

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :					
I. Official	-	-	-	-	-
II. Business	-	-	-	-	-
III. Personal	-	-	-	-	-
B. DOMESTIC CONSTITUENTS :	746,640.0	790,372.5	761,550.0	810,111.1	841,995.6
I. Government :	75,849.9	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	31,108.8	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	30,431.6	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	677.2	2,148.1	843.7	2,456.0	472.3
2. Provincial Governments :	44,674.8	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	42,401.0	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	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 :	86,526.4	85,738.5	73,109.4	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	757.5	779.4	763.8	-	-
2. Mining & Quarrying	11,145.3	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	27,758.5	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	833.7	99.1	99.1	749.5	50.0
5. Utilities	15,536.9	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	9,963.1	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,769.0	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	432.1	396.6	72.1	80.2	122.1
9. Others	5,330.2	151.2	280.6	-	-
III. Non-Bank Financial Institutions :	-	7,529.6	10,141.3	10,759.5	10,654.5
1. Co-operative Banks	-	-	-	-	-
2. Development Financial Institutions	-	688.0	320.0	820.4	175.0
3. Other NBFI's	-	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	498,269.6	524,428.8	494,943.4	557,570.9	586,244.7
1. Agriculture, Forestry, Hunting & Fishing :	12,177.1	18,239.0	14,652.1	17,008.9	19,489.8
2. Mining & Quarrying :	7,599.1	2,773.2	3,193.4	4,791.9	4,690.9
3. Manufacturing :	329,611.2	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 & Woolen	-	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
	Jun.	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	-	2,561.4	3,085.5	1,994.	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	6,398.7	5,545.5	4,978.0	11,004.3	7,477.9
6. Power (electricity), Gas, Water & Sanitary	4,429.9	12,166.0	15,607.3	6,369.8	5,442.9
7. Commerce :	73,842.2	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 :	10,637.6	14,155.4	13,323.6	11,984.8	14,035.4
9. Services	6,718.2	6,891.6	6,264.1	8,819.0	7,433.4
10. Other Private Business	46,855.6	46,178.1	47,056.7	68,771.1	75,957.3
V. Trust Funds & Non-Profit Organizations	8,240.3	9,419.7	8,483.2	8,480.8	13,333.8
VI. Personal	70,969.5	70,076.0	72,963.9	73,051.0	103,707.2
VII. Others	6,784.2	8,097.5	6,831.2	4,159.8	5,373.6
TOTAL	746,640.0	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.	Dec.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2	71,123.2
A. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6	36,198.6
1. Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1	32,713.4
2. Others	721.7	373.7	1,539.7	2,714.4	3,485.1
B. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6	34,924.7
1. Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4	33,907.9
2. Others	1,031.9	893.8	1,452.2	1,008.2	1,016.8
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector	53,163.7	81,770.6	80,929.9	82,960.1	86,429.4
A. Agriculture, Forestry, Hunting &	-	-	-	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	47,603.6
D. Construction	99.1	58.2	-	-	-
E. Utilities	6,699.6	4,598.3	197.3	235.3	2,586.5
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7	8,860.4
G. Transport, Storage &	14,568.8	21,762.5	24,465.8	22,579.5	24,582.2
H. Services	379.5	554.0	329.7	70.8	473.7
