

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks	(End of Period: Million Rupees)
	2003	
	Jun.	
A. FOREIGN CONSTITUENTS :		
I. Official		-
II. Business		-
III. Personal		-
B. DOMESTIC CONSTITUENTS :		969,871.7
I. Government :		56,639.8
1. Federal Government :		25,722.8
(i) Commodity Operations		25,250.5
(ii) Others		472.3
2. Provincial Governments :		30,917.1
(i) Commodity Operations		29,990.1
(ii) Others		927.0
3. Local Bodies (City Governments)		-
II. Non-Financial Public Sector Enterprises :		66,041.9
1. Agriculture, Forestry, Hunting & Fishing		-
2. Mining & Quarrying		4,000.1
3. Manufacturing		39,576.5
4. Construction		50.0
5. Utilities		8,419.0
6. Commerce		2,236.3
7. Transport, Storage & Communication		11,637.8
8. Services		122.1
9. Others		-
III. Non-Bank Financial Institutions :		10,654.5
1Co-operative Banks		-
2Development Financial Institutions		175.0
3Other NBFIs		10,479.5
IV. Private Sector Enterprises :		710,455.8
1. Agriculture, Forestry, Hunting & Fishing :		111,392.0
2. Mining & Quarrying :		5,255.2
3. Manufacturing :		415,867.0
(i) Food		56,961.2
(ii) Beverages & Tobacco		5,267.1
(iii) Rice Processing		11,203.7
(iv) Textiles :		162,170.1
a) Cotton & Woolen		143,047.8
b) Others		19,122.3
(v) Textile Products		50,574.7
(vi) Footwear		3,519.2
(vii) Leather, Leather & Fur Products		6,860.9

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	Jun.	
(viii) Rubber & Plastic Products	2,287.5	
(ix) Cork & Wood	793.0	
(x) Furniture & Fixture	2,009.4	
xi) Paper, Paperboard & Products	5,424.0	
(xii) Non-Metallic Minerals :	20,363.3	
a) Cement & Cement Products	18,550.5	
b) Clay, Marbles, Stone Products & Precious Metals	1,812.9	
(xiii) Petroleum Refining	2,790.4	
(xiv) Petroleum & Coal Products	2,035.9	
(xv) Chemicals, Chemical Materials & Products	14,747.9	
(xvi) Fertilizer	15,474.3	
(xvii) Printing, Publishing & Allied Industries	1,489.3	
(xviii) Medicinal & Pharmaceutical Products	6,288.4	
(xix) Surgical Goods & Dental Appliances	1,101.0	
(xx) Cosmetics & Detergents	1,820.5	
(xxi) Photographic Apparatus, Equipments & Optical	586.8	
(xxii) Basic Metal Industries	10,754.6	
(xxiii) Electronic Equipments, Apparatus & Appliances	2,681.4	
(xxiv) Electrical Goods (household/industrial)	5,574.9	
(xxv) Scientific Equipments (excluding surgical	49.9	
(xxvi) Sports Goods	1,590.1	
(xxvii) Machinery	8,194.1	
(xxviii) Automobiles, Transport Machinery & Equipments	4,879.9	
(xxix) Miscellaneous Industries	8,373.6	
4. Ship Breaking & Waste etc.	1,329.0	
5. Construction	7,497.1	
6. Power (electricity), Gas, Water & Sanitary	5,492.7	
7. Commerce :	65,892.9	
(i) Wholesale & Retail Trade	34,133.7	
(ii) Exports / Imports	27,251.4	
(iii) Insurance	238.2	
(iv) Co-operative Societies	4,030.6	
(v) Real Estate	239.0	
8. Transport, Storage & Communication :	14,119.7	
9. Services	7,629.7	
10. Other Private Business	75,980.4	
V. Trust Funds & Non-Profit Organizations	13,334.3	
VI. Personal	107,258.3	
VII. Others	5,487.1	
TOTAL	969,871.7	

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BORROWERS	All Banks		(End of Period: Million Rupees)		
	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2	71,128.2
A. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6	36,203.6
(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	3,490.2
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 Enterprises :	53,163.7	81,770.6	80,929.9	82,960.1	86,429.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0	-
(2) Mining & Quarrying	2,309.2	1,192.1	-	-	-
(3) Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8	47,603.6
(4) Construction	99.1	58.2	-	-	-
(5) Utilities	6,699.6	4,598.3	197.3	235.3	2,586.5
(6) Commerce	2,950.6	4,018.5	5,921.9	4,363.7	8,860.4
(7) Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5	24,582.2
(8) Services	379.5	554.0	329.7	70.8	473.7
(9) 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
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1	3,900.0
(3) Insurance Companies	227.3	122.1	338.0	607.0	1,092.7
(4) Micro Finance	-	-	-	-	-
(5) Other NBFC's	20,276.5	20,671.0	28,366.3	32,400.8	37,966.8
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.3	1,201,390.7	1,404,194.2
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1	137,860.4
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6	85,645.5
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9	13,580.4
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2	924.3
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3	37,529.1
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2	181.1
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8	1,784.8
C. Mining and Quarrying	8,741.1	15,034.2	8,836.3	8,112.7	9,484.5
(1) Mining of coal	545.1	352.4	555.5	666.2	3,619.4
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	5,921.3	5,246.8
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9	142.1
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8	126.1
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4	350.2
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6	848,064.1
(1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5	129,271.0
(2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9	735.0
(3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9	435,599.0
i) Spinning, weaving, finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6	355,956.9
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7	237,100.9
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3	60,683.2
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7	58,172.8
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4	45,062.0
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6	14,804.1
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7	4,904.1
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6	14,871.9
(4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2	28,525.9

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

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BORROWERS	All Banks)					(End of Period: Million Rupees
	2003	2004		2005		
	Dec.	Jun.	Dec.	Jun.	Dec.	
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7	15,060.0	15,417.9	17,314.2	
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7	7,385.6	
ii.) Footwear	4,657.3	5,861.4	6,696.1	7,641.2	9,928.6	
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6	1,201.9	
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1	9,680.4	
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2	3,011.1	
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0	11,605.2	
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6	56,133.4	
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7	7,776.2	
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6	52,949.7	
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9	15,841.5	
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3	7,500.4	
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9	12,548.2	
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1	362.6	
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8	15,284.5	
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5	3,908.4	
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5	3,989.4	
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4	12,927.3	
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3	4,085.0	
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5	1,655.4	
23) Jewellery and related articles	128.0	168.4	370.5	440.4	652.9	
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5	3,920.4	
25) Handicrafts	147.9	89.1	84.0	121.7	111.3	
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5	11,473.6	
E. Ship breaking and waste / scrape (junk) etc.1	2,291.9	1,506.6	3,016.5	2,517.3	2,936.7	
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8	17,254.2	
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3	36,138.1	
1) Building	12,138.3	12,794.5	17,088.4	23,544.2	27,926.0	
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1	8,212.1	
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4	164,437.3	
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5	8,725.2	
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7	113,688.2	
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1	34,693.5	
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3	27,912.8	
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3	51,081.8	
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2	42,023.9	
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0	9,385.7	
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6	57,451.3	
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4	65,019.2	
L. Education	2,907.8	2,514.2	2,588.0	3,473.6	2,879.3	
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9	3,361.9	
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4	9,132.4	
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0	39,004.5	
V. Trust Funds and Non Profit Institutions	14,391.0	11,861.6	13,029.2	11,998.1	15,073.6	
VI. Personal	128,449.3	158,064.7	203,725.3	258,004.7	302,764.5	
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2	45,735.9	
B. Consumer Financing	73,832.5	103,752.9	145,695.3	208,911.9	255,868.5	
i) House building	5,902.3	9,698.5	18,304.0	28,998.4	32,996.7	
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0	83,599.0	
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9	27,253.1	
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4	1,697.6	
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1	110,322.1	
C. Other Personal	21,842.8	18,611.6	15,507.9	4,923.6	1,160.1	
VII. Others	5,117.4	5,961.1	8,709.8	17,571.2	12,599.7	
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	

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BORROWERS	All Banks		(End of Period: Million Rupees)			
	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	107,132.8	93,722.1	100,302.8	77,701.5	133,084.5	150,461.0
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,840.6	87,575.8	128,837.2
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,887.1	123,445.0
(2) Others	4,573.0	5,297.8	4,784.4	5,601.7	5,688.7	5,392.2
B. Provincial Governments:	53,310.0	35,245.6	40,853.4	24,860.9	45,508.7	21,623.8
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5	20,670.7
(2) Others	836.4	867.4	1,140.5	842.4	1,137.2	953.0
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	186,902.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-	9,387.8
(2) Mining & Quarrying	175.4	1,279.7	100.6	11.1	-	-
(3) Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3	53,715.8
(4) Construction	-	-	-	-	-	-
(5) Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9	60,304.7
(6) Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8	24,559.9
(7) Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7	38,783.7
(8) Services	31.0	32.2	38.3	678.4	220.1	150.4
(9) Others	-	-	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5	44,579.6	45,733.5
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0	2,566.9
(3) Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9	2,516.1
(4) Micro Finance	200.0	315.0	-	209.7	-	-
(5) Other NBFC's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,445,360.0	1,646,615.4	1,669,727.6	1,884,922.9	2,074,977.9	2,240,767.9
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	144,057.9	156,283.4	154,438.3	170,607.4
(1) Growing of crops	85,535.8	99,083.4	103,440.4	114,703.8	110,779.2	120,035.9
(2) Farming of animals	14,328.1	14,434.4	15,727.8	18,836.6	21,061.4	26,291.7
(3) Agricultural and animal husbandry	565.4	1,356.4	580.2	1,108.1	695.9	1,108.4
(4) Agricultural machinery and equipments	31,020.6	27,765.5	24,208.9	21,150.4	21,837.8	22,670.4
(5) Hunting, trapping, forestry & logging	92.3	228.1	100.6	484.5	64.0	501.0
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,661.5	764.4	1,249.7	804.8
C. Mining and Quarrying	10,412.4	11,255.6	11,691.7	14,431.1	16,824.5	16,929.7
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,931.6	2,509.9	2,748.6
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,583.1	8,989.1	12,716.8	10,684.1
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1	85.1
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	1,987.5	2,658.6	1,346.7	3,228.5
D. Manufacturing	865,087.2	969,769.4	954,641.2	1,091,857.6	1,177,764.1	1,299,410.2
(1) Food products and beverages	141,615.2	143,851.9	159,129.1	173,514.2	183,018.5	216,289.8
(2) Tobacco products	715.8	2,154.0	1,044.4	1,718.7	586.6	893.0
(3) Textiles	416,346.7	466,644.9	421,786.8	482,864.2	515,111.5	516,595.0
i) Spinning, weaving, finishing of textiles	344,821.4	386,123.0	337,631.6	382,684.1	413,325.2	410,374.1
a) Spinning of fibers	210,736.6	236,159.8	201,418.8	220,965.1	235,998.4	246,284.8
b) Weaving of textiles	66,325.8	75,009.7	77,703.9	85,116.4	97,231.5	86,216.2
c) Finishing of textiles	67,759.0	74,953.5	58,508.8	76,602.7	80,095.3	77,873.1
ii) Made-up textile articles	39,030.4	44,334.3	44,569.1	43,344.7	46,112.7	44,915.0
iii) Knit wear	15,094.0	16,760.2	18,401.3	19,984.8	21,839.7	20,156.7
iv) Carpets and rugs	4,682.1	4,206.1	4,233.3	7,024.9	8,905.5	5,801.8
v) Other textiles n.e.s.	12,718.7	15,221.3	16,951.6	29,825.7	24,928.4	35,347.4
(4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	40,197.6	45,221.5	46,519.2	46,678.4

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	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,540.4	16,330.5	15,307.4	18,160.2	18,019.0	19,876.1
i.) Tanning & dressing of leather, luggage, handbags etc.	7,956.7	8,873.5	6,872.9	9,936.2	8,794.5	10,310.0
ii.) Footwear	8,583.7	7,457.1	8,434.5	8,224.0	9,224.6	9,566.1
6) Wood and products of wood cork	1,913.6	1,306.4	1,848.6	1,580.1	2,304.5	1,921.9
7) Paper, paperboard and products	9,945.2	16,882.8	16,349.9	19,692.7	18,646.1	23,763.0
8) Printing, publishing and allied industries	2,708.3	3,890.6	5,213.0	5,847.4	6,688.2	8,936.0
9) Coke and refined petroleum products	7,972.6	17,741.7	9,484.5	15,158.2	19,031.1	22,763.3
10) Chemicals and chemical products	65,613.6	68,440.1	72,731.6	78,174.8	106,643.7	145,275.6
11) Rubber and plastics products	7,169.8	7,325.6	7,677.9	10,532.2	9,984.8	11,644.5
12) Other non-metallic mineral products	70,324.0	78,308.8	89,214.0	93,046.4	90,159.1	105,576.1
13) Basic metals	16,039.8	20,884.9	24,859.6	34,072.8	37,006.3	40,679.4
14) Fabricated metal products	6,398.3	7,706.6	6,931.7	9,944.3	11,295.0	10,138.9
15) Machinery and equipment	12,408.3	14,133.5	15,169.6	17,427.1	17,436.2	18,714.7
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1	127.7	317.2
17) Electrical machinery and apparatus	13,551.3	18,705.5	18,767.4	29,815.1	31,480.6	43,158.2
18) Radio, television and communication equipment and apparatus	3,713.5	4,723.0	3,740.5	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,325.6	7,196.9	5,022.8	5,826.0	9,074.7	9,122.4
20) Motor vehicles, trailers and semi-trailers	15,557.7	16,171.2	14,766.5	14,860.9	14,079.7	20,073.9
21) Other transport equipments	6,078.2	5,229.6	5,489.5	5,029.4	5,870.6	4,862.5
22) Furniture and fixture	1,549.4	1,435.5	1,848.6	2,954.4	2,964.8	1,951.6
23) Jewellery and related articles	817.6	1,389.0	1,195.5	1,435.1	1,644.2	1,873.8
24) Sports goods	4,195.2	5,587.4	5,590.1	3,676.8	3,986.3	4,422.5
25) Handicrafts	107.6	112.9	94.5	129.9	130.0	201.0
26) Other manufacturing n.e.s.	8,635.5	10,515.9	10,701.4	18,653.6	21,466.3	20,589.4
E. Ship breaking and waste / scrape (junk) etc.1	1,350.0	1,195.2	1,696.2	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	20,530.2	26,579.7	42,934.3	67,671.9	107,031.1	146,983.2
G. Construction	37,164.6	49,829.2	51,628.8	64,169.6	79,293.2	78,450.4
1) Building	29,310.5	39,591.2	41,062.9	49,843.3	59,541.3	59,870.0
2) Infrastructure	7,854.2	10,238.0	10,565.9	14,326.3	19,751.8	18,580.3
H. Commerce and Trade	179,568.4	210,886.3	209,529.0	222,036.5	245,093.6	244,713.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,323.7	16,989.6	14,184.9	13,213.0	15,399.1	13,080.1
2) Wholesale and commission trade	132,427.3	143,488.8	139,563.9	146,993.0	157,276.0	146,162.7
i) Exports	42,825.1	38,058.7	42,205.7	41,337.0	48,123.7	41,944.9
ii) Imports	32,500.2	36,164.5	29,842.7	31,372.9	35,954.5	37,552.7
iii) Domestic whole sales	57,102.0	69,265.6	67,515.5	74,283.1	73,197.8	66,665.2
3) Retail trade	34,817.3	50,407.9	55,780.2	61,830.6	72,418.5	85,470.8
I. Hotels, restaurants and clubs etc	6,884.7	12,136.0	13,683.9	12,506.4	13,381.9	14,358.9
J. Transport, storage and communications	62,983.7	79,700.8	78,982.8	82,936.2	94,182.2	99,544.3
K. Real estate, renting and business activities	74,466.2	75,004.2	92,285.8	111,259.8	102,763.0	104,090.2
L. Education	3,633.9	4,075.1	4,484.4	5,447.2	5,756.1	6,027.6
M. Health and social work	3,545.1	5,289.3	5,395.0	5,444.8	6,830.5	6,340.9
N. Other community, social and personal service activities	10,656.7	9,995.0	15,539.6	16,515.4	14,569.2	14,937.8
O. Other private business n.e.s	36,350.7	46,684.8	41,515.5	31,688.0	53,664.6	34,909.6
V. Trust Funds and Non Profit Institutions	13,671.4	14,573.9	14,572.3	17,180.4	15,320.2	13,606.1
VI. Personal	343,745.8	377,117.5	400,771.4	422,807.2	421,195.8	396,088.0
A. Bank Employees	46,990.1	49,469.7	52,852.6	53,369.8	61,004.9	65,286.4
B. Consumer Financing	294,628.1	324,699.9	345,584.2	367,119.6	356,784.3	327,067.4
i) House building	41,791.5	48,188.2	53,832.7	63,619.5	66,919.5	64,191.0
ii) Transport	97,281.5	106,168.5	105,396.4	113,036.1	104,464.6	93,877.4
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,559.9	1,632.8	1,019.1	1,111.2	1,656.3	5,537.8
v) Personal loans	120,472.3	129,556.9	142,533.1	142,114.9	139,315.5	122,368.4
C. Other Personal	2,127.6	2,948.0	2,334.7	2,317.9	3,406.6	3,734.3
VII. Others	12,817.3	16,350.7	27,477.7	32,935.5	18,568.4	22,835.1
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks		(End of Period: Million Rupees)			
	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	341,698.8	333,440.8	423,866.8	372,547.0	406,735.0	348,529.8
A. Federal Government:	163,055.6	186,794.6	183,015.4	169,578.5	192,151.0	163,614.0
(1) Commodity Operations	158,453.9	181,725.3	175,612.5	160,783.0	183,252.8	153,089.7
(2) Others	4,601.6	5,069.3	7,402.9	8,795.4	8,898.2	10,524.3
B. Provincial Governments:	178,603.3	146,646.3	240,851.4	202,968.5	214,584.0	184,915.8
(1) Commodity Operations	176,965.6	146,307.4	240,620.7	202,724.5	214,235.2	184,532.4
(2) Others	1,637.7	338.8	230.7	244.0	348.7	383.4
C. Local Bodies (City Governments)	40.0	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7	165,357.7	171,002.7	135,888.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0	47,972.6	39,008.0	40,992.3
(4) Construction	-	-	-	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0	32,220.7	33,718.3	14,426.7
(6) Commerce	18,509.4	17,488.6	12,822.5	14,780.5	18,197.6	14,246.1
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0	39,235.4	46,714.6	62,231.5
(8) Services	1.0	3.6	32.6	59.8	314.6	260.7
(9) Others	35,980.2	34,229.9	34,192.6	31,088.7	33,049.6	3,731.1
III. Non-Bank Financial Institutions :	39,369.7	49,030.0	44,302.7	42,047.8	40,181.7	43,447.7
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3	5,624.9	4,928.1	6,210.8
(3) Insurance Companies	1,660.0	1,369.8	1,428.4	1,173.0	1,029.0	718.0
(4) Micro Finance	-	-	200.0	200.0	200.0	200.0
(5) Other NBFC's	31,474.4	41,562.2	36,244.9	35,049.9	34,024.7	36,318.9
IV. Private Sector Enterprises :	2,096,078.9	2,221,542.0	2,193,624.0	2,386,470.9	2,364,473.6	2,459,754.2
A. Agriculture, Hunting and Forestry	157,163.2	165,826.2	165,206.6	178,212.5	179,946.5	187,134.8
(1) Growing of crops	113,890.7	120,137.4	114,912.1	125,848.1	127,897.6	135,777.3
(2) Farming of animals	21,150.6	20,611.7	22,968.6	24,906.7	26,648.8	28,530.7
(3) Agricultural and animal husbandry	599.8	633.2	476.2	570.8	401.1	410.4
(4) Agricultural machinery and equipments	21,166.5	24,259.1	26,772.2	26,786.7	24,812.0	22,258.6
(5) Hunting, trapping, forestry & logging	355.6	184.8	77.4	100.1	187.0	157.9
B. Fishing and fish farming etc.	513.0	670.7	767.6	637.1	470.6	613.8
C. Mining and Quarrying	17,492.6	17,002.7	14,979.1	14,475.0	16,298.4	15,840.8
(1) Mining of coal	2,634.5	2,465.0	2,742.4	3,161.1	3,177.5	3,301.1
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,460.5	9,508.0	11,629.1	10,696.8
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4	249.7	488.4	589.9
(4) Quarrying of stone, sand and clay	339.9	374.9	325.8	572.9	460.2	401.6
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,311.4	870.1	983.2	543.2	851.4
D. Manufacturing	1,186,757.8	1,282,352.6	1,228,536.4	1,366,476.0	1,343,695.1	1,396,264.4
(1) Food products and beverages	197,478.2	190,828.4	214,265.2	222,018.1	274,994.8	258,737.4
(2) Tobacco products	285.2	2,040.1	2,278.8	4,236.6	3,136.5	3,301.5
(3) Textiles	464,471.9	526,332.6	456,139.9	554,403.8	492,062.0	524,555.2
i) Spinning, weaving, finishing of textiles	368,092.7	424,046.0	351,567.5	435,407.9	377,929.4	411,858.4
a) Spinning of fibers	211,995.7	255,267.8	202,128.3	248,974.4	213,381.9	239,874.6
b) Weaving of textiles	85,543.7	89,230.0	82,154.9	99,361.9	89,351.1	87,522.6
c) Finishing of textiles	70,553.3	79,548.3	67,284.3	87,071.6	75,196.5	84,461.2
ii) Made-up textile articles	43,073.9	46,306.3	51,329.2	53,405.8	47,131.1	46,017.5
iii) Knit wear	23,370.0	23,683.8	21,245.7	24,009.8	25,598.8	26,112.8
iv) Carpets and rugs	5,906.9	4,617.7	6,754.9	6,469.3	6,800.5	7,547.7
v) Other textiles n.e.s.	24,028.4	27,678.8	25,242.7	35,110.9	34,602.2	33,018.8
(4) Wearing apparel, readymade garments etc.	48,250.9	49,456.7	48,150.6	49,888.2	49,473.4	50,874.2

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks (End of Period: Million Rupees)					
	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,173.0	18,026.8	17,121.6	18,452.7	22,091.0	22,542.8
i.) Tanning & dressing of leather, luggage, handbags etc.	9,978.4	9,895.0	9,288.3	9,769.0	12,030.1	12,672.6
ii.) Footwear	8,194.7	8,131.7	7,833.3	8,683.7	10,060.8	9,870.2
6) Wood and products of wood cork	2,023.0	1,919.3	1,890.1	2,673.2	3,307.9	2,801.3
7) Paper, paperboard and products	18,079.3	17,528.3	18,591.4	19,504.2	23,543.5	24,033.5
8) Printing, publishing and allied industries	9,197.9	8,397.5	7,586.4	6,969.7	7,165.1	6,941.7
9) Coke and refined petroleum products	20,522.7	21,737.1	23,652.9	26,761.5	31,284.1	34,219.6
10) Chemicals and chemical products	131,890.6	154,646.7	152,153.2	156,047.5	154,521.0	161,646.2
11) Rubber and plastics products	12,746.4	12,405.3	13,584.5	13,953.4	14,126.3	16,430.0
12) Other non-metallic mineral products	100,385.8	102,842.3	99,994.9	107,354.1	93,440.1	95,215.2
13) Basic metals	39,393.2	39,596.0	40,885.5	45,463.4	43,158.9	52,141.6
14) Fabricated metal products	8,730.6	9,528.5	11,371.5	12,961.0	12,382.3	13,973.4
15) Machinery and equipment	14,598.0	16,073.4	15,729.3	20,610.2	19,175.0	20,436.8
16) Office, accounting and computing machinery	111.2	128.1	38.2	32.7	31.1	284.4
17) Electrical machinery and apparatus	40,079.0	48,342.3	44,963.3	42,194.0	37,980.0	43,434.7
18) Radio, television and communication equipment and apparatus	3,108.3	3,693.3	3,045.1	3,394.0	3,207.2	3,440.7
19) Medical, precision and optical instruments, watches and clocks	5,565.0	5,555.0	7,555.6	7,836.6	8,214.2	7,931.9
20) Motor vehicles, trailers and semi-trailers	18,413.4	18,825.1	16,042.4	17,971.7	16,308.2	19,978.7
21) Other transport equipments	3,667.4	4,445.4	3,789.5	3,541.4	3,120.5	2,917.6
22) Furniture and fixture	1,539.4	1,941.3	2,206.9	1,784.5	2,203.7	1,449.2
23) Jewellery and related articles	994.5	1,277.1	1,031.9	923.1	864.0	825.8
24) Sports goods	5,094.8	4,638.1	4,220.4	4,410.1	5,178.3	5,419.3
25) Handicrafts	94.9	144.8	149.6	119.0	164.1	94.6
26) Other manufacturing n.e.s.	21,863.4	22,003.2	22,097.7	22,971.2	22,561.8	22,637.0
E. Ship breaking and waste / scrape (junk) etc.1	4,928.0	3,380.2	4,906.3	7,111.1	7,212.4	9,392.3
F. Electricity, gas and water supply	152,197.2	179,560.4	209,776.8	231,997.6	263,825.7	292,414.9
G. Construction	68,892.1	64,985.6	65,825.6	69,536.2	66,211.1	66,669.3
1) Building	53,902.2	51,799.3	51,131.0	51,943.8	50,019.9	49,408.6
2) Infrastructure	14,989.9	13,186.3	14,694.6	17,592.4	16,191.2	17,260.7
H. Commerce and Trade	226,381.2	231,335.7	220,443.9	228,189.1	203,351.8	209,246.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,257.0	14,475.7	12,694.9	13,845.1	10,351.1	14,503.5
2) Wholesale and commission trade	129,310.3	129,131.3	120,150.7	123,438.5	108,050.5	105,951.5
i) Exports	33,547.5	39,468.0	33,432.4	40,330.2	34,826.4	34,044.1
ii) Imports	30,380.3	28,876.1	29,565.7	29,492.4	24,083.7	22,763.4
iii) Domestic whole sales	65,382.5	60,787.2	57,152.6	53,615.9	49,140.4	49,143.9
3) Retail trade	80,814.0	87,728.7	87,598.3	90,905.5	84,950.2	88,791.9
I. Hotels, restaurants and clubs etc	13,476.2	14,042.1	14,830.4	15,311.3	14,026.0	14,807.7
J. Transport, storage and communications	98,136.5	96,700.7	102,505.1	108,629.4	106,391.5	98,942.9
K. Real estate, renting and business activities	107,453.1	108,810.1	103,215.7	107,312.8	103,374.8	105,458.4
L. Education	5,389.5	5,773.5	8,202.7	7,397.2	6,308.9	5,350.6
M. Health and social work	6,192.9	5,950.3	5,516.6	5,765.1	5,529.6	5,266.4
N. Other community, social and personal service activities	20,858.6	18,342.1	21,519.3	17,954.1	16,004.3	17,302.5
O. Other private business n.e.s	30,246.9	26,809.1	27,391.8	27,466.6	31,826.9	35,048.7
V. Trust Funds and Non Profit Institutions	12,258.5	13,223.6	13,309.6	16,363.8	18,028.7	19,782.2
VI. Personal	364,458.2	339,887.8	322,138.0	305,983.5	294,017.6	285,931.9
A. Bank Employees	69,451.3	74,017.5	76,326.0	74,572.0	76,409.8	75,370.2
B. Consumer Financing	291,924.7	262,635.4	240,292.6	224,828.2	213,153.6	205,025.0
i) House building	61,151.6	58,713.0	54,140.5	50,812.3	47,671.0	44,692.9
ii) Transport	79,592.9	69,634.3	64,679.8	57,354.5	50,672.7	46,480.7
iii) Credit cards	35,535.1	31,257.4	28,280.5	25,797.3	24,625.7	23,142.0
iv) Consumer durable	546.6	176.7	512.8	473.4	309.0	395.3
v) Personal loans	115,098.4	102,853.9	92,679.0	90,390.8	89,875.2	90,314.1
C. Other Personal	3,082.2	3,235.0	5,519.4	6,583.3	4,454.1	5,536.8
VII. Others	9,765.2	9,401.3	11,084.7	17,591.6	16,382.8	16,858.3
TOTAL	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

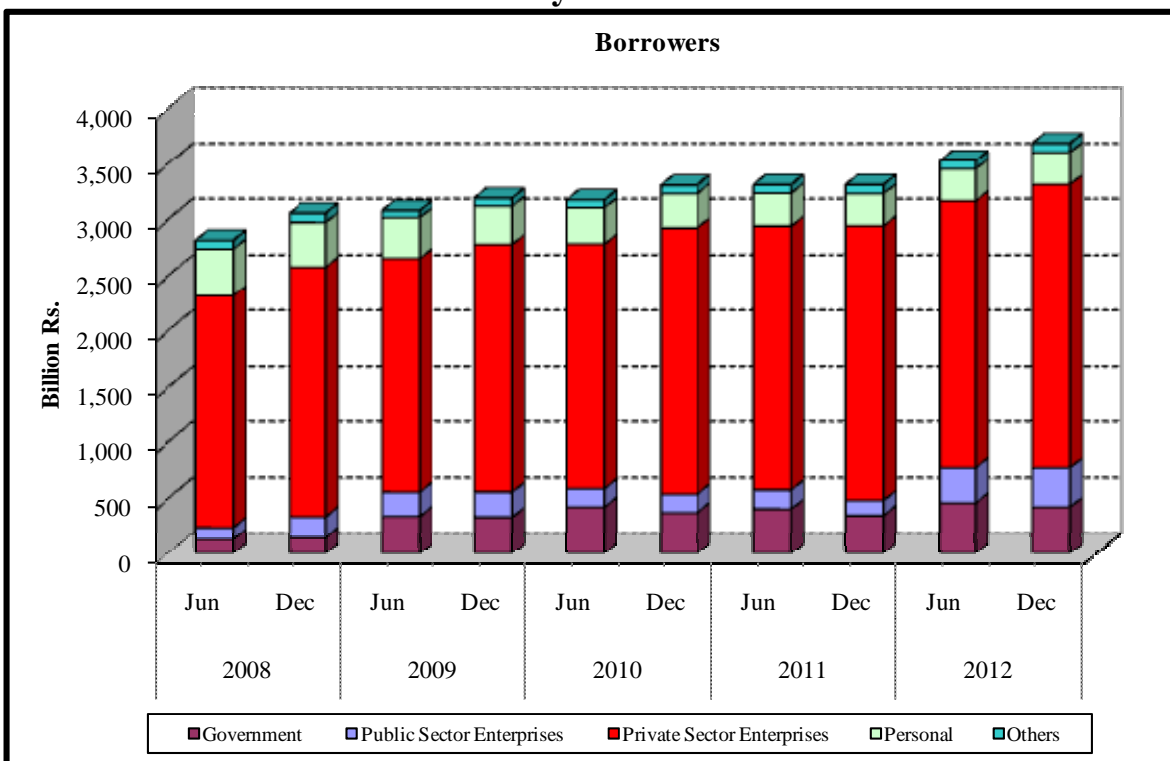
(End of Period: Million Rupees)

BORROWERS	2012	
	Jun.	Dec.
I. Government:	461,675.9	423,364.0
A. Federal Government:	218,910.7	248,365.5
(1) Commodity Operations	194,758.3	222,578.2
(2) Others	24,152.4	25,787.3
B. Provincial Governments:	242,765.2	174,998.5
(1) Commodity Operations	241,718.5	174,024.2
(2) Others	1,046.7	974.3
C. Local Bodies (City Governments)	-	-
II. Non-Financial Public Sector Enterprises :	312,301.8	349,623.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-
(2) Mining & Quarrying	-	-
(3) Manufacturing	37,082.2	44,931.6
(4) Construction	-	-
(5) Utilities	13,898.5	15,607.3
(6) Commerce	41,068.4	43,516.4
(7) Transport, Storage & Communication	69,203.7	84,322.6
(8) Services	356.5	223.7
(9) Others	150,692.6	161,021.6
III. Non-Bank Financial Institutions :	44,209.7	45,324.4
(1) Co-operative Banks	-	-
(2) Development Financial Institutions	6,726.9	9,480.2
(3) Insurance Companies	660.0	335.9
(4) Micro Finance	100.0	100.0
(5) Other NBFC's	36,722.8	35,408.3
IV. Private Sector Enterprises :	2,393,109.2	2,539,961.3
A. Agriculture, Hunting and Forestry	199,001.6	212,539.3
(1) Growing of crops	144,465.8	153,318.1
(2) Farming of animals	30,214.5	34,231.0
(3) Agricultural and animal husbandry	432.3	880.1
(4) Agricultural machinery and equipments	23,666.9	23,494.6
(5) Hunting, trapping, forestry & logging	222.1	615.5
B. Fishing and fish farming etc.	505.3	443.8
C. Mining and Quarrying	15,105.2	15,634.8
(1) Mining of coal	2,939.1	2,610.0
(2) Crude petroleum & natural gas	10,447.9	10,211.5
(3) Iron & non-ferrous metal ores	259.6	367.4
(4) Quarrying of stone, sand and clay	387.2	492.4
(5) Chemical, fertilizer, Salt etc.	1,071.4	1,953.5
D. Manufacturing	1,349,323.1	1,449,442.0
(1) Food products and beverages	280,928.2	294,238.3
(2) Tobacco products	3,537.7	3,336.8
(3) Textiles	478,094.8	545,064.6
i) Spinning, weaving, finishing of textiles	369,993.7	434,830.2
a) Spinning of fibers	210,915.3	254,135.5
b) Weaving of textiles	83,219.4	93,652.8
c) Finishing of textiles	75,859.0	87,041.9
ii) Made-up textile articles	43,283.2	51,053.4
iii) Knit wear	24,144.3	23,431.3
iv) Carpets and rugs	5,460.2	4,936.9
v) Other textiles n.e.s.	35,213.3	30,812.8
(4) Wearing apparel, readymade garments etc.	47,779.3	49,934.8

