

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>83,770.2</b>	<b>71,128.2</b>	<b>107,132.8</b>	<b>93,722.1</b>	<b>100,212.8</b>
A. Federal Government:	50,107.6	36,203.6	53,822.8	58,476.4	59,449.3
(1) Commodity Operations	47,393.1	32,713.4	49,249.8	53,178.7	54,665.0
(2) Others	2,714.4	3,490.2	4,573.0	5,297.8	4,784.4
B. Provincial Governments:	33,662.6	34,924.7	53,310.0	35,245.6	40,763.4
(1) Commodity Operations	32,654.4	33,907.9	52,473.7	34,378.3	39,712.9
(2) Others	1,008.2	1,016.8	836.4	867.4	1,050.5
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>82,960.1</b>	<b>86,429.4</b>	<b>95,021.3</b>	<b>96,936.2</b>	<b>115,343.6</b>
(1) Agriculture, Forestry, Hunting & Fishing	5.0	-	-	-	336.2
(2) Mining & Quarrying	-	-	175.4	1,279.7	100.6
(3) Manufacturing	47,823.8	47,603.6	47,353.2	43,662.2	35,693.6
(4) Construction	-	-	-	-	-
(5) Utilities	235.3	2,586.5	7,125.8	5,872.0	25,599.1
(6) Commerce	4,363.7	8,860.4	7,921.3	10,702.1	8,670.2
(7) Transport, Storage & Communication	22,579.5	24,582.2	32,414.6	35,388.0	44,905.5
(8) Services	70.8	473.7	31.0	32.2	38.3
(9) Others	7,882.1	2,323.0	-	-	-
<b>III. Non-Bank Financial Companies :</b>	<b>38,457.9</b>	<b>42,959.5</b>	<b>53,442.8</b>	<b>55,217.4</b>	<b>47,986.9</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	5,450.1	3,900.0	5,872.6	8,005.9	6,923.1
(3) Insurance Companies	607.0	1,092.7	775.2	743.3	2,417.4
(4) Micro Finance	-	-	200.0	315.0	-
(5) Other NBFC's	32,400.8	37,966.8	46,595.0	46,153.2	38,646.5
<b>IV. Private Sector Enterprises :</b>	<b>1,201,390.7</b>	<b>1,404,194.2</b>	<b>1,445,360.0</b>	<b>1,646,615.40</b>	<b>1,669,727.60</b>
A. Agriculture, Hunting and Forestry	127,106.1	137,860.4	131,542.3	142,867.9	144,057.9
(1) Growing of crops	75,253.6	85,645.5	85,535.8	99,083.4	103,440.4
(2) Farming of animals	13,120.9	13,580.4	14,328.1	14,434.4	15,727.8
(3) Agricultural and animal husbandry	455.2	924.3	565.4	1,356.4	580.2
(4) Agricultural machinery and equipments	38,118.3	37,529.1	31,020.6	27,765.5	24,208.9
(5) Hunting, trapping, forestry & logging	158.2	181.1	92.3	228.1	100.6
B. Fishing and fish farming etc.	2,380.8	1,784.8	1,184.0	1,346.9	1,661.5
C. Mining and Quarrying	8,112.7	9,484.5	10,412.4	11,255.6	11,691.7
(1) Mining of coal	666.2	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,921.3	5,246.8	5,101.9	3,866.9	6,583.1
(3) Iron & non-ferrous metal ores	341.9	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	152.8	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	1,030.4	350.2	628.8	2,252.0	1,987.5
D. Manufacturing	735,867.6	848,064.1	865,087.2	969,769.4	954,641.2
(1) Food products and beverages	121,339.5	129,271.0	141,615.2	143,851.9	159,129.1
(2) Tobacco products	660.9	735.0	715.8	2,154.0	1,044.4
(3) Textiles	366,503.9	435,599.0	416,346.7	466,644.9	421,786.8
i) Spinning, weaving, finishing of textiles	302,374.6	355,956.9	344,821.4	386,123.0	337,631.6
a) Spinning of fibers	199,193.7	237,100.9	210,736.6	236,159.8	201,418.8
b) Weaving of textiles	52,745.3	60,683.2	66,325.8	75,009.7	77,703.9
c) Finishing of textiles	50,435.7	58,172.8	67,759.0	74,953.5	58,508.8
ii) Made-up textile articles	39,210.4	45,062.0	39,030.4	44,334.3	44,569.1
iii) Knit wear	9,944.6	14,804.1	15,094.0	16,760.2	18,401.3
iv) Carpets and rugs	3,886.7	4,904.1	4,682.1	4,206.1	4,233.3
v) Other textiles n.e.s.	11,087.6	14,871.9	12,718.7	15,221.3	16,951.6
(4) Wearing apparel, readymade garments etc.	29,709.2	28,525.9	29,650.4	32,511.8	40,197.6

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

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,417.9	17,314.2	16,540.4	16,330.5	15,307.4
i.) Tanning & dressing of leather, luggage, handbags etc.	7,776.7	7,385.6	7,956.7	8,873.5	6,872.9
ii.) Footwear	7,641.2	9,928.6	8,583.7	7,457.1	8,434.5
6) Wood and products of wood cork	1,322.6	1,201.9	1,913.6	1,306.4	1,848.6
7) Paper, paperboard and products	8,888.1	9,680.4	9,945.2	16,882.8	16,349.9
8) Printing, publishing and allied industries	2,515.2	3,011.1	2,708.3	3,890.6	5,213.0
9) Coke and refined petroleum products	12,741.0	11,605.2	7,972.6	17,741.7	9,484.5
10) Chemicals and chemical products	51,617.6	56,133.4	65,613.6	68,440.1	72,731.6
11) Rubber and plastics products	6,275.7	7,776.2	7,169.8	7,325.6	7,677.9
12) Other non-metallic mineral products	38,630.6	52,949.7	70,324.0	78,308.8	89,214.0
13) Basic metals	12,024.9	15,841.5	16,039.8	20,884.9	24,859.6
14) Fabricated metal products	5,793.3	7,500.4	6,398.3	7,706.6	6,931.7
15) Machinery and equipment	10,505.9	12,548.2	12,408.3	14,133.5	15,169.6
16) Office, accounting and computing machinery	649.1	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	12,655.8	15,284.5	13,551.3	18,705.5	18,767.4
18) Radio, television and communication equipment and apparatus	3,342.5	3,908.4	3,713.5	4,723.0	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,743.5	3,989.4	5,325.6	7,196.9	5,022.8
20) Motor vehicles, trailers and semi-trailers	10,383.4	12,927.3	15,557.7	16,171.2	14,766.5
21) Other transport equipments	3,272.3	4,085.0	6,078.2	5,229.6	5,489.5
22) Furniture and fixture	1,064.5	1,655.4	1,549.4	1,435.5	1,848.6
23) Jewellery and related articles	440.4	652.9	817.6	1,389.0	1,195.5
24) Sports goods	4,549.5	3,920.4	4,195.2	5,587.4	5,590.1
25) Handicrafts	121.7	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,698.5	11,473.6	8,635.5	10,515.9	10,701.4
E. Ship breaking and waste / scrape (junk) etc.	2,517.3	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	14,176.8	17,254.2	20,530.2	26,579.7	42,934.3
G. Construction	29,846.3	36,138.1	37,164.6	49,829.2	51,628.8
1) Building	23,544.2	27,926.0	29,310.5	39,591.2	41,062.9
2) Infrastructure	6,302.1	8,212.1	7,854.2	10,238.0	10,565.9
H. Commerce and Trade	124,817.4	164,437.3	179,568.4	210,886.3	209,529.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	3,279.5	8,725.2	12,323.7	16,989.6	14,184.9
2) Wholesale and commission trade	94,259.7	113,688.2	132,427.3	143,488.8	139,563.9
i) Exports	29,514.1	34,693.5	42,825.1	38,058.7	42,205.7
ii) Imports	23,725.3	27,912.8	32,500.2	36,164.5	29,842.7
iii) Domestic whole sales	41,020.3	51,081.8	57,102.0	69,265.6	67,515.5
3) Retail trade	27,278.2	42,023.9	34,817.3	50,407.9	55,780.2
I. Hotels, restaurants and clubs etc	8,448.0	9,385.7	6,884.7	12,136.0	13,683.9
J. Transport, storage and communications	52,225.6	57,451.3	62,983.7	79,700.8	78,982.8
K. Real estate, renting and business activities	48,025.4	65,019.2	74,466.2	75,004.2	92,285.8
L. Education	3,473.6	2,879.3	3,633.9	4,075.1	4,484.4
M. Health and social work	3,755.9	3,361.9	3,545.1	5,289.3	5,395.0
N. Other community, social and personal service activities	9,175.4	9,132.4	10,656.7	9,995.0	15,539.6
O. Other private business n.e.s	31,462.0	39,004.5	36,350.7	46,684.8	41,515.5
<b>V. Trust Funds and Non Profit Institutions</b>	<b>11,998.1</b>	<b>15,073.6</b>	<b>13,671.4</b>	<b>14,573.9</b>	<b>14,572.3</b>
<b>VI. Personal</b>	<b>258,004.7</b>	<b>302,764.5</b>	<b>343,745.8</b>	<b>377,117.5</b>	<b>400,771.4</b>
A. Bank Employees	44,169.2	45,735.9	46,990.1	49,469.7	52,852.6
B. Consumer Financing	208,911.9	255,868.5	294,628.1	324,699.9	345,584.2
i) House building	28,998.4	32,996.7	41,791.5	48,188.2	53,832.7
ii) Transport	66,142.0	83,599.0	97,281.5	106,168.5	105,396.4
iii) Credit cards	19,544.9	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	2,358.4	1,697.6	1,559.9	1,632.8	1,019.1
v) Personal loans	91,868.1	110,322.1	120,472.3	129,556.9	142,533.1
C. Other Personal	4,923.6	1,160.1	2,127.6	2,948.0	2,334.7
<b>VII. Others</b>	<b>17,571.2</b>	<b>12,599.7</b>	<b>12,817.3</b>	<b>16,350.7</b>	<b>27,477.7</b>
<b>TOTAL</b>	<b>1,694,152.9</b>	<b>1,935,149.1</b>	<b>2,071,191.4</b>	<b>2,300,533.2</b>	<b>2,376,182.3</b>

