

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks			(End of Period: Million Rupees)		
BORROWERS	2004		2005		2006
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	50,817.4	58,255.7	83,770.2	71,128.2	107,132.8
A. Federal Government:	20,212.8	36,207.0	50,107.6	36,203.6	53,822.8
(1) Commodity Operations	19,839.0	34,667.3	47,393.1	32,713.4	49,249.8
(2) Others	373.7	1,539.7	2,714.4	3,490.2	4,573.0
B. Provincial Governments:	30,604.7	22,048.7	33,662.6	34,924.7	53,310.0
(1) Commodity Operations	29,710.9	20,596.5	32,654.4	33,907.9	52,473.7
(2) Others	893.8	1,452.2	1,008.2	1,016.8	836.4
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	81,770.6	80,929.9	82,960.1	86,429.4	95,021.3
(1) Agriculture, Forestry, Hunting & Fishing	-	-	5.0	-	-
(2) Mining & Quarrying	1,192.1	-	-	-	175.4
(3) Manufacturing	49,587.1	50,015.2	47,823.8	47,603.6	47,353.2
(4) Construction	58.2	-	-	-	-
(5) Utilities	4,598.3	197.3	235.3	2,586.5	7,125.8
(6) Commerce	4,018.5	5,921.9	4,363.7	8,860.4	7,921.3
(7) Transport, Storage & Communication	21,762.5	24,465.8	22,579.5	24,582.2	32,414.6
(8) Services	554.0	329.7	70.8	473.7	31.0
(9) Others	-	-	7,882.1	2,323.0	-
III. Non-Bank Financial Institutions :	24,759.9	35,444.3	38,457.9	42,959.5	53,442.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	3,966.9	6,740.0	5,450.1	3,900.0	5,872.6
(3) Insurance Companies	122.1	338.0	607.0	1,092.7	775.2
(4) Micro Finance	-	-	-	-	200.0
(5) Other NBFC's	20,671.0	28,366.3	32,400.8	37,966.8	46,595.0
IV. Private Sector Enterprises :	909,148.8	1,135,797.3	1,201,390.7	1,404,194.2	1,445,360.0
A. Agriculture, Hunting and Forestry	113,457.5	118,759.7	127,106.1	137,860.4	131,542.3
(1) Growing of crops	62,211.5	68,329.4	75,253.6	85,645.5	85,535.8
(2) Farming of animals	10,127.1	12,353.8	13,120.9	13,580.4	14,328.1
(3) Agricultural and animal husbandry	2,877.0	577.1	455.2	924.3	565.4
(4) Agricultural machinery and equipments	37,760.0	37,334.6	38,118.3	37,529.1	31,020.6
(5) Hunting, trapping, forestry & logging	482.0	164.8	158.2	181.1	92.3
B. Fishing and fish farming etc.	1,455.4	2,596.0	2,380.8	1,784.8	1,184.0
C. Mining and Quarrying	15,034.2	8,836.3	8,112.7	9,484.5	10,412.4
(1) Mining of coal	352.4	555.5	666.2	3,619.4	4,573.1
(2) Crude petroleum & natural gas	9,123.5	6,389.4	5,921.3	5,246.8	5,101.9
(3) Iron & non-ferrous metal ores	2,918.0	859.7	341.9	142.1	63.9
(4) Quarrying of stone, sand and clay	338.1	192.2	152.8	126.1	44.8
(5) Chemical, fertilizer, Salt etc.	2,302.2	839.5	1,030.4	350.2	628.8
D. Manufacturing	572,835.1	698,301.5	735,867.6	848,064.1	865,087.2
(1) Food products and beverages	101,937.3	108,077.2	121,339.5	129,271.0	141,615.2
(2) Tobacco products	2,280.6	1,279.1	660.9	735.0	715.8
(3) Textiles	281,387.2	367,518.9	366,503.9	435,599.0	416,346.7
i) Spinning, weaving, finishing of textiles	238,661.3	314,647.3	302,374.6	355,956.9	344,821.4
a) Spinning of fibers	143,447.4	201,206.8	199,193.7	237,100.9	210,736.6
b) Weaving of textiles	43,521.3	46,404.4	52,745.3	60,683.2	66,325.8
c) Finishing of textiles	51,692.6	67,036.1	50,435.7	58,172.8	67,759.0
ii) Made-up textile articles	22,566.5	25,599.1	39,210.4	45,062.0	39,030.4
iii) Knit wear	6,436.7	8,821.8	9,944.6	14,804.1	15,094.0
iv) Carpets and rugs	6,277.8	4,385.2	3,886.7	4,904.1	4,682.1
v) Other textiles n.e.s.	7,444.9	14,065.5	11,087.6	14,871.9	12,718.7
(4) Wearing apparel, readymade garments etc.	33,899.4	25,756.9	29,709.2	28,525.9	29,650.4

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		
	2004		2005		2006
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	12,634.7	15,060.0	15,417.9	17,314.2	16,540.4
i.) Tanning & dressing of leather, luggage, handbags etc.	6,773.2	8,364.0	7,776.7	7,385.6	7,956.7
ii.) Footwear	5,861.4	6,696.1	7,641.2	9,928.6	8,583.7
6) Wood and products of wood cork	973.4	839.1	1,322.6	1,201.9	1,913.6
7) Paper, paperboard and products	6,551.7	5,767.0	8,888.1	9,680.4	9,945.2
8) Printing, publishing and allied industries	2,118.7	2,337.8	2,515.2	3,011.1	2,708.3
9) Coke and refined petroleum products	2,574.3	10,173.9	12,741.0	11,605.2	7,972.6
10) Chemicals and chemical products	41,126.4	50,503.7	51,617.6	56,133.4	65,613.6
11) Rubber and plastics products	4,064.5	5,038.7	6,275.7	7,776.2	7,169.8
12) Other non-metallic mineral products	24,005.5	32,922.8	38,630.6	52,949.7	70,324.0
13) Basic metals	11,621.1	9,984.7	12,024.9	15,841.5	16,039.8
14) Fabricated metal products	3,259.6	5,706.7	5,793.3	7,500.4	6,398.3
15) Machinery and equipment	6,673.3	9,420.5	10,505.9	12,548.2	12,408.3
16) Office, accounting and computing machinery	484.9	395.9	649.1	362.6	193.7
17) Electrical machinery and apparatus	9,864.2	12,547.4	12,655.8	15,284.5	13,551.3
18) Radio, television and communication equipment and apparatus	3,279.8	2,698.6	3,342.5	3,908.4	3,713.5
19) Medical, precision and optical instruments, watches and clocks	3,190.7	4,957.5	3,743.5	3,989.4	5,325.6
20) Motor vehicles, trailers and semi-trailers	6,226.6	7,787.1	10,383.4	12,927.3	15,557.7
21) Other transport equipments	868.5	2,207.5	3,272.3	4,085.0	6,078.2
22) Furniture and fixture	1,836.1	1,208.0	1,064.5	1,655.4	1,549.4
23) Jewellery and related articles	168.4	370.5	440.4	652.9	817.6
24) Sports goods	4,459.1	4,255.7	4,549.5	3,920.4	4,195.2
25) Handicrafts	89.1	84.0	121.7	111.3	107.6
26) Other manufacturing n.e.s.	7,260.0	11,402.2	11,698.5	11,473.6	8,635.5
E. Ship breaking and waste / scrape (junk) etc.1	1,506.6	3,016.5	2,517.3	2,936.7	1,350.0
F. Electricity, gas and water supply	9,068.0	12,450.4	14,176.8	17,254.2	20,530.2
G. Construction	17,286.5	22,543.5	29,846.3	36,138.1	37,164.6
1) Building	12,794.5	17,088.4	23,544.2	27,926.0	29,310.5
2) Infrastructure	4,492.0	5,455.2	6,302.1	8,212.1	7,854.2
H. Commerce and Trade	97,818.0	128,217.5	124,817.4	164,437.3	179,568.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	1,343.8	3,289.7	3,279.5	8,725.2	12,323.7
2) Wholesale and commission trade	80,329.7	92,525.2	94,259.7	113,688.2	132,427.3
i) Exports	37,583.8	34,334.8	29,514.1	34,693.5	42,825.1
ii) Imports	16,251.5	19,650.5	23,725.3	27,912.8	32,500.2
iii) Domestic whole sales	26,494.3	38,539.8	41,020.3	51,081.8	57,102.0
3) Retail trade	16,144.6	32,402.6	27,278.2	42,023.9	34,817.3
I. Hotels, restaurants and clubs etc	5,207.0	6,336.6	8,448.0	9,385.7	6,884.7
J. Transport, storage and communications	24,740.9	39,458.4	52,225.6	57,451.3	62,983.7
K. Real estate, renting and business activities	19,204.5	39,772.0	48,025.4	65,019.2	74,466.2
L. Education	2,514.2	2,588.0	3,473.6	2,879.3	3,633.9
M. Health and social work	2,228.0	4,225.5	3,755.9	3,361.9	3,545.1
N. Other community, social and personal service activities	6,945.9	9,316.5	9,175.4	9,132.4	10,656.7
O. Other private business n.e.s	19,846.8	39,379.0	31,462.0	39,004.5	36,350.7
V. Trust Funds and Non Profit Institutions	11,861.6	13,029.2	11,998.1	15,073.6	13,671.4
VI. Personal	158,064.7	203,725.3	258,004.7	302,764.5	343,745.8
A. Bank Employees	35,700.2	42,522.1	44,169.2	45,735.9	46,990.1
B. Consumer Financing	103,752.9	145,695.3	208,911.9	255,868.5	294,628.1
i) House building	9,698.5	18,304.0	28,998.4	32,996.7	41,791.5
ii) Transport	31,554.1	49,261.2	66,142.0	83,599.0	97,281.5
iii) Credit cards	12,376.1	13,155.8	19,544.9	27,253.1	33,522.9
iv) Consumer durable	1,997.7	3,190.5	2,358.4	1,697.6	1,559.9
v) Personal loans	48,126.6	61,783.9	91,868.1	110,322.1	120,472.3
C. Other Personal	18,611.6	15,507.9	4,923.6	1,160.1	2,127.6
VII. Others	5,961.1	8,709.8	17,571.2	12,599.7	12,817.3
TOTAL	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4

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

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

		All Banks		(End of Period: Million Rupees)	
BORROWERS	2009		2010		2011
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	341,698.8	333,440.8	423,866.8	372,547.0	406,735.0
A. Federal Government:	163,055.6	186,794.6	183,015.4	169,578.5	192,151.0
(1) Commodity Operations	158,453.9	181,725.3	175,612.5	160,783.0	183,252.8
(2) Others	4,601.6	5,069.3	7,402.9	8,795.4	8,898.2
B. Provincial Governments:	178,603.3	146,646.3	240,851.4	202,968.5	214,584.0
(1) Commodity Operations	176,965.6	146,307.4	240,620.7	202,724.5	214,235.2
(2) Others	1,637.7	338.8	230.7	244.0	348.7
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
(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
(4) Construction	-	-	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0	32,220.7	33,718.3
(6) Commerce	18,509.4	17,488.6	12,822.5	14,780.5	18,197.6
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0	39,235.4	46,714.6
(8) Services	1.0	3.6	32.6	59.8	314.6
(9) Others	35,980.2	34,229.9	34,192.6	31,088.7	33,049.6
III. Non-Bank Financial Institutions :	39,369.7	49,030.0	44,302.7	42,047.8	40,181.7
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3	5,624.9	4,928.1
(3) Insurance Companies	1,660.0	1,369.8	1,428.4	1,173.0	1,029.0
(4) Micro Finance	-	-	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
IV. Private Sector Enterprises :	2,096,078.9	2,221,542.2	2,193,624.0	2,386,470.9	2,364,473.6
A. Agriculture, Hunting and Forestry	157,163.2	165,826.2	165,206.6	178,212.5	179,946.5
(1) Growing of crops	113,890.7	120,137.4	114,912.1	125,848.1	127,897.6
(2) Farming of animals	21,150.6	20,611.7	22,968.6	24,906.7	26,648.8
(3) Agricultural and animal husbandry	599.8	633.2	476.2	570.8	401.1
(4) Agricultural machinery and equipments	21,166.5	24,259.1	26,772.2	26,786.7	24,812.0
(5) Hunting, trapping, forestry & logging	355.6	184.8	77.4	100.1	187.0
B. Fishing and fish farming etc.	513.0	670.7	767.6	637.1	470.6
C. Mining and Quarrying	17,492.6	17,002.7	14,979.1	14,475.0	16,298.4
(1) Mining of coal	2,634.5	2,465.0	2,742.4	3,161.1	3,177.5
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,460.5	9,508.0	11,629.1
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4	249.7	488.4
(4) Quarrying of stone, sand and clay	339.9	374.9	325.8	572.9	460.2
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,311.4	870.1	983.2	543.2
D. Manufacturing	1,186,757.8	1,282,352.2	1,228,536.4	1,366,476.0	1,343,695.1
(1) Food products and beverages	197,478.2	190,828.4	214,265.2	222,018.1	274,994.8
(2) Tobacco products	285.2	2,040.1	2,278.8	4,236.6	3,136.5
(3) Textiles	464,471.9	526,332.6	456,139.9	554,403.8	492,062.0
i) Spinning, weaving, finishing of textiles	368,092.7	424,046.0	351,567.5	435,407.9	377,929.4
a) Spinning of fibers	211,995.7	255,267.8	202,128.3	248,974.4	213,381.9
b) Weaving of textiles	85,543.7	89,230.0	82,154.9	99,361.9	89,351.1
c) Finishing of textiles	70,553.3	79,548.3	67,284.3	87,071.6	75,196.5
ii) Made-up textile articles	43,073.9	46,306.3	51,329.2	53,405.8	47,131.1
iii) Knit wear	23,370.0	23,683.8	21,245.7	24,009.8	25,598.8
iv) Carpets and rugs	5,906.9	4,617.7	6,754.9	6,469.3	6,800.5
v) Other textiles n.e.s.	24,028.4	27,678.8	25,242.7	35,110.9	34,602.2
(4) Wearing apparel, readymade garments etc.	48,250.9	49,456.7	48,150.6	49,888.2	49,473.4

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

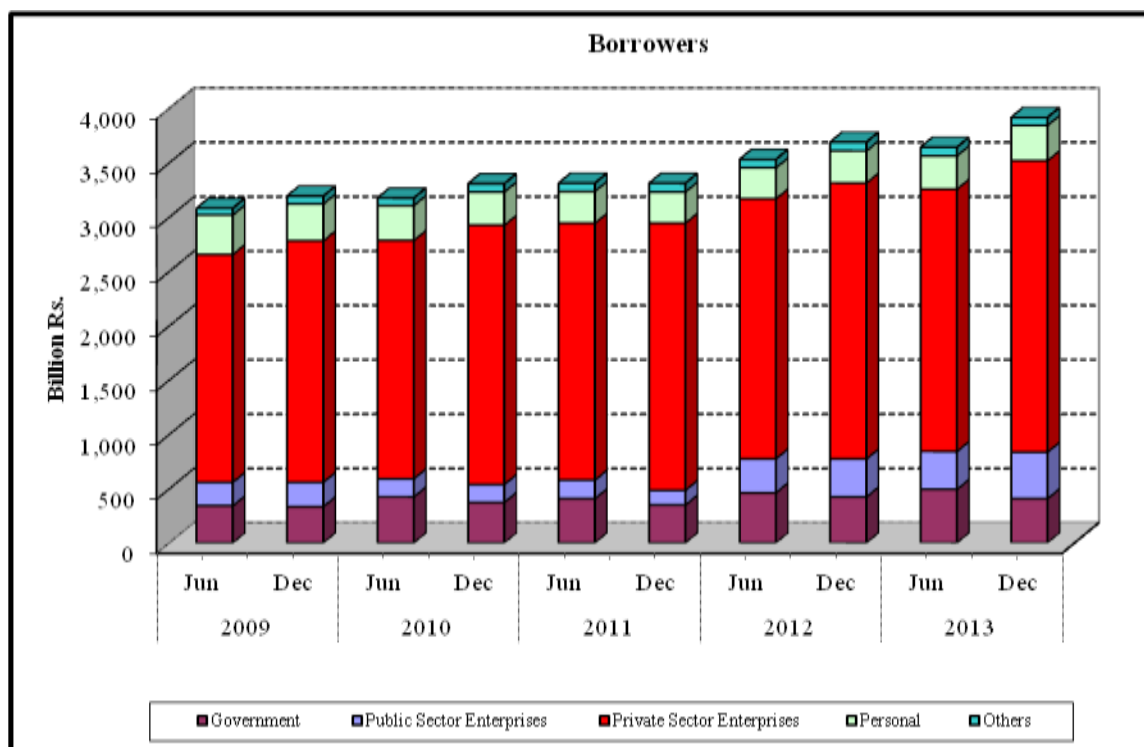
5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks		(End of Period: Million Rupees)		
	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	348,529.8	461,675.9	423,364.0	492,151.6	406,799.9
A. Federal Government:	163,614.0	218,910.7	248,365.5	253,023.8	229,162.1
(1) Commodity Operations	153,089.7	194,758.3	222,578.2	226,113.7	204,802.7
(2) Others	10,524.3	24,152.4	25,787.3	26,910.1	24,359.4
B. Provincial Governments:	184,915.8	242,765.2	174,998.5	239,127.8	177,637.8
(1) Commodity Operations	184,532.4	241,718.5	174,024.2	238,145.7	176,527.1
(2) Others	383.4	1,046.7	974.3	982.1	1,110.6
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	135,888.4	312,301.8	349,623.1	350,227.1	427,896.8
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	40,992.3	37,082.2	44,931.6	51,778.6	70,731.1
(4) Construction	-	-	-	-	-
(5) Utilities	14,426.7	13,898.5	15,607.3	16,805.7	16,935.2
(6) Commerce	14,246.1	41,068.4	43,516.4	25,450.5	79,968.7
(7) Transport, Storage & Communication	62,231.5	69,203.7	84,322.6	94,247.5	87,365.9
(8) Services	260.7	356.5	223.7	157.2	297.9
(9) Others	3,731.1	150,692.6	161,021.6	161,787.6	172,598.0
III. Non-Bank Financial Institutions :	43,447.7	44,209.7	45,324.4	47,626.0	42,602.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,210.8	6,726.9	9,480.2	11,124.6	12,304.6
(3) Insurance Companies	718.0	660.0	335.9	372.9	415.0
(4) Micro Finance	200.0	100.0	100.0	100.0	-
(5) Other NBFC's	36,318.9	36,722.8	35,408.3	36,028.5	29,883.2
IV. Private Sector Enterprises :	2,459,754.2	2,393,109.2	2,539,961.3	2,414,242.4	2,683,800.9
A. Agriculture, Hunting and Forestry	187,134.8	199,001.6	212,539.3	220,943.4	238,176.4
(1) Growing of crops	135,777.3	144,465.8	153,318.1	161,157.4	171,731.6
(2) Farming of animals	28,530.7	30,214.5	34,231.0	34,271.5	38,258.2
(3) Agricultural and animal husbandry	410.4	432.3	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	22,258.6	23,666.9	23,494.6	24,410.0	26,369.0
(5) Hunting, trapping, forestry & logging	157.9	222.1	615.5	572.2	575.0
B. Fishing and fish farming etc.	613.8	505.3	443.8	726.6	749.5
C. Mining and Quarrying	15,840.8	15,105.2	15,634.8	20,234.6	21,028.9
(1) Mining of coal	3,301.1	2,939.1	2,610.0	1,944.3	1,583.2
(2) Crude petroleum & natural gas	10,696.8	10,447.9	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	589.9	259.6	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	401.6	387.2	492.4	365.2	364.6
(5) Chemical, fertilizer, Salt etc.	851.4	1,071.4	1,953.5	681.0	597.0
D. Manufacturing	1,396,264.4	1,349,323.1	1,449,442.0	1,407,762.9	1,582,138.9
(1) Food products and beverages	258,737.4	280,928.2	294,238.3	312,840.1	338,725.0
(2) Tobacco products	3,301.5	3,537.7	3,336.8	3,355.1	4,035.7
(3) Textiles	524,555.2	478,094.8	545,064.6	499,667.8	602,165.5
i) Spinning, weaving, finishing of textiles	411,858.4	369,993.7	434,830.2	386,103.5	475,332.0
a) Spinning of fibers	239,874.6	210,915.3	254,135.5	211,726.4	265,027.8
b) Weaving of textiles	87,522.6	83,219.4	93,652.8	89,430.3	107,994.5
c) Finishing of textiles	84,461.2	75,859.0	87,041.9	84,946.8	102,309.8
ii) Made-up textile articles	46,017.5	43,283.2	51,053.4	48,335.4	53,779.0
iii) Knit wear	26,112.8	24,144.3	23,431.3	24,426.7	23,467.6
iv) Carpets and rugs	7,547.7	5,460.2	4,936.9	4,625.0	5,055.5
v) Other textiles n.e.s.	33,018.8	35,213.3	30,812.8	36,177.2	44,531.3
(4) Wearing apparel, readymade garments etc.	50,874.2	47,779.3	49,934.8	49,749.3	53,168.1

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks				
	(End of Period: Million Rupees)				
	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,542.8	20,629.6	20,964.3	20,075.0	23,684.9
i.) Tanning & dressing of leather, luggage, handbags etc.	12,672.6	10,414.3	10,680.1	10,305.8	12,699.2
ii.) Footwear	9,870.2	10,215.2	10,284.3	9,769.2	10,985.7
6) Wood and products of wood cork	2,801.3	3,055.7	3,997.9	3,576.8	3,212.2
7) Paper, paperboard and products	24,033.5	22,463.7	28,395.1	25,409.4	31,029.5
8) Printing, publishing and allied industries	6,941.7	6,652.1	6,075.8	6,498.2	7,137.8
9) Coke and refined petroleum products	34,219.6	30,584.5	41,461.9	35,700.8	41,831.2
10) Chemicals and chemical products	161,646.2	174,768.7	165,771.7	170,740.4	172,102.8
11) Rubber and plastics products	16,430.0	15,777.3	22,578.1	22,028.9	26,450.4
12) Other non-metallic mineral products	95,215.2	75,154.0	68,641.3	59,630.3	64,796.1
13) Basic metals	52,141.6	56,891.9	61,824.2	62,723.8	68,439.9
14) Fabricated metal products	13,973.4	12,587.8	11,640.9	12,777.0	15,470.0
15) Machinery and equipment	20,436.8	14,213.5	18,281.6	16,204.4	17,748.8
16) Office, accounting and computing machinery	284.4	325.9	290.8	257.7	376.8
17) Electrical machinery and apparatus	43,434.7	41,071.5	43,398.6	40,939.7	53,809.0
18) Radio, television and communication equipment and apparatus	3,440.7	3,979.5	5,188.6	4,535.3	4,058.3
19) Medical, precision and optical instruments, watches and clocks	7,931.9	8,014.3	7,090.3	6,931.5	4,102.8
20) Motor vehicles, trailers and semi-trailers	19,978.7	18,707.1	17,406.1	15,357.4	16,214.6
21) Other transport equipments	2,917.6	3,424.6	3,803.6	3,320.7	3,963.5
22) Furniture and fixture	1,449.2	1,748.8	1,180.3	1,233.1	1,317.3
23) Jewellery and related articles	825.8	676.4	546.3	777.3	519.8
24) Sports goods	5,419.3	5,100.2	4,761.2	4,718.5	4,805.5
25) Handicrafts	94.6	106.1	91.5	69.3	73.2
26) Other manufacturing n.e.s.	22,637.0	23,049.8	23,477.5	28,645.1	22,900.0
E. Ship breaking and waste / scrape (junk) etc.1	9,392.3	12,620.1	17,715.5	14,806.0	17,840.9
F. Electricity, gas and water supply	292,414.9	271,860.4	280,953.2	218,793.0	253,154.5
G. Construction	66,669.3	53,026.8	52,959.4	52,251.5	54,705.5
1) Building	49,408.6	40,032.0	37,754.2	36,028.7	38,315.0
2) Infrastructure	17,260.7	12,994.9	15,205.2	16,222.8	16,390.5
H. Commerce and Trade	209,246.8	200,280.3	213,565.7	201,630.8	234,292.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,503.5	16,738.2	13,285.7	14,460.3	14,399.7
2) Wholesale and commission trade	105,951.5	100,931.0	107,221.6	99,327.2	115,188.8
i) Exports	34,044.1	27,810.9	30,964.0	27,597.3	27,412.0
ii) Imports	22,763.4	25,522.2	24,243.5	19,776.5	28,212.2
iii) Domestic whole sales	49,143.9	47,597.9	52,014.1	51,953.4	59,564.5
3) Retail trade	88,791.9	82,611.2	93,058.3	87,843.3	104,703.5
I. Hotels, restaurants and clubs etc	14,807.7	14,804.2	14,779.0	14,265.8	14,938.5
J. Transport, storage and communications	98,942.9	110,881.6	109,077.7	88,539.8	88,731.3
K. Real estate, renting and business activities	105,458.4	103,966.7	108,879.2	97,418.4	104,542.8
L. Education	5,350.6	6,204.8	6,160.7	6,012.3	6,025.7
M. Health and social work	5,266.4	5,658.1	5,987.5	5,448.6	6,253.2
N. Other community, social and personal service activities	17,302.5	14,473.0	13,063.3	12,748.5	15,155.4
O. Other private business n.e.s	35,048.7	35,398.0	38,760.4	52,660.4	46,067.4
V. Trust Funds and Non Profit Institutions	19,782.2	18,003.6	18,015.7	17,024.6	14,042.4
VI. Personal	285,931.9	285,133.7	295,181.1	305,843.6	323,784.5
A. Bank Employees	75,370.2	72,975.9	80,518.4	83,214.1	85,183.9
B. Consumer Financing	205,025.0	204,943.7	206,358.5	213,742.0	229,141.0
i) House building	44,692.9	40,967.7	40,197.6	39,011.7	39,420.5
ii) Transport	46,480.7	45,352.1	45,847.4	50,661.3	56,389.2
iii) Credit cards	23,142.0	22,934.1	24,372.8	21,796.7	21,195.9
iv) Consumer durable	395.3	452.2	334.8	225.4	260.8
v) Personal loans	90,314.1	95,237.6	95,605.8	102,047.0	111,874.6
C. Other Personal	5,536.8	7,214.1	8,304.2	8,887.6	9,459.7
VII. Others	16,858.3	15,570.5	17,066.6	14,667.2	16,925.4
TOTAL	3,310,192.5	3,530,004.4	3,688,536.3	3,641,782.5	3,915,852.7

Classification of Scheduled Banks' Advances by Borrowers



5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks			(End of Period: Million Rupees)		
BORROWERS	2004		2005		2006
	Jun.	Dec.	Jun.	Dec.	Jun
I. Government:	50,817.4	58,255.7	83,770.2	71,123.2	107,132.8
A. Federal Government:	20,212.8	36,207.0	50,107.6	36,198.6	53,822.8
(1) Commodity Operations	19,839.0	34,667.3	47,393.1	32,713.4	49,249.8
(2) Others	373.7	1,539.7	2,714.4	3,485.1	4,573.0
B. Provincial Governments:	30,604.7	22,048.7	33,662.6	34,924.7	53,310.0
(1) Commodity Operations	29,710.9	20,596.5	32,654.4	33,907.9	52,473.7
(2) Others	893.8	1,452.2	1,008.2	1,016.8	836.4
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	81,770.6	80,929.9	82,960.1	86,429.4	95,021.3
(1) Agriculture, Forestry, Hunting & Fishing	-	-	5.0	-	-
(2) Mining & Quarrying	1,192.1	-	-	-	175.4
(3) Manufacturing	49,587.1	50,015.2	47,823.8	47,603.6	47,353.2
(4) Construction	58.2	-	-	-	-
(5) Utilities	4,598.3	197.3	235.3	2,586.5	7,125.8
(6) Commerce	4,018.5	5,921.9	4,363.7	8,860.4	7,921.3
(7) Transport, Storage & Communication	21,762.5	24,465.8	22,579.5	24,582.2	32,414.6
(8) Services	554.0	329.7	70.8	473.7	31.0
(9) Others	-	-	7,882.1	2,323.0	-
III. Non-Bank Financial Institutions :	24,759.9	35,444.3	38,457.9	42,959.5	53,442.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	3,966.9	6,740.0	5,450.1	3,900.0	5,872.6
(3) Insurance Companies	122.1	338.0	607.0	1,092.7	775.2
(4) Micro Finance	-	-	-	-	200.0
(5) Other NBFC's	20,671.0	28,366.3	32,400.8	37,966.8	46,595.0
IV. Private Sector Enterprises :	816,424.1	1,039,974.7	1,104,798.7	1,310,960.4	1,362,950.1
A. Agriculture, Hunting and Forestry	39,092.3	43,123.6	49,240.0	62,216.5	63,851.0
(1) Growing of crops	29,426.3	34,580.6	37,509.5	48,376.0	46,250.9
(2) Farming of animals	2,022.9	3,630.6	4,490.6	4,465.6	5,956.9
(3) Agricultural and animal husbandry	2,873.5	576.8	453.2	923.1	565.4
(4) Agricultural machinery and equipments	4,521.5	4,182.2	6,640.0	8,278.3	10,986.8
(5) Hunting, trapping, forestry & logging	248.1	153.5	146.9	173.6	91.0
B. Fishing and fish farming etc.	1,092.3	2,236.0	2,019.7	1,244.1	1,041.7
C. Mining and Quarrying	14,792.7	8,757.6	7,997.0	9,484.5	10,320.1
(1) Mining of coal	337.1	550.2	666.2	3,619.4	4,573.1
(2) Crude petroleum & natural gas	9,123.5	6,389.4	5,918.6	5,246.8	5,101.9
(3) Iron & non-ferrous metal ores	2,918.0	859.7	341.9	142.1	63.9
(4) Quarrying of stone, sand and clay	136.6	153.5	152.8	126.1	44.8
(5) Chemical, fertilizer, Salt etc.	2,277.5	804.8	917.4	350.2	536.5
D. Manufacturing	560,790.1	684,274.5	723,555.2	836,718.6	855,489.8
(1) Food products and beverages	97,537.3	104,575.1	117,727.5	125,782.7	139,660.5
(2) Tobacco products	2,274.9	1,278.9	660.5	734.8	715.7
(3) Textiles	278,203.8	361,165.6	363,854.9	432,536.9	413,807.3
i) Spinning, weaving, finishing of textiles	235,669.4	308,452.5	299,738.9	352,910.4	342,283.0
a) Spinning of fibers	143,216.8	199,124.7	198,936.9	236,906.7	210,561.2
b) Weaving of textiles	41,395.5	43,048.5	50,468.1	58,516.9	64,021.2
c) Finishing of textiles	51,057.1	66,279.3	50,334.0	57,486.8	67,700.6
ii) Made-up textile articles	22,475.6	25,580.5	39,210.3	45,061.9	39,030.0
iii) Knit wear	6,431.4	8,776.5	9,942.8	14,802.3	15,093.8
iv) Carpets and rugs	6,244.2	4,315.7	3,877.6	4,895.6	4,681.9
v) Other textiles n.e.s.	7,383.2	14,040.3	11,085.4	14,866.7	12,718.7
(4) Wearing apparel, readymade garments etc.	33,537.9	25,629.6	29,648.1	28,478.0	29,613.4