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks		(End of Period: Million Rupees)	
	2012			
	Jun.		Dec.	
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,629.6	20,964.3		
i.) Tanning & dressing of leather, luggage, handbags etc.	10,414.3	10,680.1		
ii.) Footwear	10,215.2	10,284.3		
6) Wood and products of wood cork	3,055.7	3,997.9		
7) Paper, paperboard and products	22,463.7	28,395.1		
8) Printing, publishing and allied industries	6,652.1	6,075.8		
9) Coke and refined petroleum products	30,584.5	41,461.9		
10) Chemicals and chemical products	174,768.7	165,771.7		
11) Rubber and plastics products	15,777.3	22,578.1		
12) Other non-metallic mineral products	75,154.0	68,641.3		
13) Basic metals	56,891.9	61,824.2		
14) Fabricated metal products	12,587.8	11,640.9		
15) Machinery and equipment	14,213.5	18,281.6		
16) Office, accounting and computing machinery	325.9	290.8		
17) Electrical machinery and apparatus	41,071.5	43,398.6		
18) Radio, television and communication equipment and apparatus	3,979.5	5,188.6		
19) Medical, precision and optical instruments, watches and clocks	8,014.3	7,090.3		
20) Motor vehicles, trailers and semi-trailers	18,707.1	17,406.1		
21) Other transport equipments	3,424.6	3,803.6		
22) Furniture and fixture	1,748.8	1,180.3		
23) Jewellery and related articles	676.4	546.3		
24) Sports goods	5,100.2	4,761.2		
25) Handicrafts	106.1	91.5		
26) Other manufacturing n.e.s.	23,049.8	23,477.5		
E. Ship breaking and waste / scrape (junk) etc.1	12,620.1	17,715.5		
F. Electricity, gas and water supply	271,860.4	280,953.2		
G. Construction	53,026.8	52,959.4		
1) Building	40,032.0	37,754.2		
2) Infrastructure	12,994.9	15,205.2		
H. Commerce and Trade	200,280.3	213,565.7		
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,738.2	13,285.7		
2) Wholesale and commission trade	100,931.0	107,221.6		
i) Exports	27,810.9	30,964.0		
ii) Imports	25,522.2	24,243.5		
iii) Domestic whole sales	47,597.9	52,014.1		
3) Retail trade	82,611.2	93,058.3		
I. Hotels, restaurants and clubs etc	14,804.2	14,779.0		
J. Transport, storage and communications	110,881.6	109,077.7		
K. Real estate, renting and business activities	103,966.7	108,879.2		
L. Education	6,204.8	6,160.7		
M. Health and social work	5,658.1	5,987.5		
N. Other community, social and personal service activities	14,473.0	13,063.3		
O. Other private business n.e.s	35,398.0	38,760.4		
V. Trust Funds and Non Profit Institutions	18,003.6	18,015.7		
VI. Personal	285,133.7	295,181.1		
A. Bank Employees	72,975.9	80,518.4		
B. Consumer Financing	204,943.7	206,358.5		
i) House building	40,967.7	40,197.6		
ii) Transport	45,352.1	45,847.4		
iii) Credit cards	22,934.1	24,372.8		
iv) Consumer durable	452.2	334.8		
v) Personal loans	95,237.6	95,605.8		
C. Other Personal	7,214.1	8,304.2		
VII. Others	15,570.5	17,066.6		
TOTAL	3,530,004.4	3,688,536.3		

Classification of Scheduled Banks' Advances by Borrowers



5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2003
	Jun.
A. FOREIGN CONSTITUENTS :	
I. Official	-
II. Business	-
III. Personal	-
B. DOMESTIC CONSTITUENTS :	841,995.6
I. Government :	56,639.8
1. Federal Government :	25,722.8
(i) Commodity Operations	25,250.5
(ii) Others	472.3
2. Provincial Governments :	30,917.1
(i) Commodity Operations	29,990.1
(ii) Others	927.0
3. Local Bodies (City Governments)	-
II. Non-Financial Public Sector Enterprises :	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	-
2. Mining & Quarrying	4,000.1
3. Manufacturing	39,576.5
4. Construction	50.0
5. Utilities	8,419.0
6. Commerce	2,236.3
7. Transport, Storage & Communication	11,637.8
8. Services	122.1
9. Others	-
III. Non-Bank Financial Institutions :	10,654.5
1Co-operative Banks	-
2Development Financial Institutions	175.0
3Other NBFI's	10,479.5
IV. Private Sector Enterprises :	586,244.7
1. Agriculture, Forestry, Hunting & Fishing :	19,489.8
2. Mining & Quarrying :	4,690.9
3. Manufacturing :	388,536.0
(i) Food	49,027.6
(ii) Beverages & Tobacco	5,203.5
(iii) Rice Processing	11,110.1
(iv) Textiles :	152,181.8
a) Cotton & Woolen	133,321.6
b) Others	18,860.2
(v) Textile Products	50,295.3
(vi) Footwear	3,250.0
(vii) Leather, Leather & Fur Products	6,623.7

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks		(End of Period: Million Rupees)
BORROWERS	2003	
	Jun.	
(viii) Rubber & Plastic Products	1,909.9	
(ix) Cork & Wood	712.3	
(x) Furniture & Fixture	2,009.4	
xi) Paper, Paperboard & Products	4,713.3	
(xii) Non-Metallic Minerals :	19,429.5	
a) Cement & Cement Products	17,621.1	
b) Clay, Marbles, Stone Products & Precious Metals	1,808.4	
(xiii) Petroleum Refining	2,790.4	
(xiv) Petroleum & Coal Products	1,485.7	
(xv) Chemicals, Chemical Materials & Products	12,201.0	
(xvi) Fertilizer	15,466.0	
(xvii) Printing, Publishing & Allied Industries	1,226.6	
(xviii) Medicinal & Pharmaceutical Products	6,273.6	
(xix) Surgical Goods & Dental Appliances	1,099.3	
(xx) Cosmetics & Detergents	1,820.5	
(xxi) Photographic Apparatus, Equipments & Optical Goods	586.8	
(xxii) Basic Metal Industries	10,127.2	
(xxiii) Electronic Equipments, Apparatus & Appliances	2,681.4	
(xxiv) Electrical Goods (household/industrial)	5,574.9	
(xxv) Scientific Equipments (excluding surgical instruments)	49.9	
(xxvi) Sports Goods	1,588.1	
(xxvii) Machinery	6,830.8	
(xxviii) Automobiles, Transport Machinery & Equipments	4,663.6	
(xxix) Miscellaneous Industries	7,603.9	
4. Ship Breaking & Waste etc.	1,329.0	
5. Construction	7,477.9	
6. Power (electricity), Gas, Water & Sanitary	5,442.9	
7. Commerce :	61,852.1	
(i) Wholesale & Retail Trade	34,122.5	
(ii) Exports / Imports	27,249.6	
(iii) Insurance	238.2	
(iv) Co-operative Societies	2.8	
(v) Real Estate	239.0	
8. Transport, Storage & Communication :	14,035.4	
9. Services	7,433.4	
10. Other Private Business	75,957.3	
V. Trust Funds & Non-Profit Organizations	13,333.8	
VI. Personal	103,707.2	
VII. Others	5,373.6	
TOTAL	841,995.6	

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	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 Enterprises :	53,163.7	81,770.6	80,929.9	82,960.1	86,429.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0	-
(2) Mining & Quarrying	2,309.2	1,192.1	-	-	-
(3) Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8	47,603.6
(4) Construction	99.1	58.2	-	-	-
(5) Utilities	6,699.6	4,598.3	197.3	235.3	2,586.5
(6) Commerce	2,950.6	4,018.5	5,921.9	4,363.7	8,860.4
(7) Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5	24,582.2
(8) Services	379.5	554.0	329.7	70.8	473.7
(9) 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
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1	3,900.0
(3) Insurance Companies	227.3	122.1	338.0	607.0	1,092.7
(4) Micro Finance	-	-	-	-	-
(5) Other NBFC'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 husbandry	875.7	2,873.5	576.8	453.2	923.1
(4) Agricultural machinery and equipments	983.4	4,521.5	4,182.2	6,640.0	8,278.3
(5) Hunting, trapping, forestry & logging	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	4,152.6	9,123.5	6,389.4	5,918.6	5,246.8
(3) Iron & non-ferrous metal ores	3,002.6	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, finishing of textiles	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 garments etc.	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)

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks)		(End of Period: Million Rupees)			
BORROWERS	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.1	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 Institutions	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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2006		2007		2008	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
I. Government:	107,132.8	93,722.1	100,212.8	77,611.5	133,084.3	150,461.0
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,750.6	87,575.5	128,837.2
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,886.8	123,445.0
(2) Others	4,573.0	5,297.8	4,784.4	5,511.7	5,688.7	5,392.2
B. Provincial Governments:	53,310.0	35,245.6	40,763.4	24,860.9	45,508.7	21,623.8
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5	20,670.7
(2) Others	836.4	867.4	1,050.5	842.4	1,137.2	953.0
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	186,902.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-	9,387.8
(2) Mining & Quarrying	175.4	1,279.7	100.6	11.1	-	-
(3) Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3	53,715.8
(4) Construction	-	-	-	-	-	-
(5) Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9	60,304.7
(6) Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8	24,559.9
(7) Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7	38,783.7
(8) Services	31.0	32.2	38.3	678.4	220.1	150.4
(9) Others	-	-	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5	44,579.6	45,733.5
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0	2,566.9
(3) Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9	2,516.1
(4) Micro Finance	200.0	315.0	-	209.7	-	-
(5) Other NBFC's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,362,950.1	1,561,109.9	1,587,419.0	1,801,676.1	1,982,770.5	2,144,847.8
A. Agriculture, Hunting and Forestry	63,851.0	71,240.2	73,656.3	85,075.1	79,809.9	96,899.6
(1) Growing of crops	46,250.9	52,295.1	55,730.7	64,965.0	58,955.5	76,958.2
(2) Farming of animals	5,956.9	6,737.7	8,425.9	11,752.1	12,379.6	12,481.5
(3) Agricultural and animal husbandry	565.4	1,356.2	580.2	1,106.6	694.7	1,067.3
(4) Agricultural machinery and equipments	10,986.8	10,723.5	8,820.0	7,126.9	7,717.3	6,275.9
(5) Hunting, trapping, forestry & logging	91.0	127.8	99.4	124.4	62.8	116.7
B. Fishing and fish farming etc.	1,041.7	1,292.3	1,614.7	737.3	682.7	769.7
C. Mining and Quarrying	10,320.1	11,177.4	11,618.2	14,354.9	16,732.8	16,826.9
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,930.9	2,509.9	2,748.6
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,582.5	8,986.5	12,716.8	10,672.4
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1	84.7
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	536.5	2,173.9	1,914.6	2,585.7	1,254.9	3,137.8
D. Manufacturing	855,489.8	960,585.2	947,896.1	1,085,133.2	1,170,025.3	1,286,085.3
(1) Food products and beverages	139,660.5	141,786.2	157,789.6	172,048.8	181,889.0	209,644.4
(2) Tobacco products	715.7	2,153.9	1,044.4	1,718.7	585.5	884.9
(3) Textiles	413,807.3	464,428.2	419,976.4	480,796.0	512,712.6	514,236.5
i) Spinning, weaving, finishing of textiles	342,283.0	383,911.4	335,826.2	380,631.6	410,950.1	408,036.6
a) Spinning of fibers	210,561.2	235,951.7	201,271.0	220,813.4	235,865.3	246,102.0
b) Weaving of textiles	64,021.2	73,036.2	76,075.7	83,261.6	95,277.2	84,127.2
c) Finishing of textiles	67,700.6	74,923.5	58,479.5	76,556.7	79,807.6	77,807.5
ii) Made-up textile articles	39,030.0	44,333.7	44,568.5	43,342.5	46,112.1	44,914.5
iii) Knit wear	15,093.8	16,760.1	18,401.2	19,984.7	21,839.7	20,156.7
iv) Carpets and rugs	4,681.9	4,206.1	4,233.3	7,024.7	8,905.2	5,801.6
v) Other textiles n.e.s.	12,718.7	15,217.0	16,947.3	29,812.6	24,905.5	35,327.1
(4) Wearing apparel, readymade garments etc.	29,613.4	32,435.4	40,115.8	45,146.9	46,433.3	46,589.6

5.2 Classification of Scheduled Banks' Advances

by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2006		2007		2008	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
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	19,588.5
i.) Tanning & dressing of leather, luggage, handbags etc.	7,753.7	8,735.3	6,782.9	9,833.7	8,692.3	10,208.4
ii.) Footwear	8,450.4	7,288.6	8,280.7	8,061.7	8,997.4	9,380.0
6) Wood and products of wood cork	1,866.4	1,259.3	1,801.9	1,509.8	2,239.0	1,809.5
7) Paper, paperboard and products	9,438.2	16,536.9	16,159.7	19,426.9	18,367.7	23,501.6
8) Printing, publishing and allied industries	2,685.7	3,866.3	5,192.5	5,823.9	6,656.8	8,903.2
9) Coke and refined petroleum products	7,855.6	17,175.0	9,148.6	14,947.3	18,909.3	22,672.7
10) Chemicals and chemical products	64,365.1	67,169.1	71,754.0	77,629.4	106,154.0	144,735.3
11) Rubber and plastics products	6,486.8	6,986.1	7,451.2	10,296.7	9,751.7	11,402.2
12) Other non-metallic mineral products	69,332.2	77,386.5	88,714.1	92,628.8	89,668.5	105,142.2
13) Basic metals	15,656.5	20,528.1	24,504.4	33,646.1	36,572.8	40,234.8
14) Fabricated metal products	6,388.5	7,692.8	6,918.4	9,925.1	11,280.8	10,125.5
15) Machinery and equipment	12,251.9	14,064.4	15,111.7	17,356.9	17,377.5	18,646.6
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1	127.7	317.2
17) Electrical machinery and apparatus	13,439.2	18,627.2	18,723.4	29,766.5	31,428.3	43,108.0
18) Radio, television and communication equipment and apparatus	3,713.5	4,712.3	3,740.5	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,300.0	7,109.5	4,931.8	5,733.9	8,978.0	9,019.4
20) Motor vehicles, trailers and semi-trailers	15,551.1	16,134.4	14,737.4	14,828.3	14,049.0	20,045.1
21) Other transport equipments	5,954.5	5,145.3	5,405.3	4,944.8	5,792.9	4,784.9
22) Furniture and fixture	1,543.3	1,427.2	1,833.3	2,937.8	2,852.0	1,811.2
23) Jewellery and related articles	805.8	1,369.4	1,173.0	1,411.0	1,609.3	1,837.2
24) Sports goods	4,182.1	5,570.4	5,573.6	3,661.5	3,970.6	4,409.4
25) Handicrafts	107.6	112.9	94.5	129.9	130.0	201.0
26) Other manufacturing n.e.s.	8,371.0	10,296.0	10,458.3	18,401.3	20,309.5	19,342.7
E. Ship breaking and waste / scrape (junk) etc.1	1,350.0	1,195.2	1,696.2	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	20,470.0	26,528.3	42,869.2	67,603.8	106,920.5	146,868.0
G. Construction	36,989.3	49,695.2	51,518.2	64,069.0	79,109.9	78,177.4
1) Building	29,291.0	39,576.8	41,042.9	49,813.1	59,403.5	59,663.7
2) Infrastructure	7,698.3	10,118.4	10,475.3	14,255.9	19,706.4	18,513.7
H. Commerce and Trade	179,209.3	210,358.7	208,881.1	221,268.2	241,188.5	240,872.3
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	10,063.3
2) Wholesale and commission trade	132,386.1	143,410.6	139,483.9	146,902.1	157,118.1	146,026.0
i) Exports	42,821.3	38,050.8	42,199.0	41,330.3	48,093.7	41,944.2
ii) Imports	32,493.8	36,157.2	29,835.7	31,366.4	35,948.4	37,547.0
iii) Domestic whole sales	57,071.0	69,202.6	67,449.2	74,205.4	73,075.9	66,534.8
3) Retail trade	34,516.2	49,980.0	55,242.1	61,186.5	68,686.5	84,783.0
I. Hotels, restaurants and clubs etc	6,809.0	12,054.0	13,607.0	12,428.6	13,181.8	14,171.2
J. Transport, storage and communications	62,537.4	79,372.0	78,725.0	82,684.7	93,926.4	99,280.3
K. Real estate, renting and business activities	74,035.7	74,628.7	91,957.9	110,805.3	102,264.9	103,625.2
L. Education	3,585.9	4,030.9	4,442.2	5,403.3	5,673.7	5,931.2
M. Health and social work	3,508.5	5,246.4	5,354.9	5,403.2	6,764.6	6,275.9
N. Other community, social and personal service activities	7,514.6	7,157.7	12,194.2	13,235.8	11,147.0	12,343.4
O. Other private business n.e.s	36,237.9	46,547.7	41,387.9	31,563.1	53,206.8	34,062.0
V. Trust Funds and Non Profit Institutions	13,631.0	14,509.9	14,481.0	17,090.7	15,209.6	13,481.0
VI. Personal	340,821.2	373,521.8	396,582.1	418,548.8	416,679.8	391,978.3
A. Bank Employees	44,204.7	46,402.2	48,889.9	50,075.0	56,769.4	61,515.7
B. Consumer Financing	294,530.5	324,231.6	345,425.3	366,207.7	356,548.7	326,767.5
i) House building	41,791.5	47,981.1	53,830.8	63,524.8	66,918.3	64,188.9
ii) Transport	97,277.7	106,087.0	105,390.2	112,873.4	104,452.5	93,762.6
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,517.1	1,574.0	972.9	1,046.3	1,599.6	5,487.2
v) Personal loans	120,421.4	129,436.0	142,428.5	141,525.2	139,149.9	122,236.0
C. Other Personal	2,086.0	2,888.1	2,266.9	2,266.3	3,361.7	3,695.1
VII. Others	12,200.9	15,783.4	26,779.6	32,113.8	17,819.9	22,113.5
TOTAL	1,985,200.0	2,210,800.6	2,288,805.0	2,524,698.4	2,718,055.4	2,955,517.4

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2009		2010		2011	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
I. Government:	341,698.8	333,440.8	423,866.8	372,547.0	406,735.0	348,529.8
A. Federal Government:	163,055.6	186,794.6	183,015.4	169,578.5	192,151.0	163,614.0
(1) Commodity Operations	158,453.9	181,725.3	175,612.5	160,783.0	183,252.8	153,089.7
(2) Others	4,601.6	5,069.3	7,402.9	8,795.4	8,898.2	10,524.3
B. Provincial Governments:	178,603.3	146,646.3	240,851.4	202,968.5	214,584.0	184,915.8
(1) Commodity Operations	176,965.6	146,307.4	240,620.7	202,724.5	214,235.2	184,532.4
(2) Others	1,637.7	338.8	230.7	244.0	348.7	383.4
C. Local Bodies (City Governments)	40.0	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7	165,357.7	171,002.7	135,888.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0	47,972.6	39,008.0	40,992.3
(4) Construction	-	-	-	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0	32,220.7	33,718.3	14,426.7
(6) Commerce	18,509.4	17,488.6	12,822.5	14,780.5	18,197.6	14,246.1
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0	39,235.4	46,714.6	62,231.5
(8) Services	1.0	3.6	32.6	59.8	314.6	260.7
(9) Others	35,980.2	34,229.9	34,192.6	31,088.7	33,049.6	3,731.1
III. Non-Bank Financial Institutions :	39,369.7	48,986.4	44,182.7	41,933.1	40,063.9	43,332.4
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3	5,624.9	4,928.1	6,210.8
(3) Insurance Companies	1,660.0	1,369.8	1,428.4	1,173.0	1,029.0	718.0
(4) Micro Finance	-	-	200.0	200.0	200.0	200.0
(5) Other NBFC's	31,474.4	41,518.6	36,124.9	34,935.2	33,906.8	36,203.6
IV. Private Sector Enterprises :	1,994,512.2	2,113,972.8	2,083,098.6	2,276,087.8	2,254,203.3	2,350,319.7
A. Agriculture, Hunting and Forestry	73,846.9	75,999.2	72,476.4	81,983.1	83,827.9	92,054.5
(1) Growing of crops	57,879.9	62,615.7	58,437.7	67,377.8	70,053.0	78,239.3
(2) Farming of animals	9,847.2	8,029.6	9,357.5	9,574.8	9,269.7	10,320.0
(3) Agricultural and animal husbandry	591.2	630.1	473.6	570.8	401.1	410.4
(4) Agricultural machinery and equipments	5,432.0	4,553.0	4,131.8	4,361.4	3,919.7	2,929.2
(5) Hunting, trapping, forestry & logging	96.6	170.9	75.7	98.2	184.4	155.6
B. Fishing and fish farming etc.	480.4	642.4	740.2	609.7	443.8	586.4
C. Mining and Quarrying	17,235.1	16,912.6	14,889.5	14,368.2	16,209.3	15,752.7
(1) Mining of coal	2,628.9	2,397.6	2,680.4	3,078.7	3,111.1	3,235.6
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,455.5	9,508.0	11,629.1	10,696.8
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4	249.7	488.4	589.9
(4) Quarrying of stone, sand and clay	338.2	359.6	310.5	557.6	444.9	386.3
(5) Chemical, fertilizer, Salt etc.	1,701.8	1,304.1	862.8	974.1	535.8	844.0
D. Manufacturing	1,178,752.6	1,274,677.5	1,220,550.6	1,358,438.3	1,335,610.7	1,388,247.3
(1) Food products and beverages	195,958.7	189,738.0	213,212.1	220,914.4	273,983.2	257,738.1
(2) Tobacco products	284.7	2,039.7	2,276.9	4,236.2	3,136.2	3,301.3
(3) Textiles	461,908.5	523,827.3	453,354.0	551,683.3	489,013.6	521,540.6
i) Spinning, weaving, finishing of textiles	365,620.8	421,910.5	349,245.7	433,160.7	375,437.3	409,406.3
a) Spinning of fibers	211,882.5	253,557.6	200,677.5	247,553.3	211,803.5	238,280.7
b) Weaving of textiles	83,281.2	88,975.0	81,921.1	99,145.1	89,201.9	87,384.3
c) Finishing of textiles	70,457.1	79,377.9	66,647.1	86,462.4	74,432.0	83,741.3
ii) Made-up textile articles	43,065.0	46,298.5	51,321.4	53,396.0	47,120.1	46,001.9
iii) Knit wear	23,329.3	23,539.9	20,849.8	23,613.8	25,112.7	25,626.8
iv) Carpets and rugs	5,903.7	4,567.4	6,750.6	6,464.7	6,796.0	7,543.2
v) Other textiles n.e.s.	23,989.6	27,511.0	25,186.6	35,048.0	34,547.5	32,962.4
(4) Wearing apparel, readymade garments etc.	47,988.7	49,187.7	47,872.5	49,611.0	49,211.1	50,625.3

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2009		2010		2011	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,917.3	17,739.6	16,958.3	18,249.5	21,925.0	22,379.2
i.) Tanning & dressing of leather, luggage, handbags etc.	9,846.0	9,747.9	9,203.6	9,638.1	11,949.8	12,590.2
ii.) Footwear	8,071.2	7,991.7	7,754.7	8,611.4	9,975.2	9,789.0
6) Wood and products of wood cork	1,948.4	1,866.9	1,822.4	2,596.7	3,248.7	2,741.5
7) Paper, paperboard and products	17,766.9	17,329.1	18,390.0	19,228.4	23,303.2	23,798.5
8) Printing, publishing and allied industries	9,125.9	8,340.2	7,509.3	6,871.3	7,073.9	6,837.1
9) Coke and refined petroleum products	20,466.2	21,684.9	23,605.9	26,742.7	31,265.7	34,203.6
10) Chemicals and chemical products	131,234.3	153,747.4	150,980.5	154,910.8	153,414.3	160,530.4
11) Rubber and plastics products	12,518.4	12,138.6	13,295.7	13,675.9	13,826.2	16,123.4
12) Other non-metallic mineral products	99,873.8	102,102.8	99,269.5	106,666.3	92,694.7	94,468.1
13) Basic metals	38,884.8	39,185.8	40,529.4	45,016.4	42,783.7	51,779.4
14) Fabricated metal products	8,702.9	9,463.5	11,310.5	12,857.5	12,268.2	13,873.0
15) Machinery and equipment	14,522.6	15,928.2	15,641.2	20,523.7	19,088.9	20,362.6
16) Office, accounting and computing machinery	110.4	123.0	36.3	30.8	29.2	282.4
17) Electrical machinery and apparatus	40,019.9	48,286.7	44,919.9	42,160.0	37,947.6	43,390.5
18) Radio, television and communication equipment and apparatus	3,093.7	3,674.1	3,027.0	3,375.8	3,195.2	3,428.7
19) Medical, precision and optical instruments, watches and clocks	5,470.2	5,517.0	7,528.6	7,793.1	8,169.7	7,886.9
20) Motor vehicles, trailers and semi-trailers	18,359.0	18,683.6	15,867.4	17,808.6	16,185.6	19,854.4
21) Other transport equipments	3,584.0	4,445.2	3,789.5	3,533.2	3,112.5	2,911.1
22) Furniture and fixture	1,353.2	1,755.5	2,046.6	1,695.7	2,117.3	1,368.3
23) Jewellery and related articles	929.3	1,219.9	968.8	862.3	811.2	773.8
24) Sports goods	5,077.0	4,624.8	4,197.5	4,383.3	5,156.9	5,397.8
25) Handicrafts	81.1	131.2	135.2	104.6	148.8	78.9
26) Other manufacturing n.e.s.	21,572.9	21,896.6	22,005.4	22,906.5	22,500.1	22,572.7
E. Ship breaking and waste / scrape (junk) etc.1	4,927.7	3,379.9	4,906.1	7,110.6	7,212.0	9,392.0
F. Electricity, gas and water supply	152,092.0	179,471.7	209,654.6	231,984.2	263,814.3	292,403.4
G. Construction	68,638.1	64,805.8	65,651.2	69,295.9	65,963.0	66,353.7
1) Building	53,707.4	51,669.9	50,994.6	51,742.3	49,816.2	49,158.4
2) Infrastructure	14,930.7	13,135.9	14,656.7	17,553.5	16,146.7	17,195.3
H. Commerce and Trade	222,540.8	227,537.2	216,685.8	224,475.7	199,686.7	205,551.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,870.3	14,093.8	12,313.6	13,474.4	9,982.4	14,138.5
2) Wholesale and commission trade	129,072.1	128,826.0	119,907.4	123,222.1	107,847.2	105,695.7
i) Exports	33,546.8	39,467.3	33,431.8	40,329.6	34,825.8	34,043.5
ii) Imports	30,375.3	28,871.3	29,565.7	29,484.6	24,075.6	22,755.3
iii) Domestic whole sales	65,150.0	60,487.3	56,910.0	53,408.0	48,945.8	48,896.9
3) Retail trade	77,598.4	84,617.4	84,464.7	87,779.1	81,857.1	85,717.6
I. Hotels, restaurants and clubs etc	13,286.8	13,818.6	14,403.9	15,064.5	13,834.3	14,616.6
J. Transport, storage and communications	97,884.3	96,402.3	102,261.2	108,375.5	106,062.1	98,540.9
K. Real estate, renting and business activities	106,773.9	108,280.9	102,732.3	106,788.7	102,801.2	104,821.3
L. Education	5,306.5	5,675.5	8,113.6	7,287.2	6,207.4	5,215.6
M. Health and social work	6,120.2	5,881.5	5,376.8	5,708.4	5,476.9	5,214.0
N. Other community, social and personal service activities	17,221.4	14,509.2	17,963.3	17,930.3	15,989.0	17,277.5
O. Other private business n.e.s	29,405.6	25,978.6	26,693.0	26,667.8	31,064.9	34,292.1
V. Trust Funds and Non Profit Institutions	12,097.6	13,206.0	13,299.6	16,363.8	18,006.7	19,762.3
VI. Personal	360,909.3	336,299.1	318,678.3	302,718.0	291,000.0	282,740.3
A. Bank Employees	65,972.3	70,505.0	73,014.6	71,434.4	73,445.2	72,233.1
B. Consumer Financing	291,865.6	262,564.5	240,154.4	224,717.7	213,100.7	204,970.4
i) House building	61,150.6	58,712.4	54,139.0	50,812.3	47,671.0	44,692.9
ii) Transport	79,567.6	69,606.4	64,657.6	57,311.3	50,669.4	46,477.4
iii) Credit cards	35,535.1	31,257.4	28,280.2	25,797.3	24,625.7	23,142.0
iv) Consumer durable	523.7	144.9	472.5	435.9	286.9	375.6
v) Personal loans	115,088.6	102,843.4	92,605.0	90,361.0	89,847.6	90,282.5
C. Other Personal	3,071.4	3,229.6	5,509.4	6,565.9	4,454.1	5,536.8
VII. Others	9,627.8	9,306.7	10,791.4	17,396.8	16,131.2	16,589.0
TOTAL	2,974,932.4	3,080,577.6	3,060,054.9	3,192,404.1	3,197,142.9	3,197,161.8

5.2 Classification of Scheduled Banks' Advances

by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2012	
	Jun.	Dec.
I. Government:	461,675.9	423,364.0
A. Federal Government:	218,910.7	248,365.5
(1) Commodity Operations	194,758.3	222,578.2
(2) Others	24,152.4	25,787.3
B. Provincial Governments:	242,765.2	174,998.5
(1) Commodity Operations	241,718.5	174,024.2
(2) Others	1,046.7	974.3
C. Local Bodies (City Governments)	-	-
II. Non-Financial Public Sector Enterprises :	312,301.8	349,623.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-
(2) Mining & Quarrying	-	-
(3) Manufacturing	37,082.2	44,931.6
(4) Construction	-	-
(5) Utilities	13,898.5	15,607.3
(6) Commerce	41,068.4	43,516.4
(7) Transport, Storage & Communication	69,203.7	84,322.6
(8) Services	356.5	223.7
(9) Others	150,692.6	161,021.6
III. Non-Bank Financial Institutions :	44,108.5	45,266.6
(1) Co-operative Banks	-	-
(2) Development Financial Institutions	6,726.9	9,480.2
(3) Insurance Companies	660.0	335.9
(4) Micro Finance	100.0	100.0
(5) Other NBFC's	36,621.6	35,350.5
IV. Private Sector Enterprises :	2,278,790.5	2,424,575.9
A. Agriculture, Hunting and Forestry	99,356.0	112,120.3
(1) Growing of crops	84,776.6	92,621.4
(2) Farming of animals	10,283.6	14,241.0
(3) Agricultural and animal husbandry	432.3	880.1
(4) Agricultural machinery and equipments	3,644.2	3,766.0
(5) Hunting, trapping, forestry & logging	219.2	611.7
B. Fishing and fish farming etc.	477.9	415.5
C. Mining and Quarrying	15,017.2	15,546.8
(1) Mining of coal	2,873.7	2,544.6
(2) Crude petroleum & natural gas	10,447.9	10,211.5
(3) Iron & non-ferrous metal ores	259.6	367.4
(4) Quarrying of stone, sand and clay	371.9	477.1
(5) Chemical, fertilizer, Salt etc.	1,064.0	1,946.2
D. Manufacturing	1,341,318.7	1,441,429.8
(1) Food products and beverages	279,906.1	293,224.1
(2) Tobacco products	3,537.6	3,336.6
(3) Textiles	475,057.2	542,037.6
i) Spinning, weaving, finishing of textiles	367,525.7	432,370.0
a) Spinning of fibers	209,310.3	252,587.0
b) Weaving of textiles	83,088.1	93,524.2
c) Finishing of textiles	75,127.3	86,258.8
ii) Made-up textile articles	43,264.8	51,039.3
iii) Knit wear	23,658.3	22,945.2
iv) Carpets and rugs	5,455.5	4,932.4
v) Other textiles n.e.s.	35,152.8	30,750.7
(4) Wearing apparel, readymade garments etc.	47,536.8	49,694.9

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2012	
	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,464.6	20,799.2
i.) Tanning & dressing of leather, luggage, handbags etc.	10,329.5	10,595.7
ii.) Footwear	10,135.1	10,203.5
6) Wood and products of wood cork	3,000.4	3,941.9
7) Paper, paperboard and products	22,228.0	28,146.8
8) Printing, publishing and allied industries	6,557.2	5,974.3
9) Coke and refined petroleum products	30,568.6	41,445.9
10) Chemicals and chemical products	173,657.2	164,659.5
11) Rubber and plastics products	15,469.3	22,268.8
12) Other non-metallic mineral products	74,407.9	67,916.2
13) Basic metals	56,550.2	61,457.0
14) Fabricated metal products	12,485.3	11,537.1
15) Machinery and equipment	14,139.6	18,209.7
16) Office, accounting and computing machinery	324.0	288.9
17) Electrical machinery and apparatus	41,028.5	43,355.5
18) Radio, television and communication equipment and apparatus	3,972.5	5,181.6
19) Medical, precision and optical instruments, watches and clocks	7,972.3	7,048.6
20) Motor vehicles, trailers and semi-trailers	18,595.2	17,294.7
21) Other transport equipments	3,414.9	3,783.8
22) Furniture and fixture	1,666.8	1,099.5
23) Jewellery and related articles	629.8	500.5
24) Sports goods	5,073.2	4,739.5
25) Handicrafts	90.5	75.9
26) Other manufacturing n.e.s.	22,985.0	23,411.8
E. Ship breaking and waste / scrape (junk) etc.1	12,619.9	17,715.3
F. Electricity, gas and water supply	271,847.7	280,934.1
G. Construction	52,693.7	52,576.6
1) Building	39,759.1	37,427.2
2) Infrastructure	12,934.6	15,149.4
H. Commerce and Trade	196,534.8	209,806.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,370.5	12,923.9
2) Wholesale and commission trade	100,684.4	106,963.6
i) Exports	27,810.2	30,963.4
ii) Imports	25,514.3	24,235.4
iii) Domestic whole sales	47,359.9	51,764.8
3) Retail trade	79,479.9	89,919.3
I. Hotels, restaurants and clubs etc	14,619.0	14,595.4
J. Transport, storage and communications	110,333.2	108,466.6
K. Real estate, renting and business activities	103,236.3	108,002.2
L. Education	6,060.7	6,009.0
M. Health and social work	5,600.7	5,930.0
N. Other community, social and personal service activities	14,425.0	13,011.0
O. Other private business n.e.s	34,649.9	38,016.6
V. Trust Funds and Non Profit Institutions	18,003.6	17,996.3
VI. Personal	282,170.0	292,266.6
A. Bank Employees	70,045.2	77,630.6
B. Consumer Financing	204,910.7	206,331.8
i) House building	40,967.7	40,197.6
ii) Transport	45,349.2	45,844.7
iii) Credit cards	22,934.1	24,372.8
iv) Consumer durable	434.5	320.3
v) Personal loans	95,225.1	95,596.4
C. Other Personal	7,214.1	8,304.2
VII. Others	15,093.5	16,644.5
TOTAL	3,412,143.9	3,569,737.1