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All Banks

(End of Period: Million Rupees)

BORROWERS	2007	2008		2009	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>77,701.5</b>	<b>133,084.5</b>	<b>150,461.0</b>	<b>341,698.8</b>	<b>333,440.8</b>
A. Federal Government:	52,840.6	87,575.8	128,837.2	163,055.6	186,794.6
(1) Commodity Operations	47,238.9	81,887.1	123,445.0	158,453.9	181,725.3
(2) Others	5,601.7	5,688.7	5,392.2	4,601.6	5,069.3
B. Provincial Governments:	24,860.9	45,508.7	21,623.8	178,603.3	146,646.3
(1) Commodity Operations	24,018.5	44,371.5	20,670.7	176,965.6	146,307.4
(2) Others	842.4	1,137.2	953.0	1,637.7	338.8
C. Local Bodies ( City Governments )	-	-	-	40.0	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>125,398.9</b>	<b>107,911.8</b>	<b>186,902.4</b>	<b>216,717.0</b>	<b>225,365.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8	-	-
(2) Mining & Quarrying	11.1	-	-	-	-
(3) Manufacturing	36,366.1	22,119.3	53,715.8	53,203.5	73,437.2
(4) Construction	-	-	-	-	-
(5) Utilities	41,241.9	48,267.9	60,304.7	63,781.1	65,329.8
(6) Commerce	16,832.6	8,166.8	24,559.9	18,509.4	17,488.6
(7) Transport, Storage & Communication	30,268.8	29,137.7	38,783.7	45,241.9	34,876.8
(8) Services	678.4	220.1	150.4	1.0	3.6
(9) Others	-	-	-	35,980.2	34,229.9
<b>III. Non-Bank Financial Companies :</b>	<b>52,258.5</b>	<b>44,579.6</b>	<b>45,733.5</b>	<b>39,369.7</b>	<b>49,030.0</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	2,240.7	1,250.0	2,566.9	6,235.3	6,098.0
(3) Insurance Companies	3,283.8	2,717.9	2,516.1	1,660.0	1,369.8
(4) Micro Finance	209.7	-	-	-	-
(5) Other NBFC's	46,524.2	40,611.7	40,650.5	31,474.4	41,562.2
<b>IV. Private Sector Enterprises :</b>	<b>1,884,922.9</b>	<b>2,074,977.9</b>	<b>2,240,767.9</b>	<b>2,096,078.9</b>	<b>2,221,542.0</b>
A. Agriculture, Hunting and Forestry	156,283.4	154,438.3	170,607.4	157,163.2	165,826.2
(1) Growing of crops	114,703.8	110,779.2	120,035.9	113,890.7	120,137.4
(2) Farming of animals	18,836.6	21,061.4	26,291.7	21,150.6	20,611.7
(3) Agricultural and animal husbandry	1,108.1	695.9	1,108.4	599.8	633.2
(4) Agricultural machinery and equipments	21,150.4	21,837.8	22,670.4	21,166.5	24,259.1
(5) Hunting, trapping, forestry & logging	484.5	64.0	501.0	355.6	184.8
B. Fishing and fish farming etc.	764.4	1,249.7	804.8	513.0	670.7
C. Mining and Quarrying	14,431.1	16,824.5	16,929.7	17,492.6	17,002.7
(1) Mining of coal	1,931.6	2,509.9	2,748.6	2,634.5	2,465.0
(2) Crude petroleum & natural gas	8,989.1	12,716.8	10,684.1	12,133.8	11,923.3
(3) Iron & non-ferrous metal ores	689.0	60.1	85.1	432.3	928.0
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4	339.9	374.9
(5) Chemical, fertilizer, Salt etc.	2,658.6	1,346.7	3,228.5	1,952.0	1,311.4
D. Manufacturing	1,091,857.6	1,177,764.1	1,299,410.2	1,186,757.8	1,282,352.6
(1) Food products and beverages	173,514.2	183,018.5	216,289.8	197,478.2	190,828.4
(2) Tobacco products	1,718.7	586.6	893.0	285.2	2,040.1
(3) Textiles	482,864.2	515,111.5	516,595.0	464,471.9	526,332.6
i) Spinning, weaving, finishing of textiles	382,684.1	413,325.2	410,374.1	368,092.7	424,046.0
a) Spinning of fibers	220,965.1	235,998.4	246,284.8	211,995.7	255,267.8
b) Weaving of textiles	85,116.4	97,231.5	86,216.2	85,543.7	89,230.0
c) Finishing of textiles	76,602.7	80,095.3	77,873.1	70,553.3	79,548.3
ii) Made-up textile articles	43,344.7	46,112.7	44,915.0	43,073.9	46,306.3
iii) Knit wear	19,984.8	21,839.7	20,156.7	23,370.0	23,683.8
iv) Carpets and rugs	7,024.9	8,905.5	5,801.8	5,906.9	4,617.7
v) Other textiles n.e.s.	29,825.7	24,928.4	35,347.4	24,028.4	27,678.8
(4) Wearing apparel, readymade garments etc.	45,221.5	46,519.2	46,678.4	48,250.9	49,456.7

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

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

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

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2010		2011		2012
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>423,866.8</b>	<b>372,547.0</b>	<b>406,735.0</b>	<b>348,529.8</b>	<b>461,675.9</b>
A. Federal Government:	183,015.4	169,578.5	192,151.0	163,614.0	218,910.7
(1) Commodity Operations	175,612.5	160,783.0	183,252.8	153,089.7	194,758.3
(2) Others	7,402.9	8,795.4	8,898.2	10,524.3	24,152.4
B. Provincial Governments:	240,851.4	202,968.5	214,584.0	184,915.8	242,765.2
(1) Commodity Operations	240,620.7	202,724.5	214,235.2	184,532.4	241,718.5
(2) Others	230.7	244.0	348.7	383.4	1,046.7
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>166,137.7</b>	<b>165,357.7</b>	<b>171,002.7</b>	<b>135,888.4</b>	<b>312,301.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	55,045.0	47,972.6	39,008.0	40,992.3	37,082.2
(4) Construction	-	-	-	-	-
(5) Utilities	29,292.0	32,220.7	33,718.3	14,426.7	13,898.5
(6) Commerce	12,822.5	14,780.5	18,197.6	14,246.1	41,068.4
(7) Transport, Storage & Communication	34,753.0	39,235.4	46,714.6	62,231.5	69,203.7
(8) Services	32.6	59.8	314.6	260.7	356.5
(9) Others	34,192.6	31,088.7	33,049.6	3,731.1	150,692.6
<b>III. Non-Bank Financial Companies :</b>	<b>44,302.7</b>	<b>42,047.8</b>	<b>40,181.7</b>	<b>43,447.7</b>	<b>44,209.7</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,429.3	5,624.9	4,928.1	6,210.8	6,726.9
(3) Insurance Companies	1,428.4	1,173.0	1,029.0	718.0	660.0
(4) Micro Finance	200.0	200.0	200.0	200.0	100.0
(5) Other NBFC's	36,244.9	35,049.9	34,024.7	36,318.9	36,722.8
<b>IV. Private Sector Enterprises :</b>	<b>2,193,624.0</b>	<b>2,386,470.0</b>	<b>2,364,473.6</b>	<b>2,459,754.2</b>	<b>2,393,109.2</b>
A. Agriculture, Hunting and Forestry	165,206.6	178,212.5	179,946.5	187,134.8	199,001.6
(1) Growing of crops	114,912.1	125,848.1	127,897.6	135,777.3	144,465.8
(2) Farming of animals	22,968.6	24,906.7	26,648.8	28,530.7	30,214.5
(3) Agricultural and animal husbandry	476.2	570.8	401.1	410.4	432.3
(4) Agricultural machinery and equipments	26,772.2	26,786.7	24,812.0	22,258.6	23,666.9
(5) Hunting, trapping, forestry & logging	77.4	100.1	187.0	157.9	222.1
B. Fishing and fish farming etc.	767.6	637.1	470.6	613.8	505.3
C. Mining and Quarrying	14,979.1	14,475.0	16,298.4	15,840.8	15,105.2
(1) Mining of coal	2,742.4	3,161.1	3,177.5	3,301.1	2,939.1
(2) Crude petroleum & natural gas	10,460.5	9,508.0	11,629.1	10,696.8	10,447.9
(3) Iron & non-ferrous metal ores	580.4	249.7	488.4	589.9	259.6
(4) Quarrying of stone, sand and clay	325.8	572.9	460.2	401.6	387.2
(5) Chemical, fertilizer, Salt etc.	870.1	983.2	543.2	851.4	1,071.4
D. Manufacturing	1,228,536.4	1,366,476.0	1,343,695.1	1,396,264.4	1,349,323.1
(1) Food products and beverages	214,265.2	222,018.1	274,994.8	258,737.4	280,928.2
(2) Tobacco products	2,278.8	4,236.6	3,136.5	3,301.5	3,537.7
(3) Textiles	456,139.9	554,403.8	492,062.0	524,555.2	478,094.8
i) Spinning, weaving, finishing of textiles	351,567.5	435,407.9	377,929.4	411,858.4	369,993.7
a) Spinning of fibers	202,128.3	248,974.4	213,381.9	239,874.6	210,915.3
b) Weaving of textiles	82,154.9	99,361.9	89,351.1	87,522.6	83,219.4
c) Finishing of textiles	67,284.3	87,071.6	75,196.5	84,461.2	75,859.0
ii) Made-up textile articles	51,329.2	53,405.8	47,131.1	46,017.5	43,283.2
iii) Knit wear	21,245.7	24,009.8	25,598.8	26,112.8	24,144.3
iv) Carpets and rugs	6,754.9	6,469.3	6,800.5	7,547.7	5,460.2
v) Other textiles n.e.s.	25,242.7	35,110.9	34,602.2	33,018.8	35,213.3
(4) Wearing apparel, readymade garments etc.	48,150.6	49,888.2	49,473.4	50,874.2	47,779.3