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

BORROWERS	Commercial Banks)		(End of Period: Million Rupees		
	2004		2005		2006
	Jun.	Dec.	Jun.	Dec.	Jun
5) Tanning and dressing of leather; manufacture of luggage and footwear	12,399.9	14,738.0	15,026.2	16,965.3	16,204.2
i.) Tanning & dressing of leather, luggage, handbags etc.	6,708.2	8,253.5	7,658.0	7,266.9	7,753.7
ii.) Footwear	5,691.7	6,484.5	7,368.2	9,698.4	8,450.4
6) Wood and products of wood cork	854.6	691.5	1,214.8	1,153.8	1,866.4
7) Paper, paperboard and products	6,297.1	5,350.1	8,377.7	9,188.6	9,438.2
8) Printing, publishing and allied industries	2,036.4	2,271.4	2,458.3	2,947.4	2,685.7
9) Coke and refined petroleum products	2,438.1	10,173.9	12,164.7	11,144.6	7,855.6
10) Chemicals and chemical products	40,297.9	49,188.3	50,168.0	55,386.3	64,365.1
11) Rubber and plastics products	3,596.6	4,721.2	5,705.7	7,177.4	6,486.8
12) Other non-metallic mineral products	23,280.1	32,181.9	37,470.8	51,959.7	69,332.2
13) Basic metals	11,041.0	9,681.7	11,698.0	15,505.1	15,656.5
14) Fabricated metal products	3,216.5	5,705.2	5,785.5	7,488.9	6,388.5
15) Machinery and equipment	6,629.7	9,376.6	10,420.6	12,451.0	12,251.9
16) Office, accounting and computing machinery	484.9	395.9	649.1	362.6	193.7
17) Electrical machinery and apparatus	9,692.7	12,462.8	12,549.2	15,158.7	13,439.2
18) Radio, television and communication equipment and apparatus	3,252.7	2,698.6	3,337.5	3,908.4	3,713.5
19) Medical, precision and optical instruments, watches and clocks	3,189.4	4,938.9	3,648.5	3,902.2	5,300.0
20) Motor vehicles, trailers and semi-trailers	6,225.6	7,787.1	10,378.6	12,923.3	15,551.1
21) Other transport equipments	744.9	2,046.7	3,096.4	3,994.6	5,954.5
22) Furniture and fixture	1,836.1	1,208.0	1,050.7	1,645.8	1,543.3
23) Jewellery and related articles	168.4	370.5	423.2	639.8	805.8
24) Sports goods	4,454.0	4,255.7	4,501.1	3,895.7	4,182.1
25) Handicrafts	89.1	84.0	121.5	111.3	107.6
26) Other manufacturing n.e.s.	7,010.5	11,297.4	11,418.0	11,275.7	8,371.0
E. Ship breaking and waste / scrape (junk) etc.1	1,506.6	3,016.5	2,517.3	2,936.7	1,350.0
F. Electricity, gas and water supply	9,042.5	12,433.8	14,168.2	17,246.1	20,470.0
G. Construction	16,998.5	22,120.1	29,426.1	35,759.5	36,989.3
1) Building	12,783.5	17,077.4	23,532.8	27,914.1	29,291.0
2) Infrastructure	4,214.9	5,042.7	5,893.2	7,845.4	7,698.3
H. Commerce and Trade	97,458.5	127,907.5	124,631.0	164,126.8	179,209.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	1,343.8	3,289.7	3,270.8	8,696.8	12,307.0
2) Wholesale and commission trade	80,084.9	92,525.2	94,235.8	113,657.9	132,386.1
i) Exports	37,339.0	34,334.8	29,512.7	34,692.1	42,821.3
ii) Imports	16,251.5	19,650.5	23,725.1	27,912.8	32,493.8
iii) Domestic whole sales	26,494.3	38,539.8	40,998.0	51,052.9	57,071.0
3) Retail trade	16,029.9	32,092.7	27,124.4	41,772.1	34,516.2
I. Hotels, restaurants and clubs etc	5,204.6	6,336.6	8,361.5	9,309.2	6,809.0
J. Transport, storage and communications	24,324.4	39,124.3	51,693.9	56,947.3	62,537.4
K. Real estate, renting and business activities	19,179.2	39,054.2	46,897.2	63,862.5	74,035.7
L. Education	2,514.2	2,588.0	3,423.3	2,830.5	3,585.9
M. Health and social work	2,169.3	4,204.2	3,713.9	3,325.1	3,508.5
N. Other community, social and personal service activities	2,423.3	5,434.9	5,884.8	6,071.8	7,514.6
O. Other private business n.e.s	19,835.6	39,362.9	31,269.7	38,881.1	36,237.9
V. Trust Funds and Non Profit Institutions	11,854.8	13,020.9	11,986.6	15,046.2	13,631.0
VI. Personal	155,641.1	201,008.0	255,163.6	299,536.7	340,821.2
A. Bank Employees	33,461.4	39,946.9	41,420.2	42,805.1	44,204.7
B. Consumer Financing	103,593.0	145,576.7	208,825.2	255,577.7	294,530.5
i) House building	9,698.5	18,304.0	28,998.4	32,877.4	41,791.5
ii) Transport	31,546.8	49,253.4	66,136.5	83,561.3	97,277.7
iii) Credit cards	12,376.1	13,155.8	19,544.8	27,253.1	33,522.9
iv) Consumer durable	1,891.4	3,129.2	2,297.2	1,647.8	1,517.1
v) Personal loans	48,080.2	61,734.3	91,848.3	110,238.1	120,421.4
C. Other Personal	18,586.7	15,484.5	4,918.2	1,154.0	2,086.0
VII. Others	5,408.8	8,046.7	16,782.9	11,302.6	12,200.9
TOTAL	1,146,676.7	1,436,680.1	1,593,919.9	1,837,358.0	1,985,200.0

5.2 Classification of Scheduled Banks' Advances by Borrowers

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	Commercial Banks				
	(End of Period: Million Rupees)				
	2006	2007		2008	
	Dec	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,023.9	15,063.6	17,895.4	17,689.7	19,588.5
i.) Tanning & dressing of leather, luggage, handbags etc.	8,735.3	6,782.9	9,833.7	8,692.3	10,208.4
ii.) Footwear	7,288.6	8,280.7	8,061.7	8,997.4	9,380.0
6) Wood and products of wood cork	1,259.3	1,801.9	1,509.8	2,239.0	1,809.5
7) Paper, paperboard and products	16,536.9	16,159.7	19,426.9	18,367.7	23,501.6
8) Printing, publishing and allied industries	3,866.3	5,192.5	5,823.9	6,656.8	8,903.2
9) Coke and refined petroleum products	17,175.0	9,148.6	14,947.3	18,909.3	22,672.7
10) Chemicals and chemical products	67,169.1	71,754.0	77,629.4	106,154.0	144,735.3
11) Rubber and plastics products	6,986.1	7,451.2	10,296.7	9,751.7	11,402.2
12) Other non-metallic mineral products	77,386.5	88,714.1	92,628.8	89,668.5	105,142.2
13) Basic metals	20,528.1	24,504.4	33,646.1	36,572.8	40,234.8
14) Fabricated metal products	7,692.8	6,918.4	9,925.1	11,280.8	10,125.5
15) Machinery and equipment	14,064.4	15,111.7	17,356.9	17,377.5	18,646.6
16) Office, accounting and computing machinery	588.4	478.8	124.1	127.7	317.2
17) Electrical machinery and apparatus	18,627.2	18,723.4	29,766.5	31,428.3	43,108.0
18) Radio, television and communication equipment and apparatus	4,712.3	3,740.5	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	7,109.5	4,931.8	5,733.9	8,978.0	9,019.4
20) Motor vehicles, trailers and semi-trailers	16,134.4	14,737.4	14,828.3	14,049.0	20,045.1
21) Other transport equipments	5,145.3	5,405.3	4,944.8	5,792.9	4,784.9
22) Furniture and fixture	1,427.2	1,833.3	2,937.8	2,852.0	1,811.2
23) Jewellery and related articles	1,369.4	1,173.0	1,411.0	1,609.3	1,837.2
24) Sports goods	5,570.4	5,573.6	3,661.5	3,970.6	4,409.4
25) Handicrafts	112.9	94.5	129.9	130.0	201.0
26) Other manufacturing n.e.s.	10,296.0	10,458.3	18,401.3	20,309.5	19,342.7
E. Ship breaking and waste / scrape (junk) etc.1	1,195.2	1,696.2	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	26,528.3	42,869.2	67,603.8	106,920.5	146,868.0
G. Construction	49,695.2	51,518.2	64,069.0	79,109.9	78,177.4
1) Building	39,576.8	41,042.9	49,813.1	59,403.5	59,663.7
2) Infrastructure	10,118.4	10,475.3	14,255.9	19,706.4	18,513.7
H. Commerce and Trade	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	16,968.1	14,155.0	13,179.7	15,383.9	10,063.3
2) Wholesale and commission trade	143,410.6	139,483.9	146,902.1	157,118.1	146,026.0
i) Exports	38,050.8	42,199.0	41,330.3	48,093.7	41,944.2
ii) Imports	36,157.2	29,835.7	31,366.4	35,948.4	37,547.0
iii) Domestic whole sales	69,202.6	67,449.2	74,205.4	73,075.9	66,534.8
3) Retail trade	49,980.0	55,242.1	61,186.5	68,686.5	84,783.0
I. Hotels, restaurants and clubs etc	12,054.0	13,607.0	12,428.6	13,181.8	14,171.2
J. Transport, storage and communications	79,372.0	78,725.0	82,684.7	93,926.4	99,280.3
K. Real estate, renting and business activities	74,628.7	91,957.9	110,805.3	102,264.9	103,625.2
L. Education	4,030.9	4,442.2	5,403.3	5,673.7	5,931.2
M. Health and social work	5,246.4	5,354.9	5,403.2	6,764.6	6,275.9
N. Other community, social and personal service activities	7,157.7	12,194.2	13,235.8	11,147.0	12,343.4
O. Other private business n.e.s	46,547.7	41,387.9	31,563.1	53,206.8	34,062.0
V. Trust Funds and Non Profit Institutions	14,509.9	14,481.0	17,090.7	15,209.6	13,481.0
VI. Personal	373,521.8	396,582.1	418,548.8	416,679.8	391,978.3
A. Bank Employees	46,402.2	48,889.9	50,075.0	56,769.4	61,515.7
B. Consumer Financing	324,231.6	345,425.3	366,207.7	356,548.7	326,767.5
i) House building	47,981.1	53,830.8	63,524.8	66,918.3	64,188.9
ii) Transport	106,087.0	105,390.2	112,873.4	104,452.5	93,762.6
iii) Credit cards	39,153.5	42,802.9	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,574.0	972.9	1,046.3	1,599.6	5,487.2
v) Personal loans	129,436.0	142,428.5	141,525.2	139,149.9	122,236.0
C. Other Personal	2,888.1	2,266.9	2,266.3	3,361.7	3,695.1
VII. Others	15,783.4	26,779.6	32,113.8	17,819.9	22,113.5
TOTAL	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

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks					
(End of Period: Million Rupees)					
BORROWERS	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	348,529.8	461,675.9	423,364.0	492,151.6	406,372.9
A. Federal Government:	163,614.0	218,910.7	248,365.5	253,023.8	229,162.1
(1) Commodity Operations	153,089.7	194,758.3	222,578.2	226,113.7	204,802.7
(2) Others	10,524.3	24,152.4	25,787.3	26,910.1	24,359.4
B. Provincial Governments:	184,915.8	242,765.2	174,998.5	239,127.8	177,210.8
(1) Commodity Operations	184,532.4	241,718.5	174,024.2	238,145.7	176,100.1
(2) Others	383.4	1,046.7	974.3	982.1	1,110.6
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	135,888.4	312,301.8	349,623.1	350,227.1	427,896.8
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	40,992.3	37,082.2	44,931.6	51,778.6	70,731.1
(4) Construction	-	-	-	-	-
(5) Utilities	14,426.7	13,898.5	15,607.3	16,805.7	16,935.2
(6) Commerce	14,246.1	41,068.4	43,516.4	25,450.5	79,968.7
(7) Transport, Storage & Communication	62,231.5	69,203.7	84,322.6	94,247.5	87,365.9
(8) Services	260.7	356.5	223.7	157.2	297.9
(9) Others	3,731.1	150,692.6	161,021.6	161,787.6	172,598.0
III. Non-Bank Financial Institutions :	43,332.4	44,108.5	45,266.6	47,595.9	42,559.3
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,210.8	6,726.9	9,480.2	11,124.6	12,304.6
(3) Insurance Companies	718.0	660.0	335.9	372.9	415.0
(4) Micro Finance	200.0	100.0	100.0	100.0	-
(5) Other NBFC's	36,203.6	36,621.6	35,350.5	35,998.4	29,839.7
IV. Private Sector Enterprises :	2,350,319.7	2,278,790.5	2,424,575.9	2,295,685.6	2,561,544.6
A. Agriculture, Hunting and Forestry	92,054.5	99,356.0	112,120.3	117,490.9	130,463.2
(1) Growing of crops	78,239.3	84,776.6	92,621.4	98,942.9	107,383.2
(2) Farming of animals	10,320.0	10,283.6	14,241.0	13,321.5	16,685.4
(3) Agricultural and animal husbandry	410.4	432.3	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	2,929.2	3,644.2	3,766.0	4,125.4	4,580.0
(5) Hunting, trapping, forestry & logging	155.6	219.2	611.7	568.8	572.0
B. Fishing and fish farming etc.	586.4	477.9	415.5	698.7	721.0
C. Mining and Quarrying	15,752.7	15,017.2	15,546.8	20,146.6	20,940.9
(1) Mining of coal	3,235.6	2,873.7	2,544.6	1,878.9	1,517.8
(2) Crude petroleum & natural gas	10,696.8	10,447.9	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	589.9	259.6	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	386.3	371.9	477.1	349.9	349.3
(5) Chemical, fertilizer, Salt etc.	844.0	1,064.0	1,946.2	673.7	589.7
D. Manufacturing	1,388,247.3	1,341,318.7	1,441,429.8	1,399,824.8	1,574,162.6
(1) Food products and beverages	257,738.1	279,906.1	293,224.1	311,840.1	337,793.4
(2) Tobacco products	3,301.3	3,537.6	3,336.6	3,355.0	4,035.6
(3) Textiles	521,540.6	475,057.2	542,037.6	496,631.1	599,064.1
i) Spinning, weaving, finishing of textiles	409,406.3	367,525.7	432,370.0	383,631.5	472,794.9
a) Spinning of fibers	238,280.7	209,310.3	252,587.0	210,163.8	263,492.6
b) Weaving of textiles	87,384.3	83,088.1	93,524.2	89,308.0	107,872.7
c) Finishing of textiles	83,741.3	75,127.3	86,258.8	84,159.7	101,429.8
ii) Made-up textile articles	46,001.9	43,264.8	51,039.3	48,322.0	53,768.0
iii) Knit wear	25,626.8	23,658.3	22,945.2	23,940.1	22,981.6
iv) Carpets and rugs	7,543.2	5,455.5	4,932.4	4,620.5	5,050.9
v) Other textiles n.e.s.	32,962.4	35,152.8	30,750.7	36,117.1	44,468.6
(4) Wearing apparel, readymade garments etc.	50,625.3	47,536.8	49,694.9	49,509.8	52,934.1

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,379.2	20,464.6	20,799.2	19,912.5	23,510.8
i.) Tanning & dressing of leather, luggage, handbags etc.	12,590.2	10,329.5	10,595.7	10,222.2	12,614.9
ii.) Footwear	9,789.0	10,135.1	10,203.5	9,690.3	10,895.9
6) Wood and products of wood cork	2,741.5	3,000.4	3,941.9	3,520.5	3,156.1
7) Paper, paperboard and products	23,798.5	22,228.0	28,146.8	25,180.8	30,800.6
8) Printing, publishing and allied industries	6,837.1	6,557.2	5,974.3	6,401.9	7,026.6
9) Coke and refined petroleum products	34,203.6	30,568.6	41,445.9	35,684.6	41,813.8
10) Chemicals and chemical products	160,530.4	173,657.2	164,659.5	169,628.4	170,987.2
11) Rubber and plastics products	16,123.4	15,469.3	22,268.8	21,727.2	26,154.5
12) Other non-metallic mineral products	94,468.1	74,407.9	67,916.2	58,921.7	64,087.2
13) Basic metals	51,779.4	56,550.2	61,457.0	62,364.2	68,067.0
14) Fabricated metal products	13,873.0	12,485.3	11,537.1	12,673.8	15,364.4
15) Machinery and equipment	20,362.6	14,139.6	18,209.7	16,130.6	17,677.7
16) Office, accounting and computing machinery	282.4	324.0	288.9	255.8	374.9
17) Electrical machinery and apparatus	43,390.5	41,028.5	43,355.5	40,902.9	53,779.8
18) Radio, television and communication equipment and apparatus	3,428.7	3,972.5	5,181.6	4,528.3	4,051.3
19) Medical, precision and optical instruments, watches and clocks	7,886.9	7,972.3	7,048.6	6,888.6	4,061.4
20) Motor vehicles, trailers and semi-trailers	19,854.4	18,595.2	17,294.7	15,246.9	16,105.0
21) Other transport equipments	2,911.1	3,414.9	3,783.8	3,297.7	3,941.3
22) Furniture and fixture	1,368.3	1,666.8	1,099.5	1,153.6	1,236.8
23) Jewellery and related articles	773.8	629.8	500.5	731.0	467.5
24) Sports goods	5,397.8	5,073.2	4,739.5	4,699.8	4,783.7
25) Handicrafts	78.9	90.5	75.9	53.8	57.0
26) Other manufacturing n.e.s.	22,572.7	22,985.0	23,411.8	28,584.3	22,830.7
E. Ship breaking and waste / scrape (junk) etc.1	9,392.0	12,619.9	17,715.3	14,805.9	17,840.9
F. Electricity, gas and water supply	292,403.4	271,847.7	280,934.1	218,774.7	253,141.4
G. Construction	66,353.7	52,693.7	52,576.6	51,911.4	54,340.3
1) Building	49,158.4	39,759.1	37,427.2	35,746.3	38,004.5
2) Infrastructure	17,195.3	12,934.6	15,149.4	16,165.2	16,335.7
H. Commerce and Trade	205,551.7	196,534.8	209,806.8	197,840.9	230,484.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,138.5	16,370.5	12,923.9	14,079.9	14,017.7
2) Wholesale and commission trade	105,695.7	100,684.4	106,963.6	99,078.3	114,901.9
i) Exports	34,043.5	27,810.2	30,963.4	27,597.3	27,412.0
ii) Imports	22,755.3	25,514.3	24,235.4	19,768.6	28,204.1
iii) Domestic whole sales	48,896.9	47,359.9	51,764.8	51,712.4	59,285.7
3) Retail trade	85,717.6	79,479.9	89,919.3	84,682.7	101,565.0
I. Hotels, restaurants and clubs etc	14,616.6	14,619.0	14,595.4	14,082.5	14,741.8
J. Transport, storage and communications	98,540.9	110,333.2	108,466.6	87,789.8	87,896.2
K. Real estate, renting and business activities	104,821.3	103,236.3	108,002.2	96,507.4	104,414.0
L. Education	5,215.6	6,060.7	6,009.0	5,832.5	5,839.8
M. Health and social work	5,214.0	5,600.7	5,930.0	5,390.1	6,196.0
N. Other community, social and personal service activities	17,277.5	14,425.0	13,011.0	12,676.4	15,030.1
O. Other private business n.e.s	34,292.1	34,649.9	38,016.6	51,913.2	45,331.9
V. Trust Funds and Non Profit Institutions	19,762.3	18,003.6	17,996.3	17,003.7	14,021.6
VI. Personal	282,740.3	282,170.0	292,266.6	303,186.5	321,282.1
A. Bank Employees	72,233.1	70,045.2	77,630.6	80,581.5	82,709.1
B. Consumer Financing	204,970.4	204,910.7	206,331.8	213,717.4	229,113.4
i) House building	44,692.9	40,967.7	40,197.6	39,011.7	39,420.5
ii) Transport	46,477.4	45,349.2	45,844.7	50,658.8	56,386.8
iii) Credit cards	23,142.0	22,934.1	24,372.8	21,796.7	21,195.9
iv) Consumer durable	375.6	434.5	320.3	211.9	247.7
v) Personal loans	90,282.5	95,225.1	95,596.4	102,038.4	111,862.6
C. Other Personal	5,536.8	7,214.1	8,304.2	8,887.6	9,459.7
VII. Others	16,589.0	15,093.5	16,644.5	13,744.9	16,501.6
TOTAL	3,197,161.8	3,412,143.9	3,569,737.1	3,519,595.3	3,790,178.9

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver and Precious Metals	997.0	723.1	487.6	686.5	2,006.5	6,028.6
II. Securities, Shares and Other Financial Instruments:	83,476.4	103,123.5	94,665.8	70,258.4	98,524.0	117,843.3
A. Quoted on the Stock Exchange:	38,771.1	54,929.4	60,984.2	50,708.3	73,665.9	90,081.5
1. To Stock Brokers and Dealers:	21,079.5	33,705.3	38,038.8	34,111.7	48,687.4	60,210.6
(a) Govt. and Other Trustee	6,093.2	5,884.3	2,475.6	5,269.8	2,559.4	8,584.9
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7	43,604.8	51,146.0
(c) Participation Term	293.4	9.5	41.0	706.4	-	6.8
(d) Others	675.3	1,931.9	4,907.6	1,555.8	2,523.2	472.8
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6	24,978.5	29,870.8
(a) Govt. and Other Trustee	11,219.5	10,902.8	7,335.2	1,797.6	5,250.2	3,816.3
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6	16,196.6	17,715.8
(c) Participation Term	214.2	220.1	248.5	7.1	9.9	87.7
(d) Others	356.2	474.5	2,173.4	2,499.3	3,521.8	8,251.0
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1	24,858.0	27,761.8
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0	5,130.3	7,697.6
(a) Govt. and Other Trustee	8,218.6	12,793.8	7,252.3	3,517.7	3,124.0	2,673.4
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4	1,540.7	4,619.0
(c) Participation Term Certificates	30.0	51.0	16.5	140.1	3.9	0.9
(d) Others	376.3	163.2	233.8	47.8	461.7	404.2
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1	19,727.7	20,064.2
(a) Govt. and Other Trustee	34,172.1	32,773.2	22,876.8	10,579.2	11,350.5	16,303.6
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7	2,980.4	1,874.9
(c) Participation Term	239.7	241.2	69.2	1.9	2.2	15.3
(d) Others	1,073.7	965.0	1,095.1	2,113.2	5,394.6	1,870.3
III. Merchandise:	406,791.7	470,285.4	519,488.4	558,384.0	626,098.1	647,612.4
A. Food Items	100,566.8	99,442.0	113,316.5	118,644.0	161,268.1	151,678.1
1. Wheat	41,895.5	32,075.6	41,614.4	36,481.0	64,063.6	47,265.9
2. Rice and Paddy	18,291.6	32,319.6	26,205.5	43,400.4	35,780.3	42,296.0
3. Other Grain and Pulses	1,587.7	1,932.8	3,527.7	1,677.9	1,624.0	8,260.1
(a) Indigenous	834.4	1,698.5	3,288.5	1,519.0	1,173.4	8,005.7
(b) Imported	753.3	234.3	239.2	158.9	450.7	254.4
4. Edible Oils:	8,348.3	8,276.2	8,530.6	7,729.9	10,945.2	11,107.1
(a) Indigenous	4,217.1	3,314.7	4,405.1	3,579.9	5,399.1	5,310.3
(b) Imported	4,131.1	4,961.5	4,125.5	4,150.0	5,546.1	5,796.8
5. Sugar:	21,467.0	16,179.1	23,731.9	14,900.0	37,179.5	26,635.1
(a) Indigenous	20,641.2	15,440.7	21,586.4	13,787.1	27,400.6	25,508.3
(b) Imported	825.8	738.5	2,145.5	1,112.9	9,778.9	1,126.8
6. Kariana and Spices	1,484.6	1,580.4	2,068.9	7,257.4	3,528.7	4,212.0
7. Fish and Fish Preparation	2,133.2	1,916.5	1,784.4	2,313.7	1,511.3	2,461.2
8. Other Food Items:	5,359.0	5,161.8	5,853.1	4,883.7	6,635.4	9,440.7
(a) Indigenous	2,873.7	2,936.1	3,892.8	3,172.7	5,404.4	7,886.6
(b) Imported	2,485.3	2,225.7	1,960.3	1,711.0	1,231.0	1,554.1
B. Raw Materials:	119,475.5	128,466.8	140,624.4	169,032.2	158,488.1	173,080.1
1. Cotton Raw	70,530.7	74,358.2	74,905.9	95,801.3	80,711.6	100,190.0
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0	72,186.1	75,057.5
(b) Imported	8,559.6	7,093.8	9,434.6	12,222.3	8,525.6	25,132.6
2. Synthetic Fibers:	6,432.0	13,361.9	18,275.5	26,346.9	17,409.0	12,280.5
(a) Indigenous	4,221.9	6,779.1	9,419.5	9,963.2	6,216.4	10,493.6
(b) Imported	2,210.1	6,582.7	8,856.1	16,383.7	11,192.6	1,786.9
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5	10,345.4	8,089.0
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5	7,527.1	6,651.6
(b) Imported	2,013.2	2,408.6	2,569.2	911.0	2,818.3	1,437.5