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,141.1	848.9	997.0	723.1	487.6	686.5
II. Securities, Shares and Other Financial Instruments:	72,701.4	73,214.0	83,476.4	103,123.5	94,665.8	70,258.4
A. Quoted on the Stock Exchange:	27,345.5	33,963.6	38,771.1	54,929.4	60,984.2	50,708.3
1. To Stock Brokers and Dealers:	9,694.9	16,066.9	21,079.5	33,705.3	38,038.8	34,111.7
(a) Govt. and Other Trustee Securities	4,101.4	5,199.0	6,093.2	5,884.3	2,475.6	5,269.8
(b) Shares and Debentures	5,204.5	10,102.7	14,017.6	25,879.5	30,614.6	26,579.7
(c) Participation Term Certificates	268.2	79.4	293.4	9.5	41.0	706.4
(d) Others	120.8	685.8	675.3	1,931.9	4,907.6	1,555.8
2. To Others:	17,650.6	17,896.7	17,691.7	21,224.1	22,945.4	16,596.6
(a) Govt. and Other Trustee Securities	14,330.1	11,295.0	11,219.5	10,902.8	7,335.2	1,797.6
(b) Shares and Debentures	3,252.3	3,290.3	5,901.8	9,626.7	13,188.3	12,292.6
(c) Participation Term Certificates	16.8	207.0	214.2	220.1	248.5	7.1
(d) Others	51.4	3,104.4	356.2	474.5	2,173.4	2,499.3
B. Unquoted on the Stock Exchange:	45,355.9	39,250.4	44,705.2	48,194.1	33,681.7	19,550.1
1. To Stock Brokers and Dealers:	8,031.6	5,400.8	8,765.1	13,851.2	9,195.2	5,523.0
(a) Govt. and Other Trustee Securities	6,122.4	5,002.2	8,218.6	12,793.8	7,252.3	3,517.7
(b) Shares and Debentures	134.1	210.7	140.2	843.1	1,692.6	1,817.4
(c) Participation Term Certificates	-	4.9	30.0	51.0	16.5	140.1
(d) Others	1,775.2	182.9	376.3	163.2	233.8	47.8
2. To Others:	37,324.3	33,849.6	35,940.1	34,342.8	24,486.4	14,027.1
(a) Govt. and Other Trustee Securities	36,583.3	30,279.9	34,172.1	32,773.2	22,876.8	10,579.2
(b) Shares and Debentures	76.2	503.1	454.7	363.5	445.3	1,332.7
(c) Participation Term Certificates	0.1	159.2	239.7	241.2	69.2	1.9
(d) Others	664.7	2,907.4	1,073.7	965.0	1,095.1	2,113.2
III. Merchandise:	291,438.5	341,036.9	406,791.7	470,285.4	519,488.4	558,384.0
A. Food Items	103,739.9	72,350.1	100,566.8	99,442.0	113,316.5	118,644.0
1. Wheat	54,910.7	26,429.9	41,895.5	32,075.6	41,614.4	36,481.0
2. Rice and Paddy	6,916.4	19,131.9	18,291.6	32,319.6	26,205.5	43,400.4
3. Other Grain and Pulses	1,175.9	3,814.2	1,587.7	1,932.8	3,527.7	1,677.9
(a) Indigenous	1,048.1	3,639.5	834.4	1,698.5	3,288.5	1,519.0
(b) Imported	127.8	174.7	753.3	234.3	239.2	158.9
4. Edible Oils:	9,530.0	7,680.1	8,348.3	8,276.2	8,530.6	7,729.9
(a) Indigenous	7,325.6	2,632.6	4,217.1	3,314.7	4,405.1	3,579.9
(b) Imported	2,204.4	5,047.4	4,131.1	4,961.5	4,125.5	4,150.0
5. Sugar:	19,447.8	8,332.0	21,467.0	16,179.1	23,731.9	14,900.0
(a) Indigenous	16,606.8	7,710.0	20,641.2	15,440.7	21,586.4	13,787.1
(b) Imported	2,840.9	622.0	825.8	738.5	2,145.5	1,112.9
6. Kariana and Spices	1,296.5	1,519.1	1,484.6	1,580.4	2,068.9	7,257.4
7. Fish and Fish Preparation	1,799.3	1,648.9	2,133.2	1,916.5	1,784.4	2,313.7
8. Other Food Items:	8,663.3	3,794.2	5,359.0	5,161.8	5,853.1	4,883.7
(a) Indigenous	6,274.8	2,083.9	2,873.7	2,936.1	3,892.8	3,172.7
(b) Imported	2,388.5	1,710.3	2,485.3	2,225.7	1,960.3	1,711.0
B. Raw Materials:	69,072.9	104,768.7	119,475.5	128,466.8	140,624.4	169,032.2
1. Cotton Raw	36,124.7	63,442.8	70,530.7	74,358.2	74,905.9	95,801.3
(a) Indigenous	32,461.2	59,294.1	61,971.1	67,264.3	65,471.3	83,579.0
(b) Imported	3,663.5	4,148.7	8,559.6	7,093.8	9,434.6	12,222.3
2. Synthetic Fibers:	3,208.7	4,106.5	6,432.0	13,361.9	18,275.5	26,346.9
(a) Indigenous	2,216.1	3,164.3	4,221.9	6,779.1	9,419.5	9,963.2
(b) Imported	992.6	942.3	2,210.1	6,582.7	8,856.1	16,383.7
3. Fertilizers:	6,286.7	3,893.9	5,497.2	4,567.7	6,905.4	6,323.5
(a) Indigenous	4,894.9	3,225.2	3,484.0	2,159.2	4,336.2	5,412.5
(b) Imported	1,391.8	668.7	2,013.2	2,408.6	2,569.2	911.0

5.3 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITY	2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	6,522.4	7,997.0	10,965.2	14,260.6	11,515.8	11,208.7
(a) Indigenous	3,275.3	572.7	1,266.2	3,437.1	3,051.2	5,489.6
(b) Imported	3,247.1	7,424.3	9,699.0	10,823.5	8,464.6	5,719.1
5. Iron and Steel	4,902.6	9,934.5	11,659.6	6,327.1	8,805.5	6,195.5
(a) Indigenous	3,781.1	7,362.9	8,175.3	3,865.8	4,925.3	3,101.4
(b) Imported	1,121.5	2,571.6	3,484.3	2,461.3	3,880.2	3,094.1
6. Wool and Goat Hair	468.9	2,038.1	913.2	341.2	325.0	246.6
7. Hides and Skins	2,864.2	4,899.1	5,179.4	4,230.2	4,151.1	4,097.4
8. Oil Seeds	901.6	1,374.0	1,932.2	1,955.1	2,894.1	3,098.0
9. Pesticides and Insecticides:	743.3	664.9	908.9	875.4	1,583.9	2,360.2
(a) Indigenous	272.0	243.5	349.8	289.1	794.5	993.1
(b) Imported	471.3	421.3	559.1	586.3	789.3	1,367.0
10. Other Raw Materials:	7,049.6	6,417.8	5,457.2	8,189.4	11,262.1	13,354.2
(a) Indigenous	3,971.4	3,547.3	2,174.0	2,415.4	3,329.9	7,703.3
(b) Imported	3,078.2	2,870.5	3,283.2	5,774.0	7,932.2	5,650.9
C. Finished Manufactured Goods:	118,625.7	163,918.0	186,749.4	242,376.7	265,547.5	270,707.7
1. Cotton Textiles:	29,704.6	44,650.3	46,757.0	63,610.4	63,611.0	70,736.0
(a) Indigenous	22,006.6	36,025.4	37,522.1	48,391.2	53,188.4	57,662.9
(b) Imported	7,697.9	8,624.9	9,234.9	15,219.2	10,422.6	13,073.0
2. Cotton Yarn:	11,264.1	24,266.0	24,269.3	24,726.0	23,643.0	30,151.9
(a) Indigenous	10,931.0	23,107.1	22,479.0	23,027.6	21,905.2	28,399.6
(b) Imported	333.1	1,159.0	1,790.3	1,698.4	1,737.8	1,752.3
3. Other Textiles:	18,370.6	27,140.9	31,791.8	34,285.4	33,653.6	30,422.6
(a) Indigenous	16,632.0	25,868.4	25,922.8	24,124.8	23,139.3	21,997.0
(b) Imported	1,738.7	1,272.5	5,869.1	10,160.6	10,514.3	8,425.6
4. Machinery:	13,494.2	15,165.5	17,128.6	30,427.5	36,798.1	37,234.5
(a) Indigenous	3,376.2	5,806.4	6,299.8	7,278.0	7,576.5	6,381.3
(b) Imported	10,118.0	9,359.0	10,828.8	23,149.5	29,221.6	30,853.2
5. Handloom Products	542.1	743.7	911.2	241.2	198.8	778.5
6. Carpets and Rugs	836.8	1,704.9	1,948.9	1,911.9	1,656.4	2,294.3
7. Readymade Garments	8,327.6	8,991.9	12,874.0	16,264.7	20,834.6	23,973.2
8. Cement and Cement Products:	4,279.8	2,875.8	6,738.2	15,614.9	20,001.6	19,123.2
(a) Indigenous	3,859.9	2,854.0	6,713.1	15,588.4	19,768.9	18,594.5
(b) Imported	419.9	21.8	25.1	26.6	232.7	528.7
9. Sports Goods	893.4	1,518.7	2,995.9	3,726.2	3,755.7	1,755.1
10. Surgical Instruments	738.5	1,037.1	1,317.0	1,326.1	1,866.6	988.4
11. Chemicals and Dyes	5,064.6	7,007.0	8,840.8	7,972.9	9,827.3	8,206.9
12. Other Finished Goods:	25,109.5	28,816.2	31,176.9	42,269.3	49,700.6	45,043.2
(a) Indigenous	18,297.3	21,641.6	23,235.8	31,227.2	39,305.9	34,622.8
(b) Imported	6,812.2	7,174.6	7,941.1	11,042.2	10,394.7	10,420.3
IV. Fixed Assets including Machinery	126,728.6	137,212.9	136,607.6	193,533.1	214,223.2	270,834.4
V. Real Estate:	210,113.1	257,045.7	275,883.4	311,015.2	342,818.3	463,707.3
(a) Land	118,558.4	133,787.9	132,460.2	137,628.1	144,098.3	201,835.4
(b) Buildings:	91,554.7	123,257.8	143,423.2	173,387.1	198,720.0	261,871.8
1. Residential	59,270.2	70,931.1	88,955.0	104,682.3	116,688.5	166,639.3
2. Non-Residential	32,284.5	52,326.8	54,468.2	68,704.8	82,031.5	95,232.6
VI. Fixed Deposits & Insurance	26,645.2	22,299.2	32,577.4	29,621.9	42,561.1	50,687.1
(a) Bank Deposits	23,566.2	21,655.6	31,709.2	25,780.3	38,874.1	44,174.4
(b) Insurance Policies	3,078.9	643.6	868.2	3,841.7	3,687.0	6,512.8
VII. Others:	241,103.9	264,091.3	306,050.7	427,589.2	479,908.4	520,591.5
(a) Other Secured Advances	172,342.4	185,276.4	205,514.3	275,658.1	288,219.1	307,465.3
(b) Advances Secured by Guarantees	54,347.6	59,334.0	67,211.8	102,073.2	134,321.1	134,985.4
(c) Unsecured Advances	14,413.9	19,480.9	33,324.5	49,857.9	57,368.3	78,140.8
TOTAL	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,006.5	6,028.6	12,371.0	9,144.3	19,453.1	18,088.9
II. Securities, Shares and Other Financial Instruments:	98,524.0	117,843.3	97,957.1	116,642.2	98,852.1	95,457.5
A. Quoted on the Stock Exchange:	73,665.9	90,081.5	78,539.2	79,961.0	74,401.0	75,503.3
1. To Stock Brokers and Dealers:	48,687.4	60,210.6	55,025.8	55,359.7	59,407.5	49,824.4
(a) Govt. and Other Trustee Securities	2,559.4	8,584.9	6,601.3	10,971.0	10,163.2	8,376.3
(b) Shares and Debentures	43,604.8	51,146.0	47,763.4	43,208.8	48,084.6	37,244.4
(c) Participation Term Certificates	-	6.8	7.7	567.5	262.0	433.1
(d) Others	2,523.2	472.8	653.4	612.5	897.8	3,770.5
2. To Others:	24,978.5	29,870.8	23,513.4	24,601.3	14,993.5	25,678.9
(a) Govt. and Other Trustee Securities	5,250.2	3,816.3	2,076.7	5,920.0	3,022.0	6,709.7
(b) Shares and Debentures	16,196.6	17,715.8	18,238.9	15,137.8	11,062.9	15,815.4
(c) Participation Term Certificates	9.9	87.7	-	14.2	26.8	665.4
(d) Others	3,521.8	8,251.0	3,197.9	3,529.3	881.9	2,488.5
B. Unquoted on the Stock Exchange:	24,858.0	27,761.8	19,417.9	36,681.3	24,451.1	19,954.2
1. To Stock Brokers and Dealers:	5,130.3	7,697.6	8,629.5	10,220.9	8,079.1	3,170.2
(a) Govt. and Other Trustee Securities	3,124.0	2,673.4	2,519.0	4,154.8	2,217.3	1,275.1
(b) Shares and Debentures	1,540.7	4,619.0	4,838.6	4,805.1	5,321.9	1,509.3
(c) Participation Term Certificates	3.9	0.9	339.6	330.1	45.9	74.2
(d) Others	461.7	404.2	932.3	930.9	494.0	311.6
2. To Others:	19,727.7	20,064.2	10,788.4	26,460.4	16,372.0	16,784.0
(a) Govt. and Other Trustee Securities	11,350.5	16,303.6	8,637.3	17,167.9	13,688.6	14,186.0
(b) Shares and Debentures	2,980.4	1,874.9	612.9	2,971.8	418.4	2,067.6
(c) Participation Term Certificates	2.2	15.3	3.7	24.7	9.2	2.4
(d) Others	5,394.6	1,870.3	1,534.5	6,296.0	2,255.8	528.0
III. Merchandise:	626,098.1	647,612.4	688,697.9	750,483.8	806,832.0	883,796.7
A. Food Items	161,268.1	151,678.1	166,794.2	174,071.3	191,977.1	196,116.1
1. Wheat	64,063.6	47,265.9	61,181.6	62,412.7	64,990.2	71,825.7
2. Rice and Paddy	35,780.3	42,296.0	34,033.5	38,262.5	41,256.0	40,353.6
3. Other Grains and Pulses	1,624.0	8,260.1	5,742.5	6,485.2	9,337.0	1,560.7
(a) Indigenous	1,173.4	8,005.7	5,443.7	5,407.8	9,029.6	1,426.7
(b) Imported	450.7	254.4	298.7	1,077.4	307.4	134.0
4. Edible Oils:	10,945.2	11,107.1	9,903.7	10,218.7	8,985.0	12,452.0
(a) Indigenous	5,399.1	5,310.3	5,951.2	5,968.6	6,666.1	8,805.9
(b) Imported	5,546.1	5,796.8	3,952.5	4,250.0	2,318.9	3,646.1
5. Sugar:	37,179.5	26,635.1	41,348.1	34,235.5	35,406.7	41,047.2
(a) Indigenous	27,400.6	25,508.3	35,517.0	28,235.6	28,226.2	31,206.9
(b) Imported	9,778.9	1,126.8	5,831.1	6,000.0	7,180.5	9,840.3
6. Kariana and Spices	3,528.7	4,212.0	2,666.2	3,055.6	2,324.5	4,543.2
7. Fish and Fish Preparation	1,511.3	2,461.2	1,780.2	2,038.3	1,364.5	5,109.8
8. Other Food Items:	6,635.4	9,440.7	10,138.5	17,362.8	28,313.3	19,223.8
(a) Indigenous	5,404.4	7,886.6	8,989.4	15,744.2	27,024.5	17,198.3
(b) Imported	1,231.0	1,554.1	1,149.1	1,618.6	1,288.7	2,025.5
B. Raw Materials:	158,488.1	173,080.1	159,059.4	165,079.3	180,743.8	212,137.9
1. Cotton Raw	80,711.6	100,190.0	86,460.7	91,319.5	81,929.8	86,186.7
(a) Indigenous	72,186.1	75,057.5	73,895.4	77,512.5	62,768.2	71,014.0
(b) Imported	8,525.6	25,132.6	12,565.3	13,807.0	19,161.6	15,172.7
2. Synthetic Fibers:	17,409.0	12,280.5	9,308.7	10,139.6	12,192.6	11,104.1
(a) Indigenous	6,216.4	10,493.6	8,280.6	8,423.9	10,524.8	9,475.1
(b) Imported	11,192.6	1,786.9	1,028.1	1,715.6	1,667.9	1,629.0
3. Fertilizers:	10,345.4	8,089.0	9,124.6	8,359.0	14,123.6	22,886.6
(a) Indigenous	7,527.1	6,651.6	7,280.9	6,443.5	8,764.3	12,582.1
(b) Imported	2,818.3	1,437.5	1,843.6	1,915.5	5,359.3	10,304.5

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	10,745.0	13,739.5	9,477.5	12,361.6	18,571.7	35,915.1
(a) Indigenous	5,571.0	6,397.0	3,825.1	6,564.9	12,729.7	18,385.6
(b) Imported	5,174.1	7,342.6	5,652.4	5,796.7	5,842.0	17,529.5
5. Iron and Steel	10,237.3	11,950.4	16,177.7	13,391.6	16,750.0	18,982.4
(a) Indigenous	5,312.4	8,649.2	10,898.5	11,465.8	14,249.3	11,267.5
(b) Imported	4,925.0	3,301.1	5,279.2	1,925.8	2,500.8	7,714.9
6. Wool and Goat Hair	449.1	257.3	527.5	841.2	737.0	557.7
7. Hides and Skins	4,036.6	5,381.5	3,929.2	4,757.3	6,020.9	4,853.7
8. Oil Seeds	3,210.1	3,967.0	4,352.0	3,999.8	5,588.1	5,243.7
9. Pesticides and Insecticides:	3,436.2	2,578.7	1,567.3	1,812.8	2,641.8	4,959.0
(a) Indigenous	1,311.6	1,310.5	475.3	865.5	2,218.6	4,105.5
(b) Imported	2,124.6	1,268.3	1,091.9	947.3	423.1	853.5
10. Other Raw Materials:	17,907.7	14,646.2	18,134.4	18,096.9	22,188.3	21,448.8
(a) Indigenous	11,804.9	8,485.2	10,743.6	13,049.3	15,398.4	14,719.5
(b) Imported	6,102.8	6,161.0	7,390.8	5,047.6	6,790.0	6,729.3
C. Finished Manufactured Goods:	306,341.9	322,854.2	362,844.3	411,333.3	434,111.2	475,542.6
1. Cotton Textiles:	73,907.6	77,465.3	89,646.6	96,230.4	114,871.4	126,839.3
(a) Indigenous	50,793.0	70,413.2	82,939.9	88,232.8	106,660.4	103,885.7
(b) Imported	23,114.6	7,052.0	6,706.6	7,997.7	8,211.1	22,953.6
2. Cotton Yarn:	30,644.8	27,873.5	37,534.0	47,465.9	38,379.1	44,440.5
(a) Indigenous	24,146.3	26,174.4	35,947.8	43,544.1	35,654.8	40,551.4
(b) Imported	6,498.5	1,699.2	1,586.3	3,921.8	2,724.3	3,889.1
3. Other Textiles:	43,079.1	49,918.9	48,719.7	49,873.5	53,611.3	61,934.6
(a) Indigenous	21,189.7	39,943.2	32,519.2	39,201.4	43,450.4	50,350.8
(b) Imported	21,889.5	9,975.7	16,200.5	10,672.2	10,160.9	11,583.8
4. Machinery:	18,680.3	29,279.2	20,031.9	27,140.0	27,575.9	26,231.6
(a) Indigenous	4,887.0	9,559.2	7,809.5	8,891.3	8,848.2	11,116.5
(b) Imported	13,793.3	19,720.0	12,222.4	18,248.7	18,727.7	15,115.1
5. Handloom Products	757.5	1,105.4	966.6	1,596.3	797.4	552.0
6. Carpets and Rugs	2,851.1	1,138.6	2,540.0	3,146.4	3,094.3	4,977.3
7. Readymade Garments	25,021.3	21,935.7	28,221.2	30,365.0	29,773.1	19,043.6
8. Cement and Cement Products:	25,636.0	25,894.4	27,018.2	30,645.3	31,399.0	31,993.9
(a) Indigenous	24,787.6	24,954.5	26,561.2	30,573.9	31,328.2	31,860.0
(b) Imported	848.4	939.9	457.0	71.4	70.8	133.9
9. Sports Goods	4,378.1	2,931.9	2,145.5	3,386.7	3,280.6	3,611.9
10. Surgical Instruments	2,103.9	1,920.1	2,513.0	2,385.8	2,473.5	5,052.7
11. Chemicals and Dyes	12,864.2	12,451.6	11,074.1	15,822.9	14,654.5	23,114.0
12. Other Finished Goods:	66,418.0	70,939.6	92,433.5	103,274.9	114,201.0	127,751.2
(a) Indigenous	32,882.5	56,310.2	82,009.2	94,979.2	101,105.5	107,449.2
(b) Imported	33,535.5	14,629.5	10,424.3	8,295.7	13,095.5	20,302.1
IV Fixed Assets including Machinery	280,022.1	273,662.2	260,888.0	285,480.9	340,040.8	392,647.4
V. Real Estate:	406,423.4	469,704.7	460,562.0	563,782.1	621,302.4	711,833.5
(a) Land	153,666.5	182,497.4	153,111.0	167,265.9	218,026.5	201,178.9
(b) Buildings:	252,756.8	287,207.4	307,451.0	396,516.2	403,275.9	510,654.6
1. Residential	160,863.2	174,694.5	181,976.5	182,700.3	220,475.7	297,516.3
2. Non-Residential	91,893.6	112,512.9	125,474.5	213,815.9	182,800.2	213,138.4
VI Fixed Deposits & Insurance Policies:	56,633.9	49,818.9	47,260.6	48,249.7	89,859.8	104,864.6
(a) Bank Deposits	47,721.1	45,528.1	38,943.2	40,006.4	81,660.5	79,807.2
(b) Insurance Policies	8,912.8	4,290.8	8,317.4	8,243.3	8,199.3	25,057.4
VI Others:	601,483.4	735,863.1	808,445.8	839,421.8	839,297.9	849,705.4
(a) Other Secured Advances	316,204.1	448,619.3	560,054.1	516,366.7	600,673.0	568,272.7
(b) Advances Secured by Guarantee(s)	177,237.0	189,332.6	125,505.1	197,347.5	120,751.8	149,904.9
(c) Unsecured Advances	108,042.3	97,911.1	122,886.6	125,707.6	117,873.1	131,527.7
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0

5.3 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITY	2009		2010	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	7,275.6	18,452.2	20,686.3	22,990.1
II. Securities, Shares and Other Financial Instruments:	73,902.3	80,386.9	83,218.0	72,475.0
A. Quoted on the Stock Exchange:	57,255.4	60,939.5	70,941.9	46,568.1
1. To Stock Brokers and Dealers:	34,181.7	34,179.1	50,741.6	30,605.0
(a) Govt. and Other Trustee Securities	5,863.3	6,617.9	10,249.9	7,400.1
(b) Shares and Debentures	25,502.3	26,311.1	39,569.3	22,229.1
(c) Participation Term Certificates	1,002.4	148.7	10.7	5.5
(d) Others	1,813.8	1,101.5	911.7	970.2
2. To Others:	23,073.6	26,760.4	20,200.3	15,963.2
(a) Govt. and Other Trustee Securities	3,693.5	2,444.5	1,755.0	2,397.6
(b) Shares and Debentures	16,491.8	15,075.6	11,205.2	8,739.3
(c) Participation Term Certificates	33.4	61.5	45.3	100.5
(d) Others	2,855.0	9,178.7	7,194.9	4,725.8
B. Unquoted on the Stock Exchange:	16,647.0	19,447.4	12,276.1	25,906.9
1. To Stock Brokers and Dealers:	7,923.4	3,838.8	2,428.1	17,357.8
(a) Govt. and Other Trustee Securities	2,177.7	2,013.4	990.3	1,231.2
(b) Shares and Debentures	5,521.1	1,547.3	1,188.8	15,887.6
(c) Participation Term Certificates	0.4	7.3	1.4	-
(d) Others	224.2	270.8	247.7	239.0
2. To Others:	8,723.5	15,608.6	9,847.9	8,549.1
(a) Govt. and Other Trustee Securities	6,897.8	7,890.3	7,573.1	6,667.1
(b) Shares and Debentures	542.3	4,232.4	598.1	496.8
(c) Participation Term Certificates	1.9	1,270.6	517.4	32.9
(d) Others	1,281.5	2,215.3	1,159.4	1,352.3
III. Merchandise:	929,847.4	1,061,674.9	1,016,613.8	1,220,265.5
A. Food Items	361,525.8	264,894.7	339,450.0	298,234.2
1. Wheat	192,293.9	64,939.9	132,340.7	100,806.1
2. Rice and Paddy	89,830.2	119,123.3	107,032.5	78,751.3
3. Other Grains and Pulses	1,651.7	3,816.8	2,745.9	30,489.8
(a) Indigenous	1,405.7	3,572.1	2,487.2	2,444.3
(b) Imported	246.0	244.7	258.7	28,045.4
4. Edible Oils:	9,946.4	21,032.9	14,076.4	17,370.7
(a) Indigenous	5,857.4	16,670.5	9,127.6	10,307.6
(b) Imported	4,089.0	4,362.4	4,948.8	7,063.1
5. Sugar:	37,648.2	35,018.5	49,719.3	39,481.5
(a) Indigenous	31,723.9	28,872.2	41,223.2	31,051.1
(b) Imported	5,924.3	6,146.3	8,496.1	8,430.4
6. Kariana and Spices	14,643.0	2,781.5	3,180.8	3,670.4
7. Fish and Fish Preparation	837.1	489.0	4,731.8	1,319.0
8. Other Food Items:	14,675.4	17,692.7	25,622.7	26,345.5
(a) Indigenous	13,940.2	16,741.5	20,077.9	21,127.4
(b) Imported	735.1	951.2	5,544.8	5,218.1
B. Raw Materials:	184,621.9	270,248.8	269,140.5	315,705.6
1. Cotton Raw	64,100.9	105,001.5	100,054.0	109,636.5
(a) Indigenous	57,322.4	89,500.0	80,166.7	60,248.2
(b) Imported	6,778.5	15,501.5	19,887.2	49,388.3
2. Synthetic Fibers:	10,455.3	10,533.9	11,694.8	18,115.2
(a) Indigenous	8,952.7	9,509.4	10,815.3	16,978.7
(b) Imported	1,502.5	1,024.5	879.6	1,136.5
3. Fertilizers:	22,759.4	33,950.0	41,629.6	57,802.0
(a) Indigenous	13,294.6	21,347.6	24,680.5	47,741.2
(b) Imported	9,464.7	12,602.4	16,949.1	10,060.8

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2009		2010	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	33,497.8	38,360.10	33,811.6	38,485.9
(a) Indigenous	14,859.9	26,676.70	16,917.5	21,177.8
(b) Imported	18,637.9	11,683.40	16,894.1	17,308.1
5. Iron and Steel	18,974.8	36,825.60	31,826.7	34,247.0
(a) Indigenous	12,566.0	18,927.20	22,371.4	24,207.5
(b) Imported	6,408.7	17,898.50	9,455.3	10,039.6
6. Wool and Goat Hair	905.5	535.6	1,219.8	1,062.1
7. Hides and Skins	5,858.3	4,932.60	4,412.7	4,983.4
8. Oil Seeds	4,267.3	6,027.20	6,937.1	8,090.9
9. Pesticides and Insecticides:	3,956.4	4,428.90	4,625.6	4,769.2
(a) Indigenous	3,248.5	2,995.20	4,041.7	3,384.6
(b) Imported	707.9	1,433.70	583.9	1,384.6
10. Other Raw Materials:	19,846.3	29,653.50	32,928.6	38,513.4
(a) Indigenous	12,473.6	15,355.0	14,488.0	30,548.5
(b) Imported	7,372.8	14,298.50	18,440.5	7,964.9
C. Finished Manufactured Goods:	383,699.7	526,531.40	408,023.3	606,325.8
1. Cotton Textiles:	83,491.8	124,807.60	84,360.7	106,273.4
(a) Indigenous	64,060.4	102,135.0	61,116.3	82,468.6
(b) Imported	19,431.5	22,672.60	23,244.4	23,804.8
2. Cotton Yarn:	47,730.6	58,202.70	45,282.5	65,252.9
(a) Indigenous	46,277.4	55,683.30	43,110.5	54,000.8
(b) Imported	1,453.2	2,519.40	2,172.0	11,252.1
3. Other Textiles:	43,643.1	66,123.50	52,955.2	91,265.6
(a) Indigenous	36,782.8	54,540.70	39,485.4	73,257.4
(b) Imported	6,860.3	11,582.80	13,469.9	18,008.1
4. Machinery:	24,774.8	45,156.70	15,540.7	22,570.2
(a) Indigenous	9,091.1	33,557.10	6,136.1	9,909.0
(b) Imported	15,683.7	11,599.60	9,404.6	12,661.2
5. Handloom Products	626.4	423.5	513.7	655.3
6. Carpets and Rugs	3,727.2	4,770.60	3,040.9	2,293.1
7. Readymade Garments	21,045.6	21,877.80	18,807.1	30,270.9
8. Cement and Cement Products:	33,927.5	49,023.80	49,706.3	59,889.9
(a) Indigenous	33,742.9	48,712.0	49,192.7	52,615.0
(b) Imported	184.6	311.8	513.5	7,274.8
9. Sports Goods	2,061.8	2,287.60	2,421.0	2,650.4
10. Surgical Instruments	2,344.2	2,433.70	2,599.8	2,234.6
11. Chemicals and Dyes	13,026.5	24,042.90	27,811.1	36,198.6
12. Other Finished Goods:	107,300.2	127,381.0	104,984.2	186,771.0
(a) Indigenous	93,565.0	99,061.0	88,235.5	173,274.8
(b) Imported	13,735.3	28,320.0	16,748.7	13,496.2
IV Fixed Assets including Machinery	289,457.6	432,808.5	429,761.8	469,556.5
V. Real Estate:	759,809.7	508,890.9	494,262.1	475,202.7
(a) Land	265,377.8	173,460.3	199,958.2	180,720.4
(b) Buildings:	494,432.0	335,430.6	294,303.9	294,482.3
1. Residential	275,530.8	149,332.0	152,070.5	157,850.5
2. Non-Residential	218,901.2	186,098.6	142,233.4	136,631.8
VI Fixed Deposits & Insurance Policies:	81,683.3	57,043.6	52,319.1	31,434.6
(a) Bank Deposits	74,562.1	51,752.3	44,677.4	24,588.2
(b) Insurance Policies	7,121.2	5,291.3	7,641.7	6,846.4
VI Others:	938,370.3	1,032,634.3	1,077,602.2	1,014,437.8
(a) Other Secured Advances	692,208.7	709,612.5	790,570.8	709,213.1
(b) Advances Secured by Guarantee(s)	142,008.1	240,614.4	224,385.9	247,957.7
(c) Unsecured Advances	104,153.6	82,407.4	62,645.5	57,267.0
TOTAL	3,080,346.3	3,191,891.3	3,174,463.40	3,306,362.20

5.3 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITY	2011		2012	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	32,560.1	42,200.3	56,825.1	65,181.1
II. Securities, Shares and Other Financial Instruments:	55,869.9	65,397.7	76,412.1	193,207.2
A. Quoted on the Stock Exchange:	43,085.6	46,906.9	37,049.3	81,433.0
1. To Stock Brokers and Dealers:	23,934.7	26,253.4	23,332.6	20,935.2
(a) Govt. and Other Trustee Securities	9,451.6	9,143.7	5,070.3	2,223.4
(b) Shares and Debentures	12,900.0	15,023.5	16,676.6	17,010.1
(c) Participation Term Certificates	51.0	12.3	39.4	12.0
(d) Others	1,532.1	2,073.9	1,546.3	1,689.6
2. To Others:	19,150.9	20,653.5	13,716.7	60,497.8
(a) Govt. and Other Trustee Securities	5,641.1	4,011.9	2,747.4	41,450.9
(b) Shares and Debentures	8,172.0	8,346.9	8,955.2	12,236.7
(c) Participation Term Certificates		1,500.0	-	0.5
(d) Others	5,337.7	6,794.7	2,014.1	6,809.8
B. Unquoted on the Stock Exchange:	12,784.3	18,490.9	39,362.8	111,774.2
1. To Stock Brokers and Dealers:	5,384.9	1,573.1	3,940.5	81,967.3
(a) Govt. and Other Trustee Securities	1,748.0	8.8	2,405.7	37,479.5
(b) Shares and Debentures	1,258.9	1,161.6	1,187.0	42,774.8
(c) Participation Term Certificates	1,500.0	17.4	28.1	6.0
(d) Others	878.1	385.3	319.8	1,707.0
2. To Others:	7,399.4	16,917.8	35,422.2	29,806.9
(a) Govt. and Other Trustee Securities	5,060.2	16,119.6	30,593.0	26,338.3
(b) Shares and Debentures	381.2	386.4	3,323.0	420.6
(c) Participation Term Certificates	1,957.9	0.3	-	1,500.5
(d) Others	-	411.5	1,506.2	1,547.5
III. Merchandise:	1,114,954.8	1,176,328.2	994,519.4	1,146,876.0
A. Food Items	335,710.2	297,112.3	324,779.4	313,777.3
1. Wheat	104,859.2	68,255.5	145,360.7	88,745.5
2. Rice and Paddy	89,520.4	115,191.6	53,377.9	96,191.6
3. Other Grains and Pulses	2,324.1	2,810.5	4,154.6	6,295.9
(a) Indigenous	1,635.8	2,381.1	2,383.6	4,209.8
(b) Imported	688.3	429.5	1,771.1	2,086.1
4. Edible Oils:	17,674.3	20,721.6	21,176.2	22,040.1
(a) Indigenous	10,540.4	14,959.1	13,052.2	14,743.2
(b) Imported	7,133.8	5,762.4	8,124.0	7,296.9
5. Sugar:	83,584.9	55,670.6	69,650.0	73,410.5
(a) Indigenous	68,396.2	49,178.2	60,937.1	62,126.8
(b) Imported	15,188.7	6,492.4	8,712.9	11,283.8
6. Kariana and Spices	2,857.6	2,539.0	2,016.7	2,454.3
7. Fish and Fish Preparation	1,604.6	1,239.4	599.6	1,141.3
8. Other Food Items:	33,285.3	30,684.1	28,443.7	23,498.1
(a) Indigenous	25,769.0	25,029.6	21,958.4	19,322.9
(b) Imported	7,516.3	5,654.5	6,485.4	4,175.2
B. Raw Materials:	275,740.2	325,264.1	263,746.5	320,644.6
1. Cotton Raw	82,291.7	105,605.5	74,747.6	107,155.8
(a) Indigenous	56,207.6	92,619.5	65,970.1	89,808.2
(b) Imported	26,084.1	12,986.0	8,777.5	17,347.6
2. Synthetic Fibers:	13,973.4	15,933.3	18,575.2	21,361.1
(a) Indigenous	12,267.5	14,353.4	15,378.8	19,487.2
(b) Imported	1,705.9	1,579.9	3,196.4	1,873.9
3. Fertilizers:	39,842.3	49,888.6	35,316.2	36,670.4
(a) Indigenous	28,902.5	38,420.1	27,710.9	24,095.8
(b) Imported	10,939.8	11,468.5	7,605.3	12,574.6