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2010		2011		2012
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,121.6	18,452.7	22,091.0	22,542.8	20,629.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,288.3	9,769.0	12,030.1	12,672.6	10,414.3
ii.) Footwear	7,833.3	8,683.7	10,060.8	9,870.2	10,215.2
6) Wood and products of wood cork	1,890.1	2,673.2	3,307.9	2,801.3	3,055.7
7) Paper, paperboard and products	18,591.4	19,504.2	23,543.5	24,033.5	22,463.7
8) Printing, publishing and allied industries	7,586.4	6,969.7	7,165.1	6,941.7	6,652.1
9) Coke and refined petroleum products	23,652.9	26,761.5	31,284.1	34,219.6	30,584.5
10) Chemicals and chemical products	152,153.2	156,047.5	154,521.0	161,646.2	174,768.7
11) Rubber and plastics products	13,584.5	13,953.4	14,126.3	16,430.0	15,777.3
12) Other non-metallic mineral products	99,994.9	107,354.1	93,440.1	95,215.2	75,154.0
13) Basic metals	40,885.5	45,463.4	43,158.9	52,141.6	56,891.9
14) Fabricated metal products	11,371.5	12,961.0	12,382.3	13,973.4	12,587.8
15) Machinery and equipment	15,729.3	20,610.2	19,175.0	20,436.8	14,213.5
16) Office, accounting and computing machinery	38.2	32.7	31.1	284.4	325.9
17) Electrical machinery and apparatus	44,963.3	42,194.0	37,980.0	43,434.7	41,071.5
18) Radio, television and communication equipment and apparatus	3,045.1	3,394.0	3,207.2	3,440.7	3,979.5
19) Medical, precision and optical instruments, watches and clocks	7,555.6	7,836.6	8,214.2	7,931.9	8,014.3
20) Motor vehicles, trailers and semi-trailers	16,042.4	17,971.7	16,308.2	19,978.7	18,707.1
21) Other transport equipments	3,789.5	3,541.4	3,120.5	2,917.6	3,424.6
22) Furniture and fixture	2,206.9	1,784.5	2,203.7	1,449.2	1,748.8
23) Jewellery and related articles	1,031.9	923.1	864.0	825.8	676.4
24) Sports goods	4,220.4	4,410.1	5,178.3	5,419.3	5,100.2
25) Handicrafts	149.6	119.0	164.1	94.6	106.1
26) Other manufacturing n.e.s.	22,097.7	22,971.2	22,561.8	22,637.0	23,049.8
E. Ship breaking and waste / scrape (junk) etc.	4,906.3	7,111.1	7,212.4	9,392.3	12,620.1
F. Electricity, gas and water supply	209,776.8	231,997.6	263,825.7	292,414.9	271,860.4
G. Construction	65,825.6	69,536.2	66,211.1	66,669.3	53,026.8
1) Building	51,131.0	51,943.8	50,019.9	49,408.6	40,032.0
2) Infrastructure	14,694.6	17,592.4	16,191.2	17,260.7	12,994.9
H. Commerce and Trade	220,443.9	228,189.1	203,351.8	209,246.8	200,280.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,694.9	13,845.1	10,351.1	14,503.5	16,738.2
2) Wholesale and commission trade	120,150.7	123,438.5	108,050.5	105,951.5	100,931.0
i) Exports	33,432.4	40,330.2	34,826.4	34,044.1	27,810.9
ii) Imports	29,565.7	29,492.4	24,083.7	22,763.4	25,522.2
iii) Domestic whole sales	57,152.6	53,615.9	49,140.4	49,143.9	47,597.9
3) Retail trade	87,598.3	90,905.5	84,950.2	88,791.9	82,611.2
I. Hotels, restaurants and clubs etc	14,830.4	15,311.3	14,026.0	14,807.7	14,804.2
J. Transport, storage and communications	102,505.1	108,629.4	106,391.5	98,942.9	110,881.6
K. Real estate, renting and business activities	103,215.7	107,312.8	103,374.8	105,458.4	103,966.7
L. Education	8,202.7	7,397.2	6,308.9	5,350.6	6,204.8
M. Health and social work	5,516.6	5,765.1	5,529.6	5,266.4	5,658.1
N. Other community, social and personal service activities	21,519.3	17,954.1	16,004.3	17,302.5	14,473.0
O. Other private business n.e.s	27,391.8	27,466.6	31,826.9	35,048.7	35,398.0
<b>V. Trust Funds and Non Profit Institutions</b>	<b>13,309.6</b>	<b>16,363.8</b>	<b>18,028.7</b>	<b>19,782.2</b>	<b>18,003.6</b>
<b>VI. Personal</b>	<b>322,138.0</b>	<b>305,983.5</b>	<b>294,017.6</b>	<b>285,931.9</b>	<b>285,133.7</b>
A. Bank Employees	76,326.0	74,572.0	76,409.8	75,370.2	72,975.9
B. Consumer Financing	240,292.6	224,828.2	213,153.6	205,025.0	204,943.7
i) House building	54,140.5	50,812.3	47,671.0	44,692.9	40,967.7
ii) Transport	64,679.8	57,354.5	50,672.7	46,480.7	45,352.1
iii) Credit cards	28,280.5	25,797.3	24,625.7	23,142.0	22,934.1
iv) Consumer durable	512.8	473.4	309.0	395.3	452.2
v) Personal loans	92,679.0	90,390.8	89,875.2	90,314.1	95,237.6
C. Other Personal	5,519.4	6,583.3	4,454.1	5,536.8	7,214.1
<b>VII. Others</b>	<b>11,084.7</b>	<b>17,591.6</b>	<b>16,382.8</b>	<b>16,858.3</b>	<b>15,570.5</b>
<b>TOTAL</b>	<b>3,174,463.4</b>	<b>3,306,362.2</b>	<b>3,310,822.0</b>	<b>3,310,192.5</b>	<b>3,530,004.4</b>

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2012	2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>423,364.0</b>	<b>492,151.6</b>	<b>406,799.9</b>	<b>514,434.7</b>	<b>472,291.1</b>
A. Federal Government:	248,365.5	253,023.8	229,162.1	243,477.4	217,048.2
(1) Commodity Operations	222,578.2	226,113.7	204,802.7	220,693.6	201,471.0
(2) Others	25,787.3	26,910.1	24,359.4	22,783.7	15,577.2
B. Provincial Governments:	174,998.5	239,127.8	177,637.8	270,957.3	255,242.9
(1) Commodity Operations	174,024.2	238,145.7	176,527.1	269,121.4	254,046.2
(2) Others	974.3	982.1	1,110.6	1,835.9	1,196.8
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>349,623.1</b>	<b>350,227.1</b>	<b>427,896.8</b>	<b>450,618.7</b>	<b>525,553.9</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	44,931.6	51,778.6	70,731.1	48,954.4	59,478.1
(4) Construction	-	-	-	-	-
(5) Utilities	15,607.3	16,805.7	16,935.2	27,561.4	26,442.9
(6) Commerce	43,516.4	25,450.5	79,968.7	91,072.2	122,699.4
(7) Transport, Storage & Communication	84,322.6	94,247.5	87,365.9	91,398.7	95,717.2
(8) Services	223.7	157.2	297.9	300.9	477.0
(9) Others	161,021.6	161,787.6	172,598.0	191,331.1	220,739.4
<b>III. Non-Bank Financial Companies :</b>	<b>45,324.4</b>	<b>47,626.0</b>	<b>42,602.8</b>	<b>46,506.1</b>	<b>44,546.0</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	9,480.2	11,124.6	12,304.6	10,984.1	10,838.3
(3) Insurance Companies	335.9	372.9	415.0	851.9	1,660.0
(4) Micro Finance	100.0	100.0	-	-	500.0
(5) Other NBFC's	35,408.3	36,028.5	29,883.2	34,670.1	31,547.7
<b>IV. Private Sector Enterprises :</b>	<b>2,539,961.3</b>	<b>2,414,242.4</b>	<b>2,683,800.9</b>	<b>2,695,477.5</b>	<b>2,895,808.1</b>
A. Agriculture, Hunting and Forestry	212,539.3	220,943.4	238,176.4	252,679.1	270,245.7
(1) Growing of crops	153,318.1	161,157.4	171,731.6	177,356.2	185,726.3
(2) Farming of animals	34,231.0	34,271.5	38,258.2	44,789.5	54,115.9
(3) Agricultural and animal husbandry	880.1	532.3	1,242.6	1,601.6	1,480.3
(4) Agricultural machinery and equipments	23,494.6	24,410.0	26,369.0	28,010.7	28,471.8
(5) Hunting, trapping, forestry & logging	615.5	572.2	575.0	921.1	451.4
B. Fishing and fish farming etc.	443.8	726.6	749.5	994.5	1,153.6
C. Mining and Quarrying	15,634.8	20,234.6	21,028.9	18,726.0	21,073.2
(1) Mining of coal	2,610.0	1,944.3	1,583.2	1,554.0	2,450.3
(2) Crude petroleum & natural gas	10,211.5	16,896.0	18,161.4	15,834.1	17,013.5
(3) Iron & non-ferrous metal ores	367.4	348.1	322.8	216.9	364.7
(4) Quarrying of stone, sand and clay	492.4	365.2	364.6	170.5	239.7
(5) Chemical, fertilizer, Salt etc.	1,953.5	681.0	597.0	950.6	1,005.0
D. Manufacturing	1,449,442.0	1,407,762.9	1,582,138.9	1,595,278.9	1,711,165.7
(1) Food products and beverages	294,238.3	312,840.1	338,725.0	410,762.4	424,599.7
(2) Tobacco products	3,336.8	3,355.1	4,035.7	3,093.4	2,429.7
(3) Textiles	545,064.6	499,667.8	602,165.5	535,565.7	600,856.7
i) Spinning, weaving, finishing of textiles	434,830.2	386,103.5	475,332.0	424,244.4	470,957.8
a) Spinning of fibers	254,135.5	211,726.4	265,027.8	232,145.9	258,119.6
b) Weaving of textiles	93,652.8	89,430.3	107,994.5	96,619.6	106,719.7
c) Finishing of textiles	87,041.9	84,946.8	102,309.8	95,478.9	106,118.5
ii) Made-up textile articles	51,053.4	48,335.4	53,779.0	48,485.3	54,369.4
iii) Knit wear	23,431.3	24,426.7	23,467.6	27,797.0	30,771.9
iv) Carpets and rugs	4,936.9	4,625.0	5,055.5	3,714.1	4,174.1
v) Other textiles n.e.s.	30,812.8	36,177.2	44,531.3	31,325.0	40,583.4
(4) Wearing apparel, readymade garments etc.	49,934.8	49,749.3	53,168.1	53,528.1	57,098.3