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	10,965.2	14,260.6	11,515.8	11,208.7	10,745.0	13,739.5
(a) Indigenous	1,266.2	3,437.1	3,051.2	5,489.6	5,571.0	6,397.0
(b) Imported	9,699.0	10,823.5	8,464.6	5,719.1	5,174.1	7,342.6
5. Iron and Steel	11,659.6	6,327.1	8,805.5	6,195.5	10,237.3	11,950.4
(a) Indigenous	8,175.3	3,865.8	4,925.3	3,101.4	5,312.4	8,649.2
(b) Imported	3,484.3	2,461.3	3,880.2	3,094.1	4,925.0	3,301.1
6. Wool and Goat Hair	913.2	341.2	325.0	246.6	449.1	257.3
7. Hides and Skins	5,179.4	4,230.2	4,151.1	4,097.4	4,036.6	5,381.5
8. Oil Seeds	1,932.2	1,955.1	2,894.1	3,098.0	3,210.1	3,967.0
9. Pesticides and Insecticides:	908.9	875.4	1,583.9	2,360.2	3,436.2	2,578.7
(a) Indigenous	349.8	289.1	794.5	993.1	1,311.6	1,310.5
(b) Imported	559.1	586.3	789.3	1,367.0	2,124.6	1,268.3
10. Other Raw Materials:	5,457.2	8,189.4	11,262.1	13,354.2	17,907.7	14,646.2
(a) Indigenous	2,174.0	2,415.4	3,329.9	7,703.3	11,804.9	8,485.2
(b) Imported	3,283.2	5,774.0	7,932.2	5,650.9	6,102.8	6,161.0
C. Finished Manufactured	186,749.4	242,376.7	265,547.5	270,707.7	306,341.9	322,854.2
1. Cotton Textiles:	46,757.0	63,610.4	63,611.0	70,736.0	73,907.6	77,465.3
(a) Indigenous	37,522.1	48,391.2	53,188.4	57,662.9	50,793.0	70,413.2
(b) Imported	9,234.9	15,219.2	10,422.6	13,073.0	23,114.6	7,052.0
2. Cotton Yarn:	24,269.3	24,726.0	23,643.0	30,151.9	30,644.8	27,873.5
(a) Indigenous	22,479.0	23,027.6	21,905.2	28,399.6	24,146.3	26,174.4
(b) Imported	1,790.3	1,698.4	1,737.8	1,752.3	6,498.5	1,699.2
3. Other Textiles:	31,791.8	34,285.4	33,653.6	30,422.6	43,079.1	49,918.9
(a) Indigenous	25,922.8	24,124.8	23,139.3	21,997.0	21,189.7	39,943.2
(b) Imported	5,869.1	10,160.6	10,514.3	8,425.6	21,889.5	9,975.7
4. Machinery:	17,128.6	30,427.5	36,798.1	37,234.5	18,680.3	29,279.2
(a) Indigenous	6,299.8	7,278.0	7,576.5	6,381.3	4,887.0	9,559.2
(b) Imported	10,828.8	23,149.5	29,221.6	30,853.2	13,793.3	19,720.0
5. Handloom Products	911.2	241.2	198.8	778.5	757.5	1,105.4
6. Carpets and Rugs	1,948.9	1,911.9	1,656.4	2,294.3	2,851.1	1,138.6
7. Readymade Garments	12,874.0	16,264.7	20,834.6	23,973.2	25,021.3	21,935.7
8. Cement and Cement	6,738.2	15,614.9	20,001.6	19,123.2	25,636.0	25,894.4
(a) Indigenous	6,713.1	15,588.4	19,768.9	18,594.5	24,787.6	24,954.5
(b) Imported	25.1	26.6	232.7	528.7	848.4	939.9
9. Sports Goods	2,995.9	3,726.2	3,755.7	1,755.1	4,378.1	2,931.9
10. Surgical Instruments	1,317.0	1,326.1	1,866.6	988.4	2,103.9	1,920.1
11. Chemicals and Dyes	8,840.8	7,972.9	9,827.3	8,206.9	12,864.2	12,451.6
12. Other Finished Goods:	31,176.9	42,269.3	49,700.6	45,043.2	66,418.0	70,939.6
(a) Indigenous	23,235.8	31,227.2	39,305.9	34,622.8	32,882.5	56,310.2
(b) Imported	7,941.1	11,042.2	10,394.7	10,420.3	33,535.5	14,629.5
IV. Fixed Assets including	136,607.6	193,533.1	214,223.2	270,834.4	280,022.1	273,662.2
V. Real Estate:	275,883.4	311,015.2	342,818.3	463,707.3	406,423.4	469,704.7
(a) Land	132,460.2	137,628.1	144,098.3	201,835.4	153,666.5	182,497.4
(b) Buildings:	143,423.2	173,387.1	198,720.0	261,871.8	252,756.8	287,207.4
1. Residential	88,955.0	104,682.3	116,688.5	166,639.3	160,863.2	174,694.5
2. Non-Residential	54,468.2	68,704.8	82,031.5	95,232.6	91,893.6	112,512.9
VI. Fixed Deposits & Insurance	32,577.4	29,621.9	42,561.1	50,687.1	56,633.9	49,818.9
(a) Bank Deposits	31,709.2	25,780.3	38,874.1	44,174.4	47,721.1	45,528.1
(b) Insurance Policies	868.2	3,841.7	3,687.0	6,512.8	8,912.8	4,290.8
VII. Others:	306,050.7	427,589.2	479,908.4	520,591.5	601,483.4	735,863.1
(a) Other Secured Advances	205,514.3	275,658.1	288,219.1	307,465.3	316,204.1	448,619.3
(b) Advances Secured by	67,211.8	102,073.2	134,321.1	134,985.4	177,237.0	189,332.6
(c) Unsecured Advances	33,324.5	49,857.9	57,368.3	78,140.8	108,042.3	97,911.1
TOTAL	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver and Precious Metals	12,371.0	9,144.3	19,453.1	18,088.9	7,275.6	18,452.2
II. Securities, Shares and Other Financial Instruments:	97,957.1	116,642.2	98,852.1	95,457.5	73,902.3	80,386.9
A. Quoted on the Stock Exchange:	78,539.2	79,961.0	74,401.0	75,503.3	57,255.4	60,939.5
1. To Stock Brokers and Dealers:	55,025.8	55,359.7	59,407.5	49,824.4	34,181.7	34,179.1
(a) Govt. and Other Trustee	6,601.3	10,971.0	10,163.2	8,376.3	5,863.3	6,617.9
(b) Shares and Debentures	47,763.4	43,208.8	48,084.6	37,244.4	25,502.3	26,311.1
(c) Participation Term	7.7	567.5	262.0	433.1	1,002.4	148.7
(d) Others	653.4	612.5	897.8	3,770.5	1,813.8	1,101.5
2. To Others:	23,513.4	24,601.3	14,993.5	25,678.9	23,073.6	26,760.4
(a) Govt. and Other Trustee	2,076.7	5,920.0	3,022.0	6,709.7	3,693.5	2,444.5
(b) Shares and Debentures	18,238.9	15,137.8	11,062.9	15,815.4	16,491.8	15,075.6
(c) Participation Term	-	14.2	26.8	665.4	33.4	61.5
(d) Others	3,197.9	3,529.3	881.9	2,488.5	2,855.0	9,178.7
B. Unquoted on the Stock Exchange:	19,417.9	36,681.3	24,451.1	19,954.2	16,647.0	19,447.4
1. To Stock Brokers and Dealers:	8,629.5	10,220.9	8,079.1	3,170.2	7,923.4	3,838.8
(a) Govt. and Other Trustee	2,519.0	4,154.8	2,217.3	1,275.1	2,177.7	2,013.4
(b) Shares and Debentures	4,838.6	4,805.1	5,321.9	1,509.3	5,521.1	1,547.3
(c) Participation Term Certificates	339.6	330.1	45.9	74.2	0.4	7.3
(d) Others	932.3	930.9	494.0	311.6	224.2	270.8
2. To Others:	10,788.4	26,460.4	16,372.0	16,784.0	8,723.5	15,608.6
(a) Govt. and Other Trustee	8,637.3	17,167.9	13,688.6	14,186.0	6,897.8	7,890.3
(b) Shares and Debentures	612.9	2,971.8	418.4	2,067.6	542.3	4,232.4
(c) Participation Term	3.7	24.7	9.2	2.4	1.9	1,270.6
(d) Others	1,534.5	6,296.0	2,255.8	528.0	1,281.5	2,215.3
III. Merchandise:	688,697.9	750,483.8	806,832.0	883,796.7	929,847.4	1,061,674.9
A. Food Items	166,794.2	174,071.3	191,977.1	196,116.1	361,525.8	264,894.7
1. Wheat	61,181.6	62,412.7	64,990.2	71,825.7	192,293.9	64,939.9
2. Rice and Paddy	34,033.5	38,262.5	41,256.0	40,353.6	89,830.2	119,123.3
3. Other Grains and Pulses	5,742.5	6,485.2	9,337.0	1,560.7	1,651.7	3,816.8
(a) Indigenous	5,443.7	5,407.8	9,029.6	1,426.7	1,405.7	3,572.1
(b) Imported	298.7	1,077.4	307.4	134.0	246.0	244.7
4. Edible Oils:	9,903.7	10,218.7	8,985.0	12,452.0	9,946.4	21,032.9
(a) Indigenous	5,951.2	5,968.6	6,666.1	8,805.9	5,857.4	16,670.5
(b) Imported	3,952.5	4,250.0	2,318.9	3,646.1	4,089.0	4,362.4
5. Sugar:	41,348.1	34,235.5	35,406.7	41,047.2	37,648.2	35,018.5
(a) Indigenous	35,517.0	28,235.6	28,226.2	31,206.9	31,723.9	28,872.2
(b) Imported	5,831.1	6,000.0	7,180.5	9,840.3	5,924.3	6,146.3
6. Kariana and Spices	2,666.2	3,055.6	2,324.5	4,543.2	14,643.0	2,781.5
7. Fish and Fish Preparation	1,780.2	2,038.3	1,364.5	5,109.8	837.1	489.0
8. Other Food Items:	10,138.5	17,362.8	28,313.3	19,223.8	14,675.4	17,692.7
(a) Indigenous	8,989.4	15,744.2	27,024.5	17,198.3	13,940.2	16,741.5
(b) Imported	1,149.1	1,618.6	1,288.7	2,025.5	735.1	951.2
B. Raw Materials:	159,059.4	165,079.3	180,743.8	212,137.9	184,621.9	270,248.8
1. Cotton Raw	86,460.7	91,319.5	81,929.8	86,186.7	64,100.9	105,001.5
(a) Indigenous	73,895.4	77,512.5	62,768.2	71,014.0	57,322.4	89,500.0
(b) Imported	12,565.3	13,807.0	19,161.6	15,172.7	6,778.5	15,501.5
2. Synthetic Fibers:	9,308.7	10,139.6	12,192.6	11,104.1	10,455.3	10,533.9
(a) Indigenous	8,280.6	8,423.9	10,524.8	9,475.1	8,952.7	9,509.4
(b) Imported	1,028.1	1,715.6	1,667.9	1,629.0	1,502.5	1,024.5
3. Fertilizers:	9,124.6	8,359.0	14,123.6	22,886.6	22,759.4	33,950.0
(a) Indigenous	7,280.9	6,443.5	8,764.3	12,582.1	13,294.6	21,347.6
(b) Imported	1,843.6	1,915.5	5,359.3	10,304.5	9,464.7	12,602.4

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	9,477.5	12,361.6	18,571.7	35,915.1	33,497.8	38,360.10
(a) Indigenous	3,825.1	6,564.9	12,729.7	18,385.6	14,859.9	26,676.70
(b) Imported	5,652.4	5,796.7	5,842.0	17,529.5	18,637.9	11,683.40
5. Iron and Steel	16,177.7	13,391.6	16,750.0	18,982.4	18,974.8	36,825.60
(a) Indigenous	10,898.5	11,465.8	14,249.3	11,267.5	12,566.0	18,927.20
(b) Imported	5,279.2	1,925.8	2,500.8	7,714.9	6,408.7	17,898.50
6. Wool and Goat Hair	527.5	841.2	737.0	557.7	905.5	535.6
7. Hides and Skins	3,929.2	4,757.3	6,020.9	4,853.7	5,858.3	4,932.60
8. Oil Seeds	4,352.0	3,999.8	5,588.1	5,243.7	4,267.3	6,027.20
9. Pesticides and Insecticides:	1,567.3	1,812.8	2,641.8	4,959.0	3,956.4	4,428.90
(a) Indigenous	475.3	865.5	2,218.6	4,105.5	3,248.5	2,995.20
(b) Imported	1,091.9	947.3	423.1	853.5	707.9	1,433.70
10. Other Raw Materials:	18,134.4	18,096.9	22,188.3	21,448.8	19,846.3	29,653.50
(a) Indigenous	10,743.6	13,049.3	15,398.4	14,719.5	12,473.6	15,355.0
(b) Imported	7,390.8	5,047.6	6,790.0	6,729.3	7,372.8	14,298.50
C. Finished Manufactured Goods:	362,844.3	411,333.3	434,111.2	475,542.6	383,699.7	526,531.40
1. Cotton Textiles:	89,646.6	96,230.4	114,871.4	126,839.3	83,491.8	124,807.60
(a) Indigenous	82,939.9	88,232.8	106,660.4	103,885.7	64,060.4	102,135.0
(b) Imported	6,706.6	7,997.7	8,211.1	22,953.6	19,431.5	22,672.60
2. Cotton Yarn:	37,534.0	47,465.9	38,379.1	44,440.5	47,730.6	58,202.70
(a) Indigenous	35,947.8	43,544.1	35,654.8	40,551.4	46,277.4	55,683.30
(b) Imported	1,586.3	3,921.8	2,724.3	3,889.1	1,453.2	2,519.40
3. Other Textiles:	48,719.7	49,873.5	53,611.3	61,934.6	43,643.1	66,123.50
(a) Indigenous	32,519.2	39,201.4	43,450.4	50,350.8	36,782.8	54,540.70
(b) Imported	16,200.5	10,672.2	10,160.9	11,583.8	6,860.3	11,582.80
4. Machinery:	20,031.9	27,140.0	27,575.9	26,231.6	24,774.8	45,156.70
(a) Indigenous	7,809.5	8,891.3	8,848.2	11,116.5	9,091.1	33,557.10
(b) Imported	12,222.4	18,248.7	18,727.7	15,115.1	15,683.7	11,599.60
5. Handloom Products	966.6	1,596.3	797.4	552.0	626.4	423.5
6. Carpets and Rugs	2,540.0	3,146.4	3,094.3	4,977.3	3,727.2	4,770.60
7. Readymade Garments	28,221.2	30,365.0	29,773.1	19,043.6	21,045.6	21,877.80
8. Cement and Cement Products:	27,018.2	30,645.3	31,399.0	31,993.9	33,927.5	49,023.80
(a) Indigenous	26,561.2	30,573.9	31,328.2	31,860.0	33,742.9	48,712.0
(b) Imported	457.0	71.4	70.8	133.9	184.6	311.8
9. Sports Goods	2,145.5	3,386.7	3,280.6	3,611.9	2,061.8	2,287.60
10. Surgical Instruments	2,513.0	2,385.8	2,473.5	5,052.7	2,344.2	2,433.70
11. Chemicals and Dyes	11,074.1	15,822.9	14,654.5	23,114.0	13,026.5	24,042.90
12. Other Finished Goods:	92,433.5	103,274.9	114,201.0	127,751.2	107,300.2	127,381.0
(a) Indigenous	82,009.2	94,979.2	101,105.5	107,449.2	93,565.0	99,061.0
(b) Imported	10,424.3	8,295.7	13,095.5	20,302.1	13,735.3	28,320.0
IV Fixed Assets including Machinery	260,888.0	285,480.9	340,040.8	392,647.4	289,457.6	432,808.5
V. Real Estate:	460,562.0	563,782.1	621,302.4	711,833.5	759,809.7	508,890.9
(a) Land	153,111.0	167,265.9	218,026.5	201,178.9	265,377.8	173,460.3
(b) Buildings:	307,451.0	396,516.2	403,275.9	510,654.6	494,432.0	335,430.6
1. Residential	181,976.5	182,700.3	220,475.7	297,516.3	275,530.8	149,332.0
2. Non-Residential	125,474.5	213,815.9	182,800.2	213,138.4	218,901.2	186,098.6
VI Fixed Deposits & Insurance Policies:	47,260.6	48,249.7	89,859.8	104,864.6	81,683.3	57,043.6
(a) Bank Deposits	38,943.2	40,006.4	81,660.5	79,807.2	74,562.1	51,752.3
(b) Insurance Policies	8,317.4	8,243.3	8,199.3	25,057.4	7,121.2	5,291.3
VI Others:	808,445.8	839,421.8	839,297.9	849,705.4	938,370.3	1,032,634.3
(a) Other Secured Advances	560,054.1	516,366.7	600,673.0	568,272.7	692,208.7	709,612.5
(b) Advances Secured by Guarantee(s)	125,505.1	197,347.5	120,751.8	149,904.9	142,008.1	240,614.4
(c) Unsecured Advances	122,886.6	125,707.6	117,873.1	131,527.7	104,153.6	82,407.4
TOTAL	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2010		2011	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver and Precious Metals	20,686.3	22,990.1	32,560.1	42,200.3
II. Securities, Shares and Other Financial Instruments:	83,218.0	72,475.0	55,869.9	65,397.7
A. Quoted on the Stock Exchange:	70,941.9	46,568.1	43,085.6	46,906.9
1. To Stock Brokers and Dealers:	50,741.6	30,605.0	23,934.7	26,253.4
(a) Govt. and Other Trustee	10,249.9	7,400.1	9,451.6	9,143.7
(b) Shares and Debentures	39,569.3	22,229.1	12,900.0	15,023.5
(c) Participation Term	10.7	5.5	51.0	12.3
(d) Others	911.7	970.2	1,532.1	2,073.9
2. To Others:	20,200.3	15,963.2	19,150.9	20,653.5
(a) Govt. and Other Trustee	1,755.0	2,397.6	5,641.1	4,011.9
(b) Shares and Debentures	11,205.2	8,739.3	8,172.0	8,346.9
(c) Participation Term	45.3	100.5		1,500.0
(d) Others	7,194.9	4,725.8	5,337.7	6,794.7
B. Unquoted on the Stock Exchange:	12,276.1	25,906.9	12,784.3	18,490.9
1. To Stock Brokers and Dealers:	2,428.1	17,357.8	5,384.9	1,573.1
(a) Govt. and Other Trustee	990.3	1,231.2	1,748.0	8.8
(b) Shares and Debentures	1,188.8	15,887.6	1,258.9	1,161.6
(c) Participation Term Certificates	1.4	-	1,500.0	17.4
(d) Others	247.7	239.0	878.1	385.3
2. To Others:	9,847.9	8,549.1	7,399.4	16,917.8
(a) Govt. and Other Trustee	7,573.1	6,667.1	5,060.2	16,119.6
(b) Shares and Debentures	598.1	496.8	381.2	386.4
(c) Participation Term	517.4	32.9	1,957.9	0.3
(d) Others	1,159.4	1,352.3	-	411.5
III. Merchandise:	1,016,613.8	1,220,265.5	1,114,954.8	1,176,328.2
A. Food Items	339,450.0	298,234.2	335,710.2	297,112.3
1. Wheat	132,340.7	100,806.1	104,859.2	68,255.5
2. Rice and Paddy	107,032.5	78,751.3	89,520.4	115,191.6
3. Other Grains and Pulses	2,745.9	30,489.8	2,324.1	2,810.5
(a) Indigenous	2,487.2	2,444.3	1,635.8	2,381.1
(b) Imported	258.7	28,045.4	688.3	429.5
4. Edible Oils:	14,076.4	17,370.7	17,674.3	20,721.6
(a) Indigenous	9,127.6	10,307.6	10,540.4	14,959.1
(b) Imported	4,948.8	7,063.1	7,133.8	5,762.4
5. Sugar:	49,719.3	39,481.5	83,584.9	55,670.6
(a) Indigenous	41,223.2	31,051.1	68,396.2	49,178.2
(b) Imported	8,496.1	8,430.4	15,188.7	6,492.4
6. Kariana and Spices	3,180.8	3,670.4	2,857.6	2,539.0
7. Fish and Fish Preparation	4,731.8	1,319.0	1,604.6	1,239.4
8. Other Food Items:	25,622.7	26,345.5	33,285.3	30,684.1
(a) Indigenous	20,077.9	21,127.4	25,769.0	25,029.6
(b) Imported	5,544.8	5,218.1	7,516.3	5,654.5
B. Raw Materials:	269,140.5	315,705.6	275,740.2	325,264.1
1. Cotton Raw	100,054.0	109,636.5	82,291.7	105,605.5
(a) Indigenous	80,166.7	60,248.2	56,207.6	92,619.5
(b) Imported	19,887.2	49,388.3	26,084.1	12,986.0
2. Synthetic Fibers:	11,694.8	18,115.2	13,973.4	15,933.3
(a) Indigenous	10,815.3	16,978.7	12,267.5	14,353.4
(b) Imported	879.6	1,136.5	1,705.9	1,579.9
3. Fertilizers:	41,629.6	57,802.0	39,842.3	49,888.6
(a) Indigenous	24,680.5	47,741.2	28,902.5	38,420.1
(b) Imported	16,949.1	10,060.8	10,939.8	11,468.5

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

(End of Period: Million Rupees)

SECURITY	2010		2011	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	33,811.6	38,485.9	54,994.0	43,595.5
(a) Indigenous	16,917.5	21,177.8	32,537.3	24,886.6
(b) Imported	16,894.1	17,308.1	22,456.6	18,708.9
5. Iron and Steel	31,826.7	34,247.0	32,312.1	50,180.2
(a) Indigenous	22,371.4	24,207.5	21,744.3	41,305.9
(b) Imported	9,455.3	10,039.6	10,567.9	8,874.3
6. Wool and Goat Hair	1,219.8	1,062.1	649.9	631.9
7. Hides and Skins	4,412.7	4,983.4	4,637.4	5,306.4
8. Oil Seeds	6,937.1	8,090.9	8,767.5	10,140.8
9. Pesticides and Insecticides:	4,625.6	4,769.2	4,598.9	4,921.4
(a) Indigenous	4,041.7	3,384.6	4,059.7	4,442.0
(b) Imported	583.9	1,384.6	539.2	479.4
10. Other Raw Materials:	32,928.6	38,513.4	33,673.1	39,060.7
(a) Indigenous	14,488.0	30,548.5	27,557.0	37,736.6
(b) Imported	18,440.5	7,964.9	6,116.1	1,324.1
C. Finished Manufactured	408,023.3	606,325.8	503,504.4	553,951.7
1. Cotton Textiles:	84,360.7	106,273.4	103,442.6	111,570.3
(a) Indigenous	61,116.3	82,468.6	69,892.7	88,532.3
(b) Imported	23,244.4	23,804.8	33,549.9	23,038.0
2. Cotton Yarn:	45,282.5	65,252.9	50,694.4	55,402.2
(a) Indigenous	43,110.5	54,000.8	46,516.3	50,825.2
(b) Imported	2,172.0	11,252.1	4,178.1	4,577.0
3. Other Textiles:	52,955.2	91,265.6	67,637.4	74,897.5
(a) Indigenous	39,485.4	73,257.4	59,554.0	61,161.6
(b) Imported	13,469.9	18,008.1	8,083.4	13,735.9
4. Machinery:	15,540.7	22,570.2	22,396.5	27,426.2
(a) Indigenous	6,136.1	9,909.0	13,751.9	13,034.8
(b) Imported	9,404.6	12,661.2	8,644.6	14,391.4
5. Handloom Products	513.7	655.3	557.4	961.0
6. Carpets and Rugs	3,040.9	2,293.1	2,011.9	4,431.4
7. Readymade Garments	18,807.1	30,270.9	25,486.7	24,974.5
8. Cement and Cement Products:	49,706.3	59,889.9	60,037.8	54,101.7
(a) Indigenous	49,192.7	52,615.0	59,898.3	53,996.6
(b) Imported	513.5	7,274.8	139.5	105.1
9. Sports Goods	2,421.0	2,650.4	3,326.3	2,984.4
10. Surgical Instruments	2,599.8	2,234.6	2,089.6	2,279.7
11. Chemicals and Dyes	27,811.1	36,198.6	29,550.6	31,484.9
12. Other Finished Goods:	104,984.2	186,771.0	136,273.2	163,437.8
(a) Indigenous	88,235.5	173,274.8	122,262.4	151,300.7
(b) Imported	16,748.7	13,496.2	14,010.9	12,137.2
IV Fixed Assets including Machinery	429,761.8	469,556.5	480,293.8	478,364.6
V. Real Estate:	494,262.1	475,202.7	491,359.7	530,187.5
(a) Land	199,958.2	180,720.4	198,256.9	204,846.9
(b) Buildings:	294,303.9	294,482.3	293,102.8	325,340.6
1. Residential	152,070.5	157,850.5	118,950.1	150,577.1
2. Non-Residential	142,233.4	136,631.8	174,152.6	174,763.5
VI Fixed Deposits & Insurance	52,319.1	31,434.6	35,068.2	30,897.0
(a) Bank Deposits	44,677.4	24,588.2	29,134.5	25,276.5
(b) Insurance Policies	7,641.7	6,846.4	5,933.7	5,620.5
VI Others:	1,077,602.2	1,014,437.8	1,100,715.5	986,817.2
(a) Other Secured Advances	790,570.8	709,213.1	831,671.1	688,742.8
(b) Advances Secured by	224,385.9	247,957.7	212,811.1	218,804.3
(c) Unsecured Advances	62,645.5	57,267.0	56,233.3	79,270.2
TOTAL	3,174,463.40	3,306,362.20	3,310,822.0	3,310,192.5

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

(End of Period: Million Rupees)

SECURITY	2012		2013	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver and Precious Metals	56,825.1	65,181.1	69,668.4	74,698.9
II. Securities, Shares and Other Financial Instruments:	76,412.1	193,207.2	166,151.2	98,105.2
A. Quoted on the Stock Exchange:	37,049.3	81,433.0	77,117.5	74,384.6
1. To Stock Brokers and Dealers:	23,332.6	20,935.2	18,113.6	19,286.0
(a) Govt. and Other Trustee	5,070.3	2,223.4	3,305.9	4,505.4
(b) Shares and Debentures	16,676.6	17,010.1	13,593.1	13,163.8
(c) Participation Term	39.4	12.0	12.0	138.0
(d) Others	1,546.3	1,689.6	1,202.7	1,478.8
2. To Others:	13,716.7	60,497.8	59,003.9	55,098.6
(a) Govt. and Other Trustee	2,747.4	41,450.9	43,310.9	39,991.3
(b) Shares and Debentures	8,955.2	12,236.7	10,679.3	10,590.0
(c) Participation Term	-	0.5	0.5	6.8
(d) Others	2,014.1	6,809.8	5,013.1	4,510.5
B. Unquoted on the Stock Exchange:	39,362.8	111,774.2	89,033.8	23,720.6
1. To Stock Brokers and Dealers:	3,940.5	81,967.3	61,804.2	3,533.9
(a) Govt. and Other Trustee	2,405.7	37,479.5	34,473.6	6.1
(b) Shares and Debentures	1,187.0	42,774.8	26,949.9	2,952.3
(c) Participation Term Certificates	28.1	6.0	29.0	17.2
(d) Others	319.8	1,707.0	351.7	558.2
2. To Others:	35,422.2	29,806.9	27,229.6	20,186.8
(a) Govt. and Other Trustee	30,593.0	26,338.3	24,882.7	17,360.8
(b) Shares and Debentures	3,323.0	420.6	2.4	604.7
(c) Participation Term	-	1,500.5	21.1	27.8
(d) Others	1,506.2	1,547.5	2,323.5	2,193.5
III. Merchandise:	994,519.4	1,146,876.0	1,046,231.2	1,210,524.7
A. Food Items	324,779.4	313,777.3	298,533.9	353,567.6
1. Wheat	145,360.7	88,745.5	99,902.1	93,917.1
2. Rice and Paddy	53,377.9	96,191.6	62,211.5	91,004.6
3. Other Grains and Pulses	4,154.6	6,295.9	6,167.5	7,975.9
(a) Indigenous	2,383.6	4,209.8	3,005.7	5,353.2
(b) Imported	1,771.1	2,086.1	3,161.8	2,622.6
4. Edible Oils:	21,176.2	22,040.1	17,952.4	60,572.9
(a) Indigenous	13,052.2	14,743.2	11,885.4	53,404.8
(b) Imported	8,124.0	7,296.9	6,067.0	7,168.0
5. Sugar:	69,650.0	73,410.5	78,438.0	64,906.6
(a) Indigenous	60,937.1	62,126.8	70,062.8	62,007.4
(b) Imported	8,712.9	11,283.8	8,375.2	2,899.2
6. Kariana and Spices	2,016.7	2,454.3	2,174.1	2,008.3
7. Fish and Fish Preparation	599.6	1,141.3	656.7	1,302.9
8. Other Food Items:	28,443.7	23,498.1	31,031.6	31,879.4
(a) Indigenous	21,958.4	19,322.9	27,466.5	28,320.7
(b) Imported	6,485.4	4,175.2	3,565.1	3,558.7
B. Raw Materials:	263,746.5	320,644.6	300,212.0	331,729.6
1. Cotton Raw	74,747.6	107,155.8	63,722.7	96,883.2
(a) Indigenous	65,970.1	89,808.2	43,320.3	87,058.6
(b) Imported	8,777.5	17,347.6	20,402.4	9,824.6
2. Synthetic Fibers:	18,575.2	21,361.1	21,064.1	25,582.8
(a) Indigenous	15,378.8	19,487.2	19,106.1	18,783.5
(b) Imported	3,196.4	1,873.9	1,958.0	6,799.3
3. Fertilizers:	35,316.2	36,670.4	39,211.9	36,301.9
(a) Indigenous	27,710.9	24,095.8	30,451.0	26,961.4
(b) Imported	7,605.3	12,574.6	8,760.9	9,340.5