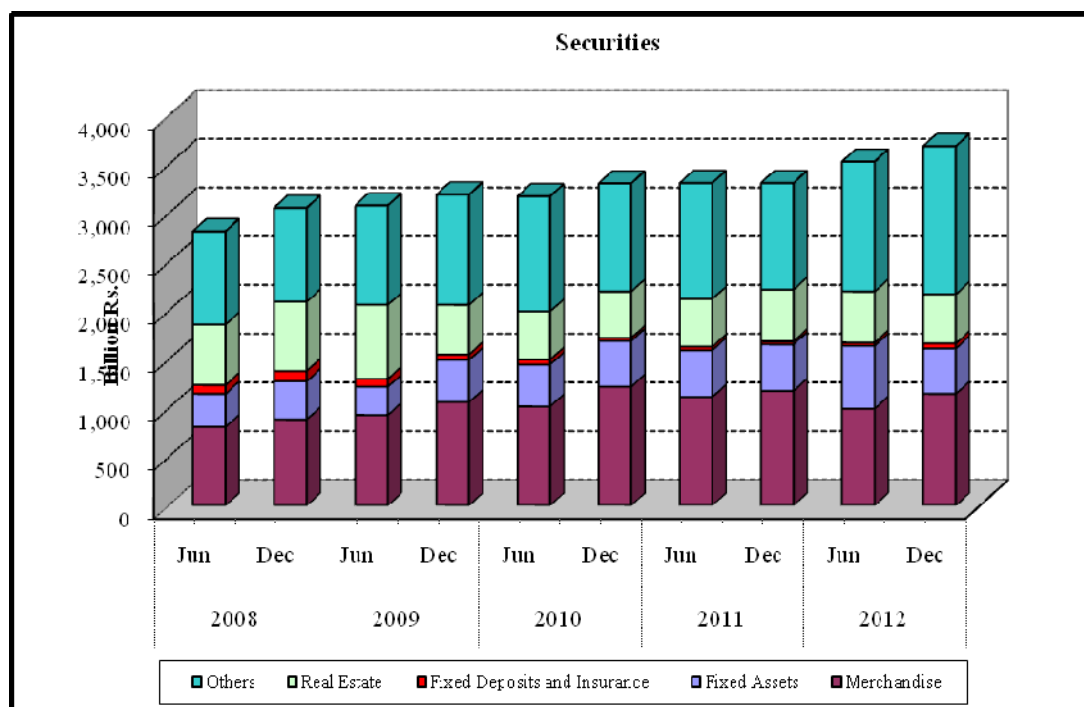
5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2011		2012	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	54,994.0	43,595.5	40,184.8	49,456.1
(a) Indigenous	32,537.3	24,886.6	17,943.6	25,778.2
(b) Imported	22,456.6	18,708.9	22,241.2	23,677.8
5. Iron and Steel	32,312.1	50,180.2	37,955.7	37,260.3
(a) Indigenous	21,744.3	41,305.9	25,279.6	22,305.1
(b) Imported	10,567.9	8,874.3	12,676.0	14,955.2
6. Wool and Goat Hair	649.9	631.9	662.9	1,158.0
7. Hides and Skins	4,637.4	5,306.4	5,371.5	6,496.9
8. Oil Seeds	8,767.5	10,140.8	9,968.3	7,570.3
9. Pesticides and Insecticides:	4,598.9	4,921.4	4,615.2	4,191.6
(a) Indigenous	4,059.7	4,442.0	3,875.3	3,809.1
(b) Imported	539.2	479.4	739.9	382.5
10. Other Raw Materials:	33,673.1	39,060.7	36,349.2	49,324.2
(a) Indigenous	27,557.0	37,736.6	31,576.0	40,401.6
(b) Imported	6,116.1	1,324.1	4,773.2	8,922.6
C. Finished Manufactured Goods:	503,504.4	553,951.7	405,993.6	512,454.1
1. Cotton Textiles:	103,442.6	111,570.3	81,882.0	88,157.8
(a) Indigenous	69,892.7	88,532.3	69,821.0	78,338.0
(b) Imported	33,549.9	23,038.0	12,061.0	9,819.8
2. Cotton Yarn:	50,694.4	55,402.2	44,331.9	51,218.6
(a) Indigenous	46,516.3	50,825.2	37,877.5	47,714.7
(b) Imported	4,178.1	4,577.0	6,454.4	3,503.9
3. Other Textiles:	67,637.4	74,897.5	62,576.8	72,013.0
(a) Indigenous	59,554.0	61,161.6	52,001.2	60,435.4
(b) Imported	8,083.4	13,735.9	10,575.5	11,577.7
4. Machinery:	22,396.5	27,426.2	28,305.9	28,049.8
(a) Indigenous	13,751.9	13,034.8	15,137.9	10,618.0
(b) Imported	8,644.6	14,391.4	13,168.0	17,431.8
5. Handloom Products	557.4	961.0	21.2	6,103.9
6. Carpets and Rugs	2,011.9	4,431.4	7,622.7	6,292.4
7. Readymade Garments	25,486.7	24,974.5	12,338.6	31,357.2
8. Cement and Cement Products:	60,037.8	54,101.7	32,362.3	31,035.9
(a) Indigenous	59,898.3	53,996.6	27,546.1	30,968.0
(b) Imported	139.5	105.1	4,816.2	67.9
9. Sports Goods	3,326.3	2,984.4	2,759.4	2,753.5
10. Surgical Instruments	2,089.6	2,279.7	2,029.3	2,457.5
11. Chemicals and Dyes	29,550.6	31,484.9	24,713.4	33,968.3
12. Other Finished Goods:	136,273.2	163,437.8	107,049.9	159,046.1
(a) Indigenous	122,262.4	151,300.7	92,382.5	142,843.8
(b) Imported	14,010.9	12,137.2	14,667.4	16,202.3
IV. Fixed Assets including Machinery	480,293.8	478,364.6	645,616.7	466,433.3
V. Real Estate:	491,359.7	530,187.5	523,695.6	505,515.9
(a) Land	198,256.9	204,846.9	182,790.5	184,577.8
(b) Buildings:	293,102.8	325,340.6	340,905.1	320,938.1
1. Residential	118,950.1	150,577.1	162,994.0	142,674.1
2. Non-Residential	174,152.6	174,763.5	177,911.1	178,264.0
VI. Fixed Deposits & Insurance Policies:	35,068.2	30,897.0	32,736.0	51,292.2
(a) Bank Deposits	29,134.5	25,276.5	27,655.9	43,537.8
(b) Insurance Policies	5,933.7	5,620.5	5,080.2	7,754.5
VI Others:	1,100,715.5	986,817.2	1,200,199.5	1,260,030.7
(a) Other Secured Advances	831,671.1	688,742.8	887,474.4	934,929.4
(b) Advances Secured by Guarantee(s)	212,811.1	218,804.3	251,493.6	263,500.9
(c) Unsecured Advances	56,233.3	79,270.2	61,231.4	61,600.4
TOTAL	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3

Classification of Scheduled Banks' Advances by Securities



5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,141.1	848.9	997.0	723.1	487.6	686.5
II. Securities, Shares and Other Financial Instruments:	72,701.1	72,997.3	83,474.8	103,122.3	94,664.8	70,257.6
A. Quoted on the Stock Exchange:	27,345.2	33,746.9	38,769.6	54,928.3	60,983.1	50,707.5
1. To Stock Brokers and Dealers:	9,694.6	15,850.2	21,077.9	33,704.1	38,037.7	34,110.9
(a) Govt. and Other Trustee Securities	4,101.4	4,986.6	6,093.2	5,884.3	2,475.6	5,269.8
(b) Shares and Debentures	5,204.5	10,098.8	14,017.6	25,879.5	30,614.6	26,579.7
(c) Participation Term Certificates	268.2	79.4	293.4	9.5	41.0	706.4
(d) Others	120.5	685.4	673.7	1,930.8	4,906.5	1,555.0
2. To Others:	17,650.6	17,896.7	17,691.7	21,224.1	22,945.4	16,596.6
(a) Govt. and Other Trustee Securities	14,330.1	11,295.0	11,219.5	10,902.8	7,335.2	1,797.6
(b) Shares and Debentures	3,252.3	3,290.3	5,901.8	9,626.7	13,188.3	12,292.6
(c) Participation Term Certificates	16.8	207.0	214.2	220.1	248.5	7.1
(d) Others	51.4	3,104.4	356.2	474.5	2,173.4	2,499.3
B. Unquoted on the Stock Exchange:	45,355.9	39,250.4	44,705.2	48,194.1	33,681.7	19,550.1
1. To Stock Brokers and Dealers:	8,031.6	5,400.8	8,765.1	13,851.2	9,195.2	5,523.0
(a) Govt. and Other Trustee Securities	6,122.4	5,002.2	8,218.6	12,793.8	7,252.3	3,517.7
(b) Shares and Debentures	134.1	210.7	140.2	843.1	1,692.6	1,817.4
(c) Participation Term Certificates	-	4.9	30.0	51.0	16.5	140.1
(d) Others	1,775.2	182.9	376.3	163.2	233.8	47.8
2. To Others:	37,324.3	33,849.6	35,940.1	34,342.8	24,486.4	14,027.1
(a) Govt. and Other Trustee Securities	36,583.3	30,279.9	34,172.1	32,773.2	22,876.8	10,579.2
(b) Shares and Debentures	76.2	503.1	454.7	363.5	445.3	1,332.7
(c) Participation Term Certificates	0.1	159.2	239.7	241.2	69.2	1.9
(d) Others	664.7	2,907.4	1,073.7	965.0	1,095.1	2,113.2
III. Merchandise:	291,034.3	340,707.6	406,008.7	470,100.8	519,036.7	557,143.6
A. Food Items	103,627.4	72,269.2	100,048.3	99,399.2	113,202.2	118,473.7
1. Wheat	54,902.3	26,429.9	41,895.5	32,075.6	41,612.7	36,481.0
2. Rice and Paddy	6,880.7	19,127.2	17,861.1	32,314.9	26,192.8	43,395.7
3. Other Grain and Pulses	1,172.6	3,811.0	1,536.7	1,929.0	3,527.7	1,677.8
(a) Indigenous	1,044.8	3,636.4	783.4	1,694.7	3,288.5	1,518.9
(b) Imported	127.8	174.7	753.3	234.3	239.2	158.9
4. Edible Oils:	9,490.5	7,643.1	8,325.2	8,253.2	8,507.6	7,706.2
(a) Indigenous	7,286.1	2,595.7	4,194.1	3,291.7	4,382.1	3,556.2
(b) Imported	2,204.4	5,047.4	4,131.1	4,961.5	4,125.5	4,150.0
5. Sugar:	19,447.8	8,326.0	21,467.0	16,179.1	23,731.9	14,900.0
(a) Indigenous	16,606.8	7,704.0	20,641.2	15,440.7	21,586.4	13,787.1
(b) Imported	2,840.9	622.0	825.8	738.5	2,145.5	1,112.9
6. Kariana and Spices	1,296.5	1,519.1	1,484.6	1,580.4	2,048.1	7,239.7
7. Fish and Fish Preparation	1,799.3	1,648.9	2,133.2	1,916.5	1,784.2	2,313.5
8. Other Food Items:	8,637.7	3,764.0	5,345.1	5,150.4	5,797.2	4,759.7
(a) Indigenous	6,249.2	2,053.7	2,859.7	2,924.7	3,881.5	3,161.4
(b) Imported	2,388.5	1,710.3	2,485.3	2,225.7	1,915.8	1,598.4
B. Raw Materials:	68,918.4	104,604.9	119,288.3	128,424.7	140,443.3	168,791.4
1. Cotton Raw	36,121.8	63,442.4	70,530.7	74,358.2	74,905.9	95,769.7
(a) Indigenous	32,461.2	59,294.1	61,971.1	67,264.3	65,471.3	83,579.0
(b) Imported	3,660.6	4,148.3	8,559.6	7,093.8	9,434.6	12,190.8
2. Synthetic Fibers:	3,208.7	4,082.5	6,408.0	13,337.8	18,251.5	26,312.9
(a) Indigenous	2,216.1	3,140.2	4,197.9	6,755.1	9,395.4	9,939.1
(b) Imported	992.6	942.3	2,210.1	6,582.7	8,856.1	16,373.8
3. Fertilizers:	6,286.7	3,893.9	5,497.2	4,567.7	6,905.4	6,323.5
(a) Indigenous	4,894.9	3,225.2	3,484.0	2,159.2	4,336.2	5,412.5
(b) Imported	1,391.8	668.7	2,013.2	2,408.6	2,569.2	911.0

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	6,522.4	7,997.0	10,965.2	14,260.6	11,515.8	11,208.7
(a) Indigenous	3,275.3	572.7	1,266.2	3,437.1	3,051.2	5,489.6
(b) Imported	3,247.1	7,424.3	9,699.0	10,823.5	8,464.6	5,719.1
5. Iron and Steel	4,886.3	9,915.4	11,641.5	6,309.0	8,752.4	6,164.5
(a) Indigenous	3,764.8	7,343.8	8,157.3	3,847.8	4,907.2	3,082.5
(b) Imported	1,121.5	2,571.6	3,484.3	2,461.3	3,845.2	3,082.0
6. Wool and Goat Hair	452.2	2,038.1	913.2	341.2	325.0	246.6
7. Hides and Skins	2,746.7	4,780.9	5,061.4	4,230.2	4,067.0	4,091.1
8. Oil Seeds	901.6	1,374.0	1,932.2	1,955.1	2,894.1	2,976.1
9. Pesticides and Insecticides:	743.3	664.9	908.9	875.4	1,583.5	2,359.9
(a) Indigenous	272.0	243.5	349.8	289.1	794.5	992.8
(b) Imported	471.3	421.3	559.1	586.3	789.0	1,367.0
10. Other Raw Materials:	7,048.6	6,415.8	5,430.1	8,189.4	11,242.6	13,338.5
(a) Indigenous	3,970.5	3,545.3	2,174.0	2,415.4	3,329.9	7,703.3
(b) Imported	3,078.2	2,870.5	3,256.1	5,774.0	7,912.7	5,635.2
C. Finished Manufactured Goods:	118,488.6	163,833.6	186,672.1	242,277.0	265,391.2	269,878.4
1. Cotton Textiles:	29,659.1	44,588.1	46,694.7	63,548.1	63,545.6	70,648.5
(a) Indigenous	21,961.2	35,963.1	37,459.8	48,328.9	53,126.2	57,600.7
(b) Imported	7,697.9	8,624.9	9,234.9	15,219.2	10,419.4	13,047.8
2. Cotton Yarn:	11,264.1	24,266.0	24,269.3	24,726.0	23,643.0	30,151.9
(a) Indigenous	10,931.0	23,107.1	22,479.0	23,027.6	21,905.2	28,399.6
(b) Imported	333.1	1,159.0	1,790.3	1,698.4	1,737.8	1,752.3
3. Other Textiles:	18,330.6	27,140.9	31,791.8	34,280.9	33,642.0	30,422.6
(a) Indigenous	16,591.9	25,868.4	25,922.8	24,124.8	23,139.3	21,997.0
(b) Imported	1,738.7	1,272.5	5,869.1	10,156.1	10,502.7	8,425.6
4. Machinery:	13,488.4	15,162.1	17,128.3	30,427.2	36,797.8	36,681.4
(a) Indigenous	3,370.5	5,803.1	6,299.5	7,277.7	7,576.2	6,381.0
(b) Imported	10,118.0	9,359.0	10,828.8	23,149.5	29,221.6	30,300.4
5. Handloom Products	542.1	743.7	911.2	241.2	198.8	777.7
6. Carpets and Rugs	827.9	1,696.4	1,940.4	1,903.5	1,648.0	2,281.0
7. Readymade Garments	8,327.6	8,991.9	12,874.0	16,264.7	20,818.4	23,973.2
8. Cement and Cement Products:	4,279.8	2,875.8	6,738.2	15,614.9	19,999.7	19,121.3
(a) Indigenous	3,859.9	2,854.0	6,713.1	15,588.4	19,767.0	18,592.9
(b) Imported	419.9	21.8	25.1	26.6	232.7	528.4
9. Sports Goods	891.4	1,518.7	2,995.9	3,726.2	3,755.7	1,755.1
10. Surgical Instruments	732.9	1,031.5	1,315.3	1,324.4	1,864.9	986.6
11. Chemicals and Dyes	5,061.8	7,004.4	8,838.2	7,970.2	9,806.2	8,174.5
12. Other Finished Goods:	25,082.9	28,814.1	31,174.9	42,249.5	49,671.0	44,904.6
(a) Indigenous	18,270.7	21,639.5	23,233.8	31,207.3	39,303.9	34,620.8
(b) Imported	6,812.2	7,174.6	7,941.1	11,042.2	10,367.1	10,283.8
IV. Fixed Assets including Machinery	104,363.0	128,664.2	130,880.1	185,606.0	208,792.4	265,610.5
V. Real Estate:	111,008.3	148,893.8	192,508.7	225,944.9	254,903.7	378,755.9
(a) Land	24,064.9	30,288.0	51,341.3	55,108.6	59,790.5	121,024.1
(b) Buildings:	86,943.4	118,605.8	141,167.4	170,836.4	195,113.2	257,731.8
1. Residential	58,334.1	68,715.5	88,529.8	104,149.6	115,778.3	165,145.7
2. Non-Residential	28,609.2	49,890.3	52,637.6	66,686.7	79,334.9	92,586.1
VI. Fixed Deposits & Insurance Policies:	26,583.5	22,218.5	32,452.1	29,429.1	42,471.3	50,619.7
(a) Bank Deposits	23,504.6	21,574.9	31,583.9	25,587.4	38,784.3	44,106.9
(b) Insurance Policies	3,078.9	643.6	868.2	3,841.7	3,687.0	6,512.8
VII. Others:	235,164.4	258,424.0	300,355.3	421,753.9	473,563.4	514,284.3
(a) Other Secured Advances	170,055.7	182,990.5	203,598.1	273,486.3	285,822.1	304,740.8
(b) Insurance Policies	53,703.6	58,931.7	66,573.2	101,589.7	133,857.0	134,657.5
(c) Unsecured Advances	11,405.0	16,501.9	30,184.0	46,677.9	53,884.3	74,886.0
TOTAL	841,995.6	972,754.4	1,146,676.7	1,436,680.1	1,593,919.9	1,837,358.0

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,006.5	6,028.6	12,371.0	9,144.3	19,453.1	18,088.9
II. Securities, Shares and Other Financial Instruments:	98,522.7	117,831.3	97,845.0	116,550.7	98,851.0	95,457.1
A. Quoted on the Stock Exchange:	73,664.7	90,069.5	78,427.1	79,869.5	74,400.2	75,503.3
1. To Stock Brokers and Dealers:	48,686.1	60,198.6	55,003.7	55,358.2	59,406.7	49,824.4
(a) Govt. and Other Trustee Securities	2,559.4	8,573.4	6,580.4	10,971.0	10,163.2	8,376.3
(b) Shares and Debentures	43,604.8	51,146.0	47,763.4	43,208.8	48,084.6	37,244.4
(c) Participation Term Certificates	-	6.8	7.7	567.5	262.0	433.1
(d) Others	2,522.0	472.4	652.2	611.0	897.0	3,770.5
2. To Others:	24,978.5	29,870.8	23,423.4	24,511.3	14,993.5	25,678.9
(a) Govt. and Other Trustee Securities	5,250.2	3,816.3	2,076.7	5,920.0	3,022.0	6,709.7
(b) Shares and Debentures	16,196.6	17,715.8	18,238.9	15,137.8	11,062.9	15,815.4
(c) Participation Term Certificates	9.9	87.7	-	14.2	26.8	665.4
(d) Others	3,521.8	8,251.0	3,107.9	3,439.3	881.9	2,488.5
B. Unquoted on the Stock Exchange:	24,858.0	27,761.8	19,417.9	36,681.3	24,450.8	19,953.8
1. To Stock Brokers and Dealers:	5,130.3	7,697.6	8,629.5	10,220.9	8,079.1	3,170.2
(a) Govt. and Other Trustee Securities	3,124.0	2,673.4	2,519.0	4,154.8	2,217.3	1,275.1
(b) Shares and Debentures	1,540.7	4,619.0	4,838.6	4,805.1	5,321.9	1,509.3
(c) Participation Term Certificates	3.9	0.9	339.6	330.1	45.9	74.2
(d) Others	461.7	404.2	932.3	930.9	494.0	311.6
2. To Others:	19,727.7	20,064.2	10,788.4	26,460.4	16,371.7	16,783.7
(a) Govt. and Other Trustee Securities	11,350.5	16,303.6	8,637.3	17,167.9	13,688.6	14,186.0
(b) Shares and Debentures	2,980.4	1,874.9	612.9	2,971.8	418.4	2,067.6
(c) Participation Term Certificates	2.2	15.3	3.7	24.7	9.2	2.4
(d) Others	5,394.6	1,870.3	1,534.5	6,296.0	2,255.5	527.6
III. Merchandise:	625,591.8	647,299.4	688,419.9	750,121.8	804,760.8	882,821.7
A. Food Items	161,127.6	151,613.6	166,751.0	174,024.0	191,654.2	195,917.6
1. Wheat	64,021.3	47,265.9	61,181.6	62,412.7	64,870.3	71,825.7
2. Rice and Paddy	35,775.2	42,291.2	34,028.8	38,257.4	41,247.3	40,344.1
3. Other Grain and Pulses	1,624.0	8,260.1	5,742.5	6,485.2	9,306.3	1,560.7
(a) Indigenous	1,173.4	8,005.7	5,443.7	5,407.8	8,998.9	1,426.7
(b) Imported	450.7	254.4	298.7	1,077.4	307.4	134.0
4. Edible Oils:	10,934.2	11,096.7	9,893.3	10,208.2	8,964.7	12,441.5
(a) Indigenous	5,388.1	5,299.9	5,940.8	5,958.2	6,645.8	8,795.4
(b) Imported	5,546.1	5,796.8	3,952.5	4,250.0	2,318.9	3,646.1
5. Sugar:	37,179.5	26,635.1	41,348.1	34,235.5	35,406.7	41,047.2
(a) Indigenous	27,400.6	25,508.3	35,517.0	28,235.6	28,226.2	31,206.9
(b) Imported	9,778.9	1,126.8	5,831.1	6,000.0	7,180.5	9,840.3
6. Kariana and Spices	3,524.7	4,209.6	2,662.0	3,049.1	2,324.3	4,543.2
7. Fish and Fish Preparation	1,511.3	2,461.2	1,780.2	2,038.3	1,364.5	5,109.8
8. Other Food Items:	6,557.4	9,394.0	10,114.6	17,337.4	28,170.1	19,045.3
(a) Indigenous	5,327.5	7,841.0	8,965.6	15,718.8	26,884.5	17,105.0
(b) Imported	1,229.9	1,553.0	1,149.1	1,618.6	1,285.6	1,940.2
B. Raw Materials:	158,380.3	173,018.5	159,014.6	165,027.4	179,701.2	212,007.8
1. Cotton Raw	80,711.6	100,190.0	86,460.7	91,319.5	81,695.1	86,174.0
(a) Indigenous	72,186.1	75,057.5	73,895.4	77,512.5	62,533.4	71,001.4
(b) Imported	8,525.6	25,132.6	12,565.3	13,807.0	19,161.6	15,172.7
2. Synthetic Fibers:	17,384.9	12,256.4	9,308.7	10,135.6	11,926.4	11,104.1
(a) Indigenous	6,192.3	10,469.5	8,280.6	8,419.9	10,383.7	9,475.1
(b) Imported	11,192.6	1,786.9	1,028.1	1,715.6	1,542.7	1,629.0
3. Fertilizers:	10,345.4	8,089.0	9,124.6	8,359.0	13,694.0	22,886.6
(a) Indigenous	7,527.1	6,651.6	7,280.9	6,443.5	8,498.1	12,582.1
(b) Imported	2,818.3	1,437.5	1,843.6	1,915.5	5,196.0	10,304.5

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	10,742.2	13,738.6	9,472.5	12,357.1	18,564.4	35,908.4
(a) Indigenous	5,568.1	6,396.0	3,820.1	6,560.3	12,722.4	18,378.9
(b) Imported	5,174.1	7,342.6	5,652.4	5,796.7	5,842.0	17,529.5
5. Iron and Steel	10,184.7	11,929.9	16,157.1	13,370.1	16,678.5	18,898.6
(a) Indigenous	5,259.7	8,628.8	10,877.9	11,444.3	14,227.7	11,246.0
(b) Imported	4,925.0	3,301.1	5,279.2	1,925.8	2,450.8	7,652.6
6. Wool and Goat Hair	449.1	257.3	527.5	841.2	733.6	554.4
7. Hides and Skins	4,019.1	5,381.5	3,929.2	4,757.3	6,005.1	4,837.8
8. Oil Seeds	3,210.1	3,967.0	4,352.0	3,999.8	5,580.3	5,236.0
9. Pesticides and Insecticides:	3,436.2	2,578.7	1,567.3	1,812.8	2,641.8	4,959.0
(a) Indigenous	1,311.6	1,310.5	475.3	865.5	2,218.6	4,105.5
(b) Imported	2,124.6	1,268.3	1,091.9	947.3	423.1	853.5
10. Other Raw Materials:	17,897.0	14,630.0	18,115.1	18,075.1	22,182.0	21,448.8
(a) Indigenous	11,804.9	8,485.2	10,743.6	13,049.3	15,392.0	14,719.5
(b) Imported	6,092.0	6,144.8	7,371.5	5,025.8	6,790.0	6,729.3
C. Finished Manufactured Goods:	306,084.0	322,667.3	362,654.3	411,070.4	433,405.4	474,896.3
1. Cotton Textiles:	73,826.6	77,388.9	89,615.2	96,178.5	114,768.1	126,738.5
(a) Indigenous	50,712.0	70,343.1	82,913.2	88,203.4	106,593.2	103,819.9
(b) Imported	23,114.6	7,045.8	6,702.0	7,975.1	8,175.0	22,918.7
2. Cotton Yarn:	30,644.8	27,873.5	37,534.0	47,448.3	38,379.1	44,440.5
(a) Indigenous	24,146.3	26,174.4	35,947.8	43,526.5	35,654.8	40,551.4
(b) Imported	6,498.5	1,699.2	1,586.3	3,921.8	2,724.3	3,889.1
3. Other Textiles:	43,074.2	49,915.0	48,718.5	49,873.2	53,503.6	61,830.0
(a) Indigenous	21,184.7	39,939.3	32,517.9	39,201.0	43,345.4	50,246.4
(b) Imported	21,889.5	9,975.7	16,200.5	10,672.2	10,158.2	11,583.6
4. Machinery:	18,676.3	29,278.9	20,031.7	27,138.7	27,575.9	26,231.6
(a) Indigenous	4,886.7	9,558.9	7,809.3	8,890.0	8,848.2	11,116.5
(b) Imported	13,789.6	19,720.0	12,222.4	18,248.7	18,727.7	15,115.1
5. Handloom Products	757.5	1,105.4	966.6	1,596.3	797.4	552.0
6. Carpets and Rugs	2,851.1	1,138.6	2,540.0	3,146.4	3,092.9	4,976.7
7. Readymade Garments	25,017.3	21,935.2	28,217.9	30,360.8	29,760.8	19,029.3
8. Cement and Cement Products:	25,633.3	25,894.4	27,013.9	30,640.8	31,396.4	31,991.4
(a) Indigenous	24,784.9	24,954.5	26,556.9	30,569.4	31,325.6	31,857.5
(b) Imported	848.4	939.9	457.0	71.4	70.8	133.9
9. Sports Goods	4,376.1	2,929.3	2,141.8	3,383.2	3,280.3	3,611.9
10. Surgical Instruments	2,096.8	1,915.0	2,504.4	2,376.0	2,471.5	5,050.9
11. Chemicals and Dyes	12,848.1	12,440.4	11,063.0	15,809.1	14,601.0	23,055.7
12. Other Finished Goods:	66,281.9	70,852.7	92,307.3	103,119.1	113,778.3	127,387.8
(a) Indigenous	32,746.4	56,223.2	81,883.0	94,823.3	100,803.0	107,111.2
(b) Imported	33,535.5	14,629.5	10,424.3	8,295.7	12,975.3	20,276.6
IV. Fixed Assets including Machinery	275,046.2	268,938.1	257,248.8	282,424.6	336,748.6	389,436.0
V. Real Estate:	332,125.9	391,739.2	385,173.0	486,437.8	541,763.4	624,653.6
(a) Land	82,943.1	107,831.8	80,638.2	93,243.5	141,405.0	120,138.3
(b) Buildings:	249,182.8	283,907.4	304,534.7	393,194.3	400,358.4	504,515.3
1. Residential	160,041.6	173,371.7	180,907.8	181,276.4	219,264.4	296,447.1
2. Non-Residential	89,141.1	110,535.7	123,627.0	211,917.9	181,094.0	208,068.2
VI. Fixed Deposits & Insurance Policies:	56,552.4	49,752.7	47,140.1	48,125.6	89,567.0	104,545.7
(a) Bank Deposits	47,639.6	45,461.9	38,822.7	39,882.3	81,367.7	79,488.3
(b) Insurance Policies	8,912.8	4,290.8	8,317.4	8,243.3	8,199.3	25,057.4
VII. Others:	595,354.5	729,211.3	800,607.3	831,893.5	826,911.5	840,514.5
(a) Other Secured Advances	313,452.1	445,619.4	556,200.7	513,276.7	596,981.3	565,203.3
(b) Advances Secured by Guarantee(s)	176,929.6	188,981.5	125,118.0	196,749.9	115,717.0	147,632.6
(c) Unsecured Advances	104,972.8	94,610.4	119,288.6	121,866.9	114,213.1	127,678.6
TOTAL	1,985,200.0	2,210,800.6	2,288,805.0	2,524,698.4	2,718,055.4	2,955,517.4

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2009		2010	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	7,275.6	18,452.2	20,686.3	22,990.1
II. Securities, Shares and Other Financial Instruments:	73,902.1	80,386.2	83,217.9	72,474.5
A. Quoted on the Stock Exchange:	57,255.4	60,939.5	70,941.9	46,568.1
1. To Stock Brokers and Dealers:	34,181.7	34,179.1	50,741.6	30,605.0
(a) Govt. and Other Trustee Securities	5,863.3	6,617.9	10,249.9	7,400.1
(b) Shares and Debentures	25,502.3	26,311.1	39,569.3	22,229.1
(c) Participation Term Certificates	1,002.4	148.7	10.7	5.5
(d) Others	1,813.8	1,101.5	911.7	970.2
2. To Others:	23,073.6	26,760.4	20,200.3	15,963.2
(a) Govt. and Other Trustee Securities	3,693.5	2,444.5	1,755.0	2,397.6
(b) Shares and Debentures	16,491.8	15,075.6	11,205.2	8,739.3
(c) Participation Term Certificates	33.4	61.5	45.3	100.5
(d) Others	2,855.0	9,178.7	7,194.9	4,725.8
B. Unquoted on the Stock Exchange:	16,646.7	19,446.7	12,276.0	25,906.4
1. To Stock Brokers and Dealers:	7,923.4	3,838.8	2,428.1	17,357.8
(a) Govt. and Other Trustee Securities	2,177.7	2,013.4	990.3	1,231.2
(b) Shares and Debentures	5,521.1	1,547.3	1,188.8	15,887.6
(c) Participation Term Certificates	0.4	7.3	1.4	-
(d) Others	224.2	270.8	247.7	239.0
2. To Others:	8,723.3	15,607.9	9,847.8	8,548.6
(a) Govt. and Other Trustee Securities	6,897.8	7,890.3	7,573.1	6,667.1
(b) Shares and Debentures	542.3	4,232.4	598.1	496.8
(c) Participation Term Certificates	1.9	1,270.6	517.4	32.9
(d) Others	1,281.3	2,214.6	1,159.3	1,351.8
III. Merchandise:	929,167.9	1,061,025.6	1,015,958.3	1,219,170.0
A. Food Items	361,481.8	264,850.2	339,384.9	298,086.6
1. Wheat	192,293.5	64,939.9	132,330.1	100,770.7
2. Rice and Paddy	89,825.1	119,118.7	107,027.8	78,709.3
3. Other Grain and Pulses	1,651.7	3,816.8	2,745.9	30,489.5
(a) Indigenous	1,405.7	3,572.1	2,487.2	2,444.0
(b) Imported	246.0	244.7	258.7	28,045.4
4. Edible Oils:	9,935.9	21,022.4	14,062.6	17,356.0
(a) Indigenous	5,846.9	16,660.0	9,113.8	10,292.9
(b) Imported	4,089.0	4,362.4	4,948.8	7,063.1
5. Sugar:	37,648.2	35,018.5	49,719.3	39,481.5
(a) Indigenous	31,723.9	28,872.2	41,223.2	31,051.1
(b) Imported	5,924.3	6,146.3	8,496.1	8,430.4
6. Kariana and Spices	14,643.0	2,781.5	3,179.8	3,668.9
7. Fish and Fish Preparation	837.1	489.0	4,731.8	1,316.7
8. Other Food Items:	14,647.4	17,663.5	25,587.8	26,294.2
(a) Indigenous	13,913.9	16,712.3	20,044.5	21,080.1
(b) Imported	733.5	951.2	5,543.3	5,214.2
B. Raw Materials:	184,498.0	270,118.1	269,011.5	315,411.8
1. Cotton Raw	64,100.9	105,001.5	100,054.0	109,636.5
(a) Indigenous	57,322.4	89,500.0	80,166.7	60,248.2
(b) Imported	6,778.5	15,501.5	19,887.2	49,388.3
2. Synthetic Fibers:	10,455.3	10,533.9	11,694.8	18,074.8
(a) Indigenous	8,952.7	9,509.4	10,815.3	16,938.3
(b) Imported	1,502.5	1,024.5	879.6	1,136.5
3. Fertilizers:	22,759.4	33,950.0	41,629.6	57,802.0
(a) Indigenous	13,294.6	21,347.6	24,680.5	47,741.2
(b) Imported	9,464.7	12,602.4	16,949.1	10,060.8