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

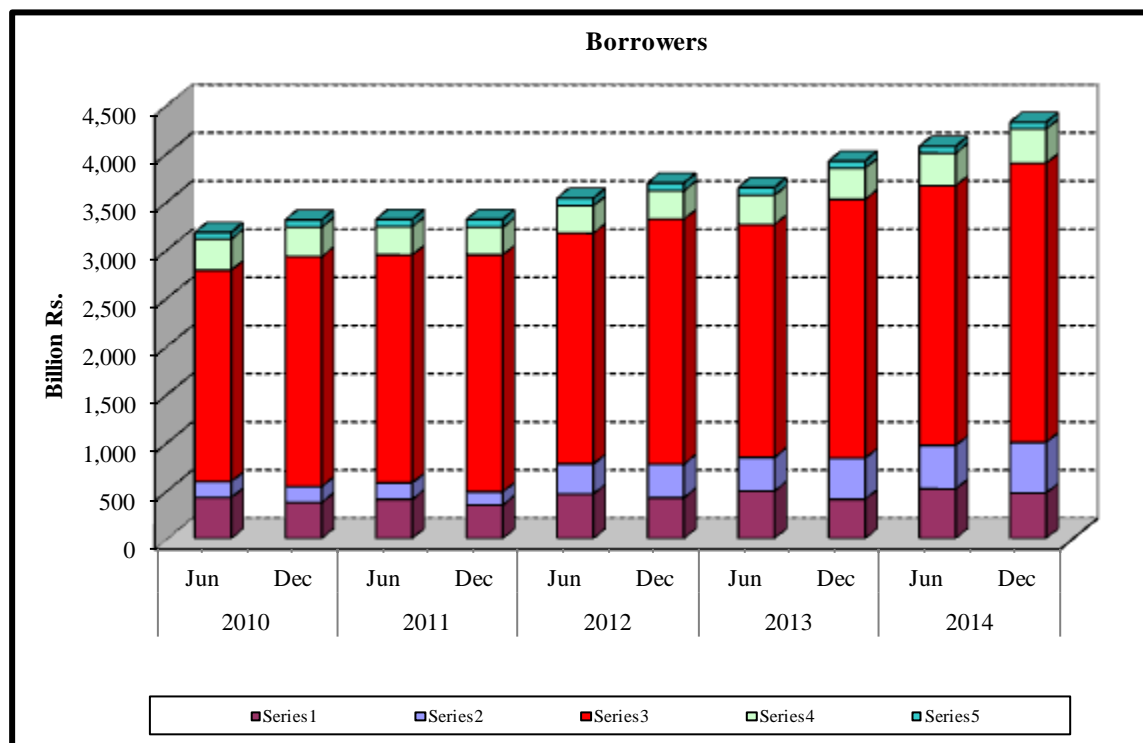
All Banks

(End of Period: Million Rupees)

BORROWERS	2012	2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,964.3	20,075.0	23,684.9	20,568.9	22,474.7
i.) Tanning & dressing of leather, luggage, handbags etc.	10,680.1	10,305.8	12,699.2	8,885.0	10,677.1
ii.) Footwear	10,284.3	9,769.2	10,985.7	11,684.0	11,797.6
6) Wood and products of wood cork	3,997.9	3,576.8	3,212.2	2,350.2	2,308.3
7) Paper, paperboard and products	28,395.1	25,409.4	31,029.5	33,093.3	31,749.3
8) Printing, publishing and allied industries	6,075.8	6,498.2	7,137.8	6,855.3	8,371.7
9) Coke and refined petroleum products	41,461.9	35,700.8	41,831.2	40,133.4	53,343.4
10) Chemicals and chemical products	165,771.7	170,740.4	172,102.8	194,931.1	192,124.0
11) Rubber and plastics products	22,578.1	22,028.9	26,450.4	25,057.2	25,863.0
12) Other non-metallic mineral products	68,641.3	59,630.3	64,796.1	51,821.7	56,731.1
13) Basic metals	61,824.2	62,723.8	68,439.9	72,508.2	81,619.2
14) Fabricated metal products	11,640.9	12,777.0	15,470.0	12,493.9	12,613.8
15) Machinery and equipment	18,281.6	16,204.4	17,748.8	18,710.5	23,680.2
16) Office, accounting and computing machinery	290.8	257.7	376.8	609.7	641.3
17) Electrical machinery and apparatus	43,398.6	40,939.7	53,809.0	54,077.2	48,141.1
18) Radio, television and communication equipment and apparatus	5,188.6	4,535.3	4,058.3	3,542.0	3,671.4
19) Medical, precision and optical instruments, watches and clocks	7,090.3	6,931.5	4,102.8	3,727.1	5,314.8
20) Motor vehicles, trailers and semi-trailers	17,406.1	15,357.4	16,214.6	18,212.5	20,541.0
21) Other transport equipments	3,803.6	3,320.7	3,963.5	3,541.4	4,429.8
22) Furniture and fixture	1,180.3	1,233.1	1,317.3	2,104.1	1,817.1
23) Jewellery and related articles	546.3	777.3	519.8	549.3	615.4
24) Sports goods	4,761.2	4,718.5	4,805.5	5,192.3	5,428.6
25) Handicrafts	91.5	69.3	73.2	88.5	412.8
26) Other manufacturing n.e.s.	23,477.5	28,645.1	22,900.0	22,161.4	24,289.3
E. Ship breaking and waste / scrape (junk) etc.	17,715.5	14,806.0	17,840.9	14,765.9	22,174.6
F. Electricity, gas and water supply	280,953.2	218,793.0	253,154.5	267,296.9	257,949.6
G. Construction	52,959.4	52,251.5	54,705.5	48,293.0	60,192.5
1) Building	37,754.2	36,028.7	38,315.0	36,701.6	38,443.7
2) Infrastructure	15,205.2	16,222.8	16,390.5	11,591.3	21,748.7
H. Commerce and Trade	213,565.7	201,630.8	234,292.0	215,865.4	233,198.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,285.7	14,460.3	14,399.7	13,209.2	13,256.8
2) Wholesale and commission trade	107,221.6	99,327.2	115,188.8	103,295.0	117,675.6
i) Exports	30,964.0	27,597.3	27,412.0	22,999.4	29,545.0
ii) Imports	24,243.5	19,776.5	28,212.2	21,549.2	23,541.1
iii) Domestic whole sales	52,014.1	51,953.4	59,564.5	58,746.4	64,589.4
3) Retail trade	93,058.3	87,843.3	104,703.5	99,361.1	102,266.2
I. Hotels, restaurants and clubs etc	14,779.0	14,265.8	14,938.5	15,291.7	18,954.5
J. Transport, storage and communications	109,077.7	88,539.8	88,731.3	113,862.4	121,968.3
K. Real estate, renting and business activities	108,879.2	97,418.4	104,542.8	87,916.5	101,132.7
L. Education	6,160.7	6,012.3	6,025.7	7,364.3	8,454.5
M. Health and social work	5,987.5	5,448.6	6,253.2	6,420.7	5,822.3
N. Other community, social and personal service activities	13,063.3	12,748.5	15,155.4	15,563.5	19,319.4
O. Other private business n.e.s	38,760.4	52,660.4	46,067.4	35,158.7	43,003.0
<b>V. Trust Funds and Non Profit Institutions</b>	<b>18,015.7</b>	<b>17,024.6</b>	<b>14,042.4</b>	<b>8,217.0</b>	<b>11,289.1</b>
<b>VI. Personal</b>	<b>295,181.1</b>	<b>305,843.6</b>	<b>323,784.5</b>	<b>337,622.0</b>	<b>355,530.7</b>
A. Bank Employees	80,518.4	83,214.1	85,183.9	86,424.4	92,979.4
B. Consumer Financing	206,358.5	213,742.0	229,141.0	242,246.0	249,059.1
i) House building	40,197.6	39,011.7	39,420.5	39,511.1	39,762.1
ii) Transport	45,847.4	50,661.3	56,389.2	63,804.8	71,062.5
iii) Credit cards	24,372.8	21,796.7	21,195.9	22,782.0	22,681.6
iv) Consumer durable	334.8	225.4	260.8	280.8	212.1
v) Personal loans	95,605.8	102,047.0	111,874.6	115,867.3	115,340.9
C. Other Personal	8,304.2	8,887.6	9,459.7	8,951.7	13,492.1
<b>VII. Others</b>	<b>17,066.6</b>	<b>14,667.2</b>	<b>16,925.4</b>	<b>15,169.0</b>	<b>11,391.7</b>
<b>TOTAL</b>	<b>3,688,536.3</b>	<b>3,641,782.5</b>	<b>3,915,852.7</b>	<b>4,068,044.8</b>	<b>4,316,410.7</b>