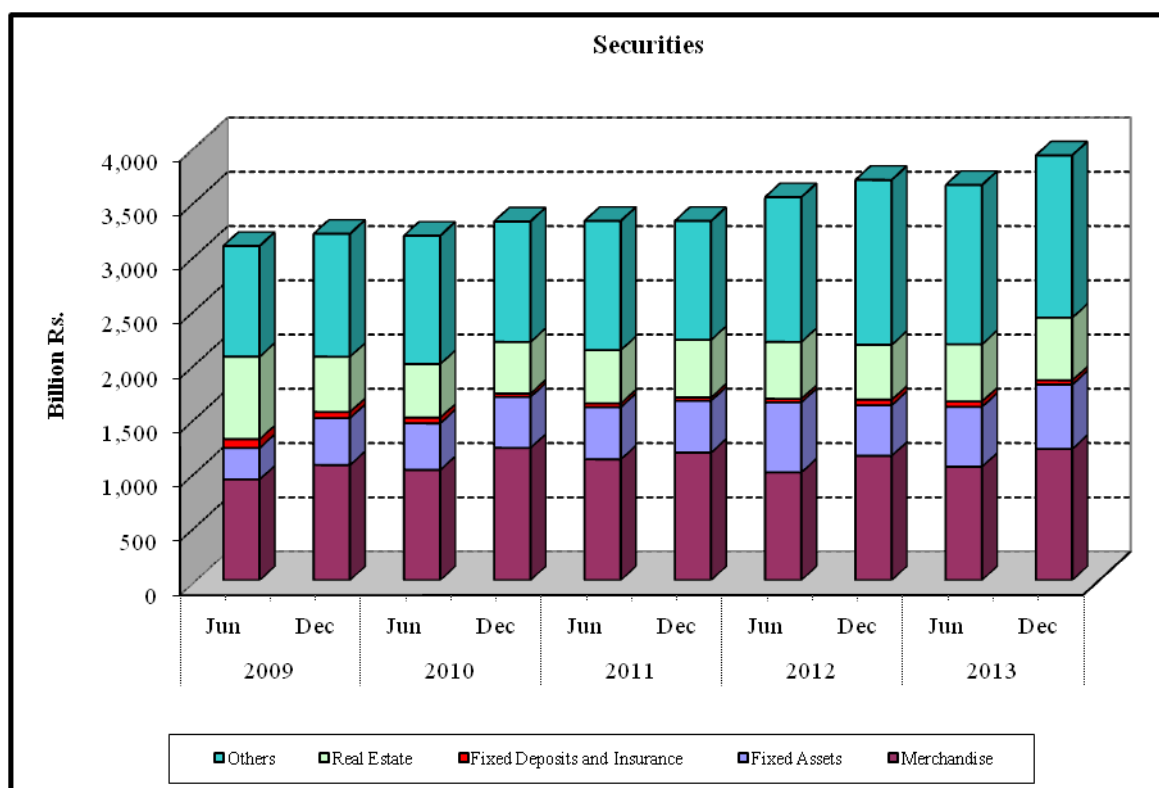
5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2011		2012	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	40,184.8	49,456.1	54,346.9	52,938.5
(a) Indigenous	17,943.6	25,778.2	43,036.9	31,456.7
(b) Imported	22,241.2	23,677.8	11,310.0	21,481.8
5. Iron and Steel	37,955.7	37,260.3	43,858.4	49,006.0
(a) Indigenous	25,279.6	22,305.1	28,547.1	27,202.1
(b) Imported	12,676.0	14,955.2	15,311.4	21,803.9
6. Wool and Goat Hair	662.9	1,158.0	1,058.0	598.9
7. Hides and Skins	5,371.5	6,496.9	7,244.1	5,331.6
8. Oil Seeds	9,968.3	7,570.3	8,149.3	9,285.1
9. Pesticides and Insecticides:	4,615.2	4,191.6	6,420.0	2,850.3
(a) Indigenous	3,875.3	3,809.1	5,388.0	2,088.6
(b) Imported	739.9	382.5	1,032.0	761.7
10. Other Raw Materials:	36,349.2	49,324.2	55,136.7	52,951.3
(a) Indigenous	31,576.0	40,401.6	52,455.3	44,168.2
(b) Imported	4,773.2	8,922.6	2,681.4	8,783.1
C. Finished Manufactured Goods:	405,993.6	512,454.1	447,485.4	525,227.4
1. Cotton Textiles:	81,882.0	88,157.8	79,122.5	91,511.2
(a) Indigenous	69,821.0	78,338.0	74,144.4	84,822.8
(b) Imported	12,061.0	9,819.8	4,978.1	6,688.4
2. Cotton Yarn:	44,331.9	51,218.6	51,374.1	64,419.0
(a) Indigenous	37,877.5	47,714.7	47,942.4	60,721.7
(b) Imported	6,454.4	3,503.9	3,431.7	3,697.3
3. Other Textiles:	62,576.8	72,013.0	75,186.4	70,268.1
(a) Indigenous	52,001.2	60,435.4	67,749.3	62,626.2
(b) Imported	10,575.5	11,577.7	7,437.1	7,641.9
4. Machinery:	28,305.9	28,049.8	28,121.9	24,113.0
(a) Indigenous	15,137.9	10,618.0	12,968.6	10,030.3
(b) Imported	13,168.0	17,431.8	15,153.4	14,082.7
5. Handloom Products	21.2	6,103.9	27.7	20.3
6. Carpets and Rugs	7,622.7	6,292.4	1,993.0	925.1
7. Readymade Garments	12,338.6	31,357.2	25,129.4	32,300.6
8. Cement and Cement Products:	32,362.3	31,035.9	28,255.9	18,895.6
(a) Indigenous	27,546.1	30,968.0	28,068.7	18,457.3
(b) Imported	4,816.2	67.9	187.2	438.3
9. Sports Goods	2,759.4	2,753.5	2,705.5	997.2
10. Surgical Instruments	2,029.3	2,457.5	5,471.2	1,668.9
11. Chemicals and Dyes	24,713.4	33,968.3	27,273.3	29,172.6
12. Other Finished Goods:	107,049.9	159,046.1	122,824.5	190,935.8
(a) Indigenous	92,382.5	142,843.8	87,059.5	179,979.1
(b) Imported	14,667.4	16,202.3	35,765.0	10,956.7
IV Fixed Assets including Machinery	645,616.7	466,433.3	551,974.3	592,808.4
V. Real Estate:	523,695.6	505,515.9	526,846.1	577,306.2
(a) Land	182,790.5	184,577.8	225,719.2	222,429.6
(b) Buildings:	340,905.1	320,938.1	301,126.9	354,876.6
1. Residential	162,994.0	142,674.1	114,150.3	177,084.7
2. Non-Residential	177,911.1	178,264.0	186,976.6	177,792.0
VI Fixed Deposits & Insurance Policies:	32,736.0	51,292.2	49,830.1	39,428.4
(a) Bank Deposits	27,655.9	43,537.8	44,310.0	31,354.7
(b) Insurance Policies	5,080.2	7,754.5	5,520.1	8,073.6
VI Others:	1,200,199.5	1,260,030.7	1,231,081.1	1,322,980.9
(a) Other Secured Advances	887,474.4	934,929.4	863,426.9	997,787.8
(b) Advances Secured by Guarantee(s)	251,493.6	263,500.9	294,849.0	268,660.4
(c) Unsecured Advances	61,231.4	61,600.4	72,805.3	56,532.8
TOTAL	3,530,004.4	3,688,536.3	3,641,782.5	3,915,852.7

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	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver and Precious Metals	997.0	723.1	487.6	686.5	2,006.5	6,028.6
II. Securities, Shares and Other Financial Instruments:	83,474.8	103,122.3	94,664.8	70,257.6	98,522.7	117,831.3
A. Quoted on the Stock Exchange:	38,769.6	54,928.3	60,983.1	50,707.5	73,664.7	90,069.5
1. To Stock Brokers and Dealers:	21,077.9	33,704.1	38,037.7	34,110.9	48,686.1	60,198.6
(a) Govt. and Other Trustee	6,093.2	5,884.3	2,475.6	5,269.8	2,559.4	8,573.4
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7	43,604.8	51,146.0
(c) Participation Term	293.4	9.5	41.0	706.4	-	6.8
(d) Others	673.7	1,930.8	4,906.5	1,555.0	2,522.0	472.4
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6	24,978.5	29,870.8
(a) Govt. and Other Trustee	11,219.5	10,902.8	7,335.2	1,797.6	5,250.2	3,816.3
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6	16,196.6	17,715.8
(c) Participation Term	214.2	220.1	248.5	7.1	9.9	87.7
(d) Others	356.2	474.5	2,173.4	2,499.3	3,521.8	8,251.0
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1	24,858.0	27,761.8
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0	5,130.3	7,697.6
(a) Govt. and Other Trustee	8,218.6	12,793.8	7,252.3	3,517.7	3,124.0	2,673.4
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4	1,540.7	4,619.0
(c) Participation Term Certificates	30.0	51.0	16.5	140.1	3.9	0.9
(d) Others	376.3	163.2	233.8	47.8	461.7	404.2
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1	19,727.7	20,064.2
(a) Govt. and Other Trustee	34,172.1	32,773.2	22,876.8	10,579.2	11,350.5	16,303.6
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7	2,980.4	1,874.9
(c) Participation Term	239.7	241.2	69.2	1.9	2.2	15.3
(d) Others	1,073.7	965.0	1,095.1	2,113.2	5,394.6	1,870.3
III. Merchandise:	406,008.7	470,100.8	519,036.7	557,143.6	625,591.8	647,299.4
A. Food Items	100,048.3	99,399.2	113,202.2	118,473.7	161,127.6	151,613.6
1. Wheat	41,895.5	32,075.6	41,612.7	36,481.0	64,021.3	47,265.9
2. Rice and Paddy	17,861.1	32,314.9	26,192.8	43,395.7	35,775.2	42,291.2
3. Other Grain and Pulses	1,536.7	1,929.0	3,527.7	1,677.8	1,624.0	8,260.1
(a) Indigenous	783.4	1,694.7	3,288.5	1,518.9	1,173.4	8,005.7
(b) Imported	753.3	234.3	239.2	158.9	450.7	254.4
4. Edible Oils:	8,325.2	8,253.2	8,507.6	7,706.2	10,934.2	11,096.7
(a) Indigenous	4,194.1	3,291.7	4,382.1	3,556.2	5,388.1	5,299.9
(b) Imported	4,131.1	4,961.5	4,125.5	4,150.0	5,546.1	5,796.8
5. Sugar:	21,467.0	16,179.1	23,731.9	14,900.0	37,179.5	26,635.1
(a) Indigenous	20,641.2	15,440.7	21,586.4	13,787.1	27,400.6	25,508.3
(b) Imported	825.8	738.5	2,145.5	1,112.9	9,778.9	1,126.8
6. Kariana and Spices	1,484.6	1,580.4	2,048.1	7,239.7	3,524.7	4,209.6
7. Fish and Fish Preparation	2,133.2	1,916.5	1,784.2	2,313.5	1,511.3	2,461.2
8. Other Food Items:	5,345.1	5,150.4	5,797.2	4,759.7	6,557.4	9,394.0
(a) Indigenous	2,859.7	2,924.7	3,881.5	3,161.4	5,327.5	7,841.0
(b) Imported	2,485.3	2,225.7	1,915.8	1,598.4	1,229.9	1,553.0
B. Raw Materials:	119,288.3	128,424.7	140,443.3	168,791.4	158,380.3	173,018.5
1. Cotton Raw	70,530.7	74,358.2	74,905.9	95,769.7	80,711.6	100,190.0
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0	72,186.1	75,057.5
(b) Imported	8,559.6	7,093.8	9,434.6	12,190.8	8,525.6	25,132.6
2. Synthetic Fibers:	6,408.0	13,337.8	18,251.5	26,312.9	17,384.9	12,256.4
(a) Indigenous	4,197.9	6,755.1	9,395.4	9,939.1	6,192.3	10,469.5
(b) Imported	2,210.1	6,582.7	8,856.1	16,373.8	11,192.6	1,786.9
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5	10,345.4	8,089.0
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5	7,527.1	6,651.6
(b) Imported	2,013.2	2,408.6	2,569.2	911.0	2,818.3	1,437.5

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

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	10,965.2	14,260.6	11,515.8	11,208.7	10,742.2	13,738.6
(a) Indigenous	1,266.2	3,437.1	3,051.2	5,489.6	5,568.1	6,396.0
(b) Imported	9,699.0	10,823.5	8,464.6	5,719.1	5,174.1	7,342.6
5. Iron and Steel	11,641.5	6,309.0	8,752.4	6,164.5	10,184.7	11,929.9
(a) Indigenous	8,157.3	3,847.8	4,907.2	3,082.5	5,259.7	8,628.8
(b) Imported	3,484.3	2,461.3	3,845.2	3,082.0	4,925.0	3,301.1
6. Wool and Goat Hair	913.2	341.2	325.0	246.6	449.1	257.3
7. Hides and Skins	5,061.4	4,230.2	4,067.0	4,091.1	4,019.1	5,381.5
8. Oil Seeds	1,932.2	1,955.1	2,894.1	2,976.1	3,210.1	3,967.0
9. Pesticides and Insecticides:	908.9	875.4	1,583.5	2,359.9	3,436.2	2,578.7
(a) Indigenous	349.8	289.1	794.5	992.8	1,311.6	1,310.5
(b) Imported	559.1	586.3	789.0	1,367.0	2,124.6	1,268.3
10. Other Raw Materials:	5,430.1	8,189.4	11,242.6	13,338.5	17,897.0	14,630.0
(a) Indigenous	2,174.0	2,415.4	3,329.9	7,703.3	11,804.9	8,485.2
(b) Imported	3,256.1	5,774.0	7,912.7	5,635.2	6,092.0	6,144.8
C. Finished Manufactured Goods:	186,672.1	242,277.0	265,391.2	269,878.4	306,084.0	322,667.3
1. Cotton Textiles:	46,694.7	63,548.1	63,545.6	70,648.5	73,826.6	77,388.9
(a) Indigenous	37,459.8	48,328.9	53,126.2	57,600.7	50,712.0	70,343.1
(b) Imported	9,234.9	15,219.2	10,419.4	13,047.8	23,114.6	7,045.8
2. Cotton Yarn:	24,269.3	24,726.0	23,643.0	30,151.9	30,644.8	27,873.5
(a) Indigenous	22,479.0	23,027.6	21,905.2	28,399.6	24,146.3	26,174.4
(b) Imported	1,790.3	1,698.4	1,737.8	1,752.3	6,498.5	1,699.2
3. Other Textiles:	31,791.8	34,280.9	33,642.0	30,422.6	43,074.2	49,915.0
(a) Indigenous	25,922.8	24,124.8	23,139.3	21,997.0	21,184.7	39,939.3
(b) Imported	5,869.1	10,156.1	10,502.7	8,425.6	21,889.5	9,975.7
4. Machinery:	17,128.3	30,427.2	36,797.8	36,681.4	18,676.3	29,278.9
(a) Indigenous	6,299.5	7,277.7	7,576.2	6,381.0	4,886.7	9,558.9
(b) Imported	10,828.8	23,149.5	29,221.6	30,300.4	13,789.6	19,720.0
5. Handloom Products	911.2	241.2	198.8	777.7	757.5	1,105.4
6. Carpets and Rugs	1,940.4	1,903.5	1,648.0	2,281.0	2,851.1	1,138.6
7. Readymade Garments	12,874.0	16,264.7	20,818.4	23,973.2	25,017.3	21,935.2
8. Cement and Cement Products:	6,738.2	15,614.9	19,999.7	19,121.3	25,633.3	25,894.4
(a) Indigenous	6,713.1	15,588.4	19,767.0	18,592.9	24,784.9	24,954.5
(b) Imported	25.1	26.6	232.7	528.4	848.4	939.9
9. Sports Goods	2,995.9	3,726.2	3,755.7	1,755.1	4,376.1	2,929.3
10. Surgical Instruments	1,315.3	1,324.4	1,864.9	986.6	2,096.8	1,915.0
11. Chemicals and Dyes	8,838.2	7,970.2	9,806.2	8,174.5	12,848.1	12,440.4
12. Other Finished Goods:	31,174.9	42,249.5	49,671.0	44,904.6	66,281.9	70,852.7
(a) Indigenous	23,233.8	31,207.3	39,303.9	34,620.8	32,746.4	56,223.2
(b) Imported	7,941.1	11,042.2	10,367.1	10,283.8	33,535.5	14,629.5
IV. Fixed Assets including Machinery	130,880.1	185,606.0	208,792.4	265,610.5	275,046.2	268,938.1
V. Real Estate:	192,508.7	225,944.9	254,903.7	378,755.9	332,125.9	391,739.2
(a) Land	51,341.3	55,108.6	59,790.5	121,024.1	82,943.1	107,831.8
(b) Buildings:	141,167.4	170,836.4	195,113.2	257,731.8	249,182.8	283,907.4
1. Residential	88,529.8	104,149.6	115,778.3	165,145.7	160,041.6	173,371.7
2. Non-Residential	52,637.6	66,686.7	79,334.9	92,586.1	89,141.1	110,535.7
VI. Fixed Deposits & Insurance Policies:	32,452.1	29,429.1	42,471.3	50,619.7	56,552.4	49,752.7
(a) Bank Deposits	31,583.9	25,587.4	38,784.3	44,106.9	47,639.6	45,461.9
(b) Insurance Policies	868.2	3,841.7	3,687.0	6,512.8	8,912.8	4,290.8
VII. Others:	300,355.3	421,753.9	473,563.4	514,284.3	595,354.5	729,211.3
(a) Other Secured Advances	203,598.1	273,486.3	285,822.1	304,740.8	313,452.1	445,619.4
(b) Insurance Policies	66,573.2	101,589.7	133,857.0	134,657.5	176,929.6	188,981.5
(c) Unsecured Advances	30,184.0	46,677.9	53,884.3	74,886.0	104,972.8	94,610.4
TOTAL	1,146,676.7	1,436,680.1	1,593,919.9	1,837,358.0	1,985,200.0	2,210,800.6

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(End of Period: Million Rupees)

SECURITY	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver and Precious Metals	12,371.0	9,144.3	19,453.1	18,088.9	7,275.6	18,452.2
II. Securities, Shares and Other Financial Instruments:	97,845.0	116,550.7	98,851.0	95,457.1	73,902.1	80,386.2
A. Quoted on the Stock Exchange:	78,427.1	79,869.5	74,400.2	75,503.3	57,255.4	60,939.5
1. To Stock Brokers and Dealers:	55,003.7	55,358.2	59,406.7	49,824.4	34,181.7	34,179.1
(a) Govt. and Other Trustee	6,580.4	10,971.0	10,163.2	8,376.3	5,863.3	6,617.9
(b) Shares and Debentures	47,763.4	43,208.8	48,084.6	37,244.4	25,502.3	26,311.1
(c) Participation Term	7.7	567.5	262.0	433.1	1,002.4	148.7
(d) Others	652.2	611.0	897.0	3,770.5	1,813.8	1,101.5
2. To Others:	23,423.4	24,511.3	14,993.5	25,678.9	23,073.6	26,760.4
(a) Govt. and Other Trustee	2,076.7	5,920.0	3,022.0	6,709.7	3,693.5	2,444.5
(b) Shares and Debentures	18,238.9	15,137.8	11,062.9	15,815.4	16,491.8	15,075.6
(c) Participation Term	-	14.2	26.8	665.4	33.4	61.5
(d) Others	3,107.9	3,439.3	881.9	2,488.5	2,855.0	9,178.7
B. Unquoted on the Stock Exchange:	19,417.9	36,681.3	24,450.8	19,953.8	16,646.7	19,446.7
1. To Stock Brokers and Dealers:	8,629.5	10,220.9	8,079.1	3,170.2	7,923.4	3,838.8
(a) Govt. and Other Trustee	2,519.0	4,154.8	2,217.3	1,275.1	2,177.7	2,013.4
(b) Shares and Debentures	4,838.6	4,805.1	5,321.9	1,509.3	5,521.1	1,547.3
(c) Participation Term Certificates	339.6	330.1	45.9	74.2	0.4	7.3
(d) Others	932.3	930.9	494.0	311.6	224.2	270.8
2. To Others:	10,788.4	26,460.4	16,371.7	16,783.7	8,723.3	15,607.9
(a) Govt. and Other Trustee	8,637.3	17,167.9	13,688.6	14,186.0	6,897.8	7,890.3
(b) Shares and Debentures	612.9	2,971.8	418.4	2,067.6	542.3	4,232.4
(c) Participation Term	3.7	24.7	9.2	2.4	1.9	1,270.6
(d) Others	1,534.5	6,296.0	2,255.5	527.6	1,281.3	2,214.6
III. Merchandise:	688,419.9	750,121.8	804,760.8	882,821.7	929,167.9	1,061,025.6
A. Food Items	166,751.0	174,024.0	191,654.2	195,917.6	361,481.8	264,850.2
1. Wheat	61,181.6	62,412.7	64,870.3	71,825.7	192,293.5	64,939.9
2. Rice and Paddy	34,028.8	38,257.4	41,247.3	40,344.1	89,825.1	119,118.7
3. Other Grain and Pulses	5,742.5	6,485.2	9,306.3	1,560.7	1,651.7	3,816.8
(a) Indigenous	5,443.7	5,407.8	8,998.9	1,426.7	1,405.7	3,572.1
(b) Imported	298.7	1,077.4	307.4	134.0	246.0	244.7
4. Edible Oils:	9,893.3	10,208.2	8,964.7	12,441.5	9,935.9	21,022.4
(a) Indigenous	5,940.8	5,958.2	6,645.8	8,795.4	5,846.9	16,660.0
(b) Imported	3,952.5	4,250.0	2,318.9	3,646.1	4,089.0	4,362.4
5. Sugar:	41,348.1	34,235.5	35,406.7	41,047.2	37,648.2	35,018.5
(a) Indigenous	35,517.0	28,235.6	28,226.2	31,206.9	31,723.9	28,872.2
(b) Imported	5,831.1	6,000.0	7,180.5	9,840.3	5,924.3	6,146.3
6. Kariana and Spices	2,662.0	3,049.1	2,324.3	4,543.2	14,643.0	2,781.5
7. Fish and Fish Preparation	1,780.2	2,038.3	1,364.5	5,109.8	837.1	489.0
8. Other Food Items:	10,114.6	17,337.4	28,170.1	19,045.3	14,647.4	17,663.5
(a) Indigenous	8,965.6	15,718.8	26,884.5	17,105.0	13,913.9	16,712.3
(b) Imported	1,149.1	1,618.6	1,285.6	1,940.2	733.5	951.2
B. Raw Materials:	159,014.6	165,027.4	179,701.2	212,007.8	184,498.0	270,118.1
1. Cotton Raw	86,460.7	91,319.5	81,695.1	86,174.0	64,100.9	105,001.5
(a) Indigenous	73,895.4	77,512.5	62,533.4	71,001.4	57,322.4	89,500.0
(b) Imported	12,565.3	13,807.0	19,161.6	15,172.7	6,778.5	15,501.5
2. Synthetic Fibers:	9,308.7	10,135.6	11,926.4	11,104.1	10,455.3	10,533.9
(a) Indigenous	8,280.6	8,419.9	10,383.7	9,475.1	8,952.7	9,509.4
(b) Imported	1,028.1	1,715.6	1,542.7	1,629.0	1,502.5	1,024.5
3. Fertilizers:	9,124.6	8,359.0	13,694.0	22,886.6	22,759.4	33,950.0
(a) Indigenous	7,280.9	6,443.5	8,498.1	12,582.1	13,294.6	21,347.6
(b) Imported	1,843.6	1,915.5	5,196.0	10,304.5	9,464.7	12,602.4

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(End of Period: Million Rupees)

SECURITY	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	9,472.5	12,357.1	18,564.4	35,908.4	33,490.0	38,352.2
(a) Indigenous	3,820.1	6,560.3	12,722.4	18,378.9	14,852.1	26,668.8
(b) Imported	5,652.4	5,796.7	5,842.0	17,529.5	18,637.9	11,683.4
5. Iron and Steel	16,157.1	13,370.1	16,678.5	18,898.6	18,858.7	36,702.8
(a) Indigenous	10,877.9	11,444.3	14,227.7	11,246.0	12,544.5	18,804.3
(b) Imported	5,279.2	1,925.8	2,450.8	7,652.6	6,314.3	17,898.5
6. Wool and Goat Hair	527.5	841.2	733.6	554.4	905.5	535.6
7. Hides and Skins	3,929.2	4,757.3	6,005.1	4,837.8	5,858.3	4,932.6
8. Oil Seeds	4,352.0	3,999.8	5,580.3	5,236.0	4,267.3	6,027.2
9. Pesticides and Insecticides:	1,567.3	1,812.8	2,641.8	4,959.0	3,956.4	4,428.9
(a) Indigenous	475.3	865.5	2,218.6	4,105.5	3,248.5	2,995.2
(b) Imported	1,091.9	947.3	423.1	853.5	707.9	1,433.7
10. Other Raw Materials:	18,115.1	18,075.1	22,182.0	21,448.8	19,846.3	29,653.5
(a) Indigenous	10,743.6	13,049.3	15,392.0	14,719.5	12,473.6	15,355.0
(b) Imported	7,371.5	5,025.8	6,790.0	6,729.3	7,372.8	14,298.5
C. Finished Manufactured Goods:	362,654.3	411,070.4	433,405.4	474,896.3	383,188.1	526,057.2
1. Cotton Textiles:	89,615.2	96,178.5	114,768.1	126,738.5	83,422.2	124,735.0
(a) Indigenous	82,913.2	88,203.4	106,593.2	103,819.9	64,025.3	102,109.1
(b) Imported	6,702.0	7,975.1	8,175.0	22,918.7	19,396.9	22,625.9
2. Cotton Yarn:	37,534.0	47,448.3	38,379.1	44,440.5	47,730.6	58,202.7
(a) Indigenous	35,947.8	43,526.5	35,654.8	40,551.4	46,277.4	55,683.3
(b) Imported	1,586.3	3,921.8	2,724.3	3,889.1	1,453.2	2,519.4
3. Other Textiles:	48,718.5	49,873.2	53,503.6	61,830.0	43,640.7	66,123.5
(a) Indigenous	32,517.9	39,201.0	43,345.4	50,246.4	36,782.8	54,540.7
(b) Imported	16,200.5	10,672.2	10,158.2	11,583.6	6,857.9	11,582.8
4. Machinery:	20,031.7	27,138.7	27,575.9	26,231.6	24,774.8	45,156.7
(a) Indigenous	7,809.3	8,890.0	8,848.2	11,116.5	9,091.1	33,557.1
(b) Imported	12,222.4	18,248.7	18,727.7	15,115.1	15,683.7	11,599.6
5. Handloom Products	966.6	1,596.3	797.4	552.0	626.4	423.5
6. Carpets and Rugs	2,540.0	3,146.4	3,092.9	4,976.7	3,727.2	4,770.6
7. Readymade Garments	28,217.9	30,360.8	29,760.8	19,029.3	21,036.1	21,868.9
8. Cement and Cement Products:	27,013.9	30,640.8	31,396.4	31,991.4	33,924.7	49,021.1
(a) Indigenous	26,556.9	30,569.4	31,325.6	31,857.5	33,740.1	48,709.3
(b) Imported	457.0	71.4	70.8	133.9	184.6	311.8
9. Sports Goods	2,141.8	3,383.2	3,280.3	3,611.9	2,061.8	2,287.6
10. Surgical Instruments	2,504.4	2,376.0	2,471.5	5,050.9	2,342.4	2,431.9
11. Chemicals and Dyes	11,063.0	15,809.1	14,601.0	23,055.7	13,007.5	24,021.0
12. Other Finished Goods:	92,307.3	103,119.1	113,778.3	127,387.8	106,893.7	127,014.8
(a) Indigenous	81,883.0	94,823.3	100,803.0	107,111.2	93,200.6	98,694.8
(b) Imported	10,424.3	8,295.7	12,975.3	20,276.6	13,693.2	28,320.0
IV. Fixed Assets including Machinery	257,248.8	282,424.6	336,748.6	389,436.0	285,935.9	429,477.2
V. Real Estate:	385,173.0	486,437.8	541,763.4	624,653.6	670,501.5	412,781.8
(a) Land	80,638.2	93,243.5	141,405.0	120,138.3	179,120.3	80,608.5
(b) Buildings:	304,534.7	393,194.3	400,358.4	504,515.3	491,381.2	332,173.3
1. Residential	180,907.8	181,276.4	219,264.4	296,447.1	274,587.6	148,374.0
2. Non-Residential	123,627.0	211,917.9	181,094.0	208,068.2	216,793.6	183,799.4
VI. Fixed Deposits & Insurance Policies:	47,140.1	48,125.6	89,567.0	104,545.7	81,553.1	56,906.7
(a) Bank Deposits	38,822.7	39,882.3	81,367.7	79,488.3	74,431.9	51,615.4
(b) Insurance Policies	8,317.4	8,243.3	8,199.3	25,057.4	7,121.2	5,291.3
VII. Others:	800,607.3	831,893.5	826,911.5	840,514.5	926,596.3	1,021,547.8
(a) Other Secured Advances	556,200.7	513,276.7	596,981.3	565,203.3	688,925.7	706,301.4
(b) Insurance Policies	125,118.0	196,749.9	115,717.0	147,632.6	137,245.8	236,064.1
(c) Unsecured Advances	119,288.6	121,866.9	114,213.1	127,678.6	100,424.9	79,182.3
TOTAL	2,288,805.0	2,524,698.4	2,718,055.4	2,955,517.4	2,974,932.4	3,080,577.6

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(End of Period: Million Rupees)

SECURITY	2010		2011	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	20,686.3	22,990.1	32,560.1	42,165.7
II. Securities, Shares and Other Financial Instruments:	83,217.9	72,474.5	55,869.9	65,397.7
A. Quoted on the Stock Exchange:	70,941.9	46,568.1	43,085.6	46,906.9
1. To Stock Brokers and Dealers:	50,741.6	30,605.0	23,934.7	26,253.4
(a) Govt. and Other Trustee Securities	10,249.9	7,400.1	9,451.6	9,143.7
(b) Shares and Debentures	39,569.3	22,229.1	12,900.0	15,023.5
(c) Participation Term Certificates	10.7	5.5	51.0	12.3
(d) Others	911.7	970.2	1,532.1	2,073.9
2. To Others:	20,200.3	15,963.2	19,150.9	20,653.5
(a) Govt. and Other Trustee Securities	1,755.0	2,397.6	5,641.1	4,011.9
(b) Shares and Debentures	11,205.2	8,739.3	8,172.0	8,346.9
(c) Participation Term Certificates	45.3	100.5	-	1,500.0
(d) Others	7,194.9	4,725.8	5,337.7	6,794.7
B. Unquoted on the Stock Exchange:	12,276.0	25,906.4	12,784.3	18,490.9
1. To Stock Brokers and Dealers:	2,428.1	17,357.8	5,384.9	1,573.1
(a) Govt. and Other Trustee Securities	990.3	1,231.2	1,748.0	8.8
(b) Shares and Debentures	1,188.8	15,887.6	1,258.9	1,161.6
(c) Participation Term Certificates	1.4	-	1,500.0	17.4
(d) Others	247.7	239.0	878.1	385.3
2. To Others:	9,847.8	8,548.6	7,399.4	16,917.8
(a) Govt. and Other Trustee Securities	7,573.1	6,667.1	5,060.2	16,119.6
(b) Shares and Debentures	598.1	496.8	381.2	386.4
(c) Participation Term Certificates	517.4	32.9	1,957.9	0.3
(d) Others	1,159.3	1,351.8	-	411.5
III. Merchandise:	1,015,958.3	1,219,170.0	1,114,300.5	1,175,983.6
A. Food Items	339,384.9	298,086.6	335,627.1	297,042.7
1. Wheat	132,330.1	100,770.7	104,824.2	68,220.6
2. Rice and Paddy	107,027.8	78,709.3	89,516.8	115,188.0
3. Other Grain and Pulses	2,745.9	30,489.5	2,323.7	2,810.2
(a) Indigenous	2,487.2	2,444.0	1,635.4	2,380.7
(b) Imported	258.7	28,045.4	688.3	429.5
4. Edible Oils:	14,062.6	17,356.0	17,669.1	20,716.4
(a) Indigenous	9,113.8	10,292.9	10,535.2	14,953.9
(b) Imported	4,948.8	7,063.1	7,133.8	5,762.4
5. Sugar:	49,719.3	39,481.5	83,584.9	55,670.6
(a) Indigenous	41,223.2	31,051.1	68,396.2	49,178.2
(b) Imported	8,496.1	8,430.4	15,188.7	6,492.4
6. Kariana and Spices	3,179.8	3,668.9	2,856.3	2,537.9
7. Fish and Fish Preparation	4,731.8	1,316.7	1,602.6	1,237.4
8. Other Food Items:	25,587.8	26,294.2	33,249.6	30,661.6
(a) Indigenous	20,044.5	21,080.1	25,733.2	25,007.9
(b) Imported	5,543.3	5,214.2	7,516.3	5,653.7
B. Raw Materials:	269,011.5	315,411.8	275,590.2	325,122.2
1. Cotton Raw	100,054.0	109,636.5	82,291.7	105,605.5
(a) Indigenous	80,166.7	60,248.2	56,207.6	92,619.5
(b) Imported	19,887.2	49,388.3	26,084.1	12,986.0
2. Synthetic Fibers:	11,694.8	18,074.8	13,973.4	15,933.3
(a) Indigenous	10,815.3	16,938.3	12,267.5	14,353.4
(b) Imported	879.6	1,136.5	1,705.9	1,579.9
3. Fertilizers:	41,629.6	57,802.0	39,842.3	49,888.6
(a) Indigenous	24,680.5	47,741.2	28,902.5	38,420.1
(b) Imported	16,949.1	10,060.8	10,939.8	11,468.5