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2009		2010	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	33,490.0	38,352.2	33,803.8	38,478.1
(a) Indigenous	14,852.1	26,668.8	16,909.7	21,170.0
(b) Imported	18,637.9	11,683.4	16,894.1	17,308.1
5. Iron and Steel	18,858.7	36,702.8	31,708.3	34,054.4
(a) Indigenous	12,544.5	18,804.3	22,348.1	24,030.0
(b) Imported	6,314.3	17,898.5	9,360.1	10,024.5
6. Wool and Goat Hair	905.5	535.6	1,219.8	1,062.1
7. Hides and Skins	5,858.3	4,932.6	4,412.7	4,937.2
8. Oil Seeds	4,267.3	6,027.2	6,937.1	8,090.9
9. Pesticides and Insecticides:	3,956.4	4,428.9	4,622.9	4,762.4
(a) Indigenous	3,248.5	2,995.2	4,039.0	3,381.9
(b) Imported	707.9	1,433.7	583.9	1,380.5
10. Other Raw Materials:	19,846.3	29,653.5	32,928.6	38,513.4
(a) Indigenous	12,473.6	15,355.0	14,488.0	30,548.5
(b) Imported	7,372.8	14,298.5	18,440.5	7,964.9
C. Finished Manufactured Goods:	383,188.1	526,057.2	407,562.0	605,671.7
1. Cotton Textiles:	83,422.2	124,735.0	84,294.9	106,084.8
(a) Indigenous	64,025.3	102,109.1	61,092.4	82,330.8
(b) Imported	19,396.9	22,625.9	23,202.5	23,754.0
2. Cotton Yarn:	47,730.6	58,202.7	45,282.5	65,252.9
(a) Indigenous	46,277.4	55,683.3	43,110.5	54,000.8
(b) Imported	1,453.2	2,519.4	2,172.0	11,252.1
3. Other Textiles:	43,640.7	66,123.5	52,953.4	91,265.6
(a) Indigenous	36,782.8	54,540.7	39,483.6	73,257.4
(b) Imported	6,857.9	11,582.8	13,469.9	18,008.1
4. Machinery:	24,774.8	45,156.7	15,540.7	22,570.2
(a) Indigenous	9,091.1	33,557.1	6,136.1	9,909.0
(b) Imported	15,683.7	11,599.6	9,404.6	12,661.2
5. Handloom Products	626.4	423.5	513.7	655.3
6. Carpets and Rugs	3,727.2	4,770.6	3,040.9	2,293.1
7. Readymade Garments	21,036.1	21,868.9	18,799.6	30,258.3
8. Cement and Cement Products:	33,924.7	49,021.1	49,703.6	59,883.5
(a) Indigenous	33,740.1	48,709.3	49,190.0	52,608.6
(b) Imported	184.6	311.8	513.5	7,274.8
9. Sports Goods	2,061.8	2,287.6	2,421.0	2,650.4
10. Surgical Instruments	2,342.4	2,431.9	2,598.1	2,187.6
11. Chemicals and Dyes	13,007.5	24,021.0	27,790.7	36,140.7
12. Other Finished Goods:	106,893.7	127,014.8	104,622.8	186,429.4
(a) Indigenous	93,200.6	98,694.8	87,882.6	172,933.2
(b) Imported	13,693.2	28,320.0	16,740.1	13,496.2
IV Fixed Assets including Machinery	285,935.9	429,477.2	426,189.3	466,149.6
V. Real Estate:	670,501.5	412,781.8	397,569.2	381,619.1
(a) Land	179,120.3	80,608.5	103,983.5	88,068.6
(b) Buildings:	491,381.2	332,173.3	293,585.6	293,550.5
1. Residential	274,587.6	148,374.0	151,715.6	157,334.1
2. Non-Residential	216,793.6	183,799.4	141,870.0	136,216.5
VI Fixed Deposits & Insurance Policies:	81,553.1	56,906.7	52,202.2	31,394.7
(a) Bank Deposits	74,431.9	51,615.4	44,561.1	24,557.2
(b) Insurance Policies	7,121.2	5,291.3	7,641.1	6,837.5
VI Others:	926,596.3	1,021,547.8	1,064,231.6	998,606.1
(a) Other Secured Advances	688,925.7	706,301.4	786,157.8	705,571.7
(b) Advances Secured by Guarantee(s)	137,245.8	236,064.1	218,596.3	239,512.9
(c) Unsecured Advances	100,424.9	79,182.3	59,477.5	53,521.5
TOTAL	2,974,932.4	3,080,577.6	3,060,054.9	3,192,404.1

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2011		2012	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	32,560.1	42,165.7	56,825.1	65,181.1
II. Securities, Shares and Other Financial Instruments:	55,869.9	65,397.7	76,412.1	193,207.2
A. Quoted on the Stock Exchange:	43,085.6	46,906.9	37,049.3	81,433.0
1. To Stock Brokers and Dealers:	23,934.7	26,253.4	23,332.6	20,935.2
(a) Govt. and Other Trustee Securities	9,451.6	9,143.7	5,070.3	2,223.4
(b) Shares and Debentures	12,900.0	15,023.5	16,676.6	17,010.1
(c) Participation Term Certificates	51.0	12.3	39.4	12.0
(d) Others	1,532.1	2,073.9	1,546.3	1,689.6
2. To Others:	19,150.9	20,653.5	13,716.7	60,497.8
(a) Govt. and Other Trustee Securities	5,641.1	4,011.9	2,747.4	41,450.9
(b) Shares and Debentures	8,172.0	8,346.9	8,955.2	12,236.7
(c) Participation Term Certificates	-	1,500.0	-	0.5
(d) Others	5,337.7	6,794.7	2,014.1	6,809.8
B. Unquoted on the Stock Exchange:	12,784.3	18,490.9	39,362.8	111,774.2
1. To Stock Brokers and Dealers:	5,384.9	1,573.1	3,940.5	81,967.3
(a) Govt. and Other Trustee Securities	1,748.0	8.8	2,405.7	37,479.5
(b) Shares and Debentures	1,258.9	1,161.6	1,187.0	42,774.8
(c) Participation Term Certificates	1,500.0	17.4	28.1	6.0
(d) Others	878.1	385.3	319.8	1,707.0
2. To Others:	7,399.4	16,917.8	35,422.2	29,806.9
(a) Govt. and Other Trustee Securities	5,060.2	16,119.6	30,593.0	26,338.3
(b) Shares and Debentures	381.2	386.4	3,323.0	420.6
(c) Participation Term Certificates	1,957.9	0.3	-	1,500.5
(d) Others	-	411.5	1,506.2	1,547.5
III. Merchandise:	1,114,300.5	1,175,983.6	994,349.2	1,146,795.7
A. Food Items	335,627.1	297,042.7	324,720.7	313,722.9
1. Wheat	104,824.2	68,220.6	145,325.8	88,710.5
2. Rice and Paddy	89,516.8	115,188.0	53,374.3	96,188.0
3. Other Grain and Pulses	2,323.7	2,810.2	4,154.6	6,295.9
(a) Indigenous	1,635.4	2,380.7	2,383.6	4,209.8
(b) Imported	688.3	429.5	1,771.1	2,086.1
4. Edible Oils:	17,669.1	20,716.4	21,167.7	22,034.9
(a) Indigenous	10,535.2	14,953.9	13,043.7	14,738.0
(b) Imported	7,133.8	5,762.4	8,124.0	7,296.9
5. Sugar:	83,584.9	55,670.6	69,650.0	73,410.5
(a) Indigenous	68,396.2	49,178.2	60,937.1	62,126.8
(b) Imported	15,188.7	6,492.4	8,712.9	11,283.8
6. Kariana and Spices	2,856.3	2,537.9	2,016.7	2,454.3
7. Fish and Fish Preparation	1,602.6	1,237.4	599.6	1,141.3
8. Other Food Items:	33,249.6	30,661.6	28,432.0	23,487.3
(a) Indigenous	25,733.2	25,007.9	21,947.6	19,312.1
(b) Imported	7,516.3	5,653.7	6,484.5	4,175.2
B. Raw Materials:	275,590.2	325,122.2	263,731.5	320,626.3
1. Cotton Raw	82,291.7	105,605.5	74,747.6	107,155.8
(a) Indigenous	56,207.6	92,619.5	65,970.1	89,808.2
(b) Imported	26,084.1	12,986.0	8,777.5	17,347.6
2. Synthetic Fibers:	13,973.4	15,933.3	18,575.2	21,361.1
(a) Indigenous	12,267.5	14,353.4	15,378.8	19,487.2
(b) Imported	1,705.9	1,579.9	3,196.4	1,873.9
3. Fertilizers:	39,842.3	49,888.6	35,316.2	36,670.4
(a) Indigenous	28,902.5	38,420.1	27,710.9	24,095.8
(b) Imported	10,939.8	11,468.5	7,605.3	12,574.6

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2011		2012	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	54,986.1	43,595.5	40,184.8	49,456.1
(a) Indigenous	32,529.5	24,886.6	17,943.6	25,778.2
(b) Imported	22,456.6	18,708.9	22,241.2	23,677.8
5. Iron and Steel	32,172.7	50,041.0	37,940.7	37,242.0
(a) Indigenous	21,604.8	41,166.6	25,264.6	22,286.8
(b) Imported	10,567.9	8,874.3	12,676.0	14,955.2
6. Wool and Goat Hair	649.9	631.9	662.9	1,158.0
7. Hides and Skins	4,637.4	5,306.4	5,371.5	6,496.9
8. Oil Seeds	8,767.5	10,140.8	9,968.3	7,570.3
9. Pesticides and Insecticides:	4,596.2	4,918.7	4,615.2	4,191.6
(a) Indigenous	4,057.0	4,439.3	3,875.3	3,809.1
(b) Imported	539.2	479.4	739.9	382.5
10. Other Raw Materials:	33,673.1	39,060.7	36,349.2	49,324.2
(a) Indigenous	27,557.0	37,736.6	31,576.0	40,401.6
(b) Imported	6,116.1	1,324.1	4,773.2	8,922.6
C. Finished Manufactured Goods:	503,083.2	553,818.7	405,897.0	512,446.5
1. Cotton Textiles:	103,387.5	111,547.4	81,861.4	88,153.5
(a) Indigenous	69,866.0	88,509.4	69,816.7	78,333.7
(b) Imported	33,521.5	23,038.0	12,044.7	9,819.8
2. Cotton Yarn:	50,694.4	55,402.2	44,331.9	51,218.6
(a) Indigenous	46,516.3	50,825.2	37,877.5	47,714.7
(b) Imported	4,178.1	4,577.0	6,454.4	3,503.9
3. Other Textiles:	67,637.4	74,897.5	62,576.8	72,013.0
(a) Indigenous	59,554.0	61,161.6	52,001.2	60,435.4
(b) Imported	8,083.4	13,735.9	10,575.5	11,577.7
4. Machinery:	22,396.5	27,426.2	28,305.9	28,049.8
(a) Indigenous	13,751.9	13,034.8	15,137.9	10,618.0
(b) Imported	8,644.6	14,391.4	13,168.0	17,431.8
5. Handloom Products	557.4	961.0	21.2	6,103.9
6. Carpets and Rugs	2,011.9	4,431.4	7,622.7	6,292.4
7. Readymade Garments	25,475.3	24,966.8	12,334.3	31,357.2
8. Cement and Cement Products:	60,035.2	54,101.7	32,362.3	31,035.9
(a) Indigenous	59,895.7	53,996.6	27,546.1	30,968.0
(b) Imported	139.5	105.1	4,816.2	67.9
9. Sports Goods	3,326.3	2,984.4	2,759.4	2,753.5
10. Surgical Instruments	2,088.3	2,278.4	2,028.0	2,456.2
11. Chemicals and Dyes	29,529.4	31,475.2	24,706.2	33,966.3
12. Other Finished Goods:	135,943.5	163,346.5	106,986.8	159,046.1
(a) Indigenous	121,932.6	151,219.9	92,326.4	142,843.8
(b) Imported	14,010.9	12,126.6	14,660.4	16,202.3
IV Fixed Assets including Machinery	477,048.6	475,058.4	642,315.0	463,145.8
V. Real Estate:	397,397.0	437,428.0	426,143.8	406,427.4
(a) Land	107,526.4	115,790.4	89,839.2	90,561.7
(b) Buildings:	289,870.6	321,637.6	336,304.7	315,865.7
1. Residential	118,312.4	149,354.4	161,705.5	141,349.0
2. Non-Residential	171,558.2	172,283.2	174,599.1	174,516.6
VI Fixed Deposits & Insurance Policies:	35,019.6	30,856.4	32,707.9	51,268.9
(a) Bank Deposits	29,085.9	25,235.9	27,637.6	43,525.7
(b) Insurance Policies	5,933.7	5,620.5	5,070.2	7,743.2
VI Others:	1,084,947.3	970,272.1	1,183,390.8	1,243,711.2
(a) Other Secured Advances	828,028.5	684,500.0	882,957.9	930,857.9
(b) Advances Secured by Guarantee(s)	205,675.5	211,929.9	244,848.5	256,879.9
(c) Unsecured Advances	51,243.3	73,842.2	55,584.3	55,973.3
TOTAL	3,197,142.0	3,197,161.8	3,412,143.9	3,569,737.1

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		28,870	69.9	36,013	56.1	43,226	104.3	32,687	93.5
5,000	to	10,000	23,115	174.7	24,326	192.1	44,890	335.2	178,610	1,599.6
10,000	to	20,000	192,837	2,779.3	241,298	3,590.6	381,438	5,390.0	260,476	4,625.5
20,000	to	25,000	73,887	1,648.4	315,515	7,072.8	247,007	5,885.3	296,887	7,041.8
25,000	to	30,000	230,605	6,143.1	172,905	4,746.8	244,917	6,623.3	266,481	7,250.1
30,000	to	40,000	282,581	9,970.0	322,212	11,561.5	502,873	17,440.0	492,992	17,360.6
40,000	to	50,000	275,805	12,494.7	362,491	16,340.8	424,499	19,169.4	432,869	19,500.6
50,000	to	60,000	233,910	12,991.9	250,613	13,744.5	327,752	17,918.9	354,106	19,435.8
60,000	to	70,000	231,712	15,023.9	220,424	14,244.1	189,697	12,247.6	264,454	17,179.1
70,000	to	80,000	147,774	11,031.7	197,204	14,717.8	121,174	9,019.6	162,033	11,984.7
80,000	to	90,000	101,160	8,540.9	99,765	8,553.2	93,062	7,886.5	96,477	8,180.4
90,000	to	100,000	78,890	7,461.9	74,857	7,091.9	58,975	5,559.3	74,548	7,070.0
100,000	to	200,000	204,749	26,942.6	213,276	28,713.5	244,498	32,565.4	425,921	57,160.0
200,000	to	300,000	88,620	21,751.4	101,640	24,896.3	101,065	24,355.0	98,860	24,223.4
300,000	to	400,000	53,562	18,295.4	62,274	21,291.2	73,231	24,867.4	78,433	27,503.1
400,000	to	500,000	26,500	11,686.7	26,770	11,922.8	40,241	17,991.0	48,518	21,491.7
500,000	to	600,000	11,142	6,046.2	17,442	9,453.0	18,232	9,914.9	32,902	18,168.6
600,000	to	700,000	6,302	4,118.1	11,142	7,290.7	12,894	8,361.3	15,877	10,298.7
700,000	to	800,000	4,452	3,335.4	7,755	5,750.7	7,995	5,954.7	11,408	8,585.6
800,000	to	900,000	3,407	2,888.8	4,734	4,001.6	7,253	6,125.1	8,496	7,224.2
900,000	to	1,000,000	4,508	4,301.7	3,896	3,690.1	5,064	4,816.9	6,857	6,464.5
1,000,000	to	2,000,000	15,227	21,401.9	20,926	29,019.9	25,787	36,324.9	30,785	43,112.5
2,000,000	to	3,000,000	6,075	14,701.4	8,196	19,965.6	9,233	22,846.2	13,384	32,323.2
3,000,000	to	4,000,000	3,583	12,389.9	4,149	14,463.5	4,478	15,667.7	5,809	19,992.2
4,000,000	to	5,000,000	2,931	13,380.7	2,927	13,164.3	3,352	15,076.2	5,010	22,271.4
5,000,000	to	6,000,000	1,896	10,243.0	2,390	13,028.9	2,393	13,045.2	3,205	17,543.4
6,000,000	to	7,000,000	1,134	7,389.7	1,367	8,861.1	1,831	11,895.9	2,022	13,099.3
7,000,000	to	8,000,000	991	7,402.2	1,235	9,254.8	1,375	10,260.1	2,241	16,767.9
8,000,000	to	9,000,000	896	7,626.2	1,144	9,714.9	1,218	10,329.4	1,527	12,993.4
9,000,000	to	10,000,000	978	9,316.3	967	9,224.0	1,070	10,216.8	1,683	16,063.8
10,000,000	and over		11,637	678,323.8	13,058	750,129.6	13,861	854,190.8	17,300	1,039,282.7
TOTAL			2,349,736	969,871.7	2,822,911	1,095,749.0	3,254,581	1,242,384.1	3,722,858	1,535,891.5

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		67,229	214.8	135,019	486.0	55,642	172.3	46,030	126.5
5,000	to	10,000	56,169	416.5	76,727	525.8	83,046	613.7	27,698	208.8
10,000	to	20,000	395,535	7,247.7	408,470	6,783.1	592,029	9,603.1	359,178	4,439.5
20,000	to	25,000	201,973	4,419.5	369,400	8,231.0	135,277	2,982.4	347,134	7,173.9
25,000	to	30,000	414,130	11,660.5	189,814	5,438.4	250,805	7,318.0	57,718	1,579.6
30,000	to	40,000	422,537	14,748.8	723,990	24,645.3	691,333	24,292.3	1,009,048	36,811.0
40,000	to	50,000	414,130	18,538.5	346,707	15,557.8	335,174	15,085.5	265,827	11,928.7
50,000	to	60,000	335,585	18,390.3	319,163	17,669.8	307,402	16,982.4	333,046	18,263.1
60,000	to	70,000	351,832	22,922.5	401,178	26,203.0	423,442	27,316.8	347,612	22,677.2
70,000	to	80,000	337,555	25,013.4	276,368	20,618.7	350,581	26,456.6	339,289	25,285.9
80,000	to	90,000	121,486	10,242.8	144,363	12,161.8	195,273	16,439.7	282,386	23,999.9
90,000	to	100,000	101,357	9,582.1	77,382	7,326.6	164,500	15,734.2	125,567	11,890.1
100,000	to	200,000	461,016	61,775.5	578,034	78,364.8	571,702	76,891.4	714,818	96,789.1
200,000	to	300,000	144,984	35,600.3	154,508	37,293.3	172,823	42,697.1	158,247	39,134.4
300,000	to	400,000	116,810	41,016.4	111,790	38,387.9	100,889	35,204.9	155,559	54,387.9
400,000	to	500,000	69,971	31,059.3	97,753	42,858.7	115,879	50,449.5	128,033	54,807.6
500,000	to	600,000	28,260	15,485.2	28,822	15,724.1	53,068	28,595.7	39,853	21,973.8
600,000	to	700,000	18,563	11,957.6	24,002	15,436.1	18,337	11,801.3	17,764	11,497.2
700,000	to	800,000	14,610	10,941.3	15,173	11,374.5	16,732	12,537.9	12,826	9,590.3
800,000	to	900,000	7,668	6,489.5	15,769	13,348.9	10,946	9,274.1	13,135	11,095.1
900,000	to	1,000,000	9,457	9,052.4	13,848	13,145.1	16,259	15,572.6	16,736	15,970.2
1,000,000	to	2,000,000	38,183	52,145.5	69,507	96,700.6	50,709	73,208.5	57,059	80,316.3
2,000,000	to	3,000,000	15,570	38,168.3	27,177	66,971.2	20,031	50,064.5	23,042	57,040.6
3,000,000	to	4,000,000	8,159	28,585.7	14,324	49,649.9	10,626	36,860.4	13,258	45,394.8
4,000,000	to	5,000,000	5,455	24,581.1	8,105	36,444.7	7,369	32,603.8	9,647	42,640.6
5,000,000	to	6,000,000	4,047	22,043.9	5,172	28,200.5	3,500	19,090.0	5,564	30,227.5
6,000,000	to	7,000,000	2,043	13,200.0	2,971	19,302.1	2,606	16,794.9	3,561	23,014.1
7,000,000	to	8,000,000	1,791	13,390.1	2,739	20,492.6	2,305	17,244.6	2,496	18,640.9
8,000,000	to	9,000,000	1,668	14,149.4	2,174	18,404.3	1,581	13,425.0	2,041	17,332.7
9,000,000	to	10,000,000	1,403	13,386.8	2,162	20,456.4	1,862	17,610.3	2,000	18,947.2
10,000,000	and over		17,243	1,107,727.2	19,356	1,166,946.0	19,781	1,348,268.1	22,645	1,487,348.7
TOTAL			4,186,419	1,694,152.9	4,661,967	1,935,149.1	4,781,509	2,071,191.4	4,938,817	2,300,533.2

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2007				2008			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	66,889	184.1	43,977	71.3	121,047	317.5	223,624	461.1
5,000	to	10,000	73,733	594.2	68,507	532.4	71,699	545.1	134,818	951.5
10,000	to	20,000	436,465	5,644.8	301,118	4,122.5	347,408	4,972.7	847,886	12,546.6
20,000	to	25,000	405,517	8,578.9	413,393	8,909.3	530,339	11,701.8	37,905	862.5
25,000	to	30,000	229,859	6,423.6	45,548	1,259.2	48,051	1,320.2	280,879	7,433.3
30,000	to	40,000	365,985	12,707.8	303,571	10,099.4	273,152	8,977.4	472,981	16,040.0
40,000	to	50,000								
			628,152	27,938.1	696,453	33,182.2	405,281	18,207.0	373,684	17,486.5
50,000	to	60,000	286,145	15,651.2	190,221	10,429.1	405,388	21,442.3	199,209	10,975.1
60,000	to	70,000	237,171	15,403.2	265,196	17,394.9	217,306	14,221.4	260,306	16,943.6
70,000	to	80,000	362,226	27,156.9	303,862	22,883.4	313,614	23,555.9	267,126	20,083.3
80,000	to	90,000	286,259	24,284.3	371,653	31,486.6	346,689	29,590.6	339,208	28,723.9
90,000	to	100,000								
			226,069	21,492.4	239,847	22,861.5	283,015	26,506.1	229,410	21,712.4
100,000	to	200,000	851,407	112,363.0	1,019,196	132,672.1	856,764	112,902.3	866,463	115,824.9
200,000	to	300,000	192,141	47,442.0	165,554	40,097.1	189,390	47,340.9	165,764	40,459.2
300,000	to	400,000	206,661	73,971.8	162,893	57,160.9	152,083	51,867.5	179,541	60,269.9
400,000	to	500,000	69,218	30,638.5	68,151	31,175.0	108,557	48,130.4	69,598	31,566.5
500,000	to	600,000								
			43,303	23,561.6	61,208	32,724.4	45,777	24,443.8	50,033	27,331.7
600,000	to	700,000	21,757	14,185.8	18,644	11,929.4	22,218	14,571.7	18,623	12,069.2
700,000	to	800,000	15,067	11,266.7	13,205	9,876.9	16,621	12,573.3	14,993	11,256.1
800,000	to	900,000	11,257	9,589.3	10,591	8,991.3	10,873	9,233.2	12,134	10,374.2
900,000	to	1,000,000	12,447	11,853.7	10,287	9,731.5	10,899	10,394.1	12,670	12,106.9
1,000,000	to	2,000,000								
			53,039	74,423.6	57,694	81,303.7	51,595	72,932.7	64,916	93,329.7
2,000,000	to	3,000,000	24,671	60,723.7	23,998	59,158.0	26,009	63,438.4	23,716	58,127.4
3,000,000	to	4,000,000	15,252	53,408.3	12,419	42,764.8	17,559	61,685.2	14,582	51,167.7
4,000,000	to	5,000,000	9,199	41,122.7	10,088	45,272.0	9,782	44,640.1	9,658	43,050.5
5,000,000	to	6,000,000	5,238	28,668.0	5,313	29,017.5	6,710	35,989.3	8,422	45,840.3
6,000,000	to	7,000,000								
			3,438	22,279.6	3,290	21,350.3	3,410	22,227.1	4,541	29,402.5
7,000,000	to	8,000,000	3,247	24,155.6	3,318	24,660.0	3,231	24,073.3	4,070	30,190.8
8,000,000	to	9,000,000	2,033	17,185.6	2,598	22,148.0	2,828	24,011.9	2,418	20,626.5
9,000,000	to	10,000,000	2,102	20,022.2	2,261	21,493.1	2,112	20,210.5	1,924	18,301.2
10,000,000		and over	22,025	1,533,261.3	25,780	1,768,446.9	26,660	1,953,614.4	28,236	2,190,879.1
TOTAL			5,167,972	2,376,182.3	4,919,834	2,613,204.9	4,926,067	2,815,638.2	5,219,338	3,056,394.0

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2009				2010			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Account	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	42,312	124.1	97,668	122.2	228,649	127.8	60,885	102.6
5,000	to 10,000	29,106	213.9	100,480	837.9	34,474	258.6	72,792	487.5
10,000	to 20,000	346,680	4,832.8	803,313	13,990.5	675,185	11,025.1	686,312	10,223.8
20,000	to 25,000	584,799	13,329.8	18,790	419.6	47,673	1,082.6	15,653	438.8
25,000	to 30,000	58,341	1,624.9	56,768	1,546.0	218,265	6,363.1	205,670	5,872.0
30,000	to 40,000	379,354	13,631.8	293,224	10,263.4	178,572	6231.	167,893	5,792.0
40,000	to 50,000	215,805	9,569.5	221,649	9,926.8	136,942	6,145.1	112,127	5,243.6
50,000	to 60,000	325,207	17,714.6	260,821	14,456.9	178,198	9991.0	98,606	5,596.7
60,000	to 70,000	247,024	16,112.9	185,811	12,076.4	202,519	13,124.7	218,090	14,190.7
70,000	to 80,000	223,208	16,674.6	249,786	18,666.4	224,578	16,811.5	188,358	14,273.4
80,000	to 90,000	252,435	21,494.8	272,934	23,252.9	227,594	19328.0	244,460	20,672.3
90,000	to 100,000	329,669	31,006.6	281,650	26,543.3	239,916	22,800.5	241,439	23,344.9
100,000	to 200,000	811,587	107,233.2	761,136	100,012.2	811,435	106,354.5	950,604	127,862.3
200,000	to 300,000	226,214	56,658.2	248,098	60,752.4	215,530	51,477.8	158,208	39,524.2
300,000	to 400,000	111,285	39,433.1	109,132	36,868.5	101,479	34,285.9	93,123	31,971.5
400,000	to 500,000	44,657	19,913.1	52,139	23,759.2	67,215	29,845.9	66,751	29,856.5
500,000	to 600,000	46,425	25,038.3	28,317	15,293.9	24,006	13,007.8	31,538	17,067.2
600,000	to 700,000	16,044	10,393.5	16,666	10,781.1	14,656	9,434.5	13,408	8,623.3
700,000	to 800,000	12,277	9,150.9	14,143	10,574.1	11,186	8,398.3	11,098	8,261.0
800,000	to 900,000	10,135	8,641.4	12,288	10,399.2	9,771	8,263.6	11,741	8,952.9
900,000	to 1,000,000	11,421	10,807.1	13,138	12,661.5	11,896	11,426.8	8,873	8,343.6
1,000,000	to 2,000,000	62,109	87,317.0	57,791	81,604.7	58,598	83,962.9	53,749	74,482.6
2,000,000	to 3,000,000	26,675	66,708.0	25,692	62,578.1	23,492	57,736.8	27,501	66,774.0
3,000,000	to 4,000,000	14,664	51,364.2	18,400	62,852.8	13,452	46,650.9	16,591	56,340.3
4,000,000	to 5,000,000	11,035	49,439.6	10,077	44,751.2	8,091	36,124.4	8,765	37,785.9
5,000,000	to 6,000,000	5,496	29,880.8	5,330	29,054.0	5,521	30,163.9	7,085	34,079.2
6,000,000	to 7,000,000	4,503	29,527.9	4,643	30,275.4	4,022	25,896.6	5,794	36,886.8
7,000,000	to 8,000,000	2,357	17,629.5	3,038	22,653.2	2,567	19,160.5	3,808	28,417.5
8,000,000	to 9,000,000	2,104	17,788.6	2,304	19,586.5	2,266	19,138.8	3,426	27,839.4
9,000,000	to 10,000,000	2,577	24,713.2	2,206	21,094.0	1,771	16,892.2	2,853	24,703.2
10,000,000	and	25,803	2,272,378.3	27,612	2,404,237.0	24,825	2,452,952.4	59,160	2,532,352.6
TOTAL		4,481,308	3,080,346.3	4,255,044	3,191,891.3	4,004,344	3,174,463.4	3,846,361	3,306,362.2

5.5 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2011				2012			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	88,232	149.5	102,511	88.6	45,163	55.2	23,193	42.2
5,000	to 10,000	46,350	325.0	18,254	136.6	30,695	223.2	19,872	132.4
10,000	to 20,000	635,333	9,533.3	597,986	9,306.7	572,248	8,693.5	227,161	3,214.1
20,000	to 25,000	10,845	248.4	66,950	1,558.5	27,781	650.4	334,976	6,915.5
25,000	to 30,000	202,167	5,615.4	116,243	3,339.8	236,295	6,633.3	240,265	6,609.3
30,000	to 40,000	149,434	4,861.0	153,485	4,971.8	80,431	2,794.8	81,988	2,768.0
40,000	to 50,000	70,093	3,102.7	129,398	5,906.2	79,871	3,670.6	125,186	5,589.8
50,000	to 60,000	151,421	8,425.8	53,089	2,955.2	123,352	6,896.8	74,577	4,170.9
60,000	to 70,000	168,152	11,039.2	95,159	6,264.8	146,307	9,579.6	153,884	10,025.2
70,000	to 80,000	164,012	12,373.6	168,958	12,818.1	177,469	13,229.6	149,009	11,145.2
80,000	to 90,000	142,817	12,154.9	256,465	21,832.9	131,109	11,229.3	118,364	9,990.5
90,000	to 100,000	159,088	15,177.9	176,314	16,702.7	150,662	14,387.0	141,764	13,367.8
100,000	to 200,000	1,089,351	147,448.7	1,039,000	142,537.8	998,760	141,412.7	925,283	133,250.5
200,000	to 300,000	160,758	39,669.1	176,376	42,538.7	238,823	56,617.4	320,025	74,888.6
300,000	to 400,000	94,218	32,325.7	78,094	26,704.0	83,981	28,559.9	106,862	36,644.4
400,000	to 500,000	67,413	31,270.0	55,841	25,684.1	68,755	31,236.4	59,471	26,552.1
500,000	to 600,000	22,903	12,367.4	25,519	13,797.0	38,167	20,497.3	38,689	20,754.5
600,000	to 700,000	13,966	9,075.8	19,250	12,741.1	21,973	14,464.1	25,956	16,865.0
700,000	to 800,000	13,087	9,837.4	17,346	12,989.9	13,903	10,452.0	17,407	13,067.0
800,000	to 900,000	14,655	12,370.7	8,570	7,233.1	9,312	7,874.2	10,074	8,563.6
900,000	to 1,000,000	9,670	9,192.8	8,121	7,729.3	7,834	7,418.5	8,495	8,085.1
1,000,000	to 2,000,000	53,203	74,634.7	47,315	65,696.6	49,437	69,685.1	51,441	73,985.3
2,000,000	to 3,000,000	24,693	60,477.3	24,825	59,664.2	21,054	51,177.4	23,626	57,933.3
3,000,000	to 4,000,000	15,983	55,331.2	11,555	40,157.2	12,338	42,013.7	10,781	37,616.2
4,000,000	to 5,000,000	7,721	34,464.6	7,957	36,050.8	7,074	31,927.2	6,975	31,336.4
5,000,000	to 6,000,000	6,509	35,978.2	5,608	30,502.3	5,682	31,122.5	5,838	31,963.1
6,000,000	to 7,000,000	3,810	24,766.7	3,314	21,426.2	4,209	27,476.4	3,233	20,948.6
7,000,000	to 8,000,000	2,910	21,805.5	2,601	19,461.2	2,998	22,621.1	2,325	17,373.4
8,000,000	to 9,000,000	2,178	18,506.3	1,963	16,648.9	2,679	22,670.0	2,434	20,646.6
9,000,000	to 10,000,000	1,944	18,526.8	2,086	19,901.0	2,063	19,575.1	1,827	17,467.5
10,000,000	and	26,872	2,579,766.5	26,299	2,622,847.5	26,257	2,815,160.2	26,900	2,966,624.3
TOTAL		3,619,788	3,310,822.0	3,496,452	3,310,192.5	3,416,682	3,530,004.4	3,337,881	3,688,536.3

5.6 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2003				2004			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		20,602	44.7	16,791	36.0	29,711	59.4	24,452	69.0
5,000	to	10,000	17,561	134.8	17,984	137.1	17,810	137.3	160,574	1,446.3
10,000	to	20,000	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7	205,038	3,830.1
20,000	to	25,000	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2	246,949	5,919.5
25,000	to	30,000	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4	198,594	5,375.0
30,000	to	40,000	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1	176,472	6,210.0
40,000	to	50,000	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2	196,027	8,915.3
50,000	to	60,000	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4	209,620	11,533.7
60,000	to	70,000	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1	164,567	10,646.6
70,000	to	80,000	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0	93,435	6,922.9
80,000	to	90,000	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3	60,587	5,127.0
90,000	to	100,000	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4	49,799	4,712.9
100,000	to	200,000	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7	228,807	30,208.6
200,000	to	300,000	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6	80,964	19,998.7
300,000	to	400,000	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7	73,647	25,856.3
400,000	to	500,000	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8	47,563	21,065.0
500,000	to	600,000	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2	32,785	18,105.1
600,000	to	700,000	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3	15,441	10,014.2
700,000	to	800,000	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3	11,252	8,466.5
800,000	to	900,000	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0	8,452	7,187.7
900,000	to	1,000,000	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2	6,829	6,437.9
1,000,000	to	2,000,000	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0	30,570	42,812.4
2,000,000	to	3,000,000	5,968	14,439.5	7,974	19,450.5	8,995	22,263.2	13,286	32,080.2
3,000,000	to	4,000,000	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2	5,764	19,834.5
4,000,000	to	5,000,000	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4	4,958	22,038.7
5,000,000	to	6,000,000	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2	3,173	17,369.3
6,000,000	to	7,000,000	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1	1,963	12,722.9
7,000,000	to	8,000,000	954	7,127.1	1,192	8,937.5	1,331	9,935.6	2,201	16,465.2
8,000,000	to	9,000,000	783	6,658.4	1,110	9,429.4	1,174	9,964.7	1,518	12,917.8
9,000,000	to	10,000,000	965	9,193.7	931	8,877.3	1,060	10,121.2	1,662	15,863.9
10,000,000	and over		11,142	647,842.1	12,551	728,664.6	13,607	843,113.8	17,064	1,026,526.9
TOTAL			1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	2,374,013	1,436,680.1

5.6 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2005				2006			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		59,913	191.4	127,477	464.0	53,156	165.1	43,476	120.3
5,000	to	10,000	41,669	293.5	65,472	429.7	77,653	570.5	21,222	157.8
10,000	to	20,000	347,528	6,556.0	345,474	5,868.7	565,259	9,219.0	334,877	4,082.2
20,000	to	25,000	151,577	3,288.3	308,255	6,874.3	110,141	2,404.9	329,170	6,765.8
25,000	to	30,000	355,950	10,054.8	139,122	4,030.2	225,050	6,592.4	29,773	817.9
30,000	to	40,000	179,372	6,292.3	462,448	15,446.4	587,183	20,573.6	919,045	33,605.8
40,000	to	50,000	164,499	7,395.3	149,486	6,713.1	244,732	11,113.4	180,470	8,129.3
50,000	to	60,000	148,185	8,169.3	153,346	8,471.9	219,239	12,124.7	284,660	15,561.3
60,000	to	70,000	251,362	16,397.6	304,470	19,854.2	282,393	18,184.9	254,044	16,502.4
70,000	to	80,000	234,072	17,302.6	198,072	14,801.1	203,895	15,356.5	198,427	14,845.1
80,000	to	90,000	84,409	7,125.4	102,978	8,666.0	139,038	11,691.8	176,755	14,938.0
90,000	to	100,000	73,584	6,943.6	59,019	5,569.2	103,128	9,878.9	60,492	5,712.2
100,000	to	200,000	269,230	35,719.8	395,430	53,195.1	382,573	52,420.3	483,221	67,076.5
200,000	to	300,000	125,493	30,993.3	121,641	29,363.8	158,566	39,219.7	143,501	35,574.8
300,000	to	400,000	112,707	39,620.0	107,255	36,840.4	97,326	33,982.8	150,336	52,580.5
400,000	to	500,000	68,490	30,405.0	95,602	41,866.9	114,863	50,002.4	126,706	54,230.5
500,000	to	600,000	27,838	15,252.9	28,321	15,458.9	52,458	28,256.6	39,442	21,750.4
600,000	to	700,000	18,381	11,840.2	23,561	15,158.4	18,028	11,606.5	17,255	11,166.3
700,000	to	800,000	14,356	10,753.6	14,692	10,998.4	16,669	12,490.6	12,613	9,435.2
800,000	to	900,000	7,218	6,123.2	15,644	13,243.3	10,722	9,084.0	12,993	10,973.4
900,000	to	1,000,000	9,379	8,978.8	13,761	13,062.2	16,201	15,518.2	16,658	15,895.6
1,000,000	to	2,000,000	37,846	51,676.9	69,211	96,276.8	50,470	72,873.9	56,517	79,631.4
2,000,000	to	3,000,000	15,430	37,818.8	27,030	66,608.4	19,882	49,708.7	22,911	56,726.2
3,000,000	to	4,000,000	8,075	28,290.7	14,256	49,411.7	10,557	36,619.7	13,169	45,083.3
4,000,000	to	5,000,000	5,397	24,325.5	8,003	35,998.1	7,321	32,392.3	9,609	42,469.3
5,000,000	to	6,000,000	3,987	21,722.1	5,111	27,869.9	3,437	18,752.9	5,506	29,911.3
6,000,000	to	7,000,000	1,989	12,841.7	2,888	18,759.6	2,569	16,556.6	3,524	22,775.1
7,000,000	to	8,000,000	1,767	13,209.1	2,703	20,223.6	2,261	16,920.0	2,471	18,454.5
8,000,000	to	9,000,000	1,648	13,981.9	2,150	18,200.6	1,557	13,220.5	2,014	17,102.0
9,000,000	to	10,000,000	1,382	13,189.3	2,132	20,172.3	1,834	17,341.7	1,975	18,709.2
10,000,000	and over		17,019	1,097,167.2	19,090	1,157,460.8	19,568	1,340,356.9	22,431	1,480,017.1
TOTAL			2,839,752	1,593,919.9	3,384,100	1,837,358.0	3,797,729	1,985,200.0	3,975,263	2,210,800.6