## Classification of Scheduled Banks' Advances By Borrowers





## 5.2 Classification of Scheduled Banks' Advances by Borrowers

### Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>83,770.2</b>	<b>71,123.2</b>	<b>107,132.8</b>	<b>93,722.1</b>	<b>100,212.8</b>
A. Federal Government:	50,107.6	36,198.6	53,822.8	58,476.4	59,449.3
(1) Commodity Operations	47,393.1	32,713.4	49,249.8	53,178.7	54,665.0
(2) Others	2,714.4	3,485.1	4,573.0	5,297.8	4,784.4
B. Provincial Governments:	33,662.6	34,924.7	53,310.0	35,245.6	40,763.4
(1) Commodity Operations	32,654.4	33,907.9	52,473.7	34,378.3	39,712.9
(2) Others	1,008.2	1,016.8	836.4	867.4	1,050.5
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>82,960.1</b>	<b>86,429.4</b>	<b>95,021.3</b>	<b>96,936.2</b>	<b>115,343.6</b>
(1) Agriculture, Forestry, Hunting & Fishing	5.0	-	-	-	336.2
(2) Mining & Quarrying	-	-	175.4	1,279.7	100.6
(3) Manufacturing	47,823.8	47,603.6	47,353.2	43,662.2	35,693.6
(4) Construction	-	-	-	-	-
(5) Utilities	235.3	2,586.5	7,125.8	5,872.0	25,599.1
(6) Commerce	4,363.7	8,860.4	7,921.3	10,702.1	8,670.2
(7) Transport, Storage & Communication	22,579.5	24,582.2	32,414.6	35,388.0	44,905.5
(8) Services	70.8	473.7	31.0	32.2	38.3
(9) Others	7,882.1	2,323.0	-	-	-
<b>III. Non-Bank Financial Companies:</b>	<b>38,457.9</b>	<b>42,959.5</b>	<b>53,442.8</b>	<b>55,217.4</b>	<b>47,986.9</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	5,450.1	3,900.0	5,872.6	8,005.9	6,923.1
(3) Insurance Companies	607.0	1,092.7	775.2	743.3	2,417.4
(4) Micro Finance	-	-	200.0	315.0	-
(5) Other NBFC's	32,400.8	37,966.8	46,595.0	46,153.2	38,646.5
<b>IV. Private Sector Enterprises :</b>	<b>1,104,798.7</b>	<b>1,310,960.4</b>	<b>1,362,950.1</b>	<b>1,561,109.9</b>	<b>1,587,419.0</b>
A. Agriculture, Hunting and Forestry	49,240.0	62,216.5	63,851.0	71,240.2	73,656.3
(1) Growing of crops	37,509.5	48,376.0	46,250.9	52,295.1	55,730.7
(2) Farming of animals	4,490.6	4,465.6	5,956.9	6,737.7	8,425.9
(3) Agricultural and animal husbandry	453.2	923.1	565.4	1,356.2	580.2
(4) Agricultural machinery and equipments	6,640.0	8,278.3	10,986.8	10,723.5	8,820.0
(5) Hunting, trapping, forestry & logging	146.9	173.6	91.0	127.8	99.4
B. Fishing and fish farming etc.	2,019.7	1,244.1	1,041.7	1,292.3	1,614.7
C. Mining and Quarrying	7,997.0	9,484.5	10,320.1	11,177.4	11,618.2
(1) Mining of coal	666.2	3,619.4	4,573.1	4,665.7	2,607.1
(2) Crude petroleum & natural gas	5,918.6	5,246.8	5,101.9	3,866.9	6,582.5
(3) Iron & non-ferrous metal ores	341.9	142.1	63.9	367.9	411.7
(4) Quarrying of stone, sand and clay	152.8	126.1	44.8	103.0	102.3
(5) Chemical, fertilizer, Salt etc.	917.4	350.2	536.5	2,173.9	1,914.6
D. Manufacturing	723,555.2	836,718.6	855,489.8	960,585.2	947,896.1
(1) Food products and beverages	117,727.5	125,782.7	139,660.5	141,786.2	157,789.6
(2) Tobacco products	660.5	734.8	715.7	2,153.9	1,044.4
(3) Textiles	363,854.9	432,536.9	413,807.3	464,428.2	419,976.4
i) Spinning, weaving, finishing of textiles	299,738.9	352,910.4	342,283.0	383,911.4	335,826.2
a) Spinning of fibers	198,936.9	236,906.7	210,561.2	235,951.7	201,271.0
b) Weaving of textiles	50,468.1	58,516.9	64,021.2	73,036.2	76,075.7
c) Finishing of textiles	50,334.0	57,486.8	67,700.6	74,923.5	58,479.5
ii) Made-up textile articles	39,210.3	45,061.9	39,030.0	44,333.7	44,568.5
iii) Knit wear	9,942.8	14,802.3	15,093.8	16,760.1	18,401.2
iv) Carpets and rugs	3,877.6	4,895.6	4,681.9	4,206.1	4,233.3
v) Other textiles n.e.s.	11,085.4	14,866.7	12,718.7	15,217.0	16,947.3
(4) Wearing apparel, readymade garments etc.	29,648.1	28,478.0	29,613.4	32,435.4	40,115.8

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

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2005		2006		2007
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,026.2	16,965.3	16,204.2	16,023.9	15,063.6
i.) Tanning & dressing of leather, luggage, handbags etc.	7,658.0	7,266.9	7,753.7	8,735.3	6,782.9
ii.) Footwear	7,368.2	9,698.4	8,450.4	7,288.6	8,280.7
6) Wood and products of wood cork	1,214.8	1,153.8	1,866.4	1,259.3	1,801.9
7) Paper, paperboard and products	8,377.7	9,188.6	9,438.2	16,536.9	16,159.7
8) Printing, publishing and allied industries	2,458.3	2,947.4	2,685.7	3,866.3	5,192.5
9) Coke and refined petroleum products	12,164.7	11,144.6	7,855.6	17,175.0	9,148.6
10) Chemicals and chemical products	50,168.0	55,386.3	64,365.1	67,169.1	71,754.0
11) Rubber and plastics products	5,705.7	7,177.4	6,486.8	6,986.1	7,451.2
12) Other non-metallic mineral products	37,470.8	51,959.7	69,332.2	77,386.5	88,714.1
13) Basic metals	11,698.0	15,505.1	15,656.5	20,528.1	24,504.4
14) Fabricated metal products	5,785.5	7,488.9	6,388.5	7,692.8	6,918.4
15) Machinery and equipment	10,420.6	12,451.0	12,251.9	14,064.4	15,111.7
16) Office, accounting and computing machinery	649.1	362.6	193.7	588.4	478.8
17) Electrical machinery and apparatus	12,549.2	15,158.7	13,439.2	18,627.2	18,723.4
18) Radio, television and communication equipment and apparatus	3,337.5	3,908.4	3,713.5	4,712.3	3,740.5
19) Medical, precision and optical instruments, watches and clocks	3,648.5	3,902.2	5,300.0	7,109.5	4,931.8
20) Motor vehicles, trailers and semi-trailers	10,378.6	12,923.3	15,551.1	16,134.4	14,737.4
21) Other transport equipments	3,096.4	3,994.6	5,954.5	5,145.3	5,405.3
22) Furniture and fixture	1,050.7	1,645.8	1,543.3	1,427.2	1,833.3
23) Jewellery and related articles	423.2	639.8	805.8	1,369.4	1,173.0
24) Sports goods	4,501.1	3,895.7	4,182.1	5,570.4	5,573.6
25) Handicrafts	121.5	111.3	107.6	112.9	94.5
26) Other manufacturing n.e.s.	11,418.0	11,275.7	8,371.0	10,296.0	10,458.3
E. Ship breaking and waste / scrape (junk) etc.	2,517.3	2,936.7	1,350.0	1,195.2	1,696.2
F. Electricity, gas and water supply	14,168.2	17,246.1	20,470.0	26,528.3	42,869.2
G. Construction	29,426.1	35,759.5	36,989.3	49,695.2	51,518.2
1) Building	23,532.8	27,914.1	29,291.0	39,576.8	41,042.9
2) Infrastructure	5,893.2	7,845.4	7,698.3	10,118.4	10,475.3
H. Commerce and Trade	124,631.0	164,126.8	179,209.3	210,358.7	208,881.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	3,270.8	8,696.8	12,307.0	16,968.1	14,155.0
2) Wholesale and commission trade	94,235.8	113,657.9	132,386.1	143,410.6	139,483.9
i) Exports	29,512.7	34,692.1	42,821.3	38,050.8	42,199.0
ii) Imports	23,725.1	27,912.8	32,493.8	36,157.2	29,835.7
iii) Domestic whole sales	40,998.0	51,052.9	57,071.0	69,202.6	67,449.2
3) Retail trade	27,124.4	41,772.1	34,516.2	49,980.0	55,242.1
I. Hotels, restaurants and clubs etc	8,361.5	9,309.2	6,809.0	12,054.0	13,607.0
J. Transport, storage and communications	51,693.9	56,947.3	62,537.4	79,372.0	78,725.0
K. Real estate, renting and business activities	46,897.2	63,862.5	74,035.7	74,628.7	91,957.9
L. Education	3,423.3	2,830.5	3,585.9	4,030.9	4,442.2
M. Health and social work	3,713.9	3,325.1	3,508.5	5,246.4	5,354.9
N. Other community, social and personal service activities	5,884.8	6,071.8	7,514.6	7,157.7	12,194.2
O. Other private business n.e.s	31,269.7	38,881.1	36,237.9	46,547.7	41,387.9
<b>V. Trust Funds and Non Profit Institutions</b>	<b>11,986.6</b>	<b>15,046.2</b>	<b>13,631.0</b>	<b>14,509.9</b>	<b>14,481.0</b>
<b>VI. Personal</b>	<b>255,163.6</b>	<b>299,536.7</b>	<b>340,821.2</b>	<b>373,521.8</b>	<b>396,582.1</b>
A. Bank Employees	41,420.2	42,805.1	44,204.7	46,402.2	48,889.9
B. Consumer Financing	208,825.2	255,577.7	294,530.5	324,231.6	345,425.3
i) House building	28,998.4	32,877.4	41,791.5	47,981.1	53,830.8
ii) Transport	66,136.5	83,561.3	97,277.7	106,087.0	105,390.2
iii) Credit cards	19,544.8	27,253.1	33,522.9	39,153.5	42,802.9
iv) Consumer durable	2,297.2	1,647.8	1,517.1	1,574.0	972.9
v) Personal loans	91,848.3	110,238.1	120,421.4	129,436.0	142,428.5
C. Other Personal	4,918.2	1,154.0	2,086.0	2,888.1	2,266.9
<b>VII. Others</b>	<b>16,782.9</b>	<b>11,302.6</b>	<b>12,200.9</b>	<b>15,783.4</b>	<b>26,779.6</b>
<b>TOTAL</b>	<b>1,593,919.9</b>	<b>1,837,358.0</b>	<b>1,985,200.0</b>	<b>2,210,800.6</b>	<b>2,288,805.0</b>