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(End of Period: Million Rupees)

SECURITY	2010		2011	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	33,803.8	38,478.1	54,986.1	43,595.5
(a) Indigenous	16,909.7	21,170.0	32,529.5	24,886.6
(b) Imported	16,894.1	17,308.1	22,456.6	18,708.9
5. Iron and Steel	31,708.3	34,054.4	32,172.7	50,041.0
(a) Indigenous	22,348.1	24,030.0	21,604.8	41,166.6
(b) Imported	9,360.1	10,024.5	10,567.9	8,874.3
6. Wool and Goat Hair	1,219.8	1,062.1	649.9	631.9
7. Hides and Skins	4,412.7	4,937.2	4,637.4	5,306.4
8. Oil Seeds	6,937.1	8,090.9	8,767.5	10,140.8
9. Pesticides and Insecticides:	4,622.9	4,762.4	4,596.2	4,918.7
(a) Indigenous	4,039.0	3,381.9	4,057.0	4,439.3
(b) Imported	583.9	1,380.5	539.2	479.4
10. Other Raw Materials:	32,928.6	38,513.4	33,673.1	39,060.7
(a) Indigenous	14,488.0	30,548.5	27,557.0	37,736.6
(b) Imported	18,440.5	7,964.9	6,116.1	1,324.1
C. Finished Manufactured Goods:	407,562.0	605,671.7	503,083.2	553,818.7
1. Cotton Textiles:	84,294.9	106,084.8	103,387.5	111,547.4
(a) Indigenous	61,092.4	82,330.8	69,866.0	88,509.4
(b) Imported	23,202.5	23,754.0	33,521.5	23,038.0
2. Cotton Yarn:	45,282.5	65,252.9	50,694.4	55,402.2
(a) Indigenous	43,110.5	54,000.8	46,516.3	50,825.2
(b) Imported	2,172.0	11,252.1	4,178.1	4,577.0
3. Other Textiles:	52,953.4	91,265.6	67,637.4	74,897.5
(a) Indigenous	39,483.6	73,257.4	59,554.0	61,161.6
(b) Imported	13,469.9	18,008.1	8,083.4	13,735.9
4. Machinery:	15,540.7	22,570.2	22,396.5	27,426.2
(a) Indigenous	6,136.1	9,909.0	13,751.9	13,034.8
(b) Imported	9,404.6	12,661.2	8,644.6	14,391.4
5. Handloom Products	513.7	655.3	557.4	961.0
6. Carpets and Rugs	3,040.9	2,293.1	2,011.9	4,431.4
7. Readymade Garments	18,799.6	30,258.3	25,475.3	24,966.8
8. Cement and Cement Products:	49,703.6	59,883.5	60,035.2	54,101.7
(a) Indigenous	49,190.0	52,608.6	59,895.7	53,996.6
(b) Imported	513.5	7,274.8	139.5	105.1
9. Sports Goods	2,421.0	2,650.4	3,326.3	2,984.4
10. Surgical Instruments	2,598.1	2,187.6	2,088.3	2,278.4
11. Chemicals and Dyes	27,790.7	36,140.7	29,529.4	31,475.2
12. Other Finished Goods:	104,622.8	186,429.4	135,943.5	163,346.5
(a) Indigenous	87,882.6	172,933.2	121,932.6	151,219.9
(b) Imported	16,740.1	13,496.2	14,010.9	12,126.6
IV. Fixed Assets including Machinery	426,189.3	466,149.6	477,048.6	475,058.4
V. Real Estate:	397,569.2	381,619.1	397,397.0	437,428.0
(a) Land	103,983.5	88,068.6	107,526.4	115,790.4
(b) Buildings:	293,585.6	293,550.5	289,870.6	321,637.6
1. Residential	151,715.6	157,334.1	118,312.4	149,354.4
2. Non-Residential	141,870.0	136,216.5	171,558.2	172,283.2
VI. Fixed Deposits & Insurance Policies:	52,202.2	31,394.7	35,019.6	30,856.4
(a) Bank Deposits	44,561.1	24,557.2	29,085.9	25,235.9
(b) Insurance Policies	7,641.1	6,837.5	5,933.7	5,620.5
VII. Others:	1,064,231.6	998,606.1	1,084,947.3	970,272.1
(a) Other Secured Advances	786,157.8	705,571.7	828,028.5	684,500.0
(b) Insurance Policies	218,596.3	239,512.9	205,675.5	211,929.9
(c) Unsecured Advances	59,477.5	53,521.5	51,243.3	73,842.2
TOTAL	3,060,054.9	3,192,404.1	3,197,142.0	3,197,161.8

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(End of Period: Million Rupees)

SECURITY	2012		2013	
	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	56,825.1	65,181.1	69,668.4	74,698.9
II. Securities, Shares and Other Financial Instruments:	76,412.1	193,207.2	166,151.2	98,105.2
A. Quoted on the Stock Exchange:	37,049.3	81,433.0	77,117.5	74,384.6
1. To Stock Brokers and Dealers:	23,332.6	20,935.2	18,113.6	19,286.0
(a) Govt. and Other Trustee Securities	5,070.3	2,223.4	3,305.9	4,505.4
(b) Shares and Debentures	16,676.6	17,010.1	13,593.1	13,163.8
(c) Participation Term Certificates	39.4	12.0	12.0	138.0
6 (d) Others	1,546.3	1,689.6	1,202.7	1,478.8
2. To Others:	13,716.7	60,497.8	59,003.9	55,098.6
(a) Govt. and Other Trustee Securities	2,747.4	41,450.9	43,310.9	39,991.3
(b) Shares and Debentures	8,955.2	12,236.7	10,679.3	10,590.0
(c) Participation Term Certificates	-	0.5	0.5	6.8
(d) Others	2,014.1	6,809.8	5,013.1	4,510.5
B. Unquoted on the Stock Exchange:	39,362.8	111,774.2	89,033.8	23,720.6
1. To Stock Brokers and Dealers:	3,940.5	81,967.3	61,804.2	3,533.9
(a) Govt. and Other Trustee Securities	2,405.7	37,479.5	34,473.6	6.1
(b) Shares and Debentures	1,187.0	42,774.8	26,949.9	2,952.3
(c) Participation Term Certificates	28.1	6.0	29.0	17.2
(d) Others	319.8	1,707.0	351.7	558.2
2. To Others:	35,422.2	29,806.9	27,229.6	20,186.8
(a) Govt. and Other Trustee Securities	30,593.0	26,338.3	24,882.7	17,360.8
(b) Shares and Debentures	3,323.0	420.6	2.4	604.7
(c) Participation Term Certificates	-	1,500.5	21.1	27.8
(d) Others	1,506.2	1,547.5	2,323.5	2,193.5
III. Merchandise:	994,349.2	1,146,795.7	1,045,980.5	1,210,274.2
A. Food Items	324,720.7	313,722.9	298,467.7	353,501.3
1. Wheat	145,325.8	88,710.5	99,867.2	93,882.1
2. Rice and Paddy	53,374.3	96,188.0	62,207.9	91,001.0
3. Other Grain and Pulses	4,154.6	6,295.9	6,158.5	7,966.9
(a) Indigenous	2,383.6	4,209.8	2,996.7	5,344.2
(b) Imported	1,771.1	2,086.1	3,161.8	2,622.6
4. Edible Oils:	21,167.7	22,034.9	17,947.0	60,567.5
(a) Indigenous	13,043.7	14,738.0	11,880.0	53,399.4
(b) Imported	8,124.0	7,296.9	6,067.0	7,168.0
5. Sugar:	69,650.0	73,410.5	78,438.0	64,906.6
(a) Indigenous	60,937.1	62,126.8	70,062.8	62,007.4
(b) Imported	8,712.9	11,283.8	8,375.2	2,899.2
6. Kariana and Spices	2,016.7	2,454.3	2,174.1	2,008.3
7. Fish and Fish Preparation	599.6	1,141.3	656.7	1,302.9
8. Other Food Items:	28,432.0	23,487.3	31,018.3	31,866.1
(a) Indigenous	21,947.6	19,312.1	27,453.2	28,307.4
(b) Imported	6,484.5	4,175.2	3,565.1	3,558.7
B. Raw Materials:	263,731.5	320,626.3	300,086.7	331,604.6
1. Cotton Raw	74,747.6	107,155.8	63,722.7	96,883.2
(a) Indigenous	65,970.1	89,808.2	43,320.3	87,058.6
(b) Imported	8,777.5	17,347.6	20,402.4	9,824.6
2. Synthetic Fibers:	18,575.2	21,361.1	21,011.2	25,530.3
(a) Indigenous	15,378.8	19,487.2	19,053.2	18,731.0
(b) Imported	3,196.4	1,873.9	1,958.0	6,799.3
3. Fertilizers:	35,316.2	36,670.4	39,211.9	36,301.9
(a) Indigenous	27,710.9	24,095.8	30,451.0	26,961.4
(b) Imported	7,605.3	12,574.6	8,760.9	9,340.5

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(End of Period: Million Rupees)

SECURITY	2012		2013	
	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	40,184.8	49,456.1	54,346.9	52,938.5
(a) Indigenous	17,943.6	25,778.2	43,036.9	31,456.7
(b) Imported	22,241.2	23,677.8	11,310.0	21,481.8
5. Iron and Steel	37,940.7	37,242.0	43,829.0	48,976.6
(a) Indigenous	25,264.6	22,286.8	28,517.7	27,172.7
(b) Imported	12,676.0	14,955.2	15,311.4	21,803.9
6. Wool and Goat Hair	662.9	1,158.0	1,058.0	598.9
7. Hides and Skins	5,371.5	6,496.9	7,205.3	5,292.8
8. Oil Seeds	9,968.3	7,570.3	8,149.3	9,285.1
9. Pesticides and Insecticides:	4,615.2	4,191.6	6,415.7	2,846.0
(a) Indigenous	3,875.3	3,809.1	5,383.7	2,084.3
(b) Imported	739.9	382.5	1,032.0	761.7
10. Other Raw Materials:	36,349.2	49,324.2	55,136.7	52,951.3
(a) Indigenous	31,576.0	40,401.6	52,455.3	44,168.2
(b) Imported	4,773.2	8,922.6	2,681.4	8,783.1
C. Finished Manufactured Goods:	405,897.0	512,446.5	447,426.2	525,168.3
1. Cotton Textiles:	81,861.4	88,153.5	79,116.0	91,504.7
(a) Indigenous	69,816.7	78,333.7	74,137.9	84,816.3
(b) Imported	12,044.7	9,819.8	4,978.1	6,688.4
2. Cotton Yarn:	44,331.9	51,218.6	51,374.1	64,419.0
(a) Indigenous	37,877.5	47,714.7	47,942.4	60,721.7
(b) Imported	6,454.4	3,503.9	3,431.7	3,697.3
3. Other Textiles:	62,576.8	72,013.0	75,184.4	70,266.1
(a) Indigenous	52,001.2	60,435.4	67,747.3	62,624.2
(b) Imported	10,575.5	11,577.7	7,437.1	7,641.9
4. Machinery:	28,305.9	28,049.8	28,121.9	24,113.0
(a) Indigenous	15,137.9	10,618.0	12,968.6	10,030.3
(b) Imported	13,168.0	17,431.8	15,153.4	14,082.7
5. Handloom Products	21.2	6,103.9	27.7	20.3
6. Carpets and Rugs	7,622.7	6,292.4	1,993.0	925.1
7. Readymade Garments	12,334.3	31,357.2	25,129.4	32,300.6
8. Cement and Cement Products:	32,362.3	31,035.9	28,252.1	18,891.9
(a) Indigenous	27,546.1	30,968.0	28,064.9	18,453.6
(b) Imported	4,816.2	67.9	187.2	438.3
9. Sports Goods	2,759.4	2,753.5	2,705.5	997.2
10. Surgical Instruments	2,028.0	2,456.2	5,469.9	1,667.6
11. Chemicals and Dyes	24,706.2	33,966.3	27,269.1	29,168.3
12. Other Finished Goods:	106,986.8	159,046.1	122,783.3	190,894.6
(a) Indigenous	92,326.4	142,843.8	87,018.3	179,937.9
(b) Imported	14,660.4	16,202.3	35,765.0	10,956.7
IV. Fixed Assets including Machinery	642,315.0	463,145.8	548,810.8	589,681.0
V. Real Estate:	426,143.8	406,427.4	424,336.0	470,790.1
(a) Land	89,839.2	90,561.7	128,225.2	121,265.0
(b) Buildings:	336,304.7	315,865.7	296,110.7	349,525.1
1. Residential	161,705.5	141,349.0	112,631.8	175,632.2
2. Non-Residential	174,599.1	174,516.6	183,478.9	173,893.0
VI. Fixed Deposits & Insurance Policies:	32,707.9	51,268.9	49,814.7	39,412.7
(a) Bank Deposits	27,637.6	43,525.7	44,300.9	31,343.5
(b) Insurance Policies	5,070.2	7,743.2	5,513.9	8,069.1
VII. Others:	1,183,390.8	1,243,711.2	1,214,833.7	1,307,216.8
(a) Other Secured Advances	882,957.9	930,857.9	859,476.2	994,151.7
(b) Insurance Policies	244,848.5	256,879.9	288,241.8	260,327.8
(c) Unsecured Advances	55,584.3	55,973.3	67,115.7	52,737.4
TOTAL	3,412,143.9	3,569,737.1	3,519,595.3	3,790,178.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		43,226	104.3	32,687	93.5	67,229	214.8	135,019	486.0
5,000	to	10,000	44,890	335.2	178,610	1,599.6	56,169	416.5	76,727	525.8
10,000	to	20,000	381,438	5,390.0	260,476	4,625.5	395,535	7,247.7	408,470	6,783.1
20,000	to	25,000	247,007	5,885.3	296,887	7,041.8	201,973	4,419.5	369,400	8,231.0
25,000	to	30,000	244,917	6,623.3	266,481	7,250.1	414,130	11,660.5	189,814	5,438.4
30,000	to	40,000	502,873	17,440.0	492,992	17,360.6	422,537	14,748.8	723,990	24,645.3
40,000	to	50,000	424,499	19,169.4	432,869	19,500.6	414,130	18,538.5	346,707	15,557.8
50,000	to	60,000	327,752	17,918.9	354,106	19,435.8	335,585	18,390.3	319,163	17,669.8
60,000	to	70,000	189,697	12,247.6	264,454	17,179.1	351,832	22,922.5	401,178	26,203.0
70,000	to	80,000	121,174	9,019.6	162,033	11,984.7	337,555	25,013.4	276,368	20,618.7
80,000	to	90,000	93,062	7,886.5	96,477	8,180.4	121,486	10,242.8	144,363	12,161.8
90,000	to	100,000	58,975	5,559.3	74,548	7,070.0	101,357	9,582.1	77,382	7,326.6
100,000	to	200,000	244,498	32,565.4	425,921	57,160.0	461,016	61,775.5	578,034	78,364.8
200,000	to	300,000	101,065	24,355.0	98,860	24,223.4	144,984	35,600.3	154,508	37,293.3
300,000	to	400,000	73,231	24,867.4	78,433	27,503.1	116,810	41,016.4	111,790	38,387.9
400,000	to	500,000	40,241	17,991.0	48,518	21,491.7	69,971	31,059.3	97,753	42,858.7
500,000	to	600,000	18,232	9,914.9	32,902	18,168.6	28,260	15,485.2	28,822	15,724.1
600,000	to	700,000	12,894	8,361.3	15,877	10,298.7	18,563	11,957.6	24,002	15,436.1
700,000	to	800,000	7,995	5,954.7	11,408	8,585.6	14,610	10,941.3	15,173	11,374.5
800,000	to	900,000	7,253	6,125.1	8,496	7,224.2	7,668	6,489.5	15,769	13,348.9
900,000	to	1,000,000	5,064	4,816.9	6,857	6,464.5	9,457	9,052.4	13,848	13,145.1
1,000,000	to	2,000,000	25,787	36,324.9	30,785	43,112.5	38,183	52,145.5	69,507	96,700.6
2,000,000	to	3,000,000	9,233	22,846.2	13,384	32,323.2	15,570	38,168.3	27,177	66,971.2
3,000,000	to	4,000,000	4,478	15,667.7	5,809	19,992.2	8,159	28,585.7	14,324	49,649.9
4,000,000	to	5,000,000	3,352	15,076.2	5,010	22,271.4	5,455	24,581.1	8,105	36,444.7
5,000,000	to	6,000,000	2,393	13,045.2	3,205	17,543.4	4,047	22,043.9	5,172	28,200.5
6,000,000	to	7,000,000	1,831	11,895.9	2,022	13,099.3	2,043	13,200.0	2,971	19,302.1
7,000,000	to	8,000,000	1,375	10,260.1	2,241	16,767.9	1,791	13,390.1	2,739	20,492.6
8,000,000	to	9,000,000	1,218	10,329.4	1,527	12,993.4	1,668	14,149.4	2,174	18,404.3
9,000,000	to	10,000,000	1,070	10,216.8	1,683	16,063.8	1,403	13,386.8	2,162	20,456.4
10,000,00		and over	13,861	854,190.8	17,300	1,039,282.7	17,243	1,107,727.2	19,356	1,166,946.0
TOTAL			3,254,581	1,242,384.1	3,722,858	1,535,891.5	4,186,419	1,694,152.9	4,661,967	1,935,149.1

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2006				2007			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		55,642	172.3	46,030	126.5	66,889	184.1	43,977	71.3
5,000	to	10,000	83,046	613.7	27,698	208.8	73,733	594.2	68,507	532.4
10,000	to	20,000	592,029	9,603.1	359,178	4,439.5	436,465	5,644.8	301,118	4,122.5
20,000	to	25,000	135,277	2,982.4	347,134	7,173.9	405,517	8,578.9	413,393	8,909.3
25,000	to	30,000	250,805	7,318.0	57,718	1,579.6	229,859	6,423.6	45,548	1,259.2
30,000	to	40,000	691,333	24,292.3	1,009,048	36,811.0	365,985	12,707.8	303,571	10,099.4
40,000	to	50,000	335,174	15,085.5	265,827	11,928.7				
							628,152	27,938.1	696,453	33,182.2
50,000	to	60,000	307,402	16,982.4	333,046	18,263.1	286,145	15,651.2	190,221	10,429.1
60,000	to	70,000	423,442	27,316.8	347,612	22,677.2	237,171	15,403.2	265,196	17,394.9
70,000	to	80,000	350,581	26,456.6	339,289	25,285.9	362,226	27,156.9	303,862	22,883.4
80,000	to	90,000	195,273	16,439.7	282,386	23,999.9	286,259	24,284.3	371,653	31,486.6
90,000	to	100,000	164,500	15,734.2	125,567	11,890.1				
							226,069	21,492.4	239,847	22,861.5
100,000	to	200,000	571,702	76,891.4	714,818	96,789.1	851,407	112,363.0	1,019,196	132,672.1
200,000	to	300,000	172,823	42,697.1	158,247	39,134.4	192,141	47,442.0	165,554	40,097.1
300,000	to	400,000	100,889	35,204.9	155,559	54,387.9	206,661	73,971.8	162,893	57,160.9
400,000	to	500,000	115,879	50,449.5	128,033	54,807.6	69,218	30,638.5	68,151	31,175.0
500,000	to	600,000	53,068	28,595.7	39,853	21,973.8				
							43,303	23,561.6	61,208	32,724.4
600,000	to	700,000	18,337	11,801.3	17,764	11,497.2	21,757	14,185.8	18,644	11,929.4
700,000	to	800,000	16,732	12,537.9	12,826	9,590.3	15,067	11,266.7	13,205	9,876.9
800,000	to	900,000	10,946	9,274.1	13,135	11,095.1	11,257	9,589.3	10,591	8,991.3
900,000	to	1,000,000	16,259	15,572.6	16,736	15,970.2	12,447	11,853.7	10,287	9,731.5
1,000,000	to	2,000,000	50,709	73,208.5	57,059	80,316.3				
							53,039	74,423.6	57,694	81,303.7
2,000,000	to	3,000,000	20,031	50,064.5	23,042	57,040.6	24,671	60,723.7	23,998	59,158.0
3,000,000	to	4,000,000	10,626	36,860.4	13,258	45,394.8	15,252	53,408.3	12,419	42,764.8
4,000,000	to	5,000,000	7,369	32,603.8	9,647	42,640.6	9,199	41,122.7	10,088	45,272.0
5,000,000	to	6,000,000	3,500	19,090.0	5,564	30,227.5	5,238	28,668.0	5,313	29,017.5
6,000,000	to	7,000,000	2,606	16,794.9	3,561	23,014.1				
							3,438	22,279.6	3,290	21,350.3
7,000,000	to	8,000,000	2,305	17,244.6	2,496	18,640.9	3,247	24,155.6	3,318	24,660.0
8,000,000	to	9,000,000	1,581	13,425.0	2,041	17,332.7	2,033	17,185.6	2,598	22,148.0
9,000,000	to	10,000,000	1,862	17,610.3	2,000	18,947.2	2,102	20,022.2	2,261	21,493.1
10,000,00		and over	19,781	1,348,268.	22,645	1,487,348.	22,025	1,533,261.3	25,780	1,768,446.9
TOTAL			4,781,509	2,071,191.	4,938,817	2,300,533.	5,167,972	2,376,182.3	4,919,834	2,613,204.9

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2008				2009			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than		5,000	121,047	317.5	223,624	461.1	42,312	124.1	97,668	122.2
5,000	to	10,000	71,699	545.1	134,818	951.5	29,106	213.9	100,480	837.9
10,000	to	20,000	347,408	4,972.7	847,886	12,546.6	346,680	4,832.8	803,313	13,990.5
20,000	to	25,000	530,339	11,701.8	37,905	862.5	584,799	13,329.8	18,790	419.6
25,000	to	30,000	48,051	1,320.2	280,879	7,433.3	58,341	1,624.9	56,768	1,546.0
30,000	to	40,000	273,152	8,977.4	472,981	16,040.0	379,354	13,631.8	293,224	10,263.4
40,000	to	50,000								
			405,281	18,207.0	373,684	17,486.5	215,805	9,569.5	221,649	9,926.8
50,000	to	60,000	405,388	21,442.3	199,209	10,975.1	325,207	17,714.6	260,821	14,456.9
60,000	to	70,000	217,306	14,221.4	260,306	16,943.6	247,024	16,112.9	185,811	12,076.4
70,000	to	80,000	313,614	23,555.9	267,126	20,083.3	223,208	16,674.6	249,786	18,666.4
80,000	to	90,000	346,689	29,590.6	339,208	28,723.9	252,435	21,494.8	272,934	23,252.9
90,000	to	100,000								
			283,015	26,506.1	229,410	21,712.4	329,669	31,006.6	281,650	26,543.3
100,000	to	200,000	856,764	112,902.3	866,463	115,824.9	811,587	107,233.2	761,136	100,012.2
200,000	to	300,000	189,390	47,340.9	165,764	40,459.2	226,214	56,658.2	248,098	60,752.4
300,000	to	400,000	152,083	51,867.5	179,541	60,269.9	111,285	39,433.1	109,132	36,868.5
400,000	to	500,000	108,557	48,130.4	69,598	31,566.5	44,657	19,913.1	52,139	23,759.2
500,000	to	600,000								
			45,777	24,443.8	50,033	27,331.7	46,425	25,038.3	28,317	15,293.9
600,000	to	700,000	22,218	14,571.7	18,623	12,069.2	16,044	10,393.5	16,666	10,781.1
700,000	to	800,000	16,621	12,573.3	14,993	11,256.1	12,277	9,150.9	14,143	10,574.1
800,000	to	900,000	10,873	9,233.2	12,134	10,374.2	10,135	8,641.4	12,288	10,399.2
900,000	to	1,000,000	10,899	10,394.1	12,670	12,106.9	11,421	10,807.1	13,138	12,661.5
1,000,000	to	2,000,000								
			51,595	72,932.7	64,916	93,329.7	62,109	87,317.0	57,791	81,604.7
2,000,000	to	3,000,000	26,009	63,438.4	23,716	58,127.4	26,675	66,708.0	25,692	62,578.1
3,000,000	to	4,000,000	17,559	61,685.2	14,582	51,167.7	14,664	51,364.2	18,400	62,852.8
4,000,000	to	5,000,000	9,782	44,640.1	9,658	43,050.5	11,035	49,439.6	10,077	44,751.2
5,000,000	to	6,000,000	6,710	35,989.3	8,422	45,840.3	5,496	29,880.8	5,330	29,054.0
6,000,000	to	7,000,000								
			3,410	22,227.1	4,541	29,402.5	4,503	29,527.9	4,643	30,275.4
7,000,000	to	8,000,000	3,231	24,073.3	4,070	30,190.8	2,357	17,629.5	3,038	22,653.2
8,000,000	to	9,000,000	2,828	24,011.9	2,418	20,626.5	2,104	17,788.6	2,304	19,586.5
9,000,000	to	10,000,000	2,112	20,210.5	1,924	18,301.2	2,577	24,713.2	2,206	21,094.0
10,000,000		and over	26,660	1,953,614.4	28,236	2,190,879.1	25,803	2,272,378.3	27,612	2,404,237.0
TOTAL			4,926,067	2,815,638.2	5,219,338	3,056,394.0	4,481,308	3,080,346.3	4,255,044	3,191,891.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2010				2011			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	228,649	127.8	60,885	102.6	88,232	149.5	102,511	88.6
5,000 to	10,000	34,474	258.6	72,792	487.5	46,350	325.0	18,254	136.6
10,000 to	20,000	675,185	11,025.1	686,312	10,223.8	635,333	9,533.3	597,986	9,306.7
20,000 to	25,000	47,673	1,082.6	15,653	438.8	10,845	248.4	66,950	1,558.5
25,000 to	30,000	218,265	6,363.1	205,670	5,872.0	202,167	5,615.4	116,243	3,339.8
30,000 to	40,000	178,572	6231.	167,893	5,792.0	149,434	4,861.0	153,485	4,971.8
40,000 to	50,000	136,942	6,145.1	112,127	5,243.6	70,093	3,102.7	129,398	5,906.2
50,000 to	60,000	178,198	9991.0	98,606	5,596.7	151,421	8,425.8	53,089	2,955.2
60,000 to	70,000	202,519	13,124.7	218,090	14,190.7	168,152	11,039.2	95,159	6,264.8
70,000 to	80,000	224,578	16,811.5	188,358	14,273.4	164,012	12,373.6	168,958	12,818.1
80,000 to	90,000	227,594	19328.0	244,460	20,672.3	142,817	12,154.9	256,465	21,832.9
90,000 to	100,000	239,916	22,800.5	241,439	23,344.9	159,088	15,177.9	176,314	16,702.7
100,000 to	200,000	811,435	106,354.5	950,604	127,862.3	1,089,351	147,448.7	1,039,000	142,537.8
200,000 to	300,000	215,530	51,477.8	158,208	39,524.2	160,758	39,669.1	176,376	42,538.7
300,000 to	400,000	101,479	34,285.9	93,123	31,971.5	94,218	32,325.7	78,094	26,704.0
400,000 to	500,000	67,215	29,845.9	66,751	29,856.5	67,413	31,270.0	55,841	25,684.1
500,000 to	600,000	24,006	13,007.8	31,538	17,067.2	22,903	12,367.4	25,519	13,797.0
600,000 to	700,000	14,656	9,434.5	13,408	8,623.3	13,966	9,075.8	19,250	12,741.1
700,000 to	800,000	11,186	8,398.3	11,098	8,261.0	13,087	9,837.4	17,346	12,989.9
800,000 to	900,000	9,771	8,263.6	11,741	8,952.9	14,655	12,370.7	8,570	7,233.1
900,000 to	1,000,000	11,896	11,426.8	8,873	8,343.6	9,670	9,192.8	8,121	7,729.3
1,000,000 to	2,000,000	58,598	83,962.9	53,749	74,482.6	53,203	74,634.7	47,315	65,696.6
2,000,000 to	3,000,000	23,492	57,736.8	27,501	66,774.0	24,693	60,477.3	24,825	59,664.2
3,000,000 to	4,000,000	13,452	46,650.9	16,591	56,340.3	15,983	55,331.2	11,555	40,157.2
4,000,000 to	5,000,000	8,091	36,124.4	8,765	37,785.9	7,721	34,464.6	7,957	36,050.8
5,000,000 to	6,000,000	5,521	30,163.9	7,085	34,079.2	6,509	35,978.2	5,608	30,502.3
6,000,000 to	7,000,000	4,022	25,896.6	5,794	36,886.8	3,810	24,766.7	3,314	21,426.2
7,000,000 to	8,000,000	2,567	19,160.5	3,808	28,417.5	2,910	21,805.5	2,601	19,461.2
8,000,000 to	9,000,000	2,266	19,138.8	3,426	27,839.4	2,178	18,506.3	1,963	16,648.9
9,000,000 to	10,000,000	1,771	16,892.2	2,853	24,703.2	1,944	18,526.8	2,086	19,901.0
10,000,000 and over		24,825	2,452,952.4	59,160	2,532,352.6	26,872	2,579,766.5	26,299	2,622,847.5
TOTAL		4,004,344	3,174,463.4	3,846,36	3,306,362.2	3,619,788	3,310,822.0	3,496,452	3,310,192.5