5.6 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2007				2008			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		63,494	169.7	37,423	57.0	112,251	298.7	218,640	453.5
5,000	to	10,000	68,046	548.8	61,288	478.2	65,868	501.6	131,450	925.6
10,000	to	20,000	419,059	5,387.6	276,961	3,776.5	328,434	4,668.6	843,793	12,487.5
20,000	to	25,000	386,863	8,153.8	402,194	8,653.9	515,565	11,362.7	29,606	671.3
25,000	to	30,000	204,196	5,718.5	24,267	669.7	29,034	793.7	273,397	7,228.8
30,000	to	40,000	288,350	9,948.0	255,503	8,402.7	241,693	7,860.2	443,213	14,970.3
40,000	to	50,000	571,179	25,440.6	640,453	30,722.8	358,446	16,048.1	337,307	15,821.6
50,000	to	60,000	261,347	14,271.0	159,134	8,739.8	351,901	18,517.4	149,307	8,225.9
60,000	to	70,000	177,022	11,497.4	227,027	14,862.7	169,700	11,102.7	199,798	13,069.2
70,000	to	80,000	219,701	16,487.8	210,647	15,842.1	258,129	19,369.7	212,578	15,985.5
80,000	to	90,000	188,905	16,014.0	246,805	20,997.7	228,097	19,436.5	248,236	20,960.4
90,000	to	100,000	137,390	13,024.7	162,385	15,438.7	223,295	20,908.0	141,476	13,443.2
100,000	to	200,000	598,352	80,103.1	722,713	94,278.9	494,630	64,381.0	501,237	66,447.8
200,000	to	300,000	177,352	43,855.6	150,891	36,599.6	166,380	42,003.1	133,522	33,220.5
300,000	to	400,000	201,245	72,101.5	157,121	55,168.1	146,763	50,043.9	173,398	58,193.0
400,000	to	500,000	67,434	29,859.1	66,185	30,307.9	105,134	46,610.4	67,139	30,470.3
500,000	to	600,000	42,846	23,308.8	60,666	32,436.4	45,243	24,157.9	49,176	26,865.9
600,000	to	700,000	21,268	13,874.2	18,419	11,784.1	21,954	14,401.0	18,180	11,780.9
700,000	to	800,000	13,946	10,469.5	12,902	9,654.5	16,501	12,483.6	14,678	11,024.2
800,000	to	900,000	10,948	9,319.1	10,503	8,913.9	10,766	9,144.0	12,020	10,278.9
900,000	to	1,000,000	11,987	11,406.1	10,181	9,629.6	10,805	10,305.3	12,553	11,994.7
1,000,000	to	2,000,000	52,758	74,023.3	56,974	80,357.9	50,836	71,968.0	64,045	92,200.1
2,000,000	to	3,000,000	24,549	60,424.0	23,858	58,817.1	25,665	62,575.1	23,418	57,394.9
3,000,000	to	4,000,000	15,166	53,114.6	12,256	42,175.9	17,464	61,358.5	14,493	50,859.4
4,000,000	to	5,000,000	9,166	40,975.7	10,050	45,100.9	9,724	44,377.3	9,582	42,706.1
5,000,000	to	6,000,000	5,191	28,412.4	5,275	28,809.6	6,653	35,678.3	8,372	45,567.0
6,000,000	to	7,000,000	3,407	22,078.7	3,253	21,112.5	3,381	22,038.9	4,512	29,216.4
7,000,000	to	8,000,000	3,212	23,897.5	3,291	24,459.0	3,201	23,847.7	4,043	29,989.7
8,000,000	to	9,000,000	2,019	17,067.2	2,587	22,055.8	2,806	23,825.0	2,398	20,457.9
9,000,000	to	10,000,000	2,078	19,792.4	2,239	21,283.0	2,095	20,048.9	1,898	18,053.9
10,000,000	to	and over	21,875	1,528,060.6	25,604	1,763,111.8	26,462	1,947,939.6	28,031	2,184,553.3
TOTAL			4,270,351	2,288,805.0	4,059,055	2,524,698.4	4,048,876	2,718,055.4	4,371,496	2,955,517.4

5.6 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2009				2010			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	34,443	99.9	96,903	119.2	226,832	123.3	57,623	90.8
5,000	to 10,000	23,642	169.9	99,149	828.2	25,976	189.2	64,275	418.1
10,000	to 20,000	336,473	4,676.3	798,999	13,923.4	645,884	10,640.0	680,121	10,129.0
20,000	to 25,000	579,079	13,197.5	14,434	320.0	19,732	448.8	13,809	396.5
25,000	to 30,000	53,231	1,486.9	38,144	1,056.3	204,374	5,994.6	196,271	5,601.3
30,000	to 40,000	360,117	12,930.0	279,777	9,777.0	164,568	5,716.8	149,994	5,160.1
40,000	to 50,000	149,372	6,641.9	165,222	7,385.8	119,191	5,363.3	88,997	4,228.7
50,000	to 60,000	254,739	13,804.6	204,638	11,313.2	145,296	8,144.9	62,301	3,544.7
60,000	to 70,000	188,218	12,267.9	114,883	7,499.0	134,774	8,733.4	153,394	9,973.6
70,000	to 80,000	177,560	13,253.3	163,849	12,292.7	154,722	11,636.4	120,222	9,205.1
80,000	to 90,000	193,843	16,485.5	230,480	19,575.6	197,042	16,743.8	187,882	15,878.5
90,000	to 100,000	246,802	23,176.6	218,960	20,609.9	19,4476	18,554.0	188,719	18,284.8
100,000	to 200,000	444,988	57,979.6	393,468	50,049.1	436,931	55,202.9	560,665	75,272.3
200,000	to 300,000	170,037	43,527.4	171,988	42,247.7	132,991	31,445.0	88,044	22,075.0
300,000	to 400,000	104,882	37,254.7	99,150	33,599.4	75,845	25,877.9	68,380	23,768.0
400,000	to 500,000	43,029	19,192.7	50,767	23,150.4	64,374	28,574.2	64,627	28,899.2
500,000	to 600,000	45,409	24,485.1	27,562	14,884.3	22,638	12,247.1	30,602	16,555.7
600,000	to 700,000	15,464	10,015.4	16,158	10,454.3	13,890	8,942.0	12,703	8,173.2
700,000	to 800,000	11,961	8,915.0	13,806	10,322.6	10,498	7,886.2	10,779	8,027.5
800,000	to 900,000	9,870	8,415.6	12,004	10,157.0	9,416	7,956.7	11,411	8,671.6
900,000	to 1,000,000	11,284	10,677.0	12,931	12,463.4	11,700	11,240.3	8,522	8,015.0
1,000,000	to 2,000,000	61,137	85,964.2	56,868	80,321.4	57,765	82,818.5	53,053	73,512.1
2,000,000	to 3,000,000	26,426	66,080.8	25,403	61,866.4	23,070	56,714.5	27,306	66,311.1
3,000,000	to 4,000,000	14,507	50,824.6	18,298	62,499.8	13,251	45,956.0	16,392	55,645.2
4,000,000	to 5,000,000	10,859	48,686.0	10,023	44,503.1	8,041	35,895.6	8,710	37,534.3
5,000,000	to 6,000,000	5,447	29,619.0	5,295	28,868.9	5,488	29,988.9	7,060	33,947.2
6,000,000	to 7,000,000	4,468	29,299.8	4,628	30,177.6	3,988	25,677.8	5,774	36,757.8
7,000,000	to 8,000,000	2,323	17,373.7	3,014	22,471.8	2,548	19,017.5	3,778	28,192.8
8,000,000	to 9,000,000	2,079	17,576.0	2,289	19,459.2	2,256	19,052.9	3,412	27,719.6
9,000,000	to 10,000,000	2,550	24,455.5	2,192	20,961.0	1,757	16,759.4	2,838	24,561.2
10,000,000	and over	25,611	2,266,399.9	27,437	2,397,420.2	24,689	2,446,513.1	59,023	2,525,854.3
TOTAL		3,609,850	2,974,932.4	3,378,719	3,080,577.6	3,154,003	3,060,054.9	3,006,687	3,192,404.1

5.6 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2011				2012			
			June		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		67,258	82.3	100,192	81.8	43,477	50.7	21,660	38.2
5,000	to	10,000	35,026	254.5	13,562	103.4	26,539	194.7	15,809	105.2
10,000	to	20,000	627,902	9,435.7	594,715	9,255.8	569,233	8,646.4	223,327	3,152.0
20,000	to	25,000	7,395	168.7	64,574	1,504.8	24,139	569.9	328,231	6,764.3
25,000	to	30,000	189,636	5,259.4	112,167	3,228.3	232,944	6,539.9	238,016	6,546.4
30,000	to	40,000	142,354	4,615.1	148,017	4,780.4	71,538	2,477.7	69,800	2,328.9
40,000	to	50,000	60,555	2,666.5	122,477	5,595.0	64,019	2,965.4	106,579	4,755.5
50,000	to	60,000	115,520	6,431.1	37,298	2,071.4	88,814	4,973.9	29,908	1,653.4
60,000	to	70,000	96,042	6,309.6	53,780	3,511.3	42,663	2,769.1	48,482	3,122.8
70,000	to	80,000	88,683	6,710.0	87,052	6,633.2	76,275	5,680.3	56,595	4,278.9
80,000	to	90,000	105,606	8,988.8	139,450	11,906.1	83,886	7,240.9	73,247	6,211.6
90,000	to	100,000	112,767	10,765.8	109,290	10,351.0	112,001	10,706.2	110,501	10,437.3
100,000	to	200,000	691,319	93,173.1	652,296	90,419.1	620,678	88,699.6	551,107	81,527.3
200,000	to	300,000	88,673	21,904.7	111,416	26,617.6	162,319	38,011.3	236,464	55,014.7
300,000	to	400,000	73,233	25,408.9	62,975	21,744.7	60,383	20,852.0	82,064	28,480.3
400,000	to	500,000	64,913	30,139.7	54,185	24,953.1	66,733	30,324.5	56,337	25,144.1
500,000	to	600,000	21,672	11,695.6	24,631	13,314.9	36,722	19,728.6	37,029	19,866.4
600,000	to	700,000	13,241	8,606.6	18,579	12,309.1	21,087	13,886.9	25,096	16,308.1
700,000	to	800,000	12,653	9,518.1	16,841	12,613.8	13,289	9,982.9	16,565	12,444.3
800,000	to	900,000	14,044	11,852.1	7,897	6,670.6	8,759	7,414.1	9,342	7,957.6
900,000	to	1,000,000	9,396	8,933.9	7,872	7,492.3	7,352	6,974.9	8,354	7,950.7
1,000,000	to	2,000,000	52,191	73,250.2	46,576	64,627.9	48,728	68,663.9	50,656	72,846.1
2,000,000	to	3,000,000	24,508	60,020.3	24,570	59,074.9	20,859	50,707.6	23,405	57,404.1
3,000,000	to	4,000,000	15,802	54,727.9	11,338	39,437.1	12,157	41,419.9	10,598	37,014.6
4,000,000	to	5,000,000	7,677	34,262.9	7,910	35,836.6	7,013	31,645.5	6,917	31,068.4
5,000,000	to	6,000,000	6,480	35,824.6	5,582	30,365.5	5,650	30,949.5	5,796	31,737.4
6,000,000	to	7,000,000	3,792	24,652.7	3,300	21,335.7	4,195	27,387.3	3,212	20,811.6
7,000,000	to	8,000,000	2,887	21,631.6	2,582	19,316.9	2,976	22,454.5	2,297	17,160.9
8,000,000	to	9,000,000	2,162	18,368.2	1,946	16,503.6	2,669	22,584.3	2,420	20,527.0
9,000,000	to	10,000,000	1,927	18,365.2	2,063	19,682.6	2,049	19,441.1	1,811	17,314.3
10,000,000	And Over		26,748	2,573,118.9	26,160	2,615,823.3	26,119	2,808,200.5	26,763	2,959,764.8
TOTAL			2,782,062	3,197,142.9	2,671,293	3,197,161.8	2,565,265	3,412,143.9	2,478,388	3,569,737.1

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF		RATES OF MARGIN											
		00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00
2003	June												
	No. of Accounts	550,851	2,029	11,105	18,886	1,310,306	212,519	15,852	344	14,192	32,018	2,054	142,425
	Amount	151,929.1	1,539.1	44,764.0	11,571.5	126,218.0	421,009.7	34,591.4	368.3	12,137.0	60,004.4	3,362.6	62,228.6
	December												
	No. of Accounts	905,514	1,224	25,976	32,592	1,322,535	267,666	22,223	597	10,297	27,159	569	187,296
	Amount	151,722.3	2,367.8	58,391.3	13,108.2	144,191.7	494,292.4	54,786.0	954.5	7,790.4	76,843.4	2,866.9	61,951.4
2004	June												
	No. of Accounts	1,277,175	1,127	23,577	20,339	1,351,570	244,661	26,539	1,270	8,952	58,126	1,872	219,776
	Amount	213,803.0	4,426.6	72,483.5	15,184.2	141,500.2	516,257.5	95,679.7	1,503.1	7,672.5	84,558.9	3,125.0	64,735.8
	December												
	No. of Accounts	1,642,599	3,318	32,534	32,584	1,359,087	314,908	37,582	647	18,456	39,193	715	226,537
	Amount	257,426.6	31,829.1	105,898.1	27,711.5	150,032.7	575,897.8	165,561.8	1,111.0	13,364.5	98,660.4	5,194.2	84,971.9
2005	June												
	No. of Accounts	2,065,294	11,359	27,625	22,904	1,335,489	416,952	50,020	943	17,006	34,289	619	188,964
	Amount	363,397.3	12,131.4	101,052.1	21,954.6	145,025.3	656,920.4	149,871.0	1,290.4	14,684.8	102,673.4	4,657.8	90,899.1
	December												
	No. of Accounts	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823	226,337
	Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.0	3,947.2	108,457.2
2006	June												
	No. of Accounts	2,767,528	19,750	80,744	40,115	975,062	518,309	55,271	3,043	21,469	42,424	1,069	224,893
	Amount	471,124.1	22,081.0	129,890.5	33,198.1	148,641.0	769,044.9	152,405.4	7,207.9	41,970.0	167,589.5	6,260.6	102,154.0
	December												
	No. of Accounts	2,686,212	23,244	95,458	48,162	966,717	766,412	64,006	2,432	20,010	45,128	1,738	212,533
	Amount	465,775.2	15,596.8	95,469.2	37,696.0	201,386.9	912,787.8	182,321.9	9,031.7	31,436.2	208,262.5	5,989.1	117,579.4
2007	June												
	No. of Accounts	2,925,641	12,997	78,266	47,032	957,475	689,420	90,447	5,608	18,625	58,956	1,776	274,148
	Amount	488,955.3	9,455.3	117,257.5	38,598.4	188,670.0	976,875.8	202,800.7	3,565.4	25,780.1	185,411.7	7,988.6	112,129.6
	December												
	No. of Accounts	2,973,643	8,958	50,993	56,184	865,142	608,423	98,341	4,113	16,309	49,684	2,755	177,004
	Amount	624,282.2	14,248.6	137,481.8	57,777.5	232,063.8	901,848.5	219,868.7	3,331.9	24,718.5	244,197.6	8,932.7	117,783.6

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										TOTAL
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	
2003 June											
No. of Accounts	1,816	2,438	1,184	1,054	27,320	262	20	619	63	2,379	2,349,736
Amount	3,940.2	4,224.8	2,842.1	5,362.7	19,209.3	1,395.2	1,067.7	342.9	1,314.4	448.8	969,871.7 (24.43)
December											
No. of Accounts	206	2,811	397	3,631	9,572	64	31	55	17	2,479	2,822,911
Amount	1,111.9	4,862.8	1,308.1	6,194.8	9,736.9	374.7	549.1	151.8	1,796.6	396.0	1,095,749.0 (23.90)
2004 June											
No. of Accounts	208	3,252	101	3,557	9,947	106	23	314	23	2,066	3,254,581
Amount	1,026.2	2,387.3	519.7	6,270.7	9,366.7	275.3	301.2	486.2	546.5	274.4	1,242,384.1 (22.70)
December											
No. of Accounts	420	4,082	208	1,634	8,181	115	20	21	17	-	3,722,858
Amount	2,977.0	5,952.3	556.0	1,846.6	5,541.1	282.0	498.5	74.8	503.5	-	1,535,891.5 (22.44)
2005 June											
No. of Accounts	1,693	4,155	755	1,835	6,075	388	14	40	-	-	4,186,419
Amount	6,737.9	9,950.3	3,264.5	3,257.6	5,830.5	159.1	223.1	172.5	-	-	1,694,152.9 (21.56)
December											
No. of Accounts	257	6,692	186	571	8,717	86	31	1,031	9	-	4,661,967
Amount	3,000.6	7,490.1	1,131.3	2,175.2	4,597.4	173.1	249.2	241.6	246.1	-	1,935,149.1 (21.66)
2006 June											
No. of Accounts	181	3,981	160	3,799	22,568	216	126	763	38	-	4,781,509
Amount	1,673.1	5,438.7	1,590.5	2,155.3	6,856.7	657.1	674.0	227.3	351.9	-	2,071,191.4 (21.16)
December											
No. of Accounts	313	2,158	170	529	3,146	74	77	273	25	-	4,938,817
Amount	2,395.2	7,870.1	1,417.3	1,182.8	3,367.5	61.3	279.5	421.9	204.8	-	2,300,533.2 (22.13)
2007 June											
No. of Accounts	318	2,563	319	1,752	2,056	99	51	330	93	-	5,167,972
Amount	1,980.3	9,543.3	1,364.2	1,839.0	2,349.3	88.6	247.1	467.1	815.0	-	2,376,182.3 (21.76)
December											
No. of Accounts	348	2,635	269	1,005	3,413	139	35	345	96	-	4,919,834
Amount	1,457.9	5,413.9	1,314.5	11,167.2	3,039.6	326.2	271.0	3,478.8	200.3	-	2,613,204.9 (21.05)

Note: Figures in parentheses are weighted average rate of margin.

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF		RATES OF MARGIN											(in million Rupees)
		00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00
2008	June												
	No. of Accounts	2,911,601	1,949	63,922	53,243	1,016,119	492,248	85,373	593	35,026	80,703	1,642	167,300
	Amount	505,239.0	13,306.2	113,680.9	96,777.1	304,237.1	1,064,439.0	239,174.6	5,213.3	50,038.9	263,740.7	5,678.5	76,491.7
	December												
	No. of Accounts	3,161,422	8,260	80,049	134,110	907,976	507,775	82,779	1,426	57,395	69,222	6,473	189,271
	Amount	528,759.7	65,467.3	163,457.5	139,295.0	342,563.1	1,077,208.1	244,660.3	4,267.1	68,359.6	234,266.9	16,667.0	122,288.5
2009	June												
	No. of Accounts	2,342,657	3,078	52,546	42,504	843,441	530,720	72,091	603	19,166	61,710	2,115	262,729
	Amount	629,056.6	13,634.4	134,533.7	180,205.7	277,868.8	1,108,009.6	264,974.0	1,955.2	39,730.4	264,461.2	9,930.7	85,293.5
	December												
	No. of Accounts	2,457,909	9,660	42,782	371,382	867,253	412,844	41,360	260	8,106	17,561	1,157	18,063
	Amount	746,775.0	33,879.1	162,870.7	240,781.8	241,104.4	1,013,469.6	273,132.3	2,070.9	51,018.9	282,808.3	23,834.4	75,891.2
2010	June												
	No. of Accounts	2,218,472	4,451	82,425	33,347	879,565	492,247	54,053	253	9,072	50,470	1,709	159,374
	Amount	648,478.9	28,745.7	293,035.5	112,136.8	264,519.5	1,123,295.0	225,427.3	616.6	46,061.4	276,160.0	12,459.5	93,056.5
	December												
	No. of Accounts	2,347,914	8,807	54,299	38,460	841,271	180,667	59,034	29,629	65,211	52,782	2,991	122,231
	Amount	1,028,547.5	118,263.9	298,542.8	182,547.9	279,386.1	587,522.6	244,506.2	4,998.5	53,281.5	306,629.8	25,234.5	93,615.1
2011	June												
	No. of Accounts	2,181,453	11,192	56,370	21,119	791,769	268,127	49,221	157	14,851	59,869	2,439	137,151
	Amount	1,131,307.6	116,347.3	219,144.7	138,778.9	234,670.5	748,209.4	196,758.7	269.1	46,975.2	289,567.8	22,252.1	69,712.6
	December												
	No. of Accounts	2,220,562	50,892	47,603	20,234	763,330	110,779	48,120	718	10,690	48,009	3,065	151,239
	Amount	987,795.3	176,293.6	243,442.0	147,553.3	231,574.6	710,314.7	198,770.1	493.9	48,692.8	361,167.3	15,423.2	109,939.9
2012	June												
	No. of Accounts	1,953,734	48,192	185,463	16,802	780,084	168,559	40,290	290	20,773	58,568	2,793	130,358
	Amount	1,101,092.7	106,871.7	323,238.0	165,023.4	214,354.2	757,118.7	241,468.3	654.9	49,835.3	330,626.5	24,687.2	83,963.7
	December												
	No. of Accounts	1,663,714	39,332	43,582	21,300	1,134,737	142,080	47,912	276	6,621	50,859	1,840	175,018
	Amount	1,021,936.4	164,263.1	270,975.5	160,006.5	342,203.1	848,295.3	228,952.5	1,537.6	40,506.2	324,533.6	18,671.8	162,078.7

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)												
AS AT THE END OF		RATES OF MARGIN										Total
		55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2008	June											
	No. of Accounts	1,169	2,669	510	1,692	7,924	221	507	1,402	254	-	4,926,067
	Amount	1,490.3	6,918.1	1,361.0	14,484.7	5,854.0	1,985.8	14,671.0	25,280.9	5,575.3	-	2,815,638.2 (23.20)
	December											
	No. of Accounts	925	2,546	3,490	2,130	1,525	282	787	522	973	-	5,219,338
2009	Amount	5,511.1	11,034.1	9,072.5	11,073.7	4,511.2	1,677.8	2,097.3	1,527.4	2,628.9	-	3,056,394.0 (22.02)
	June											
	No. of Accounts	1,264	2,842	1,593	874	2,519	246	945	236,700	650	315	4,481,308
	Amount	4,016.5	7,469.4	9,351.8	3,967.7	5,692.8	1,644.8	2,802.7	31,835.7	2,710.6	1,200.6	3,080,346.3 (21.97)
2010	December											
	No. of Accounts	590	2,242	438	1,152	960	257	353	315	398	2	4,255,044
	Amount	14,735.9	11,016.8	3,789.7	4,609.8	4,255.7	1,970.2	1,589.9	758.9	1,516.7	11.0	3,191,891.2 (20.26)
	June											
	No. of Accounts	1,661	5,099	2,912	3,364	3,786	820	469	453	279	63	4,004,344
2011	Amount	6,072.8	12,559.7	8,312.4	9,036.2	6,336.7	3,091.5	1,673.3	1,797.3	1,122.3	468.8	3,174,463.4 (20.86)
	December											
	No. of Accounts	2,960	5,688	2,880	2,347	24,624	1,901	777	862	799	227	3,846,361
	Amount	8,960.8	21,318.5	8,691.5	12,854.0	10,178.6	6,692.8	6,074.6	4,151.8	3,504.9	858.3	3,306,362.2 (18.10)
2012	June											
	No. of Accounts	2,457	4,012	896	2,245	12,158	1,235	821	1,035	445	766	3,619,788
	Amount	12,502.2	17,460.3	11,943.5	10,111.6	11,312.7	8,204.0	6,086.8	9,860.9	7,117.4	2,228.8	3,310,822.0 (17.8)
	December											
	No. of Accounts	1,561	6,847	1,072	1,109	7,696	581	675	521	436	713	3,496,452
2013	Amount	9,159.1	16,303.5	11,724.0	10,087.8	7,563.5	6,697.9	6,577.4	3,705.1	4,250.5	2,663.2	3,310,192.5 (18.7)
	June											
	No. of Accounts	984	2,121	1,691	1,098	1,254	782	798	813	506	729	3,416,682
	Amount	11,304.9	47,319.8	17,720.6	11,611.9	8,162.1	9,691.3	8,876.2	7,005.5	6,597.2	2,780.4	3,530,004.4 (18.73)
2014	December											
	No. of Accounts	964	2,019	1,070	1,059	1,901	856	701	912	675	453	3,337,881
2015	Amount	13,517.6	20,064.4	16,099.2	10,086.3	10,949.8	10,004.1	7,737.3	7,346.5	6,538.4	2,232.5	3,688,536.3 (19.45)

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2003				2004				2005			
	Jun.		Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	844.2	630.5	3,126.3	3,125.2	1,338.7	1,338.7	32,380.8	32,380.8	27,634.2	27,619.3	30,089.8	28,608.9
01.00*	67.9	67.3	2,809.6	2,809.6	162.3	162.3	13.8	13.8	0.6	0.6	56.4	56.4
02.00*	585.7	585.5	3,702.8	2,278.1	5,662.2	3,971.1	3,735.0	3,402.2	0.0	0.0	-	-
03.00*	3,466.3	2,555.1	12,652.2	9,541.7	7,245.5	6,745.5	9,420.6	5,634.8	2,887.7	2,387.7	4,227.9	3,084.8
03.25	922.7	172.9	188.6	188.6	116.7	116.7	84.6	84.6	-	-	-	-
03.50	1,285.3	1,285.3	971.5	971.5	1,555.8	1,555.8	547.7	547.7	135.0	135.0	0.5	0.5
03.75	460.4	460.4	38.2	38.2	163.8	163.8	396.5	396.5	432.1	432.1	-	-
04.00	3,032.2	2,291.8	3,174.2	3,174.2	2,388.0	2,388.0	2,677.2	2,677.2	2,303.7	2,303.7	3,171.5	2,916.2
04.25	135.3	135.3	298.2	298.2	209.2	209.2	439.3	439.3	316.5	316.5	811.2	811.2
04.50	297.8	297.8	352.6	352.6	603.8	603.8	2,522.7	2,522.7	639.2	448.7	3,598.4	3,598.4
04.75	17.4	17.4	285.2	285.2	90.0	90.0	4.2	4.2	652.6	652.6	1,655.8	1,655.8
05.00	606.1	570.3	6,797.7	3,839.0	9,540.0	9,446.9	8,690.8	8,531.3	1,900.9	1,900.9	2,007.7	1,877.4
05.25	0.0	0.0	1,000.5	1,000.5	-	-	106.9	85.0	-	-	737.6	737.6
05.50	136.0	0.0	1,704.9	1,704.9	55.5	55.5	370.9	370.9	666.7	666.7	1,490.3	1,490.3
05.75	295.0	295.0	544.0	544.0	2.0	2.0	159.2	159.2	-	-	457.4	457.4
06.00	761.4	758.1	1,015.8	1,015.8	5,021.9	4,920.1	2,453.3	2,370.4	4,524.4	2,332.7	1,639.5	1,639.5
06.25	0.2	0.2	44.2	44.2	22.8	22.8	22.1	22.1	929.7	29.0	2,159.0	2,159.0
06.50	28.5	27.3	95.3	95.3	3,210.8	3,180.8	821.2	821.2	113.4	113.4	514.4	514.4
06.75	100.0	100.0	21.4	21.4	125.0	125.0	1,403.5	1,403.5	112.8	112.8	97.1	97.1
07.00	670.4	632.4	4,190.4	4,190.4	6,048.6	5,996.1	5,351.3	5,351.3	3,363.4	3,363.5	2,467.9	2,467.9
07.25	9.9	9.9	1.1	1.1	123.7	123.7	74.9	74.9	1,013.3	48.7	104.2	104.2
07.50	256.0	255.3	741.3	741.3	671.0	671.0	774.9	774.9	3,720.4	2,267.1	1,007.7	1,007.7
07.75	1.7	1.7	2.1	2.1	-	-	2.8	2.8	770.2	770.2	18.9	18.9
08.00	396.0	306.9	983.6	983.6	5,259.3	5,259.3	11,980.1	11,763.0	5,788.1	5,690.3	3,047.9	2,797.9
08.25	1.3	1.3	31.5	31.5	-	-	59.1	59.1	9.2	9.3	775.4	775.4
08.50	230.2	229.7	594.7	594.7	1,117.0	1,117.0	2,807.2	2,807.2	1,286.0	1,286.0	612.7	612.7
08.75	12.1	12.1	43.1	43.1	-	-	83.3	83.3	265.2	265.2	179.2	179.2
09.00	6,860.3	3,820.1	1,948.4	1,948.4	3,447.6	3,447.6	4,346.5	4,346.5	8,236.9	6,198.7	8,025.7	7,863.9
09.25	0.5	0.5	27.3	27.3	7.7	7.7	104.9	104.9	486.1	486.1	203.5	203.5
09.50	192.2	191.9	168.2	168.2	218.1	218.1	478.9	478.9	1,601.1	1,601.1	4,512.3	929.0
09.75	80.5	77.2	20.3	20.3	-	-	44.5	44.5	1,089.6	1,089.7	451.9	451.9
10.00	2,208.8	1,893.3	2,204.4	2,204.4	4,543.1	4,543.1	5,430.6	5,430.6	4,202.4	4,202.4	5,374.1	5,274.1
10.25	181.3	180.0	31.5	31.5	7.5	7.5	19.6	19.6	298.8	298.8	241.1	146.0
10.50	436.1	436.1	628.2	628.2	180.6	180.6	86.7	86.7	501.3	501.3	2,175.2	1,999.1
10.75	5.2	4.3	13.8	13.8	14.4	14.4	24.4	24.4	141.4	141.4	32.6	32.6
11.00	3,222.3	3,151.8	5,763.4	5,763.4	8,042.9	7,992.9	12,212.4	10,770.0	15,584.3	15,454.8	16,738.2	16,532.9
11.25	0.4	0.4	5.4	5.4	1.5	1.5	8.6	8.6	103.0	103.0	1,569.4	1,569.4
11.50	118.1	118.0	80.2	80.2	40.3	40.3	58.5	58.5	226.1	226.1	966.0	966.0
11.75	17.3	0.8	51.8	51.8	21.6	21.6	82.8	82.8	6,838.9	6,838.9	609.8	609.8
12.00	18,547.9	13,416.5	18,022.8	16,073.4	4,875.5	3,849.9	853.9	853.9	2,873.3	2,873.2	11,583.9	11,509.4
12.25	1.1	1.1	7.7	7.7	5.3	5.3	2.0	2.0	60.0	60.0	546.1	546.1
12.50	476.9	476.9	108.5	108.5	253.6	253.6	157.3	157.3	163.6	163.6	1,460.0	1,460.0
12.75	7.9	7.9	28.7	28.7	74.6	74.6	84.9	84.9	142.1	142.1	159.6	159.6
13.00	930.6	910.2	987.1	987.1	1,234.9	1,234.9	4,658.0	4,658.0	1,712.0	1,712.0	15,873.9	15,873.9
13.25	26.7	26.7	46.7	46.7	58.1	58.1	79.8	79.8	218.6	218.6	1,575.0	1,575.0
13.50	265.6	265.1	10.3	10.3	75.7	75.7	268.9	268.9	677.1	677.1	1,163.2	1,163.2
13.75	30.2	28.4	40.9	40.9	133.2	133.2	29.6	29.6	64.3	64.3	347.8	347.8
14.00	13,510.5	13,375.1	13,505.1	13,505.1	8,755.6	8,755.6	291.0	291.0	2,233.5	2,233.5	8,135.7	8,130.4
14.25	0.0	0.0	1.6	1.6	-	-	-	-	-	-	44.2	44.2
14.50	84.2	84.2	36.6	36.6	62.1	62.1	77.6	77.6	257.3	257.4	249.7	249.7
14.75	8.7	8.7	40.3	40.3	26.3	26.3	-	-	18.3	18.3	8.5	8.5
15.00	1,877.1	1,849.6	655.0	655.0	626.4	626.4	481.8	481.8	509.5	509.5	1,077.1	1,077.1
15.25	0.0	0.0	1.4	1.4	22.5	22.5	-	-	1.1	1.1	2.0	2.0
15.50	26.1	26.0	65.1	65.1	19.4	19.4	-	-	24.5	24.6	1.1	1.1
15.75	1.3	1.3	2.1	2.1	36.0	36.0	-	-	3.4	3.4	0.3	0.3
16.00 & over	12,914.3	12,523.0	8,099.7	8,032.7	5,717.6	5,709.6	2,619.1	2,611.4	2,792.1	2,784.4	5,004.1	2,979.8
TOTAL	76,652.2	64,574.9	98,012.9	88,501.6	89,235.5	85,683.5	119,886.0	113,836.1	110,525.	102,036.8	149,060.5	139,375.4

* 01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00 * 03.00 stands for 02.25 to 03.00