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

### Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2007	2008		2009	
	Dec	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>77,611.5</b>	<b>133,084.3</b>	<b>150,461.0</b>	<b>341,698.8</b>	<b>333,440.8</b>
A. Federal Government:	52,750.6	87,575.5	128,837.2	163,055.6	186,794.6
(1) Commodity Operations	47,238.9	81,886.8	123,445.0	158,453.9	181,725.3
(2) Others	5,511.7	5,688.7	5,392.2	4,601.6	5,069.3
B. Provincial Governments:	24,860.9	45,508.7	21,623.8	178,603.3	146,646.3
(1) Commodity Operations	24,018.5	44,371.5	20,670.7	176,965.6	146,307.4
(2) Others	842.4	1,137.2	953.0	1,637.7	338.8
C. Local Bodies ( City Governments )	-	-	-	40.0	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>125,398.9</b>	<b>107,911.8</b>	<b>186,902.4</b>	<b>216,717.0</b>	<b>225,365.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	9,387.8	-	-
(2) Mining & Quarrying	11.1	-	-	-	-
(3) Manufacturing	36,366.1	22,119.3	53,715.8	53,203.5	73,437.2
(4) Construction	-	-	-	-	-
(5) Utilities	41,241.9	48,267.9	60,304.7	63,781.1	65,329.8
(6) Commerce	16,832.6	8,166.8	24,559.9	18,509.4	17,488.6
(7) Transport, Storage & Communication	30,268.8	29,137.7	38,783.7	45,241.9	34,876.8
(8) Services	678.4	220.1	150.4	1.0	3.6
(9) Others	-	-	-	35,980.2	34,229.9
<b>III. Non-Bank Financial Companies:</b>	<b>52,258.5</b>	<b>44,579.6</b>	<b>45,733.5</b>	<b>39,369.7</b>	<b>48,986.4</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	2,240.7	1,250.0	2,566.9	6,235.3	6,098.0
(3) Insurance Companies	3,283.8	2,717.9	2,516.1	1,660.0	1,369.8
(4) Micro Finance	209.7	-	-	-	-
(5) Other NBFC's	46,524.2	40,611.7	40,650.5	31,474.4	41,518.6
<b>IV. Private Sector Enterprises :</b>	<b>1,801,676.1</b>	<b>1,982,770.5</b>	<b>2,144,847.8</b>	<b>1,994,512.2</b>	<b>2,113,972.8</b>
A. Agriculture, Hunting and Forestry	85,075.1	79,809.9	96,899.6	73,846.9	75,999.2
(1) Growing of crops	64,965.0	58,955.5	76,958.2	57,879.9	62,615.7
(2) Farming of animals	11,752.1	12,379.6	12,481.5	9,847.2	8,029.6
(3) Agricultural and animal husbandry	1,106.6	694.7	1,067.3	591.2	630.1
(4) Agricultural machinery and equipments	7,126.9	7,717.3	6,275.9	5,432.0	4,553.0
(5) Hunting, trapping, forestry & logging	124.4	62.8	116.7	96.6	170.9
B. Fishing and fish farming etc.	737.3	682.7	769.7	480.4	642.4
C. Mining and Quarrying	14,354.9	16,732.8	16,826.9	17,235.1	16,912.6
(1) Mining of coal	1,930.9	2,509.9	2,748.6	2,628.9	2,397.6
(2) Crude petroleum & natural gas	8,986.5	12,716.8	10,672.4	12,133.8	11,923.3
(3) Iron & non-ferrous metal ores	689.0	60.1	84.7	432.3	928.0
(4) Quarrying of stone, sand and clay	162.8	191.1	183.4	338.2	359.6
(5) Chemical, fertilizer, Salt etc.	2,585.7	1,254.9	3,137.8	1,701.8	1,304.1
D. Manufacturing	1,085,133.2	1,170,025.3	1,286,085.3	1,178,752.6	1,274,677.5
(1) Food products and beverages	172,048.8	181,889.0	209,644.4	195,958.7	189,738.0
(2) Tobacco products	1,718.7	585.5	884.9	284.7	2,039.7
(3) Textiles	480,796.0	512,712.6	514,236.5	461,908.5	523,827.3
i) Spinning, weaving, finishing of textiles	380,631.6	410,950.1	408,036.6	365,620.8	421,910.5
a) Spinning of fibers	220,813.4	235,865.3	246,102.0	211,882.5	253,557.6
b) Weaving of textiles	83,261.6	95,277.2	84,127.2	83,281.2	88,975.0
c) Finishing of textiles	76,556.7	79,807.6	77,807.5	70,457.1	79,377.9
ii) Made-up textile articles	43,342.5	46,112.1	44,914.5	43,065.0	46,298.5
iii) Knit wear	19,984.7	21,839.7	20,156.7	23,329.3	23,539.9
iv) Carpets and rugs	7,024.7	8,905.2	5,801.6	5,903.7	4,567.4
v) Other textiles n.e.s.	29,812.6	24,905.5	35,327.1	23,989.6	27,511.0
(4) Wearing apparel, readymade garments etc.	45,146.9	46,433.3	46,589.6	47,988.7	49,187.7