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2012				2013			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	45,163	55.2	23,193	42.2	22,791	39.8	39,270	72.0
5,000 to	10,000	30,695	223.2	19,872	132.4	17,536	132.8	13,759	99.3
10,000 to	20,000	572,248	8,693.5	227,161	3,214.1	543,078	8,025.3	468,816	6,711.4
20,000 to	25,000	27,781	650.4	334,976	6,915.5	34,161	749.8	15,429	343.6
25,000 to	30,000	236,295	6,633.3	240,265	6,609.3	247,490	7,037.5	197,283	5,663.8
30,000 to	40,000	80,431	2,794.8	81,988	2,768.0	51,204	1,774.6	134,307	4,611.9
40,000 to	50,000	79,871	3,670.6	125,186	5,589.8	105,199	4,678.1	124,738	5,676.5
50,000 to	60,000	123,352	6,896.8	74,577	4,170.9	65,579	3,570.4	63,414	3,459.8
60,000 to	70,000	146,307	9,579.6	153,884	10,025.2	133,882	8,747.5	60,894	3,985.8
70,000 to	80,000	177,469	13,229.6	149,009	11,145.2	162,937	12,183.2	96,583	7,289.4
80,000 to	90,000	131,109	11,229.3	118,364	9,990.5	83,799	7,171.3	130,830	11,211.2
90,000 to	100,000	150,662	14,387.0	141,764	13,367.8	77,766	7,351.3	122,880	11,623.3
100,000 to	200,000	998,760	141,412.7	925,283	133,250.5	940,881	135,450.1	913,463	136,571.6
200,000 to	300,000	238,823	56,617.4	320,025	74,888.6	383,824	91,453.9	410,662	96,464.3
300,000 to	400,000	83,981	28,559.9	106,862	36,644.4	111,749	38,333.7	110,172	38,111.8
400,000 to	500,000	68,755	31,236.4	59,471	26,552.1	60,976	26,751.6	62,392	27,334.1
500,000 to	600,000	38,167	20,497.3	38,689	20,754.5	38,399	20,956.1	60,911	33,619.0
600,000 to	700,000	21,973	14,464.1	25,956	16,865.0	30,827	20,009.7	40,560	26,109.7
700,000 to	800,000	13,903	10,452.0	17,407	13,067.0	25,374	18,582.4	17,246	12,860.3
800,000 to	900,000	9,312	7,874.2	10,074	8,563.6	10,077	8,532.9	10,042	8,502.7
900,000 to	1,000,000	7,834	7,418.5	8,495	8,085.1	8,720	8,279.6	9,417	8,931.5
1,000,000 to	2,000,000	49,437	69,685.1	51,441	73,985.3	47,596	69,485.7	45,617	65,550.2
2,000,000 to	3,000,000	21,054	51,177.4	23,626	57,933.3	21,598	52,061.7	23,753	56,470.3
3,000,000 to	4,000,000	12,338	42,013.7	10,781	37,616.2	11,226	38,834.9	11,557	40,349.8
4,000,000 to	5,000,000	7,074	31,927.2	6,975	31,336.4	6,564	29,545.4	7,425	33,519.3
5,000,000 to	6,000,000	5,682	31,122.5	5,838	31,963.1	5,082	27,387.4	36,833	190,150.6
6,000,000 to	7,000,000	4,209	27,476.4	3,233	20,948.6	3,451	22,156.4	3,632	23,567.7
7,000,000 to	8,000,000	2,998	22,621.1	2,325	17,373.4	3,046	22,967.2	2,799	20,904.7
8,000,000 to	9,000,000	2,679	22,670.0	2,434	20,646.6	1,993	16,996.5	2,461	20,842.6
9,000,000 to	10,000,000	2,063	19,575.1	1,827	17,467.5	2,074	19,859.5	2,285	21,839.2
10,000,000 and over		26,257	2,815,160.2	26,900	2,966,624.3	24,437	2,912,676.1	28,955	2,993,405.2
TOTAL		3,416,682	3,530,004.4	3,337,881	3,688,536.3	3,283,316	3,641,782.5	3,268,385	3,915,852.7

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2004				2005			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		29,711	59.4	24,452	69.0	59,913	191.4	127,477	464.0
5,000	to	10,000	17,810	137.3	160,574	1,446.3	41,669	293.5	65,472	429.7
10,000	to	20,000	278,128	3,789.7	205,038	3,830.1	347,528	6,556.0	345,474	5,868.7
20,000	to	25,000	176,335	4,276.2	246,949	5,919.5	151,577	3,288.3	308,255	6,874.3
25,000	to	30,000	169,366	4,546.4	198,594	5,375.0	355,950	10,054.8	139,122	4,030.2
30,000	to	40,000	261,292	8,991.1	176,472	6,210.0	179,372	6,292.3	462,448	15,446.4
40,000	to	50,000	221,687	10,048.2	196,027	8,915.3	164,499	7,395.3	149,486	6,713.1
50,000	to	60,000	131,594	7,101.4	209,620	11,533.7	148,185	8,169.3	153,346	8,471.9
60,000	to	70,000	78,645	5,090.1	164,567	10,646.6	251,362	16,397.6	304,470	19,854.2
70,000	to	80,000	41,521	3,093.0	93,435	6,922.9	234,072	17,302.6	198,072	14,801.1
80,000	to	90,000	34,558	2,947.3	60,587	5,127.0	84,409	7,125.4	102,978	8,666.0
90,000	to	100,000	23,745	2,251.4	49,799	4,712.9	73,584	6,943.6	59,019	5,569.2
100,000	to	200,000	146,843	19,526.7	228,807	30,208.6	269,230	35,719.8	395,430	53,195.1
200,000	to	300,000	74,510	18,067.6	80,964	19,998.7	125,493	30,993.3	121,641	29,363.8
300,000	to	400,000	65,084	22,048.7	73,647	25,856.3	112,707	39,620.0	107,255	36,840.4
400,000	to	500,000	38,498	17,210.8	47,563	21,065.0	68,490	30,405.0	95,602	41,866.9
500,000	to	600,000	16,257	8,862.2	32,785	18,105.1	27,838	15,252.9	28,321	15,458.9
600,000	to	700,000	11,885	7,697.3	15,441	10,014.2	18,381	11,840.2	23,561	15,158.4
700,000	to	800,000	7,742	5,762.3	11,252	8,466.5	14,356	10,753.6	14,692	10,998.4
800,000	to	900,000	6,908	5,831.0	8,452	7,187.7	7,218	6,123.2	15,644	13,243.3
900,000	to	1,000,000	4,961	4,720.2	6,829	6,437.9	9,379	8,978.8	13,761	13,062.2
1,000,000	to	2,000,000	24,618	34,825.0	30,570	42,812.4	37,846	51,676.9	69,211	96,276.8
2,000,000	to	3,000,000	8,995	22,263.2	13,286	32,080.2	15,430	37,818.8	27,030	66,608.4
3,000,000	to	4,000,000	4,413	15,441.2	5,764	19,834.5	8,075	28,290.7	14,256	49,411.7
4,000,000	to	5,000,000	3,241	14,583.4	4,958	22,038.7	5,397	24,325.5	8,003	35,998.1
5,000,000	to	6,000,000	2,321	12,648.2	3,173	17,369.3	3,987	21,722.1	5,111	27,869.9
6,000,000	to	7,000,000	1,804	11,722.1	1,963	12,722.9	1,989	12,841.7	2,888	18,759.6
7,000,000	to	8,000,000	1,331	9,935.6	2,201	16,465.2	1,767	13,209.1	2,703	20,223.6
8,000,000	to	9,000,000	1,174	9,964.7	1,518	12,917.8	1,648	13,981.9	2,150	18,200.6
9,000,000	to	10,000,000	1,060	10,121.2	1,662	15,863.9	1,382	13,189.3	2,132	20,172.3
10,000,000	and over		13,607	843,113.8	17,064	1,026,526.9	17,019	1,097,167.2	19,090	1,157,460.8
TOTAL			1,899,644	1,146,676.7	2,374,013	1,436,680.1	2,839,752	1,593,919.9	3,384,100	1,837,358.0

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2006				2007			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		53,156	165.1	43,476	120.3	63,494	169.7	37,423	57.0
5,000	to	10,000	77,653	570.5	21,222	157.8	68,046	548.8	61,288	478.2
10,000	to	20,000	565,259	9,219.0	334,877	4,082.2	419,059	5,387.6	276,961	3,776.5
20,000	to	25,000	110,141	2,404.9	329,170	6,765.8	386,863	8,153.8	402,194	8,653.9
25,000	to	30,000	225,050	6,592.4	29,773	817.9	204,196	5,718.5	24,267	669.7
30,000	to	40,000	587,183	20,573.6	919,045	33,605.8	288,350	9,948.0	255,503	8,402.7
40,000	to	50,000	244,732	11,113.4	180,470	8,129.3	571,179	25,440.6	640,453	30,722.8
50,000	to	60,000	219,239	12,124.7	284,660	15,561.3	261,347	14,271.0	159,134	8,739.8
60,000	to	70,000	282,393	18,184.9	254,044	16,502.4	177,022	11,497.4	227,027	14,862.7
70,000	to	80,000	203,895	15,356.5	198,427	14,845.1	219,701	16,487.8	210,647	15,842.1
80,000	to	90,000	139,038	11,691.8	176,755	14,938.0	188,905	16,014.0	246,805	20,997.7
90,000	to	100,000	103,128	9,878.9	60,492	5,712.2	137,390	13,024.7	162,385	15,438.7
100,000	to	200,000	382,573	52,420.3	483,221	67,076.5	598,352	80,103.1	722,713	94,278.9
200,000	to	300,000	158,566	39,219.7	143,501	35,574.8	177,352	43,855.6	150,891	36,599.6
300,000	to	400,000	97,326	33,982.8	150,336	52,580.5	201,245	72,101.5	157,121	55,168.1
400,000	to	500,000	114,863	50,002.4	126,706	54,230.5	67,434	29,859.1	66,185	30,307.9
500,000	to	600,000	52,458	28,256.6	39,442	21,750.4	42,846	23,308.8	60,666	32,436.4
600,000	to	700,000	18,028	11,606.5	17,255	11,166.3	21,268	13,874.2	18,419	11,784.1
700,000	to	800,000	16,669	12,490.6	12,613	9,435.2	13,946	10,469.5	12,902	9,654.5
800,000	to	900,000	10,722	9,084.0	12,993	10,973.4	10,948	9,319.1	10,503	8,913.9
900,000	to	1,000,000	16,201	15,518.2	16,658	15,895.6	11,987	11,406.1	10,181	9,629.6
1,000,000	to	2,000,000	50,470	72,873.9	56,517	79,631.4	52,758	74,023.3	56,974	80,357.9
2,000,000	to	3,000,000	19,882	49,708.7	22,911	56,726.2	24,549	60,424.0	23,858	58,817.1
3,000,000	to	4,000,000	10,557	36,619.7	13,169	45,083.3	15,166	53,114.6	12,256	42,175.9
4,000,000	to	5,000,000	7,321	32,392.3	9,609	42,469.3	9,166	40,975.7	10,050	45,100.9
5,000,000	to	6,000,000	3,437	18,752.9	5,506	29,911.3	5,191	28,412.4	5,275	28,809.6
6,000,000	to	7,000,000	2,569	16,556.6	3,524	22,775.1	3,407	22,078.7	3,253	21,112.5
7,000,000	to	8,000,000	2,261	16,920.0	2,471	18,454.5	3,212	23,897.5	3,291	24,459.0
8,000,000	to	9,000,000	1,557	13,220.5	2,014	17,102.0	2,019	17,067.2	2,587	22,055.8
9,000,000	to	10,000,000	1,834	17,341.7	1,975	18,709.2	2,078	19,792.4	2,239	21,283.0
10,000,000	and over		19,568	1,340,356.9	22,431	1,480,017.1	21,875	1,528,060.6	25,604	1,763,111.8
TOTAL			3,797,729	1,985,200.0	3,975,263	2,210,800.6	4,270,351	2,288,805.0	4,059,055	2,524,698.4

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2008				2009			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000		112,251	298.7	218,640	453.5	34,443	99.9	96,903	119.2
5,000	to	10,000	65,868	501.6	131,450	925.6	23,642	169.9	99,149	828.2
10,000	to	20,000	328,434	4,668.6	843,793	12,487.5	336,473	4,676.3	798,999	13,923.4
20,000	to	25,000	515,565	11,362.7	29,606	671.3	579,079	13,197.5	14,434	320.0
25,000	to	30,000	29,034	793.7	273,397	7,228.8	53,231	1,486.9	38,144	1,056.3
30,000	to	40,000	241,693	7,860.2	443,213	14,970.3	360,117	12,930.0	279,777	9,777.0
40,000	to	50,000	358,446	16,048.1	337,307	15,821.6	149,372	6,641.9	165,222	7,385.8
50,000	to	60,000	351,901	18,517.4	149,307	8,225.9	254,739	13,804.6	204,638	11,313.2
60,000	to	70,000	169,700	11,102.7	199,798	13,069.2	188,218	12,267.9	114,883	7,499.0
70,000	to	80,000	258,129	19,369.7	212,578	15,985.5	177,560	13,253.3	163,849	12,292.7
80,000	to	90,000	228,097	19,436.5	248,236	20,960.4	193,843	16,485.5	230,480	19,575.6
90,000	to	100,000	223,295	20,908.0	141,476	13,443.2	246,802	23,176.6	218,960	20,609.9
100,000	to	200,000	494,630	64,381.0	501,237	66,447.8	444,988	57,979.6	393,468	50,049.1
200,000	to	300,000	166,380	42,003.1	133,522	33,220.5	170,037	43,527.4	171,988	42,247.7
300,000	to	400,000	146,763	50,043.9	173,398	58,193.0	104,882	37,254.7	99,150	33,599.4
400,000	to	500,000	105,134	46,610.4	67,139	30,470.3	43,029	19,192.7	50,767	23,150.4
500,000	to	600,000	45,243	24,157.9	49,176	26,865.9	45,409	24,485.1	27,562	14,884.3
600,000	to	700,000	21,954	14,401.0	18,180	11,780.9	15,464	10,015.4	16,158	10,454.3
700,000	to	800,000	16,501	12,483.6	14,678	11,024.2	11,961	8,915.0	13,806	10,322.6
800,000	to	900,000	10,766	9,144.0	12,020	10,278.9	9,870	8,415.6	12,004	10,157.0
900,000	to	1,000,000	10,805	10,305.3	12,553	11,994.7	11,284	10,677.0	12,931	12,463.4
1,000,000	to	2,000,000	50,836	71,968.0	64,045	92,200.1	61,137	85,964.2	56,868	80,321.4
2,000,000	to	3,000,000	25,665	62,575.1	23,418	57,394.9	26,426	66,080.8	25,403	61,866.4
3,000,000	to	4,000,000	17,464	61,358.5	14,493	50,859.4	14,507	50,824.6	18,298	62,499.8
4,000,000	to	5,000,000	9,724	44,377.3	9,582	42,706.1	10,859	48,686.0	10,023	44,503.1
5,000,000	to	6,000,000	6,653	35,678.3	8,372	45,567.0	5,447	29,619.0	5,295	28,868.9
6,000,000	to	7,000,000	3,381	22,038.9	4,512	29,216.4	4,468	29,299.8	4,628	30,177.6
7,000,000	to	8,000,000	3,201	23,847.7	4,043	29,989.7	2,323	17,373.7	3,014	22,471.8
8,000,000	to	9,000,000	2,806	23,825.0	2,398	20,457.9	2,079	17,576.0	2,289	19,459.2
9,000,000	to	10,000,000	2,095	20,048.9	1,898	18,053.9	2,550	24,455.5	2,192	20,961.0
10,000,000	and over		26,462	1,947,939.6	28,031	2,184,553.3	25,611	2,266,399.9	27,437	2,397,420.2
TOTAL			4,048,876	2,718,055.4	4,371,496	2,955,517.4	3,609,850	2,974,932.4	3,378,719	3,080,577.6

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2010				2011			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	226,832	123.3	57,623	90.8	67,258	82.3	100,192	81.8
5,000 to	10,000	25,976	189.2	64,275	418.1	35,026	254.5	13,562	103.4
10,000 to	20,000	645,884	10,640.0	680,121	10,129.0	627,902	9,435.7	594,715	9,255.8
20,000 to	25,000	19,732	448.8	13,809	396.5	7,395	168.7	64,574	1,504.8
25,000 to	30,000	204,374	5,994.6	196,271	5,601.3	189,636	5,259.4	112,167	3,228.3
30,000 to	40,000	164,568	5,716.8	149,994	5,160.1	142,354	4,615.1	148,017	4,780.4
40,000 to	50,000	119,191	5,363.3	88,997	4,228.7	60,555	2,666.5	122,477	5,595.0
50,000 to	60,000	145,296	8,144.9	62,301	3,544.7	115,520	6,431.1	37,298	2,071.4
60,000 to	70,000	134,774	8,733.4	153,394	9,973.6	96,042	6,309.6	53,780	3,511.3
70,000 to	80,000	154,722	11,636.4	120,222	9,205.1	88,683	6,710.0	87,052	6,633.2
80,000 to	90,000	197,042	16,743.8	187,882	15,878.5	105,606	8,988.8	139,450	11,906.1
90,000 to	100,000	19,4476	18,554.0	188,719	18,284.8	112,767	10,765.8	109,290	10,351.0
100,000 to	200,000	436,931	55,202.9	560,665	75,272.3	691,319	93,173.1	652,296	90,419.1
200,000 to	300,000	132,991	31,445.0	88,044	22,075.0	88,673	21,904.7	111,416	26,617.6
300,000 to	400,000	75,845	25,877.9	68,380	23,768.0	73,233	25,408.9	62,975	21,744.7
400,000 to	500,000	64,374	28,574.2	64,627	28,899.2	64,913	30,139.7	54,185	24,953.1
500,000 to	600,000	22,638	12,247.1	30,602	16,555.7	21,672	11,695.6	24,631	13,314.9
600,000 to	700,000	13,890	8,942.0	12,703	8,173.2	13,241	8,606.6	18,579	12,309.1
700,000 to	800,000	10,498	7,886.2	10,779	8,027.5	12,653	9,518.1	16,841	12,613.8
800,000 to	900,000	9,416	7,956.7	11,411	8,671.6	14,044	11,852.1	7,897	6,670.6
900,000 to	1,000,000	11,700	11,240.3	8,522	8,015.0	9,396	8,933.9	7,872	7,492.3
1,000,000 to	2,000,000	57,765	82,818.5	53,053	73,512.1	52,191	73,250.2	46,576	64,627.9
2,000,000 to	3,000,000	23,070	56,714.5	27,306	66,311.1	24,508	60,020.3	24,570	59,074.9
3,000,000 to	4,000,000	13,251	45,956.0	16,392	55,645.2	15,802	54,727.9	11,338	39,437.1
4,000,000 to	5,000,000	8,041	35,895.6	8,710	37,534.3	7,677	34,262.9	7,910	35,836.6
5,000,000 to	6,000,000	5,488	29,988.9	7,060	33,947.2	6,480	35,824.6	5,582	30,365.5
6,000,000 to	7,000,000	3,988	25,677.8	5,774	36,757.8	3,792	24,652.7	3,300	21,335.7
7,000,000 to	8,000,000	2,548	19,017.5	3,778	28,192.8	2,887	21,631.6	2,582	19,316.9
8,000,000 to	9,000,000	2,256	19,052.9	3,412	27,719.6	2,162	18,368.2	1,946	16,503.6
9,000,000 to	10,000,000	1,757	16,759.4	2,838	24,561.2	1,927	18,365.2	2,063	19,682.6
10,000,000 and over		24,689	2,446,513.1	59,023	2,525,854.3	26,748	2,573,118.9	26,160	2,615,823.3
TOTAL		3,154,003	3,060,054.9	3,006,687	3,192,404.1	2,782,062	3,197,142.9	2,671,293	3,197,161.8

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2012				2013			
		June		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	43,477	50.7	21,660	38.2	21,862	37.2	35,485	65.3
5,000 to	10,000	26,539	194.7	15,809	105.2	16,387	124.2	8,422	61.2
10,000 to	20,000	569,233	8,646.4	223,327	3,152.0	539,708	7,973.2	460,656	6,581.3
20,000 to	25,000	24,139	569.9	328,231	6,764.3	29,146	640.2	9,200	208.0
25,000 to	30,000	232,944	6,539.9	238,016	6,546.4	245,528	6,984.0	192,694	5,535.9
30,000 to	40,000	71,538	2,477.7	69,800	2,328.9	39,620	1,355.9	112,426	3,836.3
40,000 to	50,000	64,019	2,965.4	106,579	4,755.5	79,945	3,538.2	61,903	2,812.7
50,000 to	60,000	88,814	4,973.9	29,908	1,653.4	32,638	1,730.6	16,525	904.4
60,000 to	70,000	42,663	2,769.1	48,482	3,122.8	28,794	1,889.8	25,255	1,656.3
70,000 to	80,000	76,275	5,680.3	56,595	4,278.9	45,771	3,456.6	36,320	2,741.6
80,000 to	90,000	83,886	7,240.9	73,247	6,211.6	42,993	3,693.0	48,903	4,217.0
90,000 to	100,000	112,001	10,706.2	110,501	10,437.3	50,664	4,785.4	70,675	6,706.9
100,000 to	200,000	620,678	88,699.6	551,107	81,527.3	578,959	85,493.7	558,303	85,599.0
200,000 to	300,000	162,319	38,011.3	236,464	55,014.7	283,984	68,047.9	309,425	72,895.2
300,000 to	400,000	60,383	20,852.0	82,064	28,480.3	86,081	29,693.5	96,871	33,524.3
400,000 to	500,000	66,733	30,324.5	56,337	25,144.1	57,967	25,397.5	54,052	23,606.3
500,000 to	600,000	36,722	19,728.6	37,029	19,866.4	37,057	20,235.0	55,562	30,772.5
600,000 to	700,000	21,087	13,886.9	25,096	16,308.1	30,219	19,618.5	37,681	24,246.1
700,000 to	800,000	13,289	9,982.9	16,565	12,444.3	24,531	17,963.8	16,561	12,367.5
800,000 to	900,000	8,759	7,414.1	9,342	7,957.6	9,268	7,863.0	9,668	8,191.3
900,000 to	1,000,000	7,352	6,974.9	8,354	7,950.7	8,546	8,113.5	9,079	8,613.4
1,000,000 to	2,000,000	48,728	68,663.9	50,656	72,846.1	46,620	68,047.0	44,588	64,093.5
2,000,000 to	3,000,000	20,859	50,707.6	23,405	57,404.1	21,415	51,626.8	23,608	56,123.2
3,000,000 to	4,000,000	12,157	41,419.9	10,598	37,014.6	11,022	38,160.9	11,330	39,598.6
4,000,000 to	5,000,000	7,013	31,645.5	6,917	31,068.4	6,471	29,124.5	7,360	33,224.9
5,000,000 to	6,000,000	5,650	30,949.5	5,796	31,737.4	5,046	27,195.8	36,799	189,972.4
6,000,000 to	7,000,000	4,195	27,387.3	3,212	20,811.6	3,421	21,964.7	3,617	23,472.3
7,000,000 to	8,000,000	2,976	22,454.5	2,297	17,160.9	2,972	22,424.0	2,775	20,721.7
8,000,000 to	9,000,000	2,669	22,584.3	2,420	20,527.0	1,980	16,885.2	2,445	20,706.8
9,000,000 to	10,000,000	2,049	19,441.1	1,811	17,314.3	2,063	19,754.8	2,268	21,677.7
10,000,000 and Over		26,119	2,808,200.5	26,763	2,959,764.8	24,291	2,905,777.0	28,805	2,985,445.2
TOTAL		2,565,265	3,412,143.9	2,478,388	3,569,737.1	2,414,969	3,519,595.3	2,389,261	3,790,178.9

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
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
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

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	
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)
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
	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)

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											
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00
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	277,868.81	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	241,104.41	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	264,519.51	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
2013 June												
No. of Accounts	1,625,334	41,133	52,053	21,669	1,124,184	138,375	38,295	27,191	2,904	66,718	1,181	133,377
Amount	1,099,166.5	110,460.7	302,548.2	173,164.9	284,495.6	964,454.8	150,328.1	7,223.5	34,611.2	310,732.4	17,233.5	86,605.0
December												
No. of Accounts	2,232,681	44,953	100,451	16,894	351,300	169,754	84,496	124	3,230	77,327	1,296	174,512
Amount	1,193,629.3	151,067.9	394,395.3	138,050.8	235,394.7	919,689.1	277,520.3	579.3	39,601.4	242,901.7	17,837.4	201,045.3

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

AS AT THE END OF		(Million Rupees)										TOTAL
		55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	
2009	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)
	December											
	No. of Accounts	590	2,242	438	1,152	960	257	353	315	398	2	4,255,044
2010	June											
	No. of Accounts	1,661	5,099	2,912	3,364	3,786	820	469	453	279	63	4,004,344
	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
2011	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
2012	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)
	December											
	No. of Accounts	964	2,019	1,070	1,059	1,901	856	701	912	675	453	3,337,881
2013	June											
	No. of Accounts	786	2,052	959	1,131	1,389	935	830	1,191	1,362	267	3,283,316
	Amount	12,318.5	19,877.7	12,420.4	13,176.7	9,965.6	8,916.3	9,217.3	7,425.1	6,573.3	867.1	3,641,782.5
												(18.31)
	December											
	No. of Accounts	876	2,682	948	1,149	1,527	1,337	846	930	644	428	3,268,385
	Amount	12,124.6	24,712.5	13,526.9	11,360.8	10,957.8	10,250.2	6,742.9	8,363.2	4,490.4	1,610.9	3,915,852.7
												(18.43)

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

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2004				2005				2006			
	Jun.		Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private	Overall	Private	Overall	Private	Overall	Private	Overall	Private	Overall	Private
		Sector		Sector		Sector		Sector		Sector		Sector
00.00	1,338.7	1,338.7	32,380.8	32,380.8	27,634.2	27,619.3	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0
01.00*	162.3	162.3	13.8	13.8	0.6	0.6	56.4	56.4	0.5	0.5	-	-
02.00*	5,662.2	3,971.1	3,735.0	3,402.2	0.0	0.0	-	-	6.5	6.5	25.3	25.3
03.00*	7,245.5	6,745.5	9,420.6	5,634.8	2,887.7	2,387.7	4,227.9	3,084.8	3,505.2	3,505.2	3,651.8	3,651.8
03.25	116.7	116.7	84.6	84.6	-	-	-	-	0.2	0.2	-	-
03.50	1,555.8	1,555.8	547.7	547.7	135.0	135.0	0.5	0.5	90.3	90.3	1.1	1.1
03.75	163.8	163.8	396.5	396.5	432.1	432.1	-	-	-	-	-	-
04.00	2,388.0	2,388.0	2,677.2	2,677.2	2,303.7	2,303.7	3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1
04.25	209.2	209.2	439.3	439.3	316.5	316.5	811.2	811.2	8.5	8.5	-	-
04.50	603.8	603.8	2,522.7	2,522.7	639.2	448.7	3,598.4	3,598.4	226.6	226.6	8.3	8.3
04.75	90.0	90.0	4.2	4.2	652.6	652.6	1,655.8	1,655.8	-	-	33.3	33.3
05.00	9,540.0	9,446.9	8,690.8	8,531.3	1,900.9	1,900.9	2,007.7	1,877.4	858.7	858.7	835.3	835.3
05.25	-	-	106.9	85.0	-	-	737.6	737.6	459.3	459.3	79.2	79.2
05.50	55.5	55.5	370.9	370.9	666.7	666.7	1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5
05.75	2.0	2.0	159.2	159.2	-	-	457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5
06.00	5,021.9	4,920.1	2,453.3	2,370.4	4,524.4	2,332.7	1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3
06.25	22.8	22.8	22.1	22.1	929.7	29.0	2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0
06.50	3,210.8	3,180.8	821.2	821.2	113.4	113.4	514.4	514.4	522.8	522.8	945.8	695.8
06.75	125.0	125.0	1,403.5	1,403.5	112.8	112.8	97.1	97.1	466.2	466.2	290.0	290.0
07.00	6,048.6	5,996.1	5,351.3	5,351.3	3,363.4	3,363.5	2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2
07.25	123.7	123.7	74.9	74.9	1,013.3	48.7	104.2	104.2	155.1	155.1	626.2	626.2
07.50	671.0	671.0	774.9	774.9	3,720.4	2,267.1	1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9
07.75	-	-	2.8	2.8	770.2	770.2	18.9	18.9	43.4	43.4	123.0	123.0
08.00	5,259.3	5,259.3	11,980.1	11,763.0	5,788.1	5,690.3	3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9
08.25	-	-	59.1	59.1	9.2	9.3	775.4	775.4	667.7	667.7	112.3	112.3
08.50	1,117.0	1,117.0	2,807.2	2,807.2	1,286.0	1,286.0	612.7	612.7	893.7	893.7	960.5	960.5
08.75	-	-	83.3	83.3	265.2	265.2	179.2	179.2	1,854.0	1,569.8	72.0	72.0
09.00	3,447.6	3,447.6	4,346.5	4,346.5	8,236.9	6,198.7	8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1
09.25	7.7	7.7	104.9	104.9	486.1	486.1	203.5	203.5	737.0	737.0	105.0	105.0
09.50	218.1	218.1	478.9	478.9	1,601.1	1,601.1	4,512.3	929.0	6,271.0	3,440.7	415.9	415.9
09.75	-	-	44.5	44.5	1,089.6	1,089.7	451.9	451.9	569.7	569.7	161.4	161.4
10.00	4,543.1	4,543.1	5,430.6	5,430.6	4,202.4	4,202.4	5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1
10.25	7.5	7.5	19.6	19.6	298.8	298.8	241.1	146.0	527.8	427.8	80.8	80.8
10.50	180.6	180.6	86.7	86.7	501.3	501.3	2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0
10.75	14.4	14.4	24.4	24.4	141.4	141.4	32.6	32.6	280.7	230.7	15.6	15.6
11.00	8,042.9	7,992.9	12,212.4	10,770.0	15,584.3	15,454.8	16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9
11.25	1.5	1.5	8.6	8.6	103.0	103.0	1,569.4	1,569.4	219.2	219.2	17.2	17.2
11.50	40.3	40.3	58.5	58.5	226.1	226.1	966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4
11.75	21.6	21.6	82.8	82.8	6,838.9	6,838.9	609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4
12.00	4,875.5	3,849.9	853.9	853.9	2,873.3	2,873.2	11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1
12.25	5.3	5.3	2.0	2.0	60.0	60.0	546.1	546.1	602.8	602.8	1,027.3	1,027.3
12.50	253.6	253.6	157.3	157.3	163.6	163.6	1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1
12.75	74.6	74.6	84.9	84.9	142.1	142.1	159.6	159.6	653.1	653.1	1,338.6	1,338.6
13.00	1,234.9	1,234.9	4,658.0	4,658.0	1,712.0	1,712.0	15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7
13.25	58.1	58.1	79.8	79.8	218.6	218.6	1,575.0	1,575.0	603.2	603.2	974.5	974.5
13.50	75.7	75.7	268.9	268.9	677.1	677.1	1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8
13.75	133.2	133.2	29.6	29.6	64.3	64.3	347.8	347.8	150.2	150.2	1,333.9	1,333.9
14.00	8,755.6	8,755.6	291.0	291.0	2,233.5	2,233.5	8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3
14.25	-	-	-	-	-	-	44.2	44.2	142.0	142.0	828.9	828.9
14.50	62.1	62.1	77.6	77.6	257.3	257.4	249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8
14.75	26.3	26.3	-	-	18.3	18.3	8.5	8.5	0.1	0.1	584.0	584.0
15.00	626.4	626.4	481.8	481.8	509.5	509.5	1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4
15.25	22.5	22.5	-	-	1.1	1.1	2.0	2.0	7.1	7.1	74.6	74.6
15.50	19.4	19.4	-	-	24.5	24.6	1.1	1.1	28.1	28.1	3,242.2	3,242.2
15.75	36.0	36.0	-	-	3.4	3.4	0.3	0.3	35.0	35.0	84.4	84.4
16.00 & over	5,717.6	5,709.6	2,619.1	2,611.4	2,792.1	2,784.4	5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4
TOTAL	89,235.5	85,683.5	119,886.0	113,836.1	110,525.0	102,036.8	149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0