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2006				2007				2008	
	Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	12,191.3	12,191.3	10,311.9	10,245.0	7,625.0	7,558.1	8,694.9	8,630.0	8,782.6	8,782.6
01.00*	0.5	0.5	-	-	5.5	5.5	95.0	95.0	0.0	0.0
02.00*	6.5	6.5	25.3	25.3	13.6	13.6	50.8	50.8	75.7	75.7
03.00*	3,505.2	3,505.2	3,651.8	3,651.8	4,043.8	4,043.8	3,776.4	3,776.4	4,617.0	4,617.0
03.25	0.2	0.2	-	-	50.3	50.3	0.0	0.0	225.1	225.1
03.50	90.3	90.3	1.1	1.1	0.2	0.2	2.0	2.0	182.0	182.0
03.75	-	-	-	-	-	-	-	-	629.9	629.9
04.00	1,145.6	1,145.6	1,237.1	1,237.1	5,875.0	5,375.0	2,191.4	2,191.4	3,386.2	3,386.2
04.25	8.5	8.5	-	-	-	-	-	-	33.5	33.4
04.50	226.6	226.6	8.3	8.3	47.9	47.9	174.2	174.2	184.3	184.3
04.75	-	-	33.3	33.3	3.2	3.2	-	-	1,006.8	1,006.8
05.00	858.7	858.7	835.3	835.3	343.1	343.1	440.9	440.9	1,616.8	1,616.8
05.25	459.3	459.3	79.2	79.2	1.6	1.6	1,141.5	1,141.5	211.7	211.7
05.50	1,780.4	1,780.4	394.5	394.5	355.6	355.6	1,379.9	1,379.9	205.4	205.4
05.75	2,073.4	2,073.4	1,656.5	1,656.5	2,338.6	2,338.6	4,009.7	4,009.7	1,009.8	1,009.8
06.00	4,208.2	4,208.2	4,511.3	4,511.3	1,876.0	1,876.0	2,777.4	2,777.4	2,225.2	2,225.2
06.25	2,491.7	691.7	2,539.0	739.0	1,426.3	1,426.3	2,817.6	2,817.6	837.4	837.4
06.50	522.8	522.8	945.8	695.8	1,495.8	1,308.3	2,095.3	1,970.3	622.9	560.4
06.75	466.2	466.2	290.0	290.0	277.4	277.4	937.6	937.6	346.2	346.2
07.00	2,420.9	2,420.9	2,231.2	2,231.2	2,818.0	2,817.3	1,383.7	1,383.7	1,345.1	1,345.1
07.25	155.1	155.1	626.2	626.2	68.2	68.2	196.7	196.7	825.1	825.1
07.50	1,365.0	1,365.0	4,890.9	4,890.9	9,037.5	9,037.5	9,187.4	9,132.1	9,976.3	9,921.0
07.75	43.4	43.4	123.0	123.0	85.3	85.3	32.4	32.4	12.1	12.1
08.00	2,848.9	2,598.6	1,231.1	1,225.9	2,477.6	2,477.6	2,065.8	2,065.8	465.7	465.7
08.25	667.7	667.7	112.3	112.3	1,663.3	1,663.3	74.5	74.5	19.3	19.3
08.50	893.7	893.7	960.5	960.5	800.1	800.1	383.0	383.0	525.9	525.9
08.75	1,854.0	1,569.8	72.0	72.0	240.5	240.5	117.9	117.9	14.6	14.6
09.00	7,129.2	7,091.6	5,428.5	3,434.1	5,955.1	3,988.6	4,302.8	3,586.7	5,861.2	5,799.0
09.25	737.0	737.0	105.0	105.0	199.5	199.5	52.9	52.9	23.2	23.2
09.50	6,271.0	3,440.7	415.9	415.9	3,922.8	3,922.8	135.5	135.5	4,086.1	3,436.1
09.75	569.7	569.7	161.4	161.4	491.8	491.8	143.2	143.2	108.1	108.1
10.00	3,820.9	3,818.3	6,490.1	6,490.1	8,182.0	7,243.3	2,963.2	2,664.7	4,238.9	2,065.8
10.25	527.8	427.8	80.8	80.8	371.6	371.6	601.8	601.8	19.9	19.9
10.50	1,272.7	1,069.3	3,100.9	860.0	1,557.1	1,557.1	394.4	338.0	335.3	239.2
10.75	280.7	230.7	15.6	15.6	16.4	16.4	2,097.0	2,097.0	2.5	2.5
11.00	11,515.1	11,465.1	6,480.9	6,480.9	8,305.5	8,039.3	2,882.0	2,197.5	4,274.8	4,274.8
11.25	219.2	219.2	17.2	17.2	331.7	331.7	2,843.6	2,843.6	274.5	274.5
11.50	2,374.3	2,374.3	1,560.4	1,560.4	4,738.9	3,222.0	11,726.6	11,726.6	3,311.5	2,759.2
11.75	1,450.8	1,450.8	1,172.1	1,128.4	800.7	720.4	1,752.4	1,752.4	1,177.4	1,177.4
12.00	13,902.5	13,901.0	12,735.1	12,735.1	17,610.8	16,621.6	17,838.9	17,749.4	7,392.9	7,075.6
12.25	602.8	602.8	1,027.3	1,027.3	2,365.1	2,365.1	1,780.9	1,780.9	2,251.0	2,251.0
12.50	3,527.8	3,527.8	4,078.1	4,078.1	5,835.0	5,835.0	5,548.3	5,548.3	6,450.3	5,753.2
12.75	653.1	653.1	1,338.6	1,338.6	3,126.7	3,126.7	4,109.4	3,767.0	3,024.0	3,024.0
13.00	16,332.4	16,328.2	17,910.7	17,910.7	13,286.1	13,169.5	20,742.0	20,742.0	22,712.7	20,284.7
13.25	603.2	603.2	974.5	974.5	3,092.5	3,092.5	4,516.3	4,516.3	4,790.3	4,790.3
13.50	1,231.8	1,231.8	4,923.8	4,923.8	6,002.8	6,002.8	5,835.0	5,835.0	15,662.3	15,662.3
13.75	150.2	150.2	1,333.9	1,333.9	5,723.8	5,723.8	2,629.2	2,629.2	2,043.3	2,043.3
14.00	5,127.6	4,938.3	10,509.3	10,505.3	13,046.1	13,040.8	22,915.1	22,830.8	12,769.0	12,718.7
14.25	142.0	142.0	828.9	828.9	1,918.6	1,918.6	800.8	800.8	1,861.8	1,824.2
14.50	3,906.4	3,906.4	4,549.8	4,549.8	2,677.2	2,657.2	3,926.6	3,926.6	3,351.6	3,351.6
14.75	0.1	0.1	584.0	584.0	409.6	404.6	1,406.6	1,406.6	229.6	229.6
15.00	1,284.9	1,284.9	4,621.3	4,613.4	9,699.2	9,699.2	14,480.4	14,480.4	25,450.3	25,450.3
15.25	7.1	7.1	74.6	74.6	2,178.2	2,173.9	995.8	995.8	2,073.4	2,073.4
15.50	28.1	28.1	3,242.2	3,242.2	2,643.0	2,637.5	1,151.0	1,151.0	5,250.5	5,250.5
15.75	35.0	35.0	84.4	84.4	200.8	200.8	158.8	158.8	1,194.6	1,194.6
16.00 & over	6,660.4	4,636.1	16,419.5	16,403.4	17,523.8	17,507.3	21,106.2	21,098.5	41,407.5	41,391.0
TOTAL	130,648.2	122,820.5	147,032.3	140,603.0	185,182.2	178,495.6	203,862.5	201,338.0	221,011.1	213,812.7

Note:- (i) Private Sector excludes Advances to Bank Employees. (ii) Figures do not include financing under Islamic Modes.

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2008		2009				2010	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	20,472.7	20,415.8	22,695.6	22,643.8	19,323.0	19,273.2	26,976.3	25,825.3
01.00*	5.7	5.7	-	-	117.6	117.6	207.3	207.3
02.00*	106.2	106.2	210.9	210.9	375.8	375.8	3,301.9	3,301.9
03.00*	5,913.1	5,913.1	7,285.4	7,285.4	9,605.7	9,605.7	8,851.2	8,851.2
03.25	-	-	39.1	39.1	164.7	164.7	1,233.3	1,233.3
03.50	12.4	12.4	90.3	90.3	773.2	773.2	813.6	813.6
03.75	-	-	77.2	77.2	343.4	343.4	613.9	613.9
04.00	4,030.0	4,030.0	5,167.0	5,167.0	4,935.1	4,935.1	5,001.5	5,001.5
04.25	-	-	220.1	220.1	91.3	91.3	27.2	27.2
04.50	-	-	62.0	62.0	251.2	251.2	2,411.4	2,411.4
04.75	1.1	1.1	36.9	36.9	52.7	52.7	6.6	6.6
05.00	749.0	749.0	1,289.5	1,289.5	2,545.3	2,545.3	396.9	396.9
05.25	339.5	339.5	133.5	133.5	59.8	59.8	9.9	9.9
05.50	407.6	407.6	316.7	316.7	95.7	95.7	37.3	37.3
05.75	71.2	71.2	411.2	411.2	277.7	277.7	-	-
06.00	805.0	805.0	2,510.6	2,510.6	530.9	530.9	1,152.8	1,152.8
06.25	50.5	50.5	108.0	108.0	639.8	639.8	849.5	849.5
06.50	1,394.1	1,394.1	50.0	50.0	1,109.0	1,109.0	1,360.2	1,360.2
06.75	136.3	136.3	-	-	-	-	218.8	218.8
07.00	1,258.9	1,258.9	970.2	970.2	1,440.4	1,440.4	1,438.9	1,438.9
07.25	1,079.6	1,079.6	129.0	129.0	1,146.7	1,146.7	-	-
07.50	21,135.4	21,135.4	11,596.2	11,596.2	14,780.5	14,780.5	2,066.7	2,066.7
07.75	11.6	11.6	0.5	0.5	0.4	0.4	0.4	0.4
08.00	648.1	648.1	1,684.1	1,684.1	3,194.9	3,194.9	1,220.6	1,220.6
08.25	100.4	100.4	51.5	51.5	14.2	14.2	12.4	12.4
08.50	194.2	194.2	60.6	60.6	151.8	151.8	4,842.1	4,842.1
08.75	1,082.0	1,082.0	20.1	20.1	0.4	0.4	0.4	0.4
09.00	270.6	270.6	591.5	591.5	2,449.1	2,443.9	3,644.7	2,577.9
09.25	15.8	15.8	8.5	8.5	4.1	4.1	132.2	132.2
09.50	98.5	98.5	13.4	13.4	12.1	12.1	26.6	26.6
09.75	32.5	32.5	10.8	10.8	105.5	105.5	167.4	167.4
10.00	695.6	648.9	512.5	512.5	1,342.5	1,342.5	705.0	705.0
10.25	22.7	22.7	5.4	5.4	1.1	1.1	1.3	1.3
10.50	81.0	76.1	45.9	45.9	13.2	13.2	126.7	126.7
10.75	49.7	49.7	1.3	1.3	1.8	1.8	4.8	4.8
11.00	3,979.7	3,654.7	906.6	906.6	3,851.2	3,851.2	4,577.2	4,233.6
11.25	808.3	208.3	4.1	4.1	2.4	2.4	2.2	2.2
11.50	330.7	327.3	250.4	250.4	619.7	619.7	50.1	50.1
11.75	1,138.7	1,138.7	403.6	403.6	0.4	0.4	10.1	10.1
12.00	2,772.1	2,429.2	2,504.3	1,709.1	1,652.1	1,652.1	2,103.7	1,200.4
12.25	248.5	248.5	29.9	29.9	127.6	127.6	447.9	447.9
12.50	786.8	786.8	278.5	278.5	435.0	435.0	88.9	88.9
12.75	1,167.5	1,167.5	182.8	182.8	867.7	867.7	307.9	307.9
13.00	5,989.7	5,309.7	7,463.6	7,040.6	4,529.2	4,529.2	6,483.5	6,032.8
13.25	1,259.5	1,259.5	638.7	638.7	4,647.0	2,615.8	2,191.8	1,991.8
13.50	1,342.4	1,342.4	877.2	877.2	8,403.0	4,489.6	1,593.7	1,593.7
13.75	182.9	182.9	135.1	135.1	1,533.0	1,033.0	1,480.1	1,480.1
14.00	14,671.8	14,257.6	9,334.9	8,268.1	7,147.6	6,557.6	8,241.0	7,738.6
14.25	87.3	87.3	127.0	127.0	5,461.3	2,836.4	2,880.0	2,480.0
14.50	1,294.8	1,294.8	1,845.4	1,344.5	4,340.8	3,590.8	1,755.5	1,704.5
14.75	467.6	445.4	1,703.8	1,703.8	11,237.4	8,955.5	3,676.8	3,676.8
15.00	21,838.6	18,925.9	29,900.0	17,646.8	20,496.9	14,180.6	29,385.4	14,784.6
15.25	1,399.1	1,399.1	1,181.9	1,181.9	5,668.9	5,668.9	2,632.0	2,632.0
15.50	10,504.8	10,504.8	13,072.9	12,072.9	8,017.3	8,017.3	9,470.4	9,470.4
15.75	837.2	837.2	2,542.6	2,542.6	8,669.8	8,669.8	3,541.6	3,541.6
16.00 & over	121,026.4	116,065.4	104,758.7	98,551.2	83,282.8	80,641.2	69,098.9	67,253.5
TOTAL	253,405.4	243,035.7	234,547.4	212,249.2	246,941.7	225,237.4	217,878.1	196,363.3

* 01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00 * 03.00 stands for 02.25 to 03.00

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2010		2011				2012			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	24,341.3	24,341.3	25,925.1	25,925.1	29,578.0	28,405.0	17,871.5	17,005.0	31,467.5	27,243.5
01.00*	38.7	38.7	328.4	328.4	454.9	454.9	384.0	384.0	527.3	527.3
02.00*	8,658.7	8,658.7	2,792.0	2,792.0	498.1	498.1	3,498.5	3,498.5	2,953.3	2,953.3
03.00*	5,485.2	5,485.2	9,298.5	9,298.5	11,293.7	11,293.7	9,751.5	9,751.5	8,392.9	8,392.9
03.25	561.1	561.1	3,342.0	3,342.0	2,413.6	2,413.6	1,158.8	1,158.8	281.6	281.6
03.50	1,210.4	1,210.4	882.5	882.5	466.2	466.2	945.9	945.9	619.6	619.6
03.75	639.9	639.9	1,446.1	1,446.1	1,904.4	1,904.4	142.8	142.8	511.6	511.6
04.00	3,544.0	3,544.0	4,349.0	4,349.0	7,608.5	7,608.5	4,498.7	4,498.7	8,443.8	8,443.8
04.25	290.2	290.2	1,730.7	1,730.7	1,016.4	1,016.4	509.4	509.4	192.5	192.5
04.50	2,516.2	2,516.2	3,252.8	3,252.8	2,510.5	2,510.5	183.0	183.0	157.6	157.6
04.75	-	-	96.6	96.6	136.3	136.3	484.7	484.7	66.8	66.8
05.00	283.7	283.7	1,079.0	1,079.0	3,267.9	3,267.9	1,586.1	1,586.1	940.5	940.5
05.25	-	-	185.7	185.7	290.9	290.9	141.1	141.1	180.2	180.2
05.50	-	-	769.6	769.6	129.8	129.8	228.1	228.1	92.9	92.9
05.75	-	-	114.0	114.0	-	-	10.3	10.3	-	-
06.00	1,110.8	1,110.8	1,794.8	1,794.8	1,830.1	1,830.1	700.6	700.6	687.6	687.6
06.25	767.0	767.0	1,013.0	1,013.0	156.3	156.3	-	-	-	-
06.50	197.7	197.7	1,212.7	1,212.7	1,325.7	1,325.7	119.5	119.5	-	-
06.75	-	-	-	-	2.7	2.7	-	-	-	-
07.00	2,055.4	2,055.4	342.5	342.5	1,115.1	1,115.1	3,504.4	1,233.6	1,259.0	1,259.0
07.25	-	-	-	-	-	-	-	-	-	-
07.50	10.8	10.8	22.4	22.4	339.5	339.5	240.3	240.3	19.5	19.5
07.75	-	-	-	-	-	-	0.1	0.1	-	-
08.00	350.0	350.0	143.2	143.2	1,085.9	1,085.9	962.8	962.8	868.5	868.5
08.25	-	-	-	-	1,028.6	1,028.6	243.5	243.5	-	-
08.50	582.0	582.0	416.0	416.0	1,244.8	1,244.8	10.3	10.3	379.6	379.6
08.75	13.1	13.1	-	-	-	-	-	-	2,737.0	2,737.0
09.00	3,009.5	1,937.5	1,309.6	242.8	1,655.7	630.7	32,390.5	28,311.8	10,763.7	9,696.9
09.25	535.3	535.3	-	-	-	-	-	-	7,371.6	7,371.6
09.50	2,328.0	2,328.0	-	-	44.4	44.4	-	-	12,881.9	12,881.9
09.75	266.5	266.5	89.4	89.4	76.6	76.6	85.7	85.7	5,150.1	4,671.8
10.00	4,180.0	4,180.0	421.8	421.8	2,502.7	2,502.7	109.0	109.0	3,973.3	3,973.3
10.25	3.4	3.4	440.2	440.2	555.7	555.7	1,005.1	1,005.1	2,833.2	2,833.2
10.50	61.0	61.0	237.4	50.0	610.0	610.0	5.5	5.5	8,751.8	1,491.7
10.75	2.4	2.4	200.0	200.0	996.6	996.6	761.6	761.6	1,464.8	1,464.8
11.00	1,919.2	1,919.2	5,825.5	5,825.5	11,803.3	11,803.3	11,353.6	11,353.6	5,519.2	5,472.3
11.25	128.3	128.3	-	-	-	-	-	-	3,086.9	3,086.9
11.50	1.7	1.7	1.4	1.4	1.2	1.2	241.8	241.8	1,118.6	1,118.6
11.75	1.0	1.0	6.0	6.0	292.9	292.9	142.0	142.0	241.5	241.5
12.00	583.9	583.9	549.5	549.5	3,844.8	3,844.8	11,601.1	11,601.1	20,085.3	17,085.3
12.25	627.1	627.1	91.5	91.5	1,601.1	1,601.1	3,889.2	3,889.2	1,592.7	1,592.7
12.50	797.6	797.6	1,323.1	1,323.1	4,375.2	4,375.2	2,691.4	2,691.4	3,475.4	3,475.4
12.75	9.6	9.6	9.4	9.4	4,223.4	4,223.4	5,838.0	5,838.0	7,998.2	2,812.6
13.00	6,035.9	6,035.9	4,389.0	4,389.0	9,145.8	8,670.7	18,259.9	11,124.5	12,134.7	11,976.0
13.25	524.3	524.3	472.3	472.3	1,782.8	1,782.8	2,275.2	2,275.2	1,807.7	1,807.7
13.50	1,006.2	1,006.2	2,809.6	2,809.6	2,479.2	2,479.2	5,220.1	5,220.1	2,997.1	2,883.0
13.75	1,031.7	1,031.7	1,741.5	1,741.5	2,077.5	1,242.8	1,537.9	1,289.6	847.7	649.4
14.00	7,454.1	6,397.3	5,700.2	5,433.2	7,618.3	7,607.5	19,269.4	18,220.6	9,923.0	9,304.3
14.25	2,901.1	2,427.0	2,850.1	2,850.1	1,236.0	1,236.0	1,486.9	1,486.9	1,299.5	1,299.5
14.50	1,627.1	1,627.1	1,497.1	1,497.1	2,007.8	2,007.8	12,110.5	5,299.9	7,264.1	671.0
14.75	2,564.6	2,564.6	3,984.9	3,535.6	2,878.4	2,878.4	4,306.4	4,306.4	1,254.0	1,254.0
15.00	35,043.7	23,634.4	29,221.9	19,891.9	27,352.0	20,953.6	30,933.1	30,933.1	15,128.5	15,128.5
15.25	2,224.8	2,173.8	3,765.8	3,414.9	3,595.7	3,595.7	1,627.4	1,627.4	622.3	622.3
15.50	4,478.8	4,478.8	11,616.9	11,526.2	15,990.9	15,952.6	11,734.9	11,734.9	10,560.8	10,556.4
15.75	3,080.8	3,080.8	4,106.8	4,106.8	2,563.1	2,563.1	1,965.0	1,965.0	876.2	876.2
16.00 & over	72,382.8	71,543.3	66,163.4	59,456.9	69,208.1	63,675.0	63,946.9	48,531.8	32,923.6	32,888.2
TOTAL	207,466.7	192,564.0	209,360.5	190,911.8	250,217.6	234,728.9	291,964.0	254,089.7	254,726.0	225,741.9

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2003				2004			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	29,132.5	23,397.7	31,532.6	31,254.3	32,246.7	31,618.7	74,200.6	72,742.9
01.00 #	3,934.7	3,923.5	4,350.8	2,592.8	1,177.8	813.8	571.1	207.2
02.00 #	11,143.0	6,291.9	59,261.6	25,268.1	62,845.5	22,996.7	8,221.7	4,956.6
03.00 #	56,382.8	43,813.4	151,550.7	140,078.7	143,855.7	122,298.0	46,065.5	35,195.0
04.00 #	106,960.6	90,472.1	97,405.4	88,947.0	188,008.0	155,468.7	160,741.0	115,346.9
05.00 #	52,470.1	43,906.4	82,379.2	75,204.9	99,503.2	91,120.1	265,452.3	212,689.3
06.00 #	83,674.1	29,117.0	68,522.7	63,431.8	90,638.9	79,622.7	188,980.1	169,947.5
07.00 #	30,531.3	25,660.8	48,423.5	46,516.0	65,397.1	65,047.7	132,669.9	127,529.0
08.00 #	45,406.7	41,769.9	59,558.9	59,280.1	81,677.5	71,516.8	124,608.9	123,964.2
08.25	1,280.4	630.0	1,170.0	570.0	1,769.0	1,169.0	5,957.9	5,357.9
08.50	11,774.0	7,791.9	11,021.6	11,021.6	17,225.1	17,225.1	36,792.4	36,313.7
08.75	895.5	837.0	807.0	807.0	1,285.5	1,285.5	3,845.0	3,843.4
09.00	21,513.9	18,972.4	31,475.2	28,775.1	36,946.2	35,546.9	49,004.6	48,162.3
09.25	979.9	157.0	3,243.9	443.9	775.8	775.8	1,275.1	1,275.1
09.50	8,994.2	7,113.0	6,147.9	5,565.6	4,659.9	4,659.9	19,239.9	19,234.9
09.75	1,232.1	1,232.1	1,492.5	1,492.5	2,976.6	2,976.6	1,013.4	1,013.4
10.00	38,997.9	32,378.6	47,316.0	46,264.5	42,056.6	41,784.4	49,701.7	49,542.5
10.25	2,213.4	794.6	238.6	230.4	145.2	145.2	1,132.5	1,132.5
10.50	3,870.2	3,832.6	6,565.1	4,518.3	6,544.6	6,544.6	4,503.7	4,501.1
10.75	331.0	331.0	2,490.4	2,490.4	171.4	171.4	194.1	194.1
11.00	44,550.1	42,296.5	34,930.9	34,778.6	53,493.9	52,050.5	59,481.6	59,461.1
11.25	512.2	100.8	387.4	387.4	65.2	65.2	1,405.9	1,404.6
11.50	2,600.6	2,541.4	1,428.0	1,308.2	1,377.1	1,334.3	6,480.2	6,458.2
11.75	1,134.1	333.1	615.1	615.1	913.4	913.4	180.1	180.1
12.00	45,743.6	41,705.8	36,099.0	33,477.3	28,418.4	28,415.6	15,587.6	15,584.5
12.25	178.4	146.2	184.0	184.0	27.1	27.1	273.5	273.5
12.50	8,864.1	5,814.5	3,301.5	3,301.5	1,387.3	1,387.3	3,161.5	3,161.5
12.75	247.4	246.5	319.8	319.8	104.7	104.7	507.3	507.3
13.00	18,841.6	14,535.3	15,910.3	15,910.3	10,588.3	10,588.3	10,451.5	9,827.2
13.25	177.4	177.4	199.2	199.2	5,200.8	5,200.8	540.1	540.1
13.50	1,938.3	1,867.3	2,903.9	2,903.9	1,198.8	1,198.8	900.5	900.5
13.75	4,393.8	3,602.9	3,787.9	3,084.6	5,745.7	5,745.7	4,049.6	4,019.6
14.00	146,555.0	138,376.4	122,657.3	121,746.4	111,770.9	110,352.1	87,380.8	87,378.2
14.25	337.2	137.0	144.7	144.7	15.0	15.0	665.8	658.6
14.50	1,533.6	1,355.0	443.0	443.0	642.8	642.8	1,101.5	1,101.1
14.75	242.0	142.0	55.3	39.4	51.7	51.7	39.5	39.5
15.00	23,569.2	22,937.2	13,931.0	13,892.1	7,961.2	7,935.9	7,607.1	7,607.1
15.25	118.6	36.7	69.1	69.1	0.0	0.0	102.3	102.3
15.50	1,052.7	932.3	174.1	174.1	300.3	300.3	76.9	76.9
15.75	1,827.4	672.8	548.8	548.8	275.5	275.5	203.3	203.3
16.00	15,741.5	15,381.0	14,969.4	13,806.6	11,018.5	8,670.1	7,375.5	7,375.5
16.25	183.7	181.2	255.4	255.4	-	-	126.0	126.0
16.50	1,871.1	1,857.8	731.4	656.8	1,481.1	219.5	3,842.4	3,839.7
16.75	28,665.3	27,200.9	511.5	511.5	881.7	881.7	924.2	924.2
17.00	2,997.8	2,993.7	989.9	989.9	4,097.5	4,097.5	348.4	348.4
17.25	29.3	29.3	144.5	144.5	8.4	8.4	75.9	75.9
17.50	324.1	313.3	207.0	207.0	180.7	180.7	55.8	55.8
17.75	0.1	0.1	81.5	81.5	0.9	0.9	62.6	62.6
18.00	3,582.0	3,570.9	10,391.7	10,390.1	6,018.4	6,017.4	4,626.3	4,625.9
18.25	1,689.0	1,548.8	432.2	285.8	10.1	10.1	57.6	57.6
18.50	147.2	147.2	174.7	174.7	285.5	285.5	34.1	34.1
18.75	72.2	72.2	64.0	63.3	3.3	3.3	26.2	26.2
19.00	6,490.9	6,463.7	3,678.6	3,678.6	4,074.0	4,073.6	6,370.3	6,348.9
19.25	58.7	58.7	105.1	105.1	5.2	5.2	92.2	92.2
19.50	84.4	84.4	47.2	47.2	98.3	98.3	251.4	251.4
19.75	41.6	41.6	98.1	98.1	-	-	75.1	75.1
20.00 & over	15,105.1	15,043.0	11,810.0	11,810.2	15,540.8	15,496.9	17,293.5	17,293.5
TOTAL	893,219.5	735,368.1	997,736.1	911,586.6	1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4

01.00 stands for 00.25 to 01.00 and so on up to 08.00 which stands for 07.25 to 08.00.

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2005				2006			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	90,365.5	89,383.5	77,244.0	76,657.9	90,056.5	86,934.2	101,089.4	100,019.3
01.00 #	656.6	203.2	3,074.6	1,307.8	1,766.2	1,252.2	1,545.5	1,049.3
02.00 #	6,069.4	2,804.5	8,033.6	4,928.0	4,128.6	4,128.6	5,349.9	5,350.0
03.00 #	19,022.2	19,022.2	15,256.0	15,256.0	17,928.6	17,928.6	8,554.2	8,554.2
04.00 #	33,003.9	29,450.4	23,790.0	23,781.1	16,849.0	16,843.8	25,963.8	25,963.8
05.00 #	66,898.0	51,841.6	16,500.2	15,201.5	22,772.9	15,484.0	12,904.5	12,902.9
06.00 #	77,515.8	66,453.8	62,194.2	49,009.1	89,220.6	82,803.4	81,265.5	78,915.3
07.00 #	143,759.4	112,673.5	52,929.0	52,424.1	20,024.7	20,020.4	47,810.8	47,189.9
08.00 #	266,967.8	227,966.2	67,710.1	63,349.6	74,058.7	69,004.8	129,349.4	127,366.2
08.25	24,729.5	20,581.0	8,833.6	7,833.6	3,991.7	3,957.2	605.7	605.7
08.50	36,981.8	35,317.2	21,217.5	19,191.4	30,146.2	29,185.8	28,573.3	27,787.9
08.75	42,204.9	25,474.8	18,626.8	14,331.8	14,575.2	6,928.7	3,103.7	1,137.3
09.00	136,610.3	101,770.4	250,872.1	216,190.4	140,904.2	118,689.5	68,714.7	61,918.4
09.25	18,779.4	17,423.1	22,301.5	14,461.9	18,587.9	15,949.3	5,978.8	2,541.8
09.50	29,282.9	28,511.1	67,538.7	33,066.9	82,869.0	36,135.1	61,980.9	12,535.0
09.75	14,551.1	13,315.9	29,845.8	23,386.1	39,714.4	26,237.9	14,707.6	10,951.9
10.00	113,555.3	111,385.0	159,949.9	134,497.9	182,168.6	149,422.5	135,173.3	110,666.2
10.25	9,456.6	8,958.0	22,594.8	21,695.0	39,295.1	22,428.0	24,940.4	20,876.6
10.50	17,143.9	16,885.0	48,650.7	46,860.5	87,250.3	64,892.7	58,597.3	42,157.4
10.75	6,610.4	6,610.5	20,291.6	18,621.6	31,106.6	27,329.2	43,205.3	39,525.5
11.00	121,330.2	121,320.3	156,235.5	154,342.2	154,033.1	144,161.6	192,503.1	156,435.3
11.25	4,858.0	4,857.1	10,251.2	10,020.5	27,749.6	26,599.9	35,560.2	24,404.1
11.50	14,604.3	14,603.3	27,138.5	27,089.5	39,806.2	39,793.1	76,329.5	69,080.3
11.75	9,131.5	9,125.8	12,525.3	12,521.5	37,686.5	37,195.1	28,119.3	24,480.7
12.00	43,832.5	43,823.9	150,963.5	145,103.4	133,828.2	133,771.4	195,503.8	185,826.4
12.25	4,740.3	4,735.3	6,538.1	6,538.1	23,269.6	22,622.6	22,137.8	21,337.8
12.50	6,875.1	6,860.3	37,187.1	37,187.1	37,140.5	37,140.5	67,980.6	63,970.3
12.75	2,013.6	2,013.6	2,816.0	2,816.0	22,122.6	21,902.6	15,416.8	15,200.7
13.00	24,626.1	24,043.5	121,817.1	121,277.4	123,219.4	122,304.5	177,160.6	176,232.0
13.25	1,644.0	1,644.0	1,112.6	1,112.6	9,632.7	9,632.7	10,358.3	10,358.3
13.50	1,820.6	1,820.6	10,971.9	10,943.5	20,037.4	20,037.4	34,645.2	34,638.2
13.75	6,891.9	6,891.9	4,628.7	4,628.7	4,971.3	4,971.3	15,857.5	15,857.5
14.00	111,134.8	111,134.8	132,267.6	132,265.6	145,121.4	145,120.8	178,144.5	177,723.1
14.25	814.6	814.6	1,805.6	1,805.6	2,887.8	2,887.8	6,741.8	6,741.8
14.50	943.1	943.1	3,886.3	3,886.3	11,680.9	11,680.9	24,216.9	24,216.9
14.75	241.9	241.8	2,885.2	2,885.2	708.6	708.6	10,715.4	10,715.4
15.00	13,208.1	13,207.7	24,845.0	24,845.0	25,381.0	25,381.0	55,591.0	55,591.0
15.25	75.7	75.7	232.3	232.3	1,397.9	1,397.9	3,484.5	3,484.5
15.50	113.1	113.1	9,333.4	9,333.4	352.9	352.9	6,147.5	6,147.5
15.75	82.3	82.3	80.6	80.6	206.0	206.0	958.9	958.9
16.00	6,189.0	6,189.0	17,334.8	17,334.8	8,029.3	7,875.5	16,132.2	16,132.2
16.25	59.7	59.7	93.6	93.6	162.0	162.0	649.3	649.3
16.50	5,761.2	5,760.7	1,667.5	1,667.5	1,461.1	1,461.1	3,118.1	3,118.1
16.75	461.9	461.9	89.3	89.3	10,002.0	10,002.0	13,545.3	13,545.3
17.00	379.2	379.2	3,660.0	3,660.0	4,993.1	4,993.1	13,283.0	13,283.0
17.25	45.0	45.0	47.5	47.5	158.2	158.2	12.2	12.2
17.50	96.2	96.2	76.5	76.5	4,168.9	4,168.9	7,182.5	7,182.5
17.75	48.9	48.9	46.6	46.6	36.3	36.3	47.6	47.6
18.00	10,050.2	10,050.2	9,628.2	9,628.2	15,365.0	15,365.0	15,021.6	15,021.6
18.25	179.5	179.5	38.6	38.6	183.0	183.0	151.5	131.3
18.50	13.5	13.5	48.9	48.9	49.9	49.9	201.5	201.5
18.75	23.1	23.1	7.9	7.9	321.1	321.1	3.5	3.5
19.00	10,371.1	10,371.1	828.3	828.3	15,078.7	15,078.7	4,806.3	4,806.3
19.25	46.1	46.1	49.0	49.0	919.5	919.5	3.4	3.4
19.50	3.8	3.8	2.3	2.3	8.9	8.9	52.2	52.2
19.75	69.6	69.6	17.8	17.8	908.0	908.0	96.3	96.3
20.00 & over	26,682.6	26,682.5	37,475.8	37,475.8	50,049.6	50,037.4	62,206.9	62,204.9
TOTAL	1,583,627.1	1,414,863.6	1,786,088.7	1,632,078.9	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2007				2008			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	83,867.2	82,072.6	71,973.0	71,277.4	68,442.4	68,395.8	72,155.1	72,145.1
01.00 #	1,616.7	1,092.3	3,618.6	2,632.0	4,323.5	3,534.9	868.1	868.1
02.00 #	7,600.7	7,600.7	9,695.0	9,695.0	6,353.2	6,353.2	9,050.7	8,257.8
03.00 #	12,779.2	12,779.2	11,318.3	11,318.3	11,125.2	11,125.2	12,442.4	12,442.4
04.00 #	29,517.3	29,517.3	26,124.4	26,124.4	30,801.7	29,775.8	22,599.0	22,599.0
05.00 #	14,662.2	14,662.2	19,976.8	19,959.0	20,985.5	20,985.5	17,161.7	16,427.4
06.00 #	45,104.4	43,992.0	34,509.1	33,298.3	32,397.8	31,491.6	21,749.5	20,399.4
07.00 #	66,447.4	66,395.4	70,870.3	70,708.0	57,718.3	57,717.2	38,727.7	38,727.0
08.00 #	135,613.1	134,667.6	163,975.5	162,943.6	151,380.8	150,900.5	163,923.4	163,674.9
08.25	595.0	595.0	259.4	259.4	88.1	88.1	1,851.9	1,851.9
08.50	19,137.4	8,560.5	6,636.6	6,043.5	2,116.0	2,115.8	3,245.9	3,243.3
08.75	5,181.9	431.3	443.0	442.0	170.9	90.0	1,051.9	1,051.2
09.00	41,255.0	35,721.9	58,163.4	51,565.8	101,011.7	98,097.8	79,344.0	79,344.0
09.25	5,447.3	2,980.3	10,526.5	9,838.6	1,643.0	1,643.0	2,691.7	891.7
09.50	35,327.9	26,740.9	26,065.5	9,709.1	14,281.0	14,281.0	8,176.7	8,176.7
09.75	20,461.7	20,240.1	36,151.4	22,642.9	10,058.5	9,705.5	2,541.9	408.9
10.00	143,174.9	112,842.1	131,781.9	84,927.2	52,239.5	35,120.8	31,506.6	25,130.5
10.25	26,620.4	13,875.5	41,028.6	33,592.0	11,828.8	9,923.9	3,967.0	3,967.0
10.50	36,264.9	31,791.7	72,475.8	62,690.5	30,473.9	26,887.4	11,217.3	11,158.8
10.75	40,822.0	34,443.0	66,800.6	51,431.0	39,228.7	22,790.6	8,000.8	7,912.8
11.00	169,596.6	124,066.5	162,740.5	108,830.8	169,020.1	94,252.5	27,530.2	27,429.4
11.25	44,639.3	35,066.8	46,360.5	45,167.1	54,634.9	54,064.4	9,134.8	9,134.8
11.50	104,195.4	51,440.4	72,335.8	58,400.3	82,040.0	74,605.8	18,096.1	18,096.1
11.75	37,339.4	30,300.8	32,078.3	29,712.7	26,060.7	25,411.0	5,463.7	4,604.2
12.00	197,235.2	194,990.3	200,708.6	196,237.8	140,906.4	124,535.3	33,181.8	32,656.6
12.25	30,248.2	28,607.5	32,610.1	31,578.4	28,332.7	26,330.0	4,756.3	4,755.2
12.50	74,828.2	72,467.8	56,000.4	55,998.6	50,296.6	42,313.1	10,222.1	10,222.1
12.75	27,788.6	23,430.4	51,602.8	51,602.8	34,077.5	30,117.6	9,081.7	9,081.7
13.00	162,426.3	161,286.1	164,192.4	161,099.1	243,388.4	196,764.7	39,825.8	36,822.3
13.25	13,949.8	13,949.8	11,774.1	11,773.9	27,075.9	24,402.0	5,116.1	5,062.1
13.50	42,098.9	42,092.4	48,648.5	47,948.5	82,395.6	80,395.6	35,871.7	35,871.7
13.75	9,362.9	9,201.1	13,073.8	12,758.4	23,229.7	19,018.5	9,095.8	8,909.1
14.00	197,794.5	196,910.3	340,896.6	337,880.7	295,117.4	282,252.0	85,252.3	82,781.6
14.25	4,058.5	4,058.5	5,339.2	5,339.2	18,998.6	17,998.6	19,187.5	12,187.5
14.50	27,934.0	27,899.5	24,205.0	24,195.4	43,687.5	43,450.4	30,884.9	25,293.9
14.75	2,126.2	2,126.2	5,491.3	5,491.3	11,833.9	11,189.5	33,351.2	24,891.3
15.00	88,985.3	87,795.3	107,074.7	105,146.3	200,373.1	199,862.6	259,097.7	186,852.0
15.25	1,110.5	1,110.5	5,403.5	5,403.5	10,874.8	10,874.8	45,101.6	39,808.5
15.50	7,848.8	7,848.8	5,605.8	5,605.8	21,369.2	18,540.6	86,010.3	77,328.4
15.75	2,096.6	2,096.6	3,413.5	3,413.5	6,031.7	4,986.7	58,415.9	38,795.1
16.00	39,213.2	39,213.2	24,428.5	24,273.1	114,542.8	109,314.4	275,315.2	229,253.2
16.25	833.2	833.2	128.7	128.7	2,268.8	2,268.8	51,879.3	39,261.1
16.50	7,880.3	7,877.1	8,203.6	8,203.6	18,538.9	18,538.9	151,307.5	84,041.5
16.75	3,939.2	3,939.2	4,129.8	4,129.8	9,205.7	9,205.7	40,888.1	40,800.8
17.00	8,364.8	8,364.8	6,144.9	6,144.9	60,479.0	60,479.0	303,816.6	261,199.0
17.25	30.8	30.8	74.3	74.3	7,399.4	7,399.4	80,555.9	70,456.2
17.50	94.8	94.8	547.6	547.6	4,313.5	4,313.5	63,797.9	63,247.7
17.75	86.3	86.3	695.8	695.8	1,018.8	1,018.8	26,366.8	24,165.4
18.00	15,360.0	15,360.0	22,402.4	22,402.4	52,474.3	52,474.3	126,367.6	125,779.5
18.25	788.2	788.2	967.1	967.1	189.9	189.9	23,321.7	22,762.6
18.50	1,270.6	1,270.6	76.6	76.6	1,329.3	1,329.3	38,268.1	36,267.5
18.75	606.5	606.5	1,105.8	1,105.8	61.3	61.3	11,920.9	11,920.9
19.00	9,960.7	9,960.7	6,949.0	6,949.0	11,168.4	11,168.4	86,597.2	86,427.4
19.25	0.3	0.3	7.2	7.2	93.1	93.1	10,012.2	10,012.2
19.50	165.7	165.7	34.2	34.2	27.5	27.5	25,938.0	25,938.0
19.75	220.9	220.9	10.2	10.2	23.7	23.7	2,255.6	2,253.6
20.00 & over	85,024.8	85,024.7	81,487.7	80,584.8	95,079.8	95,077.1	147,429.6	147,004.9
TOTAL	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9