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2007	2008		2009	
	Dec	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,895.4	17,689.7	19,588.5	17,917.3	17,739.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,833.7	8,692.3	10,208.4	9,846.0	9,747.9
ii.) Footwear	8,061.7	8,997.4	9,380.0	8,071.2	7,991.7
6) Wood and products of wood cork	1,509.8	2,239.0	1,809.5	1,948.4	1,866.9
7) Paper, paperboard and products	19,426.9	18,367.7	23,501.6	17,766.9	17,329.1
8) Printing, publishing and allied industries	5,823.9	6,656.8	8,903.2	9,125.9	8,340.2
9) Coke and refined petroleum products	14,947.3	18,909.3	22,672.7	20,466.2	21,684.9
10) Chemicals and chemical products	77,629.4	106,154.0	144,735.3	131,234.3	153,747.4
11) Rubber and plastics products	10,296.7	9,751.7	11,402.2	12,518.4	12,138.6
12) Other non-metallic mineral products	92,628.8	89,668.5	105,142.2	99,873.8	102,102.8
13) Basic metals	33,646.1	36,572.8	40,234.8	38,884.8	39,185.8
14) Fabricated metal products	9,925.1	11,280.8	10,125.5	8,702.9	9,463.5
15) Machinery and equipment	17,356.9	17,377.5	18,646.6	14,522.6	15,928.2
16) Office, accounting and computing machinery	124.1	127.7	317.2	110.4	123.0
17) Electrical machinery and apparatus	29,766.5	31,428.3	43,108.0	40,019.9	48,286.7
18) Radio, television and communication equipment and apparatus	2,397.6	4,489.6	3,091.9	3,093.7	3,674.1
19) Medical, precision and optical instruments, watches and clocks	5,733.9	8,978.0	9,019.4	5,470.2	5,517.0
20) Motor vehicles, trailers and semi-trailers	14,828.3	14,049.0	20,045.1	18,359.0	18,683.6
21) Other transport equipments	4,944.8	5,792.9	4,784.9	3,584.0	4,445.2
22) Furniture and fixture	2,937.8	2,852.0	1,811.2	1,353.2	1,755.5
23) Jewellery and related articles	1,411.0	1,609.3	1,837.2	929.3	1,219.9
24) Sports goods	3,661.5	3,970.6	4,409.4	5,077.0	4,624.8
25) Handicrafts	129.9	130.0	201.0	81.1	131.2
26) Other manufacturing n.e.s.	18,401.3	20,309.5	19,342.7	21,572.9	21,896.6
E. Ship breaking and waste / scrape (junk) etc.	1,910.6	2,135.9	2,659.4	4,927.7	3,379.9
F. Electricity, gas and water supply	67,603.8	106,920.5	146,868.0	152,092.0	179,471.7
G. Construction	64,069.0	79,109.9	78,177.4	68,638.1	64,805.8
1) Building	49,813.1	59,403.5	59,663.7	53,707.4	51,669.9
2) Infrastructure	14,255.9	19,706.4	18,513.7	14,930.7	13,135.9
H. Commerce and Trade	221,268.2	241,188.5	240,872.3	222,540.8	227,537.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,179.7	15,383.9	10,063.3	15,870.3	14,093.8
2) Wholesale and commission trade	146,902.1	157,118.1	146,026.0	129,072.1	128,826.0
i) Exports	41,330.3	48,093.7	41,944.2	33,546.8	39,467.3
ii) Imports	31,366.4	35,948.4	37,547.0	30,375.3	28,871.3
iii) Domestic whole sales	74,205.4	73,075.9	66,534.8	65,150.0	60,487.3
3) Retail trade	61,186.5	68,686.5	84,783.0	77,598.4	84,617.4
I. Hotels, restaurants and clubs etc	12,428.6	13,181.8	14,171.2	13,286.8	13,818.6
J. Transport, storage and communications	82,684.7	93,926.4	99,280.3	97,884.3	96,402.3
K. Real estate, renting and business activities	110,805.3	102,264.9	103,625.2	106,773.9	108,280.9
L. Education	5,403.3	5,673.7	5,931.2	5,306.5	5,675.5
M. Health and social work	5,403.2	6,764.6	6,275.9	6,120.2	5,881.5
N. Other community, social and personal service activities	13,235.8	11,147.0	12,343.4	17,221.4	14,509.2
O. Other private business n.e.s	31,563.1	53,206.8	34,062.0	29,405.6	25,978.6
<b>V. Trust Funds and Non Profit Institutions</b>	<b>17,090.7</b>	<b>15,209.6</b>	<b>13,481.0</b>	<b>12,097.6</b>	<b>13,206.0</b>
<b>VI. Personal</b>	<b>418,548.8</b>	<b>416,679.8</b>	<b>391,978.3</b>	<b>360,909.3</b>	<b>336,299.1</b>
A. Bank Employees	50,075.0	56,769.4	61,515.7	65,972.3	70,505.0
B. Consumer Financing	366,207.7	356,548.7	326,767.5	291,865.6	262,564.5
i) House building	63,524.8	66,918.3	64,188.9	61,150.6	58,712.4
ii) Transport	112,873.4	104,452.5	93,762.6	79,567.6	69,606.4
iii) Credit cards	47,237.9	44,428.4	41,092.8	35,535.1	31,257.4
iv) Consumer durable	1,046.3	1,599.6	5,487.2	523.7	144.9
v) Personal loans	141,525.2	139,149.9	122,236.0	115,088.6	102,843.4
C. Other Personal	2,266.3	3,361.7	3,695.1	3,071.4	3,229.6
<b>VII. Others</b>	<b>32,113.8</b>	<b>17,819.9</b>	<b>22,113.5</b>	<b>9,627.8</b>	<b>9,306.7</b>
<b>TOTAL</b>	<b>2,524,698.4</b>	<b>2,718,055.4</b>	<b>2,955,517.4</b>	<b>2,974,932.4</b>	<b>3,080,577.6</b>

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2010		2011		2012
	Jun	Dec	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>423,866.8</b>	<b>372,547.0</b>	<b>406,735.0</b>	<b>348,529.8</b>	<b>461,675.9</b>
A. Federal Government:	183,015.4	169,578.5	192,151.0	163,614.0	218,910.7
(1) Commodity Operations	175,612.5	160,783.0	183,252.8	153,089.7	194,758.3
(2) Others	7,402.9	8,795.4	8,898.2	10,524.3	24,152.4
B. Provincial Governments:	240,851.4	202,968.5	214,584.0	184,915.8	242,765.2
(1) Commodity Operations	240,620.7	202,724.5	214,235.2	184,532.4	241,718.5
(2) Others	230.7	244.0	348.7	383.4	1,046.7
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>166,137.7</b>	<b>165,357.7</b>	<b>171,002.7</b>	<b>135,888.4</b>	<b>312,301.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	55,045.0	47,972.6	39,008.0	40,992.3	37,082.2
(4) Construction	-	-	-	-	-
(5) Utilities	29,292.0	32,220.7	33,718.3	14,426.7	13,898.5
(6) Commerce	12,822.5	14,780.5	18,197.6	14,246.1	41,068.4
(7) Transport, Storage & Communication	34,753.0	39,235.4	46,714.6	62,231.5	69,203.7
(8) Services	32.6	59.8	314.6	260.7	356.5
(9) Others	34,192.6	31,088.7	33,049.6	3,731.1	150,692.6
<b>III. Non-Bank Financial Companies:</b>	<b>44,182.7</b>	<b>41,933.1</b>	<b>40,063.9</b>	<b>43,332.4</b>	<b>44,108.5</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,429.3	5,624.9	4,928.1	6,210.8	6,726.9
(3) Insurance Companies	1,428.4	1,173.0	1,029.0	718.0	660.0
(4) Micro Finance	200.0	200.0	200.0	200.0	100.0
(5) Other NBFC's	36,124.9	34,935.2	33,906.8	36,203.6	36,621.6
<b>IV. Private Sector Enterprises :</b>	<b>2,083,098.6</b>	<b>2,276,087.8</b>	<b>2,254,203.3</b>	<b>2,350,319.7</b>	<b>2,278,790.5</b>
A. Agriculture, Hunting and Forestry	72,476.4	81,983.1	83,827.9	92,054.5	99,356.0
(1) Growing of crops	58,437.7	67,377.8	70,053.0	78,239.3	84,776.6
(2) Farming of animals	9,357.5	9,574.8	9,269.7	10,320.0	10,283.6
(3) Agricultural and animal husbandry	473.6	570.8	401.1	410.4	432.3
(4) Agricultural machinery and equipments	4,131.8	4,361.4	3,919.7	2,929.2	3,644.2
(5) Hunting, trapping, forestry & logging	75.7	98.2	184.4	155.6	219.2
B. Fishing and fish farming etc.	740.2	609.7	443.8	586.4	477.9
C. Mining and Quarrying	14,889.5	14,368.2	16,209.3	15,752.7	15,017.2
(1) Mining of coal	2,680.4	3,078.7	3,111.1	3,235.6	2,873.7
(2) Crude petroleum & natural gas	10,455.5	9,508.0	11,629.1	10,696.8	10,447.9
(3) Iron & non-ferrous metal ores	580.4	249.7	488.4	589.9	259.6
(4) Quarrying of stone, sand and clay	310.5	557.6	444.9	386.3	371.9
(5) Chemical, fertilizer, Salt etc.	862.8	974.1	535.8	844.0	1,064.0
D. Manufacturing	1,220,550.6	1,358,438.3	1,335,610.7	1,388,247.3	1,341,318.7
(1) Food products and beverages	213,212.1	220,914.4	273,983.2	257,738.1	279,906.1
(2) Tobacco products	2,276.9	4,236.2	3,136.2	3,301.3	3,537.6
(3) Textiles	453,354.0	551,683.3	489,013.6	521,540.6	475,057.2
i) Spinning, weaving, finishing of textiles	349,245.7	433,160.7	375,437.3	409,406.3	367,525.7
a) Spinning of fibers	200,677.5	247,553.3	211,803.5	238,280.7	209,310.3
b) Weaving of textiles	81,921.1	99,145.1	89,201.9	87,384.3	83,088.1
c) Finishing of textiles	66,647.1	86,462.4	74,432.0	83,741.3	75,127.3
ii) Made-up textile articles	51,321.4	53,396.0	47,120.1	46,001.9	43,264.8
iii) Knit wear	20,849.8	23,613.8	25,112.7	25,626.8	23,658.3
iv) Carpets and rugs	6,750.6	6,464.7	6,796.0	7,543.2	5,455.5
v) Other textiles n.e.s.	25,186.6	35,048.0	34,547.5	32,962.4	35,152.8
(4) Wearing apparel, readymade garments etc.	47,872.5	49,611.0	49,211.1	50,625.3	47,536.8