* 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	2007				2008				2009	
	Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	7,625.0	7,558.1	8,694.9	8,630.0	8,782.6	8,782.6	20,472.7	20,415.8	22,695.6	22,643.8
01.00*	5.5	5.5	95.0	95.0	0.0	0.0	5.7	5.7	-	-
02.00*	13.6	13.6	50.8	50.8	75.7	75.7	106.2	106.2	210.9	210.9
03.00*	4,043.8	4,043.8	3,776.4	3,776.4	4,617.0	4,617.0	5,913.1	5,913.1	7,285.4	7,285.4
03.25	50.3	50.3	0.0	0.0	225.1	225.1	-	-	39.1	39.1
03.50	0.2	0.2	2.0	2.0	182.0	182.0	12.4	12.4	90.3	90.3
03.75	-	-	-	-	629.9	629.9	-	-	77.2	77.2
04.00	5,875.0	5,375.0	2,191.4	2,191.4	3,386.2	3,386.2	4,030.0	4,030.0	5,167.0	5,167.0
04.25	-	-	-	-	33.5	33.4	-	-	220.1	220.1
04.50	47.9	47.9	174.2	174.2	184.3	184.3	-	-	62.0	62.0
04.75	3.2	3.2	-	-	1,006.8	1,006.8	1.1	1.1	36.9	36.9
05.00	343.1	343.1	440.9	440.9	1,616.8	1,616.8	749.0	749.0	1,289.5	1,289.5
05.25	1.6	1.6	1,141.5	1,141.5	211.7	211.7	339.5	339.5	133.5	133.5
05.50	355.6	355.6	1,379.9	1,379.9	205.4	205.4	407.6	407.6	316.7	316.7
05.75	2,338.6	2,338.6	4,009.7	4,009.7	1,009.8	1,009.8	71.2	71.2	411.2	411.2
06.00	1,876.0	1,876.0	2,777.4	2,777.4	2,225.2	2,225.2	805.0	805.0	2,510.6	2,510.6
06.25	1,426.3	1,426.3	2,817.6	2,817.6	837.4	837.4	50.5	50.5	108.0	108.0
06.50	1,495.8	1,308.3	2,095.3	1,970.3	622.9	560.4	1,394.1	1,394.1	50.0	50.0
06.75	277.4	277.4	937.6	937.6	346.2	346.2	136.3	136.3	-	-
07.00	2,818.0	2,817.3	1,383.7	1,383.7	1,345.1	1,345.1	1,258.9	1,258.9	970.2	970.2
07.25	68.2	68.2	196.7	196.7	825.1	825.1	1,079.6	1,079.6	129.0	129.0
07.50	9,037.5	9,037.5	9,187.4	9,132.1	9,976.3	9,921.0	21,135.4	21,135.4	11,596.2	11,596.2
07.75	85.3	85.3	32.4	32.4	12.1	12.1	11.6	11.6	0.5	0.5
08.00	2,477.6	2,477.6	2,065.8	2,065.8	465.7	465.7	648.1	648.1	1,684.1	1,684.1
08.25	1,663.3	1,663.3	74.5	74.5	19.3	19.3	100.4	100.4	51.5	51.5
08.50	800.1	800.1	383.0	383.0	525.9	525.9	194.2	194.2	60.6	60.6
08.75	241.0	240.5	117.9	117.9	14.6	14.6	1,082.0	1,082.0	20.1	20.1
09.00	5,955.1	3,988.6	4,302.8	3,586.7	5,861.2	5,799.0	270.6	270.6	591.5	591.5
09.25	199.5	199.5	52.9	52.9	23.2	23.2	15.8	15.8	8.5	8.5
09.50	3,922.8	3,922.8	135.5	135.5	4,086.1	3,436.1	98.5	98.5	13.4	13.4
09.75	491.8	491.8	143.2	143.2	108.1	108.1	32.5	32.5	10.8	10.8
10.00	8,182.0	7,243.3	2,963.2	2,664.7	4,238.9	2,065.8	695.6	648.9	512.5	512.5
10.25	371.6	371.6	601.8	601.8	19.9	19.9	22.7	22.7	5.4	5.4
10.50	1,557.1	1,557.1	394.4	338.0	335.3	239.2	81.0	76.1	45.9	45.9
10.75	16.4	16.4	2,097.0	2,097.0	2.5	2.5	49.7	49.7	1.3	1.3
11.00	8,305.5	8,039.3	2,882.0	2,197.5	4,274.8	4,274.8	3,979.7	3,654.7	906.6	906.6
11.25	331.7	331.7	2,843.6	2,843.6	274.5	274.5	808.3	208.3	4.1	4.1
11.50	4,738.9	3,222.0	11,726.6	11,726.6	3,311.5	2,759.2	330.7	327.3	250.4	250.4
11.75	800.7	720.4	1,752.4	1,752.4	1,177.4	1,177.4	1,138.7	1,138.7	403.6	403.6
12.00	17,610.8	16,621.6	17,838.9	17,749.4	7,392.9	7,075.6	2,772.1	2,429.2	2,504.3	1,709.1
12.25	2,365.1	2,365.1	1,780.9	1,780.9	2,251.0	2,251.0	248.5	248.5	29.9	29.9
12.50	5,835.0	5,835.0	5,548.3	5,548.3	6,450.3	5,753.2	786.8	786.8	278.5	278.5
12.75	3,126.7	3,126.7	4,109.4	3,767.0	3,024.0	3,024.0	1,167.5	1,167.5	182.8	182.8
13.00	13,286.1	13,169.5	20,742.0	20,742.0	22,712.7	20,284.7	5,989.7	5,309.7	7,463.6	7,040.6
13.25	3,092.5	3,092.5	4,516.3	4,516.3	4,790.3	4,790.3	1,259.5	1,259.5	638.7	638.7
13.50	6,002.8	6,002.8	5,835.0	5,835.0	15,662.3	15,662.3	1,342.4	1,342.4	877.2	877.2
13.75	5,723.8	5,723.8	2,629.2	2,629.2	2,043.3	2,043.3	182.9	182.9	135.1	135.1
14.00	13,046.1	13,040.8	22,915.1	22,830.8	12,769.0	12,718.7	14,671.8	14,257.6	9,334.9	8,268.1
14.25	1,918.6	1,918.6	800.8	800.8	1,861.8	1,824.2	87.3	87.3	127.0	127.0
14.50	2,677.2	2,657.2	3,926.6	3,926.6	3,351.6	3,351.6	1,294.8	1,294.8	1,845.4	1,344.5
14.75	409.6	404.6	1,406.6	1,406.6	229.6	229.6	467.6	445.4	1,703.8	1,703.8
15.00	9,699.2	9,699.2	14,480.4	14,480.4	25,450.3	25,450.3	21,838.6	18,925.9	29,900.0	17,646.8
15.25	2,178.2	2,173.9	995.8	995.8	2,073.4	2,073.4	1,399.1	1,399.1	1,181.9	1,181.9
15.50	2,643.0	2,637.5	1,151.0	1,151.0	5,250.5	5,250.5	10,504.8	10,504.8	13,072.9	12,072.9
15.75	200.8	200.8	158.8	158.8	1,194.6	1,194.6	837.2	837.2	2,542.6	2,542.6
16.00 & over	17,523.8	17,507.3	21,106.2	21,098.5	41,407.5	41,391.0	121,026.4	116,065.4	104,758.7	98,551.2
TOTAL	185,182.2	178,495.6	203,862.5	201,338.0	221,011.1	213,812.7	253,405.4	243,035.7	234,547.4	212,249.2

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	2009		2010				2011	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	19,323.0	19,273.2	26,976.3	25,825.3	24,341.3	24,341.3	25,925.1	25,925.1
01.00*	117.6	117.6	207.3	207.3	38.7	38.7	328.4	328.4
02.00*	375.8	375.8	3,301.9	3,301.9	8,658.7	8,658.7	2,792.0	2,792.0
03.00*	9,605.7	9,605.7	8,851.2	8,851.2	5,485.2	5,485.2	9,298.5	9,298.5
03.25	164.7	164.7	1,233.3	1,233.3	561.1	561.1	3,342.0	3,342.0
03.50	773.2	773.2	813.6	813.6	1,210.4	1,210.4	882.5	882.5
03.75	343.4	343.4	613.9	613.9	639.9	639.9	1,446.1	1,446.1
04.00	4,935.1	4,935.1	5,001.5	5,001.5	3,544.0	3,544.0	4,349.0	4,349.0
04.25	91.3	91.3	27.2	27.2	290.2	290.2	1,730.7	1,730.7
04.50	251.2	251.2	2,411.4	2,411.4	2,516.2	2,516.2	3,252.8	3,252.8
04.75	52.7	52.7	6.6	6.6	-	-	96.6	96.6
05.00	2,545.3	2,545.3	396.9	396.9	283.7	283.7	1,079.0	1,079.0
05.25	59.8	59.8	9.9	9.9	-	-	185.7	185.7
05.50	95.7	95.7	37.3	37.3	-	-	769.6	769.6
05.75	277.7	277.7	-	-	-	-	114.0	114.0
06.00	530.9	530.9	1,152.8	1,152.8	1,110.8	1,110.8	1,794.8	1,794.8
06.25	639.8	639.8	849.5	849.5	767.0	767.0	1,013.0	1,013.0
06.50	1,109.0	1,109.0	1,360.2	1,360.2	197.7	197.7	1,212.7	1,212.7
06.75	-	-	218.8	218.8	-	-	-	-
07.00	1,440.4	1,440.4	1,438.9	1,438.9	2,055.4	2,055.4	342.5	342.5
07.25	1,146.7	1,146.7	-	-	-	-	-	-
07.50	14,780.5	14,780.5	2,066.7	2,066.7	10.8	10.8	22.4	22.4
07.75	0.4	0.4	0.4	0.4	-	-	-	-
08.00	3,194.9	3,194.9	1,220.6	1,220.6	350.0	350.0	143.2	143.2
08.25	14.2	14.2	12.4	12.4	-	-	-	-
08.50	151.8	151.8	4,842.1	4,842.1	582.0	582.0	416.0	416.0
08.75	0.4	0.4	0.4	0.4	13.1	13.1	-	-
09.00	2,449.1	2,443.9	3,644.7	2,577.9	3,009.5	1,937.5	1,309.6	242.8
09.25	4.1	4.1	132.2	132.2	535.3	535.3	-	-
09.50	12.1	12.1	26.6	26.6	2,328.0	2,328.0	-	-
09.75	105.5	105.5	167.4	167.4	266.5	266.5	89.4	89.4
10.00	1,342.5	1,342.5	705.0	705.0	4,180.0	4,180.0	421.8	421.8
10.25	1.1	1.1	1.3	1.3	3.4	3.4	440.2	440.2
10.50	13.2	13.2	126.7	126.7	61.0	61.0	237.4	50.0
10.75	1.8	1.8	4.8	4.8	2.4	2.4	200.0	200.0
11.00	3,851.2	3,851.2	4,577.2	4,233.6	1,919.2	1,919.2	5,825.5	5,825.5
11.25	2.4	2.4	2.2	2.2	128.3	128.3	-	-
11.50	619.7	619.7	50.1	50.1	1.7	1.7	1.4	1.4
11.75	0.4	0.4	10.1	10.1	1.0	1.0	6.0	6.0
12.00	1,652.1	1,652.1	2,103.7	1,200.4	583.9	583.9	549.5	549.5
12.25	127.6	127.6	447.9	447.9	627.1	627.1	91.5	91.5
12.50	435.0	435.0	88.9	88.9	797.6	797.6	1,323.1	1,323.1
12.75	867.7	867.7	307.9	307.9	9.6	9.6	9.4	9.4
13.00	4,529.2	4,529.2	6,483.5	6,032.8	6,035.9	6,035.9	4,389.0	4,389.0
13.25	4,647.0	2,615.8	2,191.8	1,991.8	524.3	524.3	472.3	472.3
13.50	8,403.0	4,489.6	1,593.7	1,593.7	1,006.2	1,006.2	2,809.6	2,809.6
13.75	1,533.0	1,033.0	1,480.1	1,480.1	1,031.7	1,031.7	1,741.5	1,741.5
14.00	7,147.6	6,557.6	8,241.0	7,738.6	7,454.1	6,397.3	5,700.2	5,433.2
14.25	5,461.3	2,836.4	2,880.0	2,480.0	2,901.1	2,427.0	2,850.1	2,850.1
14.50	4,340.8	3,590.8	1,755.5	1,704.5	1,627.1	1,627.1	1,497.1	1,497.1
14.75	11,237.4	8,955.5	3,676.8	3,676.8	2,564.6	2,564.6	3,984.9	3,535.6
15.00	20,496.9	14,180.6	29,385.4	14,784.6	35,043.7	23,634.4	29,221.9	19,891.9
15.25	5,668.9	5,668.9	2,632.0	2,632.0	2,224.8	2,173.8	3,765.8	3,414.9
15.50	8,017.3	8,017.3	9,470.4	9,470.4	4,478.8	4,478.8	11,616.9	11,526.2
15.75	8,669.8	8,669.8	3,541.6	3,541.6	3,080.8	3,080.8	4,106.8	4,106.8
16.00 & over	83,282.8	80,641.2	69,098.9	67,253.5	72,382.8	71,543.3	66,163.4	59,456.9
TOTAL	246,941.7	225,237.4	217,878.1	196,363.3	207,466.7	192,564.0	209,360.5	190,911.8

* 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	2011		2012				2013			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	29,578.0	28,405.0	17,871.5	17,005.0	31,467.5	27,243.5	35,285.2	34,399.9	37,515.7	33,290.4
01.00*	454.9	454.9	384.0	384.0	527.3	527.3	1,111.5	1,111.5	3,120.9	3,120.9
02.00*	498.1	498.1	3,498.5	3,498.5	2,953.3	2,953.3	5,839.7	5,839.7	3,195.9	3,195.9
03.00*	11,293.7	11,293.7	9,751.5	9,751.5	8,392.9	8,392.9	13,226.1	13,226.1	10,749.7	8,503.5
03.25	2,413.6	2,413.6	1,158.8	1,158.8	281.6	281.6	18.2	18.2	-	-
03.50	466.2	466.2	945.9	945.9	619.6	619.6	384.9	384.9	226.0	226.0
03.75	1,904.4	1,904.4	142.8	142.8	511.6	511.6	11.2	11.2	26.5	26.5
04.00	7,608.5	7,608.5	4,498.7	4,498.7	8,443.8	8,443.8	7,202.3	7,202.3	7,314.9	7,314.9
04.25	1,016.4	1,016.4	509.4	509.4	192.5	192.5	6.9	6.9	119.2	119.2
04.50	2,510.5	2,510.5	183.0	183.0	157.6	157.6	151.0	151.0	88.8	88.8
04.75	136.3	136.3	484.7	484.7	66.8	66.8	95.7	95.7	67.0	67.0
05.00	3,267.9	3,267.9	1,586.1	1,586.1	940.5	940.5	458.0	458.0	429.2	429.2
05.25	290.9	290.9	141.1	141.1	180.2	180.2	-	-	3.9	3.9
05.50	129.8	129.8	228.1	228.1	92.9	92.9	92.9	92.9	136.7	136.7
05.75	-	-	10.3	10.3	-	-	-	-	-	-
06.00	1,830.1	1,830.1	700.6	700.6	687.6	687.6	172.0	23.8	1,618.0	1,618.0
06.25	156.3	156.3	-	-	-	-	-	-	103.8	103.8
06.50	1,325.7	1,325.7	119.5	119.5	-	-	160.1	160.1	-	-
06.75	2.7	2.7	-	-	-	-	-	-	-	-
07.00	1,115.1	1,115.1	3,504.4	1,233.6	1,259.0	1,259.0	291.7	291.7	1,161.8	1,161.8
07.25	-	-	-	-	-	-	-	-	6.3	6.3
07.50	339.5	339.5	240.3	240.3	19.5	19.5	-	-	0.8	0.8
07.75	-	-	0.1	0.1	-	-	-	-	-	-
08.00	1,085.9	1,085.9	962.8	962.8	868.5	868.5	199.3	199.3	46.5	46.5
08.25	1,028.6	1,028.6	243.5	243.5	-	-	-	-	-	-
08.50	1,244.8	1,244.8	10.3	10.3	379.6	379.6	1,731.4	1,731.4	98.4	98.4
08.75	-	-	-	-	2,737.0	2,737.0	745.2	745.2	-	-
09.00	1,655.7	630.7	32,390.5	28,311.8	10,763.7	9,696.9	19,310.2	18,243.4	19,038.9	17,873.9
09.25	-	-	-	-	7,371.6	7,371.6	4,497.6	4,497.6	1,804.6	1,804.6
09.50	44.4	44.4	-	-	12,881.9	12,881.9	5,333.4	5,333.4	6,627.6	6,627.6
09.75	76.6	76.6	85.7	85.7	5,150.1	4,671.8	127.8	127.8	1,201.8	1,201.8
10.00	2,502.7	2,502.7	109.0	109.0	3,973.3	3,973.3	2,857.5	2,857.5	8,125.5	8,125.5
10.25	555.7	555.7	1,005.1	1,005.1	2,833.2	2,833.2	781.3	781.3	4,658.6	4,658.6
10.50	610.0	610.0	5.5	5.5	8,751.8	1,491.7	2,260.3	2,123.7	2,474.3	2,474.3
10.75	996.6	996.6	761.6	761.6	1,464.8	1,464.8	580.7	438.6	326.7	190.1
11.00	11,803.3	11,803.3	11,353.6	11,353.6	5,519.2	5,472.3	8,038.0	6,005.1	36,294.4	24,295.2
11.25	-	-	-	-	3,086.9	3,086.9	2,380.4	2,380.4	5,036.5	4,911.0
11.50	1.2	1.2	241.8	241.8	1,118.6	1,118.6	3,132.6	3,132.6	5,227.4	5,227.4
11.75	292.9	292.9	142.0	142.0	241.5	241.5	2,485.8	2,485.8	809.2	809.2
12.00	3,844.8	3,844.8	11,601.1	11,601.1	20,085.3	17,085.3	36,043.0	24,722.7	42,890.7	36,659.9
12.25	1,601.1	1,601.1	3,889.2	3,889.2	1,592.7	1,592.7	5,010.8	5,010.8	720.4	720.4
12.50	4,375.2	4,375.2	2,691.4	2,691.4	3,475.4	3,475.4	5,077.2	5,077.2	4,338.7	4,338.7
12.75	4,223.4	4,223.4	5,838.0	5,838.0	7,998.2	2,812.6	2,380.8	2,380.8	2,710.3	2,710.3
13.00	9,145.8	8,670.7	18,259.9	11,124.5	12,134.7	11,976.0	4,447.6	4,447.6	16,179.0	8,746.2
13.25	1,782.8	1,782.8	2,275.2	2,275.2	1,807.7	1,807.7	2,129.5	2,129.5	1,311.6	1,311.6
13.50	2,479.2	2,479.2	5,220.1	5,220.1	2,997.1	2,883.0	1,367.8	1,367.8	2,170.3	2,170.3
13.75	2,077.5	1,242.8	1,537.9	1,289.6	847.7	649.4	1,886.6	1,886.6	1,345.0	1,345.0
14.00	7,618.3	7,607.5	19,269.4	18,220.6	9,923.0	9,304.3	11,152.7	10,176.3	13,682.7	12,706.2
14.25	1,236.0	1,236.0	1,486.9	1,486.9	1,299.5	1,299.5	1,292.5	1,292.5	1,021.1	1,021.1
14.50	2,007.8	2,007.8	12,110.5	5,299.9	7,264.1	671.0	1,167.1	1,167.1	1,005.1	1,005.1
14.75	2,878.4	2,878.4	4,306.4	4,306.4	1,254.0	1,254.0	639.3	639.3	2,754.4	2,754.4
15.00	27,352.0	20,953.6	30,933.1	30,933.1	15,128.5	15,128.5	13,274.4	13,132.5	17,699.5	17,699.5
15.25	3,595.7	3,595.7	1,627.4	1,627.4	622.3	622.3	94.5	94.5	539.0	539.0
15.50	15,990.9	15,952.6	11,734.9	11,734.9	10,560.8	10,556.4	7,612.4	7,612.4	14,964.6	14,964.6
15.75	2,563.1	2,563.1	1,965.0	1,965.0	876.2	876.2	426.2	426.2	1,445.4	1,445.4
16.00 & over	69,208.1	63,675.0	63,946.9	48,531.8	32,923.6	32,888.2	25,653.8	25,643.6	42,793.0	42,770.8
TOTAL	250,217.6	234,728.9	291,964.0	254,089.7	254,726.0	225,741.9	238,625.0	221,764.3	325,226.2	290,666.3

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

(End of Period: Million Rupees)

RATE OF RETURN	2004				2005			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	32,246.7	31,618.7	74,200.6	72,742.9	90,365.5	89,383.5	77,244.0	76,657.9
01.00 #	1,177.8	813.8	571.1	207.2	656.6	203.2	3,074.6	1,307.8
02.00 #	62,845.5	22,996.7	8,221.7	4,956.6	6,069.4	2,804.5	8,033.6	4,928.0
03.00 #	143,855.7	122,298.0	46,065.5	35,195.0	19,022.2	19,022.2	15,256.0	15,256.0
04.00 #	188,008.0	155,468.7	160,741.0	115,346.9	33,003.9	29,450.4	23,790.0	23,781.1
05.00 #	99,503.2	91,120.1	265,452.3	212,689.3	66,898.0	51,841.6	16,500.2	15,201.5
06.00 #	90,638.9	79,622.7	188,980.1	169,947.5	77,515.8	66,453.8	62,194.2	49,009.1
07.00 #	65,397.1	65,047.7	132,669.9	127,529.0	143,759.4	112,673.5	52,929.0	52,424.1
08.00 #	81,677.5	71,516.8	124,608.9	123,964.2	266,967.8	227,966.2	67,710.1	63,349.6
08.25	1,769.0	1,169.0	5,957.9	5,357.9	24,729.5	20,581.0	8,833.6	7,833.6
08.50	17,225.1	17,225.1	36,792.4	36,313.7	36,981.8	35,317.2	21,217.5	19,191.4
08.75	1,285.5	1,285.5	3,845.0	3,843.4	42,204.9	25,474.8	18,626.8	14,331.8
09.00	36,946.2	35,546.9	49,004.6	48,162.3	136,610.3	101,770.4	250,872.1	216,190.4
09.25	775.8	775.8	1,275.1	1,275.1	18,779.4	17,423.1	22,301.5	14,461.9
09.50	4,659.9	4,659.9	19,239.9	19,234.9	29,282.9	28,511.1	67,538.7	33,066.9
09.75	2,976.6	2,976.6	1,013.4	1,013.4	14,551.1	13,315.9	29,845.8	23,386.1
10.00	42,056.6	41,784.4	49,701.7	49,542.5	113,555.3	111,385.0	159,949.9	134,497.9
10.25	145.2	145.2	1,132.5	1,132.5	9,456.6	8,958.0	22,594.8	21,695.0
10.50	6,544.6	6,544.6	4,503.7	4,501.1	17,143.9	16,885.0	48,650.7	46,860.5
10.75	171.4	171.4	194.1	194.1	6,610.4	6,610.5	20,291.6	18,621.6
11.00	53,493.9	52,050.5	59,481.6	59,461.1	121,330.2	121,320.3	156,235.5	154,342.2
11.25	65.2	65.2	1,405.9	1,404.6	4,858.0	4,857.1	10,251.2	10,020.5
11.50	1,377.1	1,334.3	6,480.2	6,458.2	14,604.3	14,603.3	27,138.5	27,089.5
11.75	913.4	913.4	180.1	180.1	9,131.5	9,125.8	12,525.3	12,521.5
12.00	28,418.4	28,415.6	15,587.6	15,584.5	43,832.5	43,823.9	150,963.5	145,103.4
12.25	27.1	27.1	273.5	273.5	4,740.3	4,735.3	6,538.1	6,538.1
12.50	1,387.3	1,387.3	3,161.5	3,161.5	6,875.1	6,860.3	37,187.1	37,187.1
12.75	104.7	104.7	507.3	507.3	2,013.6	2,013.6	2,816.0	2,816.0
13.00	10,588.3	10,588.3	10,451.5	9,827.2	24,626.1	24,043.5	121,817.1	121,277.4
13.25	5,200.8	5,200.8	540.1	540.1	1,644.0	1,644.0	1,112.6	1,112.6
13.50	1,198.8	1,198.8	900.5	900.5	1,820.6	1,820.6	10,971.9	10,943.5
13.75	5,745.7	5,745.7	4,049.6	4,019.6	6,891.9	6,891.9	4,628.7	4,628.7
14.00	111,770.9	110,352.1	87,380.8	87,378.2	111,134.8	111,134.8	132,267.6	132,265.6
14.25	15.0	15.0	665.8	658.6	814.6	814.6	1,805.6	1,805.6
14.50	642.8	642.8	1,101.5	1,101.1	943.1	943.1	3,886.3	3,886.3
14.75	51.7	51.7	39.5	39.5	241.9	241.8	2,885.2	2,885.2
15.00	7,961.2	7,935.9	7,607.1	7,607.1	13,208.1	13,207.7	24,845.0	24,845.0
15.25	0.0	0.0	102.3	102.3	75.7	75.7	232.3	232.3
15.50	300.3	300.3	76.9	76.9	113.1	113.1	9,333.4	9,333.4
15.75	275.5	275.5	203.3	203.3	82.3	82.3	80.6	80.6
16.00	11,018.5	8,670.1	7,375.5	7,375.5	6,189.0	6,189.0	17,334.8	17,334.8
16.25	-	-	126.0	126.0	59.7	59.7	93.6	93.6
16.50	1,481.1	219.5	3,842.4	3,839.7	5,761.2	5,760.7	1,667.5	1,667.5
16.75	881.7	881.7	924.2	924.2	461.9	461.9	89.3	89.3
17.00	4,097.5	4,097.5	348.4	348.4	379.2	379.2	3,660.0	3,660.0
17.25	8.4	8.4	75.9	75.9	45.0	45.0	47.5	47.5
17.50	180.7	180.7	55.8	55.8	96.2	96.2	76.5	76.5
17.75	0.9	0.9	62.6	62.6	48.9	48.9	46.6	46.6
18.00	6,018.4	6,017.4	4,626.3	4,625.9	10,050.2	10,050.2	9,628.2	9,628.2
18.25	10.1	10.1	57.6	57.6	179.5	179.5	38.6	38.6
18.50	285.5	285.5	34.1	34.1	13.5	13.5	48.9	48.9
18.75	3.3	3.3	26.2	26.2	23.1	23.1	7.9	7.9
19.00	4,074.0	4,073.6	6,370.3	6,348.9	10,371.1	10,371.1	828.3	828.3
19.25	5.2	5.2	92.2	92.2	46.1	46.1	49.0	49.0
19.50	98.3	98.3	251.4	251.4	3.8	3.8	2.3	2.3
19.75	-	-	75.1	75.1	69.6	69.6	17.8	17.8
20.00 & over	15,540.8	15,496.9	17,293.5	17,293.5	26,682.6	26,682.5	37,475.8	37,475.8
TOTAL	1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4	1,583,627.1	1,414,863.6	1,786,088.7	1,632,078.9