01.00 stands for 00.25 to 01.00 and so on up to 08.00 which stands for 07.25 to 08.00.

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2009				2010			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	96,578.0	91,811.4	217,290.6	181,752.3	87,250.9	86,101.0	209,942.3	186,830.2
01.00 #	349.4	349.4	1,094.2	324.6	1,522.0	738.4	2,019.7	1,141.5
02.00 #	6,467.8	5,706.8	7,834.4	7,834.4	8,875.4	8,875.4	14,811.8	14,811.8
03.00 #	15,066.3	13,844.4	16,658.3	15,394.7	22,978.5	21,695.8	21,777.3	20,492.7
04.00 #	23,902.8	23,894.7	24,766.1	24,718.3	25,524.7	25,524.7	30,096.2	30,096.2
05.00 #	23,321.7	22,696.2	10,347.8	10,347.8	16,284.1	16,284.1	22,416.8	22,416.8
06.00 #	10,010.1	10,010.1	14,245.2	14,245.2	5,492.8	5,492.8	15,643.4	15,643.4
07.00 #	33,053.1	33,052.9	46,744.3	46,744.3	29,866.4	29,866.4	22,554.6	22,554.6
08.00 #	194,205.2	194,204.2	194,022.1	194,022.1	76,269.1	76,269.1	27,253.1	27,253.1
08.25	878.9	878.9	289.9	289.9	3,819.3	3,819.3	865.8	865.8
08.50	10,607.2	10,562.1	13,272.2	13,272.0	50,670.3	50,670.3	9,136.2	9,136.2
08.75	74.1	73.7	339.5	339.5	5,738.9	3,938.9	2,367.1	2,367.1
09.00	84,828.3	84,188.4	92,403.7	92,403.7	185,612.7	185,525.3	124,819.5	124,819.5
09.25	1,881.1	81.1	3,087.2	1,287.2	2,095.1	2,095.1	4,731.1	4,731.1
09.50	7,342.0	7,342.0	7,511.5	7,511.5	8,502.5	8,502.5	80,604.2	80,604.2
09.75	1,576.6	509.2	485.5	485.5	810.6	810.6	4,620.5	4,620.5
10.00	14,019.4	12,953.7	10,346.0	10,346.0	13,494.8	13,067.8	103,406.1	103,406.1
10.25	1,548.6	1,548.6	3,242.1	3,242.1	10,126.6	10,126.6	4,583.6	4,553.6
10.50	8,139.7	8,139.7	6,040.5	5,715.6	5,203.7	5,203.7	4,392.2	4,392.2
10.75	3,669.4	3,669.4	2,266.4	2,206.4	805.1	805.1	939.7	939.7
11.00	15,199.1	14,683.8	16,138.7	16,136.7	19,315.3	19,315.3	13,954.5	13,926.0
11.25	6,176.5	6,176.5	3,863.1	3,863.1	829.0	827.8	1,567.0	1,567.0
11.50	7,045.5	7,045.5	8,903.5	6,653.5	12,848.8	7,113.5	5,929.7	3,901.7
11.75	2,283.3	2,145.1	2,425.2	2,421.1	1,627.9	1,407.0	626.7	624.3
12.00	33,214.0	31,113.0	28,259.2	28,258.6	29,670.7	27,720.7	15,482.5	13,348.2
12.25	1,818.6	1,818.6	11,750.1	10,249.3	15,722.8	14,277.6	2,974.3	2,972.0
12.50	3,044.1	3,041.3	13,157.9	11,410.0	23,458.5	18,566.0	8,410.8	6,650.0
12.75	9,850.7	7,551.1	19,668.1	14,562.8	31,647.4	15,703.7	13,754.5	13,753.1
13.00	68,837.4	46,841.9	79,249.9	61,035.5	73,314.8	61,703.3	59,842.5	40,860.3
13.25	12,094.7	8,551.9	36,448.7	30,433.4	61,323.9	54,220.9	23,680.6	19,644.9
13.50	8,000.0	7,229.9	97,639.0	65,031.2	69,210.6	58,325.4	63,244.4	47,275.1
13.75	28,919.0	19,557.4	93,176.8	59,431.9	96,408.5	72,625.4	74,267.1	59,018.5
14.00	171,234.8	134,964.1	175,736.3	137,051.6	229,980.6	176,456.7	193,600.0	159,000.9
14.25	41,061.3	29,068.1	54,324.0	52,583.4	89,388.4	78,885.1	77,314.2	61,362.1
14.50	60,853.3	46,303.8	111,408.0	98,322.8	79,341.5	53,377.0	91,638.8	81,950.0
14.75	115,180.3	49,691.0	107,044.6	50,132.5	55,260.1	52,856.0	75,201.1	68,613.5
15.00	389,125.6	241,128.0	283,499.5	165,594.9	490,882.4	165,505.3	378,483.9	205,176.9
15.25	84,424.9	35,542.4	99,307.9	47,106.6	166,842.6	103,655.3	82,269.0	74,121.3
15.50	64,463.1	59,349.5	202,379.2	118,388.7	75,103.1	74,159.8	74,147.0	71,911.4
15.75	126,349.0	73,198.7	77,227.8	75,781.9	53,927.8	53,927.8	148,696.1	71,936.4
16.00	238,642.8	182,775.8	177,784.6	136,836.8	244,086.5	235,842.6	374,511.3	257,800.0
16.25	50,588.3	31,679.0	23,600.4	22,902.1	44,097.9	42,606.0	40,929.2	39,027.9
16.50	42,355.5	39,782.5	56,697.1	56,567.1	42,368.1	37,919.5	73,124.5	69,407.5
16.75	41,308.6	39,305.3	16,423.7	16,093.8	9,700.3	9,700.3	32,502.5	32,502.5
17.00	262,519.9	231,636.9	227,174.3	222,221.8	141,446.7	139,418.8	183,136.7	180,938.2
17.25	36,919.7	36,919.7	12,759.7	12,759.7	7,218.4	7,218.4	9,235.0	9,235.0
17.50	27,572.6	27,227.8	20,601.3	20,596.8	26,904.1	26,904.1	34,578.2	34,575.3
17.75	32,066.7	32,066.7	14,329.1	14,289.6	8,745.9	8,745.1	8,213.3	8,213.3
18.00	80,332.3	76,152.3	63,405.4	63,376.9	72,897.0	72,893.7	109,987.9	106,734.1
18.25	16,187.8	16,187.8	5,635.5	5,635.5	2,651.4	2,651.4	4,088.0	4,088.0
18.50	20,887.2	20,879.2	15,382.8	15,382.8	20,474.4	20,473.2	23,398.7	23,373.5
18.75	14,503.8	14,503.8	2,455.1	2,455.1	751.9	751.9	2,304.3	2,304.3
19.00	57,928.5	56,965.0	20,013.0	20,013.0	19,192.7	19,192.7	14,918.9	14,918.9
19.25	4,102.9	4,102.9	2,529.6	2,529.6	287.8	287.8	787.5	787.5
19.50	6,685.2	6,685.2	1,587.1	1,587.1	2,402.9	2,402.9	1,305.8	1,305.8
19.75	3,210.9	3,210.6	303.4	303.4	5,972.3	5,972.3	691.9	691.9
20.00 & over	123,291.2	123,287.7	90,372.2	90,372.2	70,338.8	70,338.8	73,115.5	73,115.5
TOTAL	2,845,798.9	2,293,886.9	2,944,949.6	2,390,855.9	2,956,585.4	2,369,362.0	3,098,895.5	2,558,309.5

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	259,165.3	224,338.5	124,245.6	123,403.3	210,478.1	182,915.6	212,510.5	207,580.5
01.00 #	1,583.2	682.2	2,360.1	1,432.7	1,706.2	642.1	2,162.3	1,055.3
02.00 #	10,376.9	10,376.9	4,565.2	4,565.2	9,741.5	9,738.4	10,465.1	10,444.3
03.00 #	25,778.4	25,778.4	21,589.1	21,187.3	26,163.1	25,525.6	26,461.9	26,461.7
04.00 #	33,058.8	33,058.8	26,142.9	26,141.0	22,502.1	22,500.5	26,183.7	26,182.3
05.00 #	25,825.7	25,824.3	31,117.0	31,116.7	32,119.8	32,054.8	29,124.9	29,054.7
06.00 #	6,148.2	6,148.2	12,731.3	12,731.3	12,806.3	12,806.3	6,089.7	6,089.7
07.00 #	21,994.2	21,994.2	19,269.2	19,269.2	16,342.9	16,342.9	13,899.8	13,899.8
08.00 #	25,378.0	20,377.9	20,937.4	14,390.3	27,933.6	17,161.5	8,393.3	8,393.3
08.25	892.8	892.8	587.3	587.3	1,272.1	1,272.1	415.9	178.9
08.50	4,832.4	4,832.4	5,518.9	5,518.9	6,680.0	6,680.0	2,058.5	2,058.5
08.75	825.7	825.7	939.4	939.4	1,081.2	1,081.2	3,916.4	3,916.4
09.00	109,620.1	109,620.1	100,456.3	100,456.3	297,500.1	227,416.6	72,759.7	66,865.4
09.25	821.5	821.5	712.4	712.4	2,531.9	2,531.9	16,189.5	16,189.4
09.50	3,873.9	3,873.9	2,426.7	2,426.7	3,669.4	3,669.4	240,628.5	199,021.1
09.75	1,439.3	1,439.3	2,812.4	2,812.4	1,058.8	1,058.8	40,112.6	31,300.4
10.00	46,522.0	46,500.1	37,561.2	37,551.3	34,790.0	34,790.0	107,614.5	59,724.3
10.25	4,475.9	4,475.9	6,313.8	6,313.8	2,390.6	2,390.6	75,395.7	36,568.9
10.50	10,853.7	10,853.2	12,253.1	12,193.1	7,459.6	7,459.6	84,068.7	54,585.6
10.75	7,009.9	7,009.9	6,232.2	6,232.2	6,526.2	6,526.2	59,864.1	47,496.0
11.00	142,992.9	142,859.5	271,617.3	248,695.4	133,224.1	133,179.1	191,319.6	140,111.0
11.25	1,933.5	1,933.5	2,940.3	2,940.3	2,603.9	2,603.9	78,624.1	74,208.1
11.50	1,732.1	1,732.1	3,290.7	3,290.7	3,493.1	3,424.3	47,597.1	46,288.3
11.75	598.5	598.5	11,089.9	5,917.7	4,343.7	4,241.7	60,350.4	54,144.9
12.00	18,093.4	15,960.2	36,082.3	32,665.6	63,876.3	57,206.6	133,352.3	116,333.3
12.25	3,079.2	2,432.7	26,314.4	17,506.3	21,313.5	14,452.0	99,973.5	65,608.3
12.50	5,502.4	2,826.9	26,140.0	24,372.4	43,226.8	35,074.7	236,340.5	115,990.4
12.75	9,344.1	3,527.9	30,307.9	23,547.3	87,992.0	26,626.6	164,943.6	42,663.0
13.00	38,942.0	35,730.2	84,141.3	67,803.9	141,718.8	116,637.0	157,678.4	116,424.9
13.25	5,209.0	5,209.0	66,419.3	61,496.6	85,061.0	67,308.7	48,024.0	43,727.4
13.50	24,996.3	23,263.8	41,498.0	37,701.6	107,218.3	87,501.7	58,757.5	45,640.4
13.75	32,053.6	27,585.3	71,761.4	65,055.5	69,247.8	66,347.8	29,057.4	28,956.0
14.00	162,510.1	135,901.7	135,521.8	122,961.0	188,104.2	150,604.3	123,287.7	109,378.8
14.25	43,352.4	38,989.2	56,703.9	54,201.9	122,401.5	47,115.9	25,502.7	18,501.9
14.50	71,930.2	54,013.1	72,170.7	69,497.2	217,344.9	80,873.8	35,511.2	32,615.1
14.75	62,098.4	54,184.6	78,820.2	78,143.5	121,087.3	63,454.5	18,029.5	18,028.0
15.00	313,347.8	215,400.4	226,841.7	167,001.9	279,102.4	178,254.5	354,911.3	256,530.1
15.25	67,265.0	61,997.1	87,240.3	84,339.2	45,917.7	43,912.3	28,958.8	28,958.8
15.50	148,152.4	138,260.9	124,302.9	90,568.7	86,947.8	83,693.2	76,145.8	75,508.8
15.75	57,675.0	49,225.0	182,395.2	64,195.7	69,251.9	27,767.8	26,631.6	16,644.9
16.00	368,577.8	251,378.9	296,347.6	162,702.4	136,170.7	132,767.1	78,003.0	75,066.5
16.25	220,179.4	36,805.5	71,884.6	65,788.7	19,918.3	17,768.0	10,728.9	10,723.3
16.50	94,208.6	64,336.2	61,454.5	48,078.4	31,602.7	31,602.2	17,531.7	17,495.4
16.75	25,859.6	25,582.4	44,640.0	43,630.1	13,347.4	11,730.3	6,485.0	5,484.0
17.00	260,693.1	256,622.1	169,591.3	163,733.0	174,508.1	145,217.0	54,784.8	54,086.6
17.25	14,444.0	14,444.0	29,592.5	29,592.5	9,460.9	9,442.2	6,821.5	6,803.3
17.50	44,099.2	44,099.2	30,077.6	30,053.3	26,712.9	26,710.4	23,770.0	15,168.4
17.75	15,188.7	15,182.7	18,046.1	18,042.7	5,050.3	5,047.4	3,784.8	3,782.2
18.00	83,308.7	81,647.8	87,868.0	83,482.7	45,337.2	41,487.0	55,101.5	46,343.7
18.25	6,704.9	6,700.9	18,859.4	18,854.2	4,584.4	4,579.6	2,497.7	2,493.3
18.50	15,509.5	15,509.5	19,390.1	19,386.7	14,979.0	14,975.9	14,552.0	14,549.2
18.75	5,454.5	5,454.1	8,664.1	8,664.1	4,954.4	4,954.4	2,629.1	2,629.1
19.00	62,306.8	62,303.1	47,781.4	47,781.4	42,863.3	42,863.3	52,734.2	52,529.3
19.25	2,472.5	2,472.5	3,745.4	3,745.4	665.3	665.3	472.7	472.7
19.50	2,492.3	2,492.3	3,709.7	3,709.7	5,123.7	5,123.7	6,303.6	6,303.6
19.75	2,095.7	2,095.7	1,370.1	1,370.1	1,401.8	1,401.8	1,093.8	1,093.8
20.00 &	66,582.6	66,582.6	72,581.5	72,581.5	83,129.8	82,343.9	63,203.8	61,992.4
TOTAL	3,101,461.6	2,525,065.1	3,059,974.9	2,573,079.9	3,238,040.4	2,483,523.8	3,433,810.3	2,670,345.4

01.00 stands for 00.25 to 01.00 and so on up to 08.00 which stands for 07.25 to 08.00.

5.10 Classification of Scheduled Banks' Advances Weighted Average Rates of Return/Interest Interest Bearing & Islamic Modes of Financing

(Percent per annum)

AS AT THE END OF		Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	TOTAL ADVANCES
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28
	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	6.99
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56
2008	Jun.	11.77	12.81	11.54	12.34	12.12	11.29	13.83	12.49
	Dec.	15.01	15.61	14.39	14.48	13.52	15.06	15.70	14.63
2009	Jun.	14.34	14.84	14.16	14.04	13.37	15.78	14.93	14.25
	Dec.	14.18	13.40	12.12	12.72	12.81	11.97	14.67	13.18
2010	Jun.	15.06	14.21	13.05	13.64	12.31	13.46	14.71	13.63
	Dec.	15.15	13.77	12.93	13.06	12.26	12.90	14.49	13.36
2011	Jun.	16.19	11.14	12.71	13.62	12.53	12.76	14.61	13.46
	Dec.	13.74	12.93	13.25	13.88	12.40	12.47	14.85	13.68
2012	Jun.	9.61	11.81	12.75	12.43	11.90	14.00	13.64	12.81
	Dec.	10.08	11.15	11.15	11.88	12.27	13.21	12.69	11.93

5. 10 Classification of Scheduled Banks' Advances Weighted Average Rates of Interest

(Percent per annum)

AS AT THE END OF	Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	TOTAL ADVANCES
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Interest Bearing

2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	10.66	11.87
	Dec.	10.61	7.56	7.21	11.99	12.15	7.68	6.95	8.95
2004	Jun.	9.20	6.01	6.89	11.21	9.08	7.08	9.04	8.41
	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	5.60
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	7.01
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	8.18
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	9.71
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	11.00
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	11.25
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	11.64
2008	Jun.	13.62	12.37	11.78	13.16	12.21	13.32	13.02	12.53
	Dec.	14.64	13.88	13.83	12.05	13.60	16.55	13.74	13.60
2009	Jun.	14.86	12.15	13.45	11.91	14.14	15.30	13.21	13.54
	Dec.	14.07	11.62	12.38	12.78	13.70	12.43	12.35	12.66
2010	Jun.	14.85	13.86	10.90	9.63	12.77	12.07	13.02	12.20
	Dec.	14.72	13.36	11.69	12.02	12.48	13.45	12.92	12.36
2011	Jun.	15.78	12.42	11.33	11.11	12.01	11.04	12.85	12.01
	Dec.	14.78	10.20	11.53	8.89	11.46	13.12	12.90	11.81
2012	Jun.	12.80	12.86	11.89	11.07	12.49	12.30	13.29	12.43
	Dec.	15.40	12.28	10.55	8.31	10.20	8.40	11.41	10.77

Islamic Modes of Financing

2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	10.31	9.19
	Dec.	10.20	5.17	5.75	7.72	10.08	6.37	8.47	7.64
2004	Jun.	10.86	4.86	5.73	6.61	9.27	5.88	8.34	7.19
	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	7.11
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	8.94
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	10.33
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	10.68
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	11.13
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	11.57
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	11.55
2008	Jun.	11.75	12.87	11.53	12.26	12.11	11.23	13.90	12.48
	Dec.	15.02	15.76	14.42	14.62	13.51	15.00	15.89	14.72
2009	Jun.	14.18	15.01	14.19	14.20	13.27	15.83	15.08	14.31
	Dec.	14.18	13.61	12.10	12.72	12.71	11.93	14.88	13.22
2010	Jun.	15.08	14.26	13.16	13.81	12.25	13.59	14.83	13.73
	Dec.	15.20	13.80	13.01	13.10	12.24	12.86	14.59	13.43
2011	Jun.	16.24	11.04	12.81	13.74	12.57	12.81	14.73	13.55
	Dec.	13.50	13.06	13.40	14.18	12.46	12.42	15.04	13.83
2012	Jun.	9.46	11.63	12.84	12.51	11.84	14.11	13.68	12.84
	Dec.	9.53	11.10	11.19	12.10	12.43	13.30	12.80	12.02

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2003					
Over all	9.40	8.04	7.77	9.95	14.21
Government	5.99	5.75	3.50	6.15	-
Non-Financial Public Sector Enterprises	8.16	7.14	5.14	9.88	-
Non-Bank Financial Institutions	7.60	8.43	6.94	6.51	-
Private Sector(Business)	9.79	8.26	5.65	11.03	14.35
NGOs & Non-Profit Institutions	6.65	9.64	3.51	5.61	11.00
Personal	9.83	7.74	13.43	8.61	9.06
Others	10.14	10.59	6.25	11.45	14.52
Dec.2003					
Over all	7.76	6.80	6.72	7.42	13.74
Government	2.94	2.10	10.50	3.56	-
Non-Financial Public Sector Enterprises	5.71	5.04	3.94	6.67	-
Non-Bank Financial Institutions	4.56	5.59	4.34	3.64	-
Private Sector(Business)	7.92	6.70	4.17	8.09	13.96
NGOs & Non-Profit Institutions	5.44	8.82	2.75	3.85	11.00
Personal	9.76	9.55	12.63	7.75	6.56
Others	7.60	7.17	5.71	9.49	13.11
Jun.2004					
Over all	7.28	6.63	6.51	7.28	13.74
Government	3.53	4.00	-	2.91	-
Non-Financial Public Sector Enterprises	4.60	3.99	3.35	6.54	-
Non-Bank Financial Institutions	4.43	5.26	3.80	3.31	-
Private Sector(Business)	7.33	6.55	4.11	8.19	13.95
NGOs & Non-Profit Institutions	6.15	8.34	2.96	4.94	11.91
Personal	10.07	9.47	13.20	8.40	6.36
Others	8.51	8.65	4.40	9.67	12.34
Dec.2004					
Over all	6.99	6.42	7.56	6.89	12.20
Government	4.24	4.22	-	4.28	-
Non-Financial Public Sector Enterprises	4.58	4.49	4.35	4.94	-
Non-Bank Financial Institutions	4.85	5.35	4.85	3.84	-
Private Sector(Business)	6.88	6.30	5.30	7.31	12.37
NGOs & Non-Profit Institutions	5.86	7.97	8.01	4.06	9.07
Personal	9.93	8.79	16.60	8.59	6.46
Others	4.17	6.01	6.07	1.80	12.17

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2005					
Over all	8.81	8.46	10.24	8.22	12.39
Government	8.00	8.14	-	7.53	-
Non-Financial Public Sector Enterprises	6.66	6.19	7.37	7.38	-
Non-Bank Financial Institutions	7.73	8.29	7.96	6.60	-
Private Sector(Business)	8.47	8.12	7.61	8.34	12.59
NGOs & Non-Profit Institutions	6.39	9.17	8.50	3.09	11.99
Personal	11.68	10.99	19.09	9.16	5.97
Others	8.22	7.67	7.21	10.37	11.78
Dec.2005					
Over all	10.17	9.91	12.02	9.66	12.34
Government	9.31	9.36	4.66	9.34	-
Non-Financial Public Sector Enterprises	8.47	8.07	7.52	9.81	-
Non-Bank Financial Institutions	9.81	10.13	9.34	9.23	-
Private Sector(Business)	9.84	9.68	9.05	9.78	12.55
NGOs & Non-Profit Institutions	6.32	8.90	11.10	3.30	12.00
Personal	12.62	11.79	20.22	10.03	6.12
Others	9.70	9.14	8.09	12.50	12.66
Jun.2006					
Over all	10.61	10.36	13.04	10.03	12.28
Government	9.68	9.87	4.71	9.20	-
Non-Financial Public Sector Enterprises	9.01	9.36	8.75	8.41	-
Non-Bank Financial Institutions	10.01	10.08	10.06	9.78	-
Private Sector(Business)	10.12	9.90	9.89	10.36	12.51
NGOs & Non-Profit Institutions	5.73	8.07	11.59	3.42	12.00
Personal	13.71	12.99	20.65	10.67	5.82
Others	10.29	10.72	8.09	10.24	12.12
Dec.2006					
Over all	11.12	11.04	14.26	10.33	12.32
Government	10.08	10.04	-	10.22	-
Non-Financial Public Sector Enterprises	10.26	10.34	10.24	10.07	-
Non-Bank Financial Institutions	10.75	10.75	11.20	10.66	-
Private Sector(Business)	10.60	10.48	10.37	10.55	12.59
NGOs & Non-Profit Institutions	7.67	11.15	11.94	3.96	12.54
Personal	14.12	13.99	22.31	10.38	6.15
Others	10.41	12.47	9.55	8.32	11.78

* Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2007					
Over all	11.55	11.49	14.49	10.80	12.47
Government	10.87	10.81	-	11.01	13.00
Non-Financial Public Sector Enterprises	10.41	10.45	10.23	10.35	-
Non-Bank Financial Institutions	10.93	10.98	11.09	10.69	-
Private Sector(Business)	10.91	10.78	10.31	11.10	12.85
NGOs & Non-Profit Institutions	8.16	11.02	11.56	5.37	12.69
Personal	14.94	15.18	22.63	10.52	5.02
Others	10.77	11.89	9.42	10.08	12.37
Dec.2007					
Over all	11.56	11.43	13.37	11.58	12.44
Government	10.80	10.74	-	10.93	13.00
Non-Financial Public Sector Enterprises	10.37	10.31	9.72	10.60	-
Non-Bank Financial Institutions	11.05	11.04	10.83	11.18	-
Private Sector(Business)	11.14	10.93	10.30	11.80	12.83
NGOs & Non-Profit Institutions	8.64	10.68	13.13	5.38	12.00
Personal	14.15	14.31	20.42	12.04	5.10
Others	10.74	11.16	0.01	10.15	11.06
Jun.2008					
Over all	12.49	12.48	15.38	12.59	9.44
Government	11.45	11.44	-	11.52	14.00
Non-Financial Public Sector Enterprises	12.24	12.13	11.73	12.53	-
Non-Bank Financial Institutions	12.08	12.21	11.92	11.53	-
Private Sector(Business)	12.01	11.95	11.66	12.97	9.64
NGOs & Non-Profit Institutions	9.64	12.60	15.19	5.95	12.00
Personal	15.36	15.65	25.30	12.17	4.73
Others	12.22	12.79	0.00	11.19	12.50
Dec.2008					
Over all	14.63	14.70	17.18	14.83	9.26
Government	16.00	16.02	-	15.96	-
Non-Financial Public Sector Enterprises	15.25	15.23	15.88	15.23	-
Non-Bank Financial Institutions	15.58	15.40	15.88	15.89	-
Private Sector(Business)	14.38	14.40	14.94	15.47	9.42
NGOs & Non-Profit Institutions	11.16	16.05	19.00	6.31	12.00
Personal	15.34	15.54	24.77	12.65	4.85
Others	12.66	16.54	-	4.08	12.79

* Including zero rate of return
(Contd.)

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2009					
Over all	14.25	14.44	16.11	14.14	9.16
Government	15.35	15.38	16.00	15.25	-
Non-Financial Public Sector Enterprises	14.28	14.51	14.64	13.51	-
Non-Bank Financial Institutions	13.51	15.38	14.18	9.55	-
Private Sector(Business)	13.82	13.96	13.77	14.53	9.34
NGOs & Non-Profit Institutions	10.89	16.53	16.50	6.31	12.24
Personal	15.83	16.23	24.29	13.15	3.71
Others	13.73	15.77	1.68	11.76	12.37
Dec.2009					
Over all	13.18	13.88	14.43	11.15	9.01
Government	15.06	15.09	16.00	14.96	-
Non-Financial Public Sector Enterprises	12.30	13.82	13.68	8.57	-
Non-Bank Financial Institutions	11.74	14.33	14.44	3.75	7.00
Private Sector(Business)	12.76	13.48	12.35	10.77	9.16
NGOs & Non-Profit Institutions	10.95	14.80	14.77	7.32	16.00
Personal	14.91	15.34	22.82	12.38	4.46
Others	12.93	15.42	0.00	9.72	15.05
Jun.2010					
Over all	13.63	13.66	13.76	14.31	9.03
Government	14.92	15.04	15.28	14.59	-
Non-Financial Public Sector Enterprises	13.59	13.39	12.98	14.29	-
Non-Bank Financial Institutions	14.28	14.43	13.05	13.94	15.26
Private Sector(Business)	13.20	13.21	12.14	14.56	9.16
NGOs & Non-Profit Institutions	15.24	14.73	14.08	15.68	16.00
Personal	14.67	15.12	20.47	12.67	4.33
Others	13.73	14.24	0.00	13.20	15.09
Dec.2010					
Over all	13.36	13.90	13.18	12.05	9.10
Government	15.40	15.35	-	15.57	-
Non-Financial Public Sector Enterprises	12.71	13.88	13.55	8.65	-
Non-Bank Financial Institutions	10.44	14.18	13.13	2.54	15.45
Private Sector(Business)	12.99	13.55	11.72	11.67	9.23
NGOs & Non-Profit Institutions	11.14	14.64	15.00	7.56	-
Personal	14.50	15.01	19.83	12.72	4.36
Others	16.31	14.40	0.00	17.17	13.51

*Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All Banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2011	13.46	14.03	12.81	12.16	9.24
Over all	15.83	15.79	-	15.95	-
Government	12.28	14.54	14.26	6.87	-
Non-Financial Public Sector Enterprises	10.13	14.23	13.22	2.82	16.39
Non-Bank Financial Institutions	13.09	13.64	11.89	11.81	9.34
Private Sector(Business)	14.77	14.18	15.50	15.41	15.00
NGOs & Non-Profit Institutions	14.12	14.39	17.59	13.39	4.61
Personal	15.24	15.46	-	15.13	15.30
Others					
Dec.2011					
Over all	13.68	13.89	12.24	13.80	9.18
Government	15.54	15.55	-	15.52	-
Non-Financial Public Sector Enterprises	13.31	13.33	12.97	13.29	-
Non-Bank Financial Institutions	14.82	14.75	12.67	15.04	16.41
Private Sector(Business)	13.27	13.49	11.40	13.58	9.30
NGOs & Non-Profit Institutions	11.36	14.26	13.75	9.02	15.00
Personal	14.98	15.67	17.11	13.56	4.28
Others	14.33	14.47	-	14.26	14.43
Jun.2012					
Over all	12.81	13.34	13.61	11.57	9.21
Government	14.40	14.38	-	14.45	-
Non-Financial Public Sector Enterprises	11.66	13.67	12.94	6.92	-
Non-Bank Financial Institutions	12.59	14.29	13.13	8.71	16.39
Private Sector(Business)	12.44	12.88	12.03	11.57	9.31
NGOs & Non-Profit Institutions	10.70	14.32	-	7.57	-
Personal	14.61	15.22	24.29	12.66	4.36
Others	15.30	13.30	-	16.32	13.23
Dec.2012					
Over all	11.93	12.14	10.16	11.39	12.13
Government	13.09	13.26	-	12.60	-
Non-Financial Public Sector Enterprises	11.27	11.88	9.72	10.32	-
Non-Bank Financial Institutions	12.20	12.62	11.52	11.11	16.79
Private Sector(Business)	11.45	11.59	9.36	10.94	12.33
NGOs & Non-Profit Institutions	13.56	12.83	-	14.23	15.00
Personal	15.10	15.97	15.72	13.60	4.13
Others	11.27	12.31	-	10.72	13.68

Weighted Average Advances And Deposits Rates

