.4
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5
25) Handicrafts	147.9	89.1	84.0	121.7
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3
1) Building	12,138.3	12,794.5	17,088.4	23,544.2
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4
L. Education	2,907.8	2,514.2	2,588.0	3,473.6
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	13,029.2	11,998.1
VI. Personal	128,449.3	158,064.7	203,725.3	258,004.7
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2
B. Consumer Financing	73,832.5	103,752.9	145,695.3	208,911.9
i) House building	5,902.3	9,698.5	18,304.0	28,998.4
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1
C. Other Personal	21,842.8	18,611.6	15,507.9	4,923.6
VII. Others	5,117.4	5,961.1	8,709.8	17,571.2
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
I. Government:	71,128.2	107,132.8	93,722.1	100,302.8
A. Federal Government:	36,203.6	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	3,490.2	4,573.0	5,297.8	4,784.4
B. Provincial Governments:	34,924.7	53,310.0	35,245.6	40,853.4
1. Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9
2. Others	1,016.8	836.4	867.4	1,140.5
C. Federal Government:	-	-	-	-
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 NBFT's	37,966.8	46,595.0	46,153.2	38,646.5
IV. Private Sector Enterprises :	1,404,194.2	1,445,360.0	1,646,615.4	1,669,727.6
A. Agriculture, Hunting and Forestry	137,860.4	131,542.3	142,867.9	144,057.9
(1) Growing of crops	85,645.5	85,535.8	99,083.4	103,440.4
(2) Farming of animals	13,580.4	14,328.1	14,434.4	15,727.8
(3) Agricultural and animal husbandry	924.3	565.4	1,356.4	580.2
(4) Agricultural machinery and equipments	37,529.1	31,020.6	27,765.5	24,208.9
(5) Hunting, trapping, forestry & logging	181.1	92.3	228.1	100.6
B. Fishing and fish farming etc.	1,784.8	1,184.0	1,346.9	1,661.5
C. Mining and Quarrying	9,484.5	10,412.4	11,255.6	11,691.7
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,583.1
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	350.2	628.8	2,252.0	1,987.5
D. Manufacturing	848,064.1	865,087.2	969,769.4	954,641.2
1) Food products and beverages	129,271.0	141,615.2	143,851.9	159,129.1
2) Tobacco products	735.0	715.8	2,154.0	1,044.4
3) Textiles	435,599.0	416,346.7	466,644.9	421,786.8
i) Spinning, weaving and finishing of textiles	355,956.9	344,821.4	386,123.0	337,631.6
a) Spinning of fibers	237,100.9	210,736.6	236,159.8	201,418.8
b) Weaving of textiles	60,683.2	66,325.8	75,009.7	77,703.9
c) Finishing of textiles	58,172.8	67,759.0	74,953.5	58,508.8
ii) Made-up textile articles	45,062.0	39,030.4	44,334.3	44,569.1
iii) Knit wear	14,804.1	15,094.0	16,760.2	18,401.3
iv) Carpets and rugs	4,904.1	4,682.1	4,206.1	4,233.3
v) Other textiles n.e.s.	14,871.9	12,718.7	15,221.3	16,951.6
4) Wearing apparel, readymade garments etc.	28,525.9	29,650.4	32,511.8	40,197.6

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

BORROWER	(End of Period: Million Rupees)			
	2005	2006		2007
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and i.) Tanning & dressing of leather, luggage, handbags etc. ii.) Footwear	17,314.2 7,385.6 9,928.6	16,540.4 7,956.7 8,583.7	16,330.5 8,873.5 7,457.1	15,307.4 6,872.9 8,434.5
6) Wood and products of wood cork	1,201.9	1,913.6	1,306.4	1,848.6
7) Paper, paperboard and products	9,680.4	9,945.2	16,882.8	16,349.9
8) Printing, publishing and allied industries	3,011.1	2,708.3	3,890.6	5,213.0
9) Coke and refined petroleum products	11,605.2	7,972.6	17,741.7	9,484.5
10) Chemicals and chemical products	56,133.4	65,613.6	68,440.1	72,731.6
11) Rubber and plastics products	7,776.2	7,169.8	7,325.6	7,677.9
12) Other non-metallic mineral products	52,949.7	70,324.0	78,308.8	89,214.0
13) Basic metals	15,841.5	16,039.8	20,884.9	24,859.6
14) Fabricated metal products	7,500.4	6,398.3	7,706.6	6,931.7
15) Machinery and equipment	12,548.2	12,408.3	14,133.5	15,169.6
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	15,284.5	13,551.3	18,705.5	18,767.4
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,723.0	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6	7,196.9	5,022.8
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7	16,171.2	14,766.5
21) Other transport equipments	4,085.0	6,078.2	5,229.6	5,489.5
22) Furniture and fixture	1,655.4	1,549.4	1,435.5	1,848.6
23) Jewellery and related articles	652.9	817.6	1,389.0	1,195.5
24) Sports goods	3,920.4	4,195.2	5,587.4	5,590.1
25) Handicrafts	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,473.6	8,635.5	10,515.9	10,701.4
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	17,254.2	20,530.2	26,579.7	42,934.3
G. Construction	36,138.1	37,164.6	49,829.2	51,628.8
1) Building	27,926.0	29,310.5	39,591.2	41,062.9
2) Infrastructure	8,212.1	7,854.2	10,238.0	10,565.9
H. Commerce and Trade	164,437.3	179,568.4	210,886.3	209,529.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7	16,989.6	14,184.9
2) Wholesale and commission trade	113,688.2	132,427.3	143,488.8	139,563.9
i) Exports	34,693.5	42,825.1	38,058.7	42,205.7
ii) Imports	27,912.8	32,500.2	36,164.5	29,842.7
iii) Domestic whole sales	51,081.8	57,102.0	69,265.6	67,515.5
3) Retail trade	42,023.9	34,817.3	50,407.9	55,780.2
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7	12,136.0	13,683.9
J. Transport, storage and communications	57,451.3	62,983.7	79,700.8	78,982.8
K. Real estate, renting and business activities	65,019.2	74,466.2	75,004.2	92,285.8
L. Education	2,879.3	3,633.9	4,075.1	4,484.4
M. Health and social work	3,361.9	3,545.1	5,289.3	5,395.0
N. Other community, social and personal service activities	9,132.4	10,656.7	9,995.0	15,539.6
O. Other private business n.e.s	39,004.5	36,350.7	46,684.8	41,515.5
V. Trust Funds and Non Profit Organizations	15,073.6	13,671.4	14,573.9	14,572.3
VI. Personal	302,764.5	343,745.8	377,117.5	400,771.4
A. Bank Employees	45,735.9	46,990.1	49,469.7	52,852.6
B. Consumer Financing	255,868.5	294,628.1	324,699.9	345,584.2
i) House building	32,996.7	41,791.5	48,188.2	53,832.7
ii) Transport	83,599.0	97,281.5	106,168.5	105,396.4
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	1,697.6	1,559.9	1,632.8	1,019.1
v) Personal loans	110,322.1	120,472.3	129,556.9	142,533.1
C. Other Personal	1,160.1	2,127.6	2,948.0	2,334.7
VII. Others	12,599.7	12,817.3	16,350.7	27,477.7
TOTAL	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

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

5.1 Classification of Scheduled Banks' Advances by Borrower

All Banks

(Concl'd.)

(End of Period: Million Rupees)

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