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
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1	3,900.0
C. Insurance Companies	227.3	122.1	338.0	607.0	1,092.7
D. Micro Finance	-	-	-	-	-
E. Other NBFI's	20,276.5	20,671.0	28,366.3	32,400.8	37,966.8
IV. Private Sector Enterprises :	716,659.1	816,424.1	1,039,974.7	1,104,798.7	1,310,960.4
A. Agriculture, Hunting and Forestry	29,336.8	39,092.3	43,123.6	49,240.0	62,216.5
(1) Growing of crops	25,642.6	29,426.3	34,580.6	37,509.5	48,376.0
(2) Farming of animals	1,366.5	2,022.9	3,630.6	4,490.6	4,465.6
(3) Agricultural and animal	875.7	2,873.5	576.8	453.2	923.1
(4) Agricultural machinery and	983.4	4,521.5	4,182.2	6,640.0	8,278.3
(5) Hunting, trapping, forestry &	468.6	248.1	153.5	146.9	173.6
B. Fishing and fish farming etc.	2,867.2	1,092.3	2,236.0	2,019.7	1,244.1
C. Mining and Quarrying	8,554.9	14,792.7	8,757.6	7,997.0	9,484.5
(1) Mining of coal	527.4	337.1	550.2	666.2	3,619.4
(2) Crude petroleum & natural gas	4,152.60	9,123.5	6,389.4	5,918.6	5,246.8
(3) Iron & non-ferrous metal ores	3,002.60	2,918.0	859.7	341.9	142.1
(4) Quarrying of stone, sand and clay	128.3	136.6	153.5	152.8	126.1
(5) Chemical, fertilizer, Salt etc.	743.9	2,277.5	804.8	917.4	350.2
D. Manufacturing	499,880.3	560,790.1	684,274.5	723,555.2	836,718.6
1) Food products and beverages	71,917.3	97,537.3	104,575.1	117,727.5	125,782.7
2) Tobacco products	2,122.8	2,274.9	1,278.9	660.5	734.8
3) Textiles	273,995.6	278,203.8	361,165.6	363,854.9	432,536.9
i) Spinning, weaving and	245,200.2	235,669.4	308,452.5	299,738.9	352,910.4
a) Spinning of fibers	158,081.6	143,216.8	199,124.7	198,936.9	236,906.7
b) Weaving of textiles	38,935.4	41,395.5	43,048.5	50,468.1	58,516.9
c) Finishing of textiles	48,183.2	51,057.1	66,279.3	50,334.0	57,486.8
ii) Made-up textile articles	16,553.7	22,475.6	25,580.5	39,210.3	45,061.9
iii) Knit wear	4,321.5	6,431.4	8,776.5	9,942.8	14,802.3
iv) Carpets and rugs	3,806.9	6,244.2	4,315.7	3,877.6	4,895.6
v) Other textiles n.e.s.	4,113.3	7,383.2	14,040.3	11,085.4	14,866.7
4) Wearing apparel, readymade	23,584.9	33,537.9	25,629.6	29,648.1	28,478.0

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

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	10,797.7	12,399.9	14,738.0	15,026.2	16,965.3
i.) Tanning & dressing of leather, luggage, handbags etc.	6,365.8	6,708.2	8,253.5	7,658.0	7,266.9
ii.) Footwear	4,431.9	5,691.7	6,484.5	7,368.2	9,698.4
6) Wood and products of wood cork	365.0	854.6	691.5	1,214.8	1,153.8
7) Paper, paperboard and products	5,072.0	6,297.1	5,350.1	8,377.7	9,188.6
8) Printing, publishing and allied industries	1,153.3	2,036.4	2,271.4	2,458.3	2,947.4
9) Coke and refined petroleum products	5,693.6	2,438.1	10,173.9	12,164.7	11,144.6
10) Chemicals and chemical products	38,889.6	40,297.9	49,188.3	50,168.0	55,386.3
11) Rubber and plastics products	2,218.0	3,596.6	4,721.2	5,705.7	7,177.4
12) Other non-metallic mineral products	21,028.0	23,280.1	32,181.9	37,470.8	51,959.7
13) Basic metals	8,168.9	11,041.0	9,681.7	11,698.0	15,505.1
14) Fabricated metal products	2,188.6	3,216.5	5,705.2	5,785.5	7,488.9
15) Machinery and equipment	7,030.6	6,629.7	9,376.6	10,420.6	12,451.0
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1	362.6
17) Electrical machinery and apparatus	7,209.3	9,692.7	12,462.8	12,549.2	15,158.7
18) Radio, television and communication equipment and apparatus	2,307.3	3,252.7	2,698.6	3,337.5	3,908.4
19) Medical, precision and optical instruments, watches and clocks	2,601.0	3,189.4	4,938.9	3,648.5	3,902.2