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	2006				2007			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	90,056.5	86,934.2	101,089.4	100,019.3	83,867.2	82,072.6	71,973.0	71,277.4
01.00 #	1,766.2	1,252.2	1,545.5	1,049.3	1,616.7	1,092.3	3,618.6	2,632.0
02.00 #	4,128.6	4,128.6	5,349.9	5,350.0	7,600.7	7,600.7	9,695.0	9,695.0
03.00 #	17,928.6	17,928.6	8,554.2	8,554.2	12,779.2	12,779.2	11,318.3	11,318.3
04.00 #	16,849.0	16,843.8	25,963.8	25,963.8	29,517.3	29,517.3	26,124.4	26,124.4
05.00 #	22,772.9	15,484.0	12,904.5	12,902.9	14,662.2	14,662.2	19,976.8	19,959.0
06.00 #	89,220.6	82,803.4	81,265.5	78,915.3	45,104.4	43,992.0	34,509.1	33,298.3
07.00 #	20,024.7	20,020.4	47,810.8	47,189.9	66,447.4	66,395.4	70,870.3	70,708.0
08.00 #	74,058.7	69,004.8	129,349.4	127,366.2	135,613.1	134,667.6	163,975.5	162,943.6
08.25	3,991.7	3,957.2	605.7	605.7	595.0	595.0	259.4	259.4
08.50	30,146.2	29,185.8	28,573.3	27,787.9	19,137.4	8,560.5	6,636.6	6,043.5
08.75	14,575.2	6,928.7	3,103.7	1,137.3	5,181.9	431.3	443.0	442.0
09.00	140,904.2	118,689.5	68,714.7	61,918.4	41,255.0	35,721.9	58,163.4	51,565.8
09.25	18,587.9	15,949.3	5,978.8	2,541.8	5,447.3	2,980.3	10,526.5	9,838.6
09.50	82,869.0	36,135.1	61,980.9	12,535.0	35,327.9	26,740.9	26,065.5	9,709.1
09.75	39,714.4	26,237.9	14,707.6	10,951.9	20,461.7	20,240.1	36,151.4	22,642.9
10.00	182,168.6	149,422.5	135,173.3	110,666.2	143,174.9	112,842.1	131,781.9	84,927.2
10.25	39,295.1	22,428.0	24,940.4	20,876.6	26,620.4	13,875.5	41,028.6	33,592.0
10.50	87,250.3	64,892.7	58,597.3	42,157.4	36,264.9	31,791.7	72,475.8	62,690.5
10.75	31,106.6	27,329.2	43,205.3	39,525.5	40,822.0	34,443.0	66,800.6	51,431.0
11.00	154,033.1	144,161.6	192,503.1	156,435.3	169,596.6	124,066.5	162,740.5	108,830.8
11.25	27,749.6	26,599.9	35,560.2	24,404.1	44,639.3	35,066.8	46,360.5	45,167.1
11.50	39,806.2	39,793.1	76,329.5	69,080.3	104,195.4	51,440.4	72,335.8	58,400.3
11.75	37,686.5	37,195.1	28,119.3	24,480.7	37,339.4	30,300.8	32,078.3	29,712.7
12.00	133,828.2	133,771.4	195,503.8	185,826.4	197,235.2	194,990.3	200,708.6	196,237.8
12.25	23,269.6	22,622.6	22,137.8	21,337.8	30,248.2	28,607.5	32,610.1	31,578.4
12.50	37,140.5	37,140.5	67,980.6	63,970.3	74,828.2	72,467.8	56,000.4	55,998.6
12.75	22,122.6	21,902.6	15,416.8	15,200.7	27,788.6	23,430.4	51,602.8	51,602.8
13.00	123,219.4	122,304.5	177,160.6	176,232.0	162,426.3	161,286.1	164,192.4	161,099.1
13.25	9,632.7	9,632.7	10,358.3	10,358.3	13,949.8	13,949.8	11,774.1	11,773.9
13.50	20,037.4	20,037.4	34,645.2	34,638.2	42,098.9	42,092.4	48,648.5	47,948.5
13.75	4,971.3	4,971.3	15,857.5	15,857.5	9,362.9	9,201.1	13,073.8	12,758.4
14.00	145,121.4	145,120.8	178,144.5	177,723.1	197,794.5	196,910.3	340,896.6	337,880.7
14.25	2,887.8	2,887.8	6,741.8	6,741.8	4,058.5	4,058.5	5,339.2	5,339.2
14.50	11,680.9	11,680.9	24,216.9	24,216.9	27,934.0	27,899.5	24,205.0	24,195.4
14.75	708.6	708.6	10,715.4	10,715.4	2,126.2	2,126.2	5,491.3	5,491.3
15.00	25,381.0	25,381.0	55,591.0	55,591.0	88,985.3	87,795.3	107,074.7	105,146.3
15.25	1,397.9	1,397.9	3,484.5	3,484.5	1,110.5	1,110.5	5,403.5	5,403.5
15.50	352.9	352.9	6,147.5	6,147.5	7,848.8	7,848.8	5,605.8	5,605.8
15.75	206.0	206.0	958.9	958.9	2,096.6	2,096.6	3,413.5	3,413.5
16.00	8,029.3	7,875.5	16,132.2	16,132.2	39,213.2	39,213.2	24,428.5	24,273.1
16.25	162.0	162.0	649.3	649.3	833.2	833.2	128.7	128.7
16.50	1,461.1	1,461.1	3,118.1	3,118.1	7,880.3	7,877.1	8,203.6	8,203.6
16.75	10,002.0	10,002.0	13,545.3	13,545.3	3,939.2	3,939.2	4,129.8	4,129.8
17.00	4,993.1	4,993.1	13,283.0	13,283.0	8,364.8	8,364.8	6,144.9	6,144.9
17.25	158.2	158.2	12.2	12.2	30.8	30.8	74.3	74.3
17.50	4,168.9	4,168.9	7,182.5	7,182.5	94.8	94.8	547.6	547.6
17.75	36.3	36.3	47.6	47.6	86.3	86.3	695.8	695.8
18.00	15,365.0	15,365.0	15,021.6	15,021.6	15,360.0	15,360.0	22,402.4	22,402.4
18.25	183.0	183.0	151.5	131.3	788.2	788.2	967.1	967.1
18.50	49.9	49.9	201.5	201.5	1,270.6	1,270.6	76.6	76.6
18.75	321.1	321.1	3.5	3.5	606.5	606.5	1,105.8	1,105.8
19.00	15,078.7	15,078.7	4,806.3	4,806.3	9,960.7	9,960.7	6,949.0	6,949.0
19.25	919.5	919.5	3.4	3.4	0.3	0.3	7.2	7.2
19.50	8.9	8.9	52.2	52.2	165.7	165.7	34.2	34.2
19.75	908.0	908.0	96.3	96.3	220.9	220.9	10.2	10.2
20.00 & over	50,049.6	50,037.4	62,206.9	62,204.9	85,024.8	85,024.7	81,487.7	80,584.8
TOTAL	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2

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

(End of Period: Million Rupees)

RATE OF RETURN	2008				2009			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	68,442.4	68,395.8	72,155.1	72,145.1	96,578.0	91,811.4	217,290.6	181,752.3
01.00 #	4,323.5	3,534.9	868.1	868.1	349.4	349.4	1,094.2	324.6
02.00 #	6,353.2	6,353.2	9,050.7	8,257.8	6,467.8	5,706.8	7,834.4	7,834.4
03.00 #	11,125.2	11,125.2	12,442.4	12,442.4	15,066.3	13,844.4	16,658.3	15,394.7
04.00 #	30,801.7	29,775.8	22,599.0	22,599.0	23,902.8	23,894.7	24,766.1	24,718.3
05.00 #	20,985.5	20,985.5	17,161.7	16,427.4	23,321.7	22,696.2	10,347.8	10,347.8
06.00 #	32,397.8	31,491.6	21,749.5	20,399.4	10,010.1	10,010.1	14,245.2	14,245.2
07.00 #	57,718.3	57,717.2	38,727.7	38,727.0	33,053.1	33,052.9	46,744.3	46,744.3
08.00 #	151,380.8	150,900.5	163,923.4	163,674.9	194,205.2	194,204.2	194,022.1	194,022.1
08.25	88.1	88.1	1,851.9	1,851.9	878.9	878.9	289.9	289.9
08.50	2,116.0	2,115.8	3,245.9	3,243.3	10,607.2	10,562.1	13,272.2	13,272.0
08.75	170.9	90.0	1,051.9	1,051.2	74.1	73.7	339.5	339.5
09.00	101,011.7	98,097.8	79,344.0	79,344.0	84,828.3	84,188.4	92,403.7	92,403.7
09.25	1,643.0	1,643.0	2,691.7	891.7	1,881.1	81.1	3,087.2	1,287.2
09.50	14,281.0	14,281.0	8,176.7	8,176.7	7,342.0	7,342.0	7,511.5	7,511.5
09.75	10,058.5	9,705.5	2,541.9	408.9	1,576.6	509.2	485.5	485.5
10.00	52,239.5	35,120.8	31,506.6	25,130.5	14,019.4	12,953.7	10,346.0	10,346.0
10.25	11,828.8	9,923.9	3,967.0	3,967.0	1,548.6	1,548.6	3,242.1	3,242.1
10.50	30,473.9	26,887.4	11,217.3	11,158.8	8,139.7	8,139.7	6,040.5	5,715.6
10.75	39,228.7	22,790.6	8,000.8	7,912.8	3,669.4	3,669.4	2,266.4	2,206.4
11.00	169,020.1	94,252.5	27,530.2	27,429.4	15,199.1	14,683.8	16,138.7	16,136.7
11.25	54,634.9	54,064.4	9,134.8	9,134.8	6,176.5	6,176.5	3,863.1	3,863.1
11.50	82,040.0	74,605.8	18,096.1	18,096.1	7,045.5	7,045.5	8,903.5	6,653.5
11.75	26,060.7	25,411.0	5,463.7	4,604.2	2,283.3	2,145.1	2,425.2	2,421.1
12.00	140,906.4	124,535.3	33,181.8	32,656.6	33,214.0	31,113.0	28,259.2	28,258.6
12.25	28,332.7	26,330.0	4,756.3	4,755.2	1,818.6	1,818.6	11,750.1	10,249.3
12.50	50,296.6	42,313.1	10,222.1	10,222.1	3,044.1	3,041.3	13,157.9	11,410.0
12.75	34,077.5	30,117.6	9,081.7	9,081.7	9,850.7	7,551.1	19,668.1	14,562.8
13.00	243,388.4	196,764.7	39,825.8	36,822.3	68,837.4	46,841.9	79,249.9	61,035.5
13.25	27,075.9	24,402.0	5,116.1	5,062.1	12,094.7	8,551.9	36,448.7	30,433.4
13.50	82,395.6	80,395.6	35,871.7	35,871.7	8,000.0	7,229.9	97,639.0	65,031.2
13.75	23,229.7	19,018.5	9,095.8	8,909.1	28,919.0	19,557.4	93,176.8	59,431.9
14.00	295,117.4	282,252.0	85,252.3	82,781.6	171,234.8	134,964.1	175,736.3	137,051.6
14.25	18,998.6	17,998.6	19,187.5	12,187.5	41,061.3	29,068.1	54,324.0	52,583.4
14.50	43,687.5	43,450.4	30,884.9	25,293.9	60,853.3	46,303.8	111,408.0	98,322.8
14.75	11,833.9	11,189.5	33,351.2	24,891.3	115,180.3	49,691.0	107,044.6	50,132.5
15.00	200,373.1	199,862.6	259,097.7	186,852.0	389,125.6	241,128.0	283,499.5	165,594.9
15.25	10,874.8	10,874.8	45,101.6	39,808.5	84,424.9	35,542.4	99,307.9	47,106.6
15.50	21,369.2	18,540.6	86,010.3	77,328.4	64,463.1	59,349.5	202,379.2	118,388.7
15.75	6,031.7	4,986.7	58,415.9	38,795.1	126,349.0	73,198.7	77,227.8	75,781.9
16.00	114,542.8	109,314.4	275,315.2	229,253.2	238,642.8	182,775.8	177,784.6	136,836.8
16.25	2,268.8	2,268.8	51,879.3	39,261.1	50,588.3	31,679.0	23,600.4	22,902.1
16.50	18,538.9	18,538.9	151,307.5	84,041.5	42,355.5	39,782.5	56,697.1	56,567.1
16.75	9,205.7	9,205.7	40,888.1	40,800.8	41,308.6	39,305.3	16,423.7	16,093.8
17.00	60,479.0	60,479.0	303,816.6	261,199.0	262,519.9	231,636.9	227,174.3	222,221.8
17.25	7,399.4	7,399.4	80,555.9	70,456.2	36,919.7	36,919.7	12,759.7	12,759.7
17.50	4,313.5	4,313.5	63,797.9	63,247.7	27,572.6	27,227.8	20,601.3	20,596.8
17.75	1,018.8	1,018.8	26,366.8	24,165.4	32,066.7	32,066.7	14,329.1	14,289.6
18.00	52,474.3	52,474.3	126,367.6	125,779.5	80,332.3	76,152.3	63,405.4	63,376.9
18.25	189.9	189.9	23,321.7	22,762.6	16,187.8	16,187.8	5,635.5	5,635.5
18.50	1,329.3	1,329.3	38,268.1	36,267.5	20,887.2	20,879.2	15,382.8	15,382.8
18.75	61.3	61.3	11,920.9	11,920.9	14,503.8	14,503.8	2,455.1	2,455.1
19.00	11,168.4	11,168.4	86,597.2	86,427.4	57,928.5	56,965.0	20,013.0	20,013.0
19.25	93.1	93.1	10,012.2	10,012.2	4,102.9	4,102.9	2,529.6	2,529.6
19.50	27.5	27.5	25,938.0	25,938.0	6,685.2	6,685.2	1,587.1	1,587.1
19.75	23.7	23.7	2,255.6	2,253.6	3,210.9	3,210.6	303.4	303.4
20.00 & over	95,079.8	95,077.1	147,429.6	147,004.9	123,291.2	123,287.7	90,372.2	90,372.2
TOTAL	2,594,627.1	2,355,372.5	2,802,988.6	2,470,052.9	2,845,798.9	2,293,886.9	2,944,949.6	2,390,855.9

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	2010				2011			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	87,250.9	86,101.0	209,942.3	186,830.2	259,165.3	224,338.5	124,245.6	123,403.3
01.00 #	1,522.0	738.4	2,019.7	1,141.5	1,583.2	682.2	2,360.1	1,432.7
02.00 #	8,875.4	8,875.4	14,811.8	14,811.8	10,376.9	10,376.9	4,565.2	4,565.2
03.00 #	22,978.5	21,695.8	21,777.3	20,492.7	25,778.4	25,778.4	21,589.1	21,187.3
04.00 #	25,524.7	25,524.7	30,096.2	30,096.2	33,058.8	33,058.8	26,142.9	26,141.0
05.00 #	16,284.1	16,284.1	22,416.8	22,416.8	25,825.7	25,824.3	31,117.0	31,116.7
06.00 #	5,492.8	5,492.8	15,643.4	15,643.4	6,148.2	6,148.2	12,731.3	12,731.3
07.00 #	29,866.4	29,866.4	22,554.6	22,554.6	21,994.2	21,994.2	19,269.2	19,269.2
08.00 #	76,269.1	76,269.1	27,253.1	27,253.1	25,378.0	20,377.9	20,937.4	14,390.3
08.25	3,819.3	3,819.3	865.8	865.8	892.8	892.8	587.3	587.3
08.50	50,670.3	50,670.3	9,136.2	9,136.2	4,832.4	4,832.4	5,518.9	5,518.9
08.75	5,738.9	3,938.9	2,367.1	2,367.1	825.7	825.7	939.4	939.4
09.00	185,612.7	185,525.3	124,819.5	124,819.5	109,620.1	109,620.1	100,456.3	100,456.3
09.25	2,095.1	2,095.1	4,731.1	4,731.1	821.5	821.5	712.4	712.4
09.50	8,502.5	8,502.5	80,604.2	80,604.2	3,873.9	3,873.9	2,426.7	2,426.7
09.75	810.6	810.6	4,620.5	4,620.5	1,439.3	1,439.3	2,812.4	2,812.4
10.00	13,494.8	13,067.8	103,406.1	103,406.1	46,522.0	46,500.1	37,561.2	37,551.3
10.25	10,126.6	10,126.6	4,583.6	4,553.6	4,475.9	4,475.9	6,313.8	6,313.8
10.50	5,203.7	5,203.7	4,392.2	4,392.2	10,853.7	10,853.2	12,253.1	12,193.1
10.75	805.1	805.1	939.7	939.7	7,009.9	7,009.9	6,232.2	6,232.2
11.00	19,315.3	19,315.3	13,954.5	13,926.0	142,992.9	142,859.5	271,617.3	248,695.4
11.25	829.0	827.8	1,567.0	1,567.0	1,933.5	1,933.5	2,940.3	2,940.3
11.50	12,848.8	7,113.5	5,929.7	3,901.7	1,732.1	1,732.1	3,290.7	3,290.7
11.75	1,627.9	1,407.0	626.7	624.3	598.5	598.5	11,089.9	5,917.7
12.00	29,670.7	27,720.7	15,482.5	13,348.2	18,093.4	15,960.2	36,082.3	32,665.6
12.25	15,722.8	14,277.6	2,974.3	2,972.0	3,079.2	2,432.7	26,314.4	17,506.3
12.50	23,458.5	18,566.0	8,410.8	6,650.0	5,502.4	2,826.9	26,140.0	24,372.4
12.75	31,647.4	15,703.7	13,754.5	13,753.1	9,344.1	3,527.9	30,307.9	23,547.3
13.00	73,314.8	61,703.3	59,842.5	40,860.3	38,942.0	35,730.2	84,141.3	67,803.9
13.25	61,323.9	54,220.9	23,680.6	19,644.9	5,209.0	5,209.0	66,419.3	61,496.6
13.50	69,210.6	58,325.4	63,244.4	47,275.1	24,996.3	23,263.8	41,498.0	37,701.6
13.75	96,408.5	72,625.4	74,267.1	59,018.5	32,053.6	27,585.3	71,761.4	65,055.5
14.00	229,980.6	176,456.7	193,600.0	159,000.9	162,510.1	135,901.7	135,521.8	122,961.0
14.25	89,388.4	78,885.1	77,314.2	61,362.1	43,352.4	38,989.2	56,703.9	54,201.9
14.50	79,341.5	53,377.0	91,638.8	81,950.0	71,930.2	54,013.1	72,170.7	69,497.2
14.75	55,260.1	52,856.0	75,201.1	68,613.5	62,098.4	54,184.6	78,820.2	78,143.5
15.00	490,882.4	165,505.3	378,483.9	205,176.9	313,347.8	215,400.4	226,841.7	167,001.9
15.25	166,842.6	103,655.3	82,269.0	74,121.3	67,265.0	61,997.1	87,240.3	84,339.2
15.50	75,103.1	74,159.8	74,147.0	71,911.4	148,152.4	138,260.9	124,302.9	90,568.7
15.75	53,927.8	53,927.8	148,696.1	71,936.4	57,675.0	49,225.0	182,395.2	64,195.7
16.00	244,086.5	235,842.6	374,511.3	257,800.0	368,577.8	251,378.9	296,347.6	162,702.4
16.25	44,097.9	42,606.0	40,929.2	39,027.9	220,179.4	36,805.5	71,884.6	65,788.7
16.50	42,368.1	37,919.5	73,124.5	69,407.5	94,208.6	64,336.2	61,454.5	48,078.4
16.75	9,700.3	9,700.3	32,502.5	32,502.5	25,859.6	25,582.4	44,640.0	43,630.1
17.00	141,446.7	139,418.8	183,136.7	180,938.2	260,693.1	256,622.1	169,591.3	163,733.0
17.25	7,218.4	7,218.4	9,235.0	9,235.0	14,444.0	14,444.0	29,592.5	29,592.5
17.50	26,904.1	26,904.1	34,578.2	34,575.3	44,099.2	44,099.2	30,077.6	30,053.3
17.75	8,745.9	8,745.1	8,213.3	8,213.3	15,188.7	15,182.7	18,046.1	18,042.7
18.00	72,897.0	72,893.7	109,987.9	106,734.1	83,308.7	81,647.8	87,868.0	83,482.7
18.25	2,651.4	2,651.4	4,088.0	4,088.0	6,704.9	6,700.9	18,859.4	18,854.2
18.50	20,474.4	20,473.2	23,398.7	23,373.5	15,509.5	15,509.5	19,390.1	19,386.7
18.75	751.9	751.9	2,304.3	2,304.3	5,454.5	5,454.1	8,664.1	8,664.1
19.00	19,192.7	19,192.7	14,918.9	14,918.9	62,306.8	62,303.1	47,781.4	47,781.4
19.25	287.8	287.8	787.5	787.5	2,472.5	2,472.5	3,745.4	3,745.4
19.50	2,402.9	2,402.9	1,305.8	1,305.8	2,492.3	2,492.3	3,709.7	3,709.7
19.75	5,972.3	5,972.3	691.9	691.9	2,095.7	2,095.7	1,370.1	1,370.1
20.00 & over	70,338.8	70,338.8	73,115.5	73,115.5	66,582.6	66,582.6	72,581.5	72,581.5
TOTAL	2,956,585.4	2,369,362.0	3,098,895.5	2,558,309.5	3,101,461.6	2,525,065.1	3,059,974.9	2,573,079.9

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

(End of Period: Million Rupees)

RATE OF RETURN	2012				2013			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	210,478.1	182,915.6	212,510.5	207,580.5	140,442.2	127,590.1	178,714.4	168,360.0
01.00 #	1,706.2	642.1	2,162.3	1,055.3	4,019.5	3,974.5	6,950.9	5,624.3
02.00 #	9,741.5	9,738.4	10,465.1	10,444.3	11,698.2	11,698.2	19,770.7	13,533.1
03.00 #	26,163.1	25,525.6	26,461.9	26,461.7	28,857.1	28,856.9	41,775.2	27,086.3
04.00 #	22,502.1	22,500.5	26,183.7	26,182.3	21,337.4	21,336.2	28,367.2	28,366.3
05.00 #	32,119.8	32,054.8	29,124.9	29,054.7	27,647.0	27,645.5	40,115.1	33,355.1
06.00 #	12,806.3	12,806.3	6,089.7	6,089.7	9,159.1	9,159.1	14,810.9	5,864.6
07.00 #	16,342.9	16,342.9	13,899.8	13,899.8	55,656.3	54,164.9	43,502.2	43,473.8
08.00 #	27,933.6	17,161.5	8,393.3	8,393.3	29,362.1	29,075.2	19,944.1	19,944.1
08.25	1,272.1	1,272.1	415.9	178.9	494.9	494.9	736.0	736.0
08.50	6,680.0	6,680.0	2,058.5	2,058.5	2,067.3	2,067.3	4,443.9	4,443.9
08.75	1,081.2	1,081.2	3,916.4	3,916.4	7,139.8	7,139.8	5,603.1	5,603.1
09.00	297,500.1	227,416.6	72,759.7	66,865.4	108,845.5	93,477.6	274,873.2	187,480.1
09.25	2,531.9	2,531.9	16,189.5	16,189.4	78,228.2	78,228.2	70,374.7	70,374.7
09.50	3,669.4	3,669.4	240,628.5	199,021.1	80,498.2	76,188.2	112,726.7	108,324.3
09.75	1,058.8	1,058.8	40,112.6	31,300.4	29,703.8	26,948.8	44,626.4	37,806.3
10.00	34,790.0	34,790.0	107,614.5	59,724.3	174,594.0	116,740.7	223,443.7	173,023.0
10.25	2,390.6	2,390.6	75,395.7	36,568.9	73,825.4	42,507.7	80,215.9	68,285.9
10.50	7,459.6	7,459.6	84,068.7	54,585.6	110,464.3	66,965.2	153,428.4	94,616.4
10.75	6,526.2	6,526.2	59,864.1	47,496.0	61,250.2	49,045.3	134,333.2	57,525.5
11.00	133,224.1	133,179.1	191,319.6	140,111.0	291,477.7	185,255.2	405,607.3	192,419.9
11.25	2,603.9	2,603.9	78,624.1	74,208.1	133,479.4	46,286.0	177,705.0	83,262.4
11.50	3,493.1	3,424.3	47,597.1	46,288.3	116,826.2	63,422.2	118,708.1	87,681.9
11.75	4,343.7	4,241.7	60,350.4	54,144.9	102,496.5	32,931.9	59,225.0	56,454.4
12.00	63,876.3	57,206.6	133,352.3	116,333.3	459,317.0	296,153.5	168,153.2	138,940.3
12.25	21,313.5	14,452.0	99,973.5	65,608.3	42,845.4	38,553.6	53,775.9	50,891.6
12.50	43,226.8	35,074.7	236,340.5	115,990.4	81,238.6	80,598.8	78,831.4	78,152.0
12.75	87,992.0	26,626.6	164,943.6	42,663.0	28,854.6	26,668.1	59,099.0	39,314.1
13.00	141,718.8	116,637.0	157,678.4	116,424.9	162,637.8	90,508.3	87,859.4	87,097.9
13.25	85,061.0	67,308.7	48,024.0	43,727.4	19,017.6	16,936.7	19,629.7	19,317.2
13.50	107,218.3	87,501.7	58,757.5	45,640.4	80,975.5	80,975.5	92,995.0	79,968.3
13.75	69,247.8	66,347.8	29,057.4	28,956.0	10,268.5	10,267.2	17,521.5	17,520.3
14.00	188,104.2	150,604.3	123,287.7	109,378.8	131,494.8	123,671.4	120,305.6	116,127.2
14.25	122,401.5	47,115.9	25,502.7	18,501.9	16,468.5	15,130.3	16,390.9	15,432.0
14.50	217,344.9	80,873.8	35,511.2	32,615.1	17,475.8	17,436.5	30,480.3	29,804.5
14.75	121,087.3	63,454.5	18,029.5	18,028.0	13,506.8	13,505.4	6,282.5	6,281.2
15.00	279,102.4	178,254.5	354,911.3	256,530.1	191,769.1	127,933.9	201,354.3	158,353.9
15.25	45,917.7	43,912.3	28,958.8	28,958.8	11,311.4	11,311.4	8,816.1	8,816.1
15.50	86,947.8	83,693.2	76,145.8	75,508.8	69,103.2	68,852.4	79,470.0	73,133.6
15.75	69,251.9	27,767.8	26,631.6	16,644.9	12,599.9	12,599.6	9,758.1	9,757.9
16.00	136,170.7	132,767.1	78,003.0	75,066.5	65,866.9	65,759.1	44,063.8	43,552.6
16.25	19,918.3	17,768.0	10,728.9	10,723.3	8,645.6	8,640.7	4,059.3	4,054.8
16.50	31,602.7	31,602.2	17,531.7	17,495.4	8,711.0	8,711.0	12,255.2	11,255.2
16.75	13,347.4	11,730.3	6,485.0	5,484.0	13,590.7	3,604.4	3,243.0	3,243.0
17.00	174,508.1	145,217.0	54,784.8	54,086.6	57,080.9	42,820.5	22,779.5	22,619.2
17.25	9,460.9	9,442.2	6,821.5	6,803.3	4,225.4	4,225.4	10,314.0	10,314.0
17.50	26,712.9	26,710.4	23,770.0	15,168.4	7,272.5	7,271.6	5,243.4	5,242.6
17.75	5,050.3	5,047.4	3,784.8	3,782.2	1,919.3	1,917.1	4,725.8	4,724.0
18.00	45,337.2	41,487.0	55,101.5	46,343.7	53,175.0	53,175.0	45,220.6	40,637.9
18.25	4,584.4	4,579.6	2,497.7	2,493.3	2,091.5	2,087.5	2,728.2	2,696.7
18.50	14,979.0	14,975.9	14,552.0	14,549.2	14,923.6	14,920.1	5,590.0	5,587.9
18.75	4,954.4	4,954.4	2,629.1	2,629.1	997.8	997.8	675.8	675.8
19.00	42,863.3	42,863.3	52,734.2	52,529.3	48,815.6	48,315.6	49,169.4	48,669.4
19.25	665.3	665.3	472.7	472.7	242.2	242.2	253.0	253.0
19.50	5,123.7	5,123.7	6,303.6	6,303.6	3,641.5	3,641.5	2,289.7	2,289.7
19.75	1,401.8	1,401.8	1,093.8	1,093.8	305.0	305.0	759.8	759.8
20.00 & over	83,129.8	82,343.9	63,203.8	61,992.4	63,198.2	60,932.3	66,531.6	66,531.6
TOTAL	3,238,040.4	2,483,523.8	3,433,810.3	2,670,345.4	3,403,157.5	2,559,869.2	3,590,626.5	2,775,660.9

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

5.10 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
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
2013	Jun.	12.94	11.66	10.90	11.53	11.94	13.75	12.09	11.66
	Dec.	13.58	10.88	10.54	11.05	11.21	9.00	11.77	11.18

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

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
2013	Jun.	14.86	11.72	8.71	8.45	10.80	9.40	10.64	9.97
	Dec.	9.66	11.65	10.77	9.67	11.11	7.79	11.49	10.91

Islamic Modes of Financing

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
2013	Jun.	12.80	11.65	11.02	11.74	12.05	13.80	12.20	11.78
	Dec.	14.20	10.80	10.52	11.14	11.23	9.10	11.79	11.20

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.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
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

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.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
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

* 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.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
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

* 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.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
Jun.2011					
Over all	13.46	14.03	12.81	12.16	9.24
Government	15.83	15.79	-	15.95	-
Non-Financial Public Sector Enterprises	12.28	14.54	14.26	6.87	-
Non-Bank Financial Institutions	10.13	14.23	13.22	2.82	16.39
Private Sector(Business)	13.09	13.64	11.89	11.81	9.34
NGOs & Non-Profit Institutions	14.77	14.18	15.50	15.41	15.00
Personal	14.12	14.39	17.59	13.39	4.61
Others	15.24	15.46	-	15.13	15.30
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

*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.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
Jun.2013					
Over all	11.66	11.53	7.91	12.22	12.16
Government	11.72	11.58	-	12.14	-
Non-Financial Public Sector Enterprises	11.59	11.54	9.31	11.70	-
Non-Bank Financial Institutions	12.19	12.44	10.72	11.33	15.50
Private Sector(Business)	11.27	11.04	7.58	12.21	12.33
NGOs & Non-Profit Institutions	12.75	11.24	-	14.00	15.00
Personal	14.59	15.55	11.42	13.07	4.25
Others	11.42	11.99	-	10.36	13.61
Dec.2013					
Over all	11.18	11.09	9.17	11.57	11.40
Government	10.90	10.94	-	10.74	16.00
Non-Financial Public Sector Enterprises	10.34	9.94	10.54	11.10	-
Non-Bank Financial Institutions	10.62	11.22	10.51	7.08	13.50
Private Sector(Business)	10.93	10.78	9.00	11.56	11.53
NGOs & Non-Profit Institutions	11.22	11.82	-	10.14	15.00
Personal	14.75	15.75	10.63	13.24	4.32
Others	11.82	11.80	-	11.91	10.18

Weighted Average Advances And Deposits Rates