20) Motor vehicles, trailers and semi-trailers	3,503.7	6,225.6	7,787.1	10,378.6	12,923.3
21) Other transport equipments	680.7	744.9	2,046.7	3,096.4	3,994.6
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,050.7	1,645.8
23) Jewellery and related articles	128.0	168.4	370.5	423.2	639.8
24) Sports goods	2,417.8	4,454.0	4,255.7	4,501.1	3,895.7
25) Handicrafts	147.9	89.1	84.0	121.5	111.3
26) Other manufacturing n.e.s.	4,477.2	7,010.5	11,297.4	11,418.0	11,275.7
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3	2,936.7
F. Electricity, gas and water supply	6,108.8	9,042.5	12,433.8	14,168.2	17,246.1
G. Construction	15,477.1	16,998.5	22,120.1	29,426.1	35,759.5
1) Building	12,127.4	12,783.5	17,077.4	23,532.8	27,914.1
2) Infrastructure	3,349.8	4,214.9	5,042.7	5,893.2	7,845.4
H. Commerce and Trade	89,189.9	97,458.5	127,907.5	124,631.0	164,126.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,270.8	8,696.8
2) Wholesale and commission trade	72,415.7	80,084.9	92,525.2	94,235.8	113,657.9
i) Exports	31,003.6	37,339.0	34,334.8	29,512.7	34,692.1
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.1	27,912.8
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	40,998.0	51,052.9
3) Retail trade	15,827.4	16,029.9	32,092.7	27,124.4	41,772.1
I. Hotels, restaurants and clubs etc	3,124.1	5,204.6	6,336.6	8,361.5	9,309.2
J. Transport, storage and communications	17,537.7	24,324.4	39,124.3	51,693.9	56,947.3
K. Real estate, renting and business activities	13,029.9	19,179.2	39,054.2	46,897.2	63,862.5
L. Education	2,907.8	2,514.2	2,588.0	3,423.3	2,830.5
M. Health and social work	1,601.0	2,169.3	4,204.2	3,713.9	3,325.1
N. Other community, social and personal service activities	3,467.0	2,423.3	5,434.9	5,884.8	6,071.8
O. Other private business n.e.s	21,284.6	19,835.6	39,362.9	31,269.7	38,881.1
V. Trust Funds and Non Profit Organizations	14,390.0	11,854.8	13,020.9	11,986.6	15,046.2
VI. Personal	124,806.6	155,641.1	201,008.0	255,163.6	299,536.7
A. Bank Employees	29,632.6	33,461.4	39,946.9	41,420.2	42,805.1
B. Consumer Financing	73,427.0	103,593.0	145,576.7	208,825.2	255,577.7
i) House building	5,754.2	9,698.5	18,304.0	28,998.4	32,877.4
ii) Transport	18,546.4	31,546.8	49,253.4	66,136.5	83,561.3
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.8	27,253.1
iv) Consumer durable	1,005.8	1,891.4	3,129.2	2,297.2	1,647.8
v) Personal loans	39,354.5	48,080.2	61,734.3	91,848.3	110,238.1
C. Other Personal	21,746.9	18,586.7	15,484.5	4,918.2	1,154.0
VII. Others	4,792.1	5,408.8	8,046.7	16,782.9	11,302.6
TOTAL	972,754.4	1,146,676.7	1,436,680.1	1,593,919.9	1,837,358.0

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	107,132.8	93,722.1	100,212.8	77,611.5	133,084.3
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,750.6	87,575.5
1. Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,886.8
2. Others	4,573.0	5,297.8	4,784.4	5,511.7	5,688.7
B. Provincial Governments:	53,310.0	35,245.6	40,763.4	24,860.9	45,508.7
1. Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5
2. Others	836.4	867.4	1,050.5	842.4	1,137.2
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	115,343.6	125,398.9	107,911.8
A. Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-
B. Mining & Quarrying	175.4	1,279.7	100.6	11.1	-
C. Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3
D. Construction	-	-	-	-	-
E. Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9
F. Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8
G. Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7
H. Services	31.0	32.2	38.3	678.4	220.1
I. Others	-	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5	44,579.6
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0
C. Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9
D. Micro Finance	200.0	315.0	-	209.7	-
E. Other NBFI's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7
IV. Private Sector Enterprises :	1,362,950.1	1,561,109.9	1,587,419.0	1,801,676.1	1,982,770.5
A. Agriculture, Hunting and Forestry	63,851.0	71,240.2	73,656.3	85,075.1	79,809.9
(1) Growing of crops	46,250.9	52,295.1	55,730.7	64,965.0	58,955.5
(2) Farming of animals	5,956.9	6,737.7	8,425.9	11,752.1	12,379.6
(3) Agricultural and animal husbandry	565.4	1,356.2	580.2	1,106.6	694.7
(4) Agricultural machinery and equipments	10,986.8	10,723.5	8,820.0	7,126.9	7,717.3
(5) Hunting, trapping, forestry & logging	91.0	127.8	99.4	124.4	62.8
B. Fishing and fish farming etc.	1,041.7	1,292.3	1,614.7	737.3	682.7
C. Mining and Quarrying	10,320.1	11,177.4	11,618.2	14,354.9	16,732.8
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,930.9	2,509.9
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,582.5	8,986.5	12,716.8
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1
(5) Chemical, fertilizer, Salt etc.	536.5	2,173.9	1,914.6	2,585.7	1,254.9
D. Manufacturing	855,489.8	960,585.2	947,896.1	1,085,133.2	1,170,025.3
1) Food products and beverages	139,660.5	141,786.2	157,789.6	172,048.8	181,889.0
2) Tobacco products	715.7	2,153.9	1,044.4	1,718.7	585.5
3) Textiles	413,807.3	464,428.2	419,976.4	480,796.0	512,712.6
i) Spinning, weaving and finishing of textiles	342,283.0	383,911.4	335,826.2	380,631.6	410,950.1
a) Spinning of fibers	210,561.2	235,951.7	201,271.0	220,813.4	235,865.3
b) Weaving of textiles	64,021.2	73,036.2	76,075.7	83,261.6	95,277.2
c) Finishing of textiles	67,700.6	74,923.5	58,479.5	76,556.7	79,807.6
ii) Made-up textile articles	39,030.0	44,333.7	44,568.5	43,342.5	46,112.1
iii) Knit wear	15,093.8	16,760.1	18,401.2	19,984.7	21,839.7
iv) Carpets and rugs	4,681.9	4,206.1	4,233.3	7,024.7	8,905.2
v) Other textiles n.e.s.	12,718.7	15,217.0	16,947.3	29,812.6	24,905.5
4) Wearing apparel, readymade garments etc.	29,613.4	32,435.4	40,115.8	45,146.9	46,433.3

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)					
BORROWER	2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,204.2	16,023.9	15,063.6	17,895.4	17,689.7
i.) Tanning & dressing of leather, luggage, handbags etc.	7,753.7	8,735.3	6,782.9	9,833.7	8,692.3
ii.) Footwear	8,450.4	7,288.6	8,280.7	8,061.7	8,997.4
6) Wood and products of wood cork	1,866.4	1,259.3	1,801.9	1,509.8	2,239.0
7) Paper, paperboard and products	9,438.2	16,536.9	16,159.7	19,426.9	18,367.7
8) Printing, publishing and allied industries	2,685.7	3,866.3	5,192.5	5,823.9	6,656.8
9) Coke and refined petroleum products	7,855.6	17,175.0	9,148.6	14,947.3	18,909.3
10) Chemicals and chemical products	64,365.1	67,169.1	71,754.0	77,629.4	106,154.0
11) Rubber and plastics products	6,486.8	6,986.1	7,451.2	10,296.7	9,751.7
12) Other non-metallic mineral products	69,332.2	77,386.5	88,714.1	92,628.8	89,668.5
13) Basic metals	15,656.5	20,528.1	24,504.4	33,646.1	36,572.8
14) Fabricated metal products	6,388.5	7,692.8	6,918.4	9,925.1	11,280.8
15) Machinery and equipment	12,251.9	14,064.4	15,111.7	17,356.9	17,377.5
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1	127.7
17) Electrical machinery and apparatus	13,439.2	18,627.2	18,723.4	29,766.5	31,428.3
18) Radio, television and communication equipment and apparatus	3,713.5	4,712.3	3,740.5	2,397.6	4,489.6
19) Medical, precision and optical instruments, watches and clocks	5,300.0	7,109.5	4,931.8	5,733.9	8,978.0
20) Motor vehicles, trailers and semi-trailers	15,551.1	16,134.4	14,737.4	14,828.3	14,049.0
21) Other transport equipments	5,954.5	5,145.3	5,405.3	4,944.8	5,792.9
22) Furniture and fixture	1,543.3	1,427.2	1,833.3	2,937.8	2,852.0
23) Jewellery and related articles	805.8	1,369.4	1,173.0	1,411.0	1,609.3
24) Sports goods	4,182.1	5,570.4	5,573.6	3,661.5	3,970.6
25) Handicrafts	107.6	112.9	94.5	129.9	130.0
26) Other manufacturing n.e.s.	8,371.0	10,296.0	10,458.3	18,401.3	20,309.5
E. Ship breaking and waste / scrape (junk) etc.	1,350.0	1,195.2	1,696.2	1,910.6	2,135.9
F. Electricity, gas and water supply	20,470.0	26,528.3	42,869.2	67,603.8	106,920.5
G. Construction	36,989.3	49,695.2	51,518.2	64,069.0	79,109.9
1) Building	29,291.0	39,576.8	41,042.9	49,813.1	59,403.5
2) Infrastructure	7,698.3	10,118.4	10,475.3	14,255.9	19,706.4
H. Commerce and Trade	179,209.3	210,358.7	208,881.1	221,268.2	241,188.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,307.0	16,968.1	14,155.0	13,179.7	15,383.9
2) Wholesale and commission trade	132,386.1	143,410.6	139,483.9	146,902.1	157,118.1
i) Exports	42,821.3	38,050.8	42,199.0	41,330.3	48,093.7
ii) Imports	32,493.8	36,157.2	29,835.7	31,366.4	35,948.4
iii) Domestic whole sales	57,071.0	69,202.6	67,449.2	74,205.4	73,075.9
3) Retail trade	34,516.2	49,980.0	55,242.1	61,186.5	68,686.5
I. Hotels, restaurants and clubs etc	6,809.0	12,054.0	13,607.0	12,428.6	13,181.8
J. Transport, storage and communications	62,537.4	79,372.0	78,725.0	82,684.7	93,926.4
K. Real estate, renting and business activities	74,035.7	74,628.7	91,957.9	110,805.3	102,264.9
L. Education	3,585.9	4,030.9	4,442.2	5,403.3	5,673.7
M. Health and social work	3,508.5	5,246.4	5,354.9	5,403.2	6,764.6
N. Other community, social and personal service activities	7,514.6	7,157.7	12,194.2	13,235.8	11,147.0
O. Other private business n.e.s	36,237.9	46,547.7	41,387.9	31,563.1	53,206.8
V. Trust Funds and Non Profit Organizations	13,631.0	14,509.9	14,481.0	17,090.7	15,209.6
VI. Personal	340,821.2	373,521.8	396,582.1	418,548.8	416,679.8
A. Bank Employees	44,204.7	46,402.2	48,889.9	50,075.0	56,769.4
B. Consumer Financing	294,530.5	324,231.6	345,425.3	366,207.7	356,548.7
i) House building	41,791.5	47,981.1	53,830.8	63,524.8	66,918.3
ii) Transport	97,277.7	106,087.0	105,390.2	112,873.4	104,452.5
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9	44,428.4
iv) Consumer durable	1,517.1	1,574.0	972.9	1,046.3	1,599.6
v) Personal loans	120,421.4	129,436.0	142,428.5	141,525.2	139,149.9
C. Other Personal	2,086.0	2,888.1	2,266.9	2,266.3	3,361.7
VII. Others	12,200.9	15,783.4	26,779.6	32,113.8	17,819.9
TOTAL	1,985,200.0	2,210,800.6	2,288,805.0	2,524,698.4	2,718,055.4

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

BORROWER	(End of Period: Million Rupees)				
	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	150,461.0	341,698.8	333,440.8	423,866.8	372,547.0
A. Federal Government:	128,837.2	163,055.6	186,794.6	183,015.4	169,578.5
1. Commodity Operations	123,445.0	158,453.9	181,725.3	175,612.5	160,783.0
2. Others	5,392.2	4,601.6	5,069.3	7,402.9	8,795.4
B. Provincial Governments:	21,623.8	178,603.3	146,646.3	240,851.4	202,968.5
1. Commodity Operations	20,670.7	176,965.6	146,307.4	240,620.7	202,724.5
2. Others	953.0	1,637.7	338.8	230.7	244.0
C. Local Bodies (City Governments)	-	40.0	-	-	-
II. Non-Financial Public Sector Enterprises :	186,902.4	216,717.0	225,365.8	166,137.7	165,357.7
A. Agriculture, Forestry, Hunting & Fishing	9,387.8	-	-	-	-
B. Mining & Quarrying	-	-	-	-	-
C. Manufacturing	53,715.8	53,203.5	73,437.2	55,045.0	47,972.6
D. Construction	0.0	-	-	-	-
E. Utilities	60,304.7	63,781.1	65,329.8	29,292.0	32,220.7
F. Commerce	24,559.9	18,509.4	17,488.6	12,822.5	14,780.5
G. Transport, Storage & Communication	38,783.7	45,241.9	34,876.8	34,753.0	39,235.4
H. Services	150.4	1.0	3.6	32.6	59.8
I. Others	-	35,980.2	34,229.9	34,192.6	31,088.7
III. Non-Bank Financial Institutions :	45,733.5	39,369.7	48,986.4	44,182.7	41,933.1
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	2,566.9	6,235.3	6,098.0	6,429.3	5,624.9
C. Insurance Companies	2,516.1	1,660.0	1,369.8	1,428.4	1,173.0
D. Micro Finance	-	-	-	200.0	200.0
E. Other NBFI's	40,650.5	31,474.4	41,518.6	36,124.9	34,935.2
IV. Private Sector Enterprises :	2,144,847.8	1,994,512.2	2,113,972.8	2,083,098.6	2,276,087.8
A. Agriculture, Hunting and Forestry	96,899.6	73,846.9	75,999.2	72,476.4	81,983.1
(1) Growing of crops	76,958.2	57,879.9	62,615.7	58,437.7	67,377.8
(2) Farming of animals	12,481.5	9,847.2	8,029.6	9,357.5	9,574.8
(3) Agricultural and animal husbandry	1,067.3	591.2	630.1	473.6	570.8
(4) Agricultural machinery and equipments	6,275.9	5,432.0	4,553.0	4,131.8	4,361.4
(5) Hunting, trapping, forestry & logging	116.7	96.6	170.9	75.7	98.2
B. Fishing and fish farming etc.	769.7	480.4	642.4	740.2	609.7
C. Mining and Quarrying	16,826.9	17,235.1	16,912.6	14,889.5	14,368.2
(1) Mining of coal	2,748.6	2,628.9	2,397.6	2,680.4	3,078.7
(2) Crude petroleum & natural gas	10,672.4	12,133.8	11,923.3	10,455.5	9,508.0
(3) Iron & non-ferrous metal ores	84.7	432.3	928.0	580.4	249.7
(4) Quarrying of stone, sand and clay	183.4	338.2	359.6	310.5	557.6
(5) Chemical, fertilizer, Salt etc.	3,137.8	1,701.8	1,304.1	862.8	974.1
D. Manufacturing	1,286,085.3	1,178,752.6	1,274,677.5	1,220,550.6	1,358,438.3
1) Food products and beverages	209,644.4	195,958.7	189,738.0	213,212.1	220,914.4
2) Tobacco products	884.9	284.7	2,039.7	2,276.9	4,236.2
3) Textiles	514,236.5	461,908.5	523,827.3	453,354.0	551,683.3
i) Spinning, weaving and finishing of textiles	408,036.6	365,620.8	421,910.5	349,245.7	433,160.7
a) Spinning of fibers	246,102.0	211,882.5	253,557.6	200,677.5	247,553.3
b) Weaving of textiles	84,127.2	83,281.2	88,975.0	81,921.1	99,145.1
c) Finishing of textiles	77,807.5	70,457.1	79,377.9	66,647.1	86,462.4
ii) Made-up textile articles	44,914.5	43,065.0	46,298.5	51,321.4	53,396.0
iii) Knit wear	20,156.7	23,329.3	23,539.9	20,849.8	23,613.8
iv) Carpets and rugs	5,801.6	5,903.7	4,567.4	6,750.6	6,464.7
v) Other textiles n.e.s.	35,327.1	23,989.6	27,511.0	25,186.6	35,048.0
4) Wearing apparel, readymade garments etc.	46,589.6	47,988.7	49,187.7	47,872.5	49,611.0

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and	19,588.5	17,917.3	17,739.6	16,958.3	18249.5
i.) Tanning & dressing of leather, luggage, handbags etc.	10,208.4	9,846.0	9,747.9	9,203.6	9638.1
ii.) Footwear	9,380.0	8,071.2	7,991.7	7,754.7	8611.4
6) Wood and products of wood cork	1,809.5	1,948.4	1,866.9	1,822.4	2596.7
7) Paper, paperboard and products	23,501.6	17,766.9	17,329.1	18,390.0	19228.4
8) Printing, publishing and allied industries	8,903.2	9,125.9	8,340.2	7,509.3	6871.3
9) Coke and refined petroleum products	22,672.7	20,466.2	21,684.9	23,605.9	26742.7
10) Chemicals and chemical products	144,735.3	131,234.3	153,747.4	150,980.5	154910.8
11) Rubber and plastics products	11,402.2	12,518.4	12,138.6	13,295.7	13675.9
12) Other non-metallic mineral products	105,142.2	99,873.8	102,102.8	99,269.5	106666.3
13) Basic metals	40,234.8	38,884.8	39,185.8	40,529.4	45016.4
14) Fabricated metal products	10,125.5	8,702.9	9,463.5	11,310.5	12857.5
15) Machinery and equipment	18,646.6	14,522.6	15,928.2	15,641.2	20523.7
16) Office, accounting and computing machinery	317.2	110.4	123.0	36.3	30.8
17) Electrical machinery and apparatus	43,108.0	40,019.9	48,286.7	44,919.9	42160.0
18) Radio, television and communication equipment and apparatus	3,091.9	3,093.7	3,674.1	3,027.0	3375.8
19) Medical, precision and optical instruments, watches and clocks	9,019.4	5,470.2	5,517.0	7,528.6	7793.1
20) Motor vehicles, trailers and semi-trailers	20,045.1	18,359.0	18,683.6	15,867.4	17808.6
21) Other transport equipments	4,784.9	3,584.0	4,445.2	3,789.5	3533.2
22) Furniture and fixture	1,811.2	1,353.2	1,755.5	2,046.6	1695.7
23) Jewellery and related articles	1,837.2	929.3	1,219.9	968.8	862.3
24) Sports goods	4,409.4	5,077.0	4,624.8	4,197.5	4383.3
25) Handicrafts	201.0	81.1	131.2	135.2	104.6
26) Other manufacturing n.e.s.	19,342.7	21,572.9	21,896.6	22,005.4	22906.5
E. Ship breaking and waste / scrape (junk) etc.	2,659.4	4,927.7	3,379.9	4,906.1	7110.6
F. Electricity, gas and water supply	146,868.0	152,092.0	179,471.7	209,654.6	231984.2
G. Construction	78,177.4	68,638.1	64,805.8	65,651.2	69295.9
1) Building	59,663.7	53,707.4	51,669.9	50,994.6	51742.3
2) Infrastructure	18,513.7	14,930.7	13,135.9	14,656.7	17553.5
H. Commerce and Trade	240,872.3	222,540.8	227,537.2	216,685.8	224475.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	10,063.3	15,870.3	14,093.8	12,313.6	13474.4
2) Wholesale and commission trade	146,026.0	129,072.1	128,826.0	119,907.4	123222.1
i) Exports	41,944.2	33,546.8	39,467.3	33,431.8	40329.6
ii) Imports	37,547.0	30,375.3	28,871.3	29,565.7	29484.6
iii) Domestic whole sales	66,534.8	65,150.0	60,487.3	56,910.0	53408.0
3) Retail trade	84,783.0	77,598.4	84,617.4	84,464.7	87779.1
I. Hotels, restaurants and clubs etc	14,171.2	13,286.8	13,818.6	14,403.9	15064.5
J. Transport, storage and communications	99,280.3	97,884.3	96,402.3	102,261.2	108375.5
K. Real estate, renting and business activities	103,625.2	106,773.9	108,280.9	102,732.3	106788.7
L. Education	5,931.2	5,306.5	5,675.5	8,113.6	7287.2
M. Health and social work	6,275.9	6,120.2	5,881.5	5,376.8	5708.4
N. Other community, social and personal service activities	12,343.4	17,221.4	14,509.2	17,963.3	17930.3
O. Other private business n.e.s	34,062.0	29,405.6	25,978.6	26,693.0	26667.8
V. Trust Funds and Non Profit Organizations	13,481.0	12,097.6	13,206.0	13,299.6	16363.8
VI. Personal	391,978.3	360,909.3	336,299.1	318,678.3	302718.0
A. Bank Employees	61,515.7	65,972.3	70,505.0	73,014.6	71434.4
B. Consumer Financing	326,767.5	291,865.6	262,564.5	240,154.4	224717.7
i) House building	64,188.9	61,150.6	58,712.4	54,139.0	50812.3
ii) Transport	93,762.6	79,567.6	69,606.4	64,657.6	57311.3
iii) Credit cards	41,092.8	35,535.1	31,257.4	28,280.2	25797.3
iv) Consumer durable	5,487.2	523.7	144.9	472.5	435.9
v) Personal loans	122,236.0	115,088.6	102,843.4	92,605.0	90361.0
C. Other Personal	3,695.1	3,071.4	3,229.6	5,509.4	6565.9
VII. Others	22,113.5	9,627.8	9,306.7	10,791.4	17396.8
TOTAL	2,955,517.4	2,974,932.4	3,080,577.6	3,060,054.9	3192404.1