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2010		2011		2012
	Jun	Dec	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,958.3	18,249.5	21,925.0	22,379.2	20,464.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,203.6	9,638.1	11,949.8	12,590.2	10,329.5
ii.) Footwear	7,754.7	8,611.4	9,975.2	9,789.0	10,135.1
6) Wood and products of wood cork	1,822.4	2,596.7	3,248.7	2,741.5	3,000.4
7) Paper, paperboard and products	18,390.0	19,228.4	23,303.2	23,798.5	22,228.0
8) Printing, publishing and allied industries	7,509.3	6,871.3	7,073.9	6,837.1	6,557.2
9) Coke and refined petroleum products	23,605.9	26,742.7	31,265.7	34,203.6	30,568.6
10) Chemicals and chemical products	150,980.5	154,910.8	153,414.3	160,530.4	173,657.2
11) Rubber and plastics products	13,295.7	13,675.9	13,826.2	16,123.4	15,469.3
12) Other non-metallic mineral products	99,269.5	106,666.3	92,694.7	94,468.1	74,407.9
13) Basic metals	40,529.4	45,016.4	42,783.7	51,779.4	56,550.2
14) Fabricated metal products	11,310.5	12,857.5	12,268.2	13,873.0	12,485.3
15) Machinery and equipment	15,641.2	20,523.7	19,088.9	20,362.6	14,139.6
16) Office, accounting and computing machinery	36.3	30.8	29.2	282.4	324.0
17) Electrical machinery and apparatus	44,919.9	42,160.0	37,947.6	43,390.5	41,028.5
18) Radio, television and communication equipment and apparatus	3,027.0	3,375.8	3,195.2	3,428.7	3,972.5
19) Medical, precision and optical instruments, watches and clocks	7,528.6	7,793.1	8,169.7	7,886.9	7,972.3
20) Motor vehicles, trailers and semi-trailers	15,867.4	17,808.6	16,185.6	19,854.4	18,595.2
21) Other transport equipments	3,789.5	3,533.2	3,112.5	2,911.1	3,414.9
22) Furniture and fixture	2,046.6	1,695.7	2,117.3	1,368.3	1,666.8
23) Jewellery and related articles	968.8	862.3	811.2	773.8	629.8
24) Sports goods	4,197.5	4,383.3	5,156.9	5,397.8	5,073.2
25) Handicrafts	135.2	104.6	148.8	78.9	90.5
26) Other manufacturing n.e.s.	22,005.4	22,906.5	22,500.1	22,572.7	22,985.0
E. Ship breaking and waste / scrape (junk) etc.	4,906.1	7,110.6	7,212.0	9,392.0	12,619.9
F. Electricity, gas and water supply	209,654.6	231,984.2	263,814.3	292,403.4	271,847.7
G. Construction	65,651.2	69,295.9	65,963.0	66,353.7	52,693.7
1) Building	50,994.6	51,742.3	49,816.2	49,158.4	39,759.1
2) Infrastructure	14,656.7	17,553.5	16,146.7	17,195.3	12,934.6
H. Commerce and Trade	216,685.8	224,475.7	199,686.7	205,551.7	196,534.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,313.6	13,474.4	9,982.4	14,138.5	16,370.5
2) Wholesale and commission trade	119,907.4	123,222.1	107,847.2	105,695.7	100,684.4
i) Exports	33,431.8	40,329.6	34,825.8	34,043.5	27,810.2
ii) Imports	29,565.7	29,484.6	24,075.6	22,755.3	25,514.3
iii) Domestic whole sales	56,910.0	53,408.0	48,945.8	48,896.9	47,359.9
3) Retail trade	84,464.7	87,779.1	81,857.1	85,717.6	79,479.9
I. Hotels, restaurants and clubs etc	14,403.9	15,064.5	13,834.3	14,616.6	14,619.0
J. Transport, storage and communications	102,261.2	108,375.5	106,062.1	98,540.9	110,333.2
K. Real estate, renting and business activities	102,732.3	106,788.7	102,801.2	104,821.3	103,236.3
L. Education	8,113.6	7,287.2	6,207.4	5,215.6	6,060.7
M. Health and social work	5,376.8	5,708.4	5,476.9	5,214.0	5,600.7
N. Other community, social and personal service activities	17,963.3	17,930.3	15,989.0	17,277.5	14,425.0
O. Other private business n.e.s	26,693.0	26,667.8	31,064.9	34,292.1	34,649.9
<b>V. Trust Funds and Non Profit Institutions</b>	<b>13,299.6</b>	<b>16,363.8</b>	<b>18,006.7</b>	<b>19,762.3</b>	<b>18,003.6</b>
<b>VI. Personal</b>	<b>318,678.3</b>	<b>302,718.0</b>	<b>291,000.0</b>	<b>282,740.3</b>	<b>282,170.0</b>
A. Bank Employees	73,014.6	71,434.4	73,445.2	72,233.1	70,045.2
B. Consumer Financing	240,154.4	224,717.7	213,100.7	204,970.4	204,910.7
i) House building	54,139.0	50,812.3	47,671.0	44,692.9	40,967.7
ii) Transport	64,657.6	57,311.3	50,669.4	46,477.4	45,349.2
iii) Credit cards	28,280.2	25,797.3	24,625.7	23,142.0	22,934.1
iv) Consumer durable	472.5	435.9	286.9	375.6	434.5
v) Personal loans	92,605.0	90,361.0	89,847.6	90,282.5	95,225.1
C. Other Personal	5,509.4	6,565.9	4,454.1	5,536.8	7,214.1
<b>VII. Others</b>	<b>10,791.4</b>	<b>17,396.8</b>	<b>16,131.2</b>	<b>16,589.0</b>	<b>15,093.5</b>
<b>TOTAL</b>	<b>3,060,054.9</b>	<b>3,192,404.1</b>	<b>3,197,142.9</b>	<b>3,197,161.8</b>	<b>3,412,143.9</b>



## 5.2 Classification of Scheduled Banks' Advances

### by Borrowers

#### Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2012	2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>423,364.0</b>	<b>492,151.6</b>	<b>406,372.9</b>	<b>513,834.7</b>	<b>471,789.0</b>
A. Federal Government:	248,365.5	253,023.8	229,162.1	243,477.4	217,048.2
(1) Commodity Operations	222,578.2	226,113.7	204,802.7	220,693.6	201,471.0
(2) Others	25,787.3	26,910.1	24,359.4	22,783.7	15,577.2
B. Provincial Governments:	174,998.5	239,127.8	177,210.8	270,357.3	254,740.8
(1) Commodity Operations	174,024.2	238,145.7	176,100.1	268,521.4	253,544.1
(2) Others	974.3	982.1	1,110.6	1,835.9	1,196.8
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>349,623.1</b>	<b>350,227.1</b>	<b>427,896.8</b>	<b>450,618.7</b>	<b>525,553.9</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	44,931.6	51,778.6	70,731.1	48,954.4	59,478.1
(4) Construction	-	-	-	-	-
(5) Utilities	15,607.3	16,805.7	16,935.2	27,561.4	26,442.9
(6) Commerce	43,516.4	25,450.5	79,968.7	91,072.2	122,699.4
(7) Transport, Storage & Communication	84,322.6	94,247.5	87,365.9	91,398.7	95,717.2
(8) Services	223.7	157.2	297.9	300.9	477.0
(9) Others	161,021.6	161,787.6	172,598.0	191,331.1	220,739.4
<b>III. Non-Bank Financial Companies:</b>	<b>45,266.6</b>	<b>47,595.9</b>	<b>42,559.3</b>	<b>46,365.8</b>	<b>44,391.0</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	9,480.2	11,124.6	12,304.6	10,984.1	10,838.3
(3) Insurance Companies	335.9	372.9	415.0	851.9	1,660.0
(4) Micro Finance	100.0	100.0	-	-	500.0
(5) Other NBFC's	35,350.5	35,998.4	29,839.7	34,529.9	31,392.7
<b>IV. Private Sector Enterprises :</b>	<b>2,424,575.9</b>	<b>2,295,685.6</b>	<b>2,561,544.6</b>	<b>2,567,356.7</b>	<b>2,759,778.0</b>
A. Agriculture, Hunting and Forestry	112,120.3	117,490.9	130,463.2	139,304.2	148,963.3
(1) Growing of crops	92,621.4	98,942.9	107,383.2	110,564.5	114,803.2
(2) Farming of animals	14,241.0	13,321.5	16,685.4	21,752.1	28,574.0
(3) Agricultural and animal husbandry	880.1	532.3	1,242.6	1,601.6	1,480.3
(4) Agricultural machinery and equipments	3,766.0	4,125.4	4,580.0	4,468.1	3,657.5
(5) Hunting, trapping, forestry & logging	611.7	568.8	572.0	917.9	448.3
B. Fishing and fish farming etc.	415.5	698.7	721.0	956.2	1,113.4
C. Mining and Quarrying	15,546.8	20,146.6	20,940.9	18,649.1	20,996.2
(1) Mining of coal	2,544.6	1,878.9	1,517.8	1,499.7	2,396.0
(2) Crude petroleum & natural gas	10,211.5	16,896.0	18,161.4	15,834.1	17,013.5
(3) Iron & non-ferrous metal ores	367.4	348.1	322.8	216.9	364.7
(4) Quarrying of stone, sand and clay	477.1	349.9	349.3	155.2	224.4
(5) Chemical, fertilizer, Salt etc.	1,946.2	673.7	589.7	943.2	997.7
D. Manufacturing	1,441,429.8	1,399,824.8	1,574,162.6	1,587,358.2	1,703,287.7
(1) Food products and beverages	293,224.1	311,840.1	337,793.4	409,821.1	423,606.0
(2) Tobacco products	3,336.6	3,355.0	4,035.6	3,093.3	2,425.1
(3) Textiles	542,037.6	496,631.1	599,064.1	532,458.5	597,837.7
i) Spinning, weaving, finishing of textiles	432,370.0	383,631.5	472,794.9	421,705.7	468,507.5
a) Spinning of fibers	252,587.0	210,163.8	263,492.6	230,547.9	256,541.1
b) Weaving of textiles	93,524.2	89,308.0	107,872.7	96,494.1	106,599.6
c) Finishing of textiles	86,258.8	84,159.7	101,429.8	94,663.7	105,366.9
ii) Made-up textile articles	51,039.3	48,322.0	53,768.0	48,474.3	54,359.1
iii) Knit wear	22,945.2	23,940.1	22,981.6	27,310.9	30,285.1
iv) Carpets and rugs	4,932.4	4,620.5	5,050.9	3,704.5	4,161.6
v) Other textiles n.e.s.	30,750.7	36,117.1	44,468.6	31,263.1	40,524.2
(4) Wearing apparel, readymade garments etc.	49,694.9	49,509.8	52,934.1	53,295.3	56,867.8

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2012	2013		2014	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,799.2	19,912.5	23,510.8	20,386.3	22,292.1
i.) Tanning & dressing of leather, luggage, handbags etc.	10,595.7	10,222.2	12,614.9	8,801.8	10,594.0
ii.) Footwear	10,203.5	9,690.3	10,895.9	11,584.6	11,698.0
6) Wood and products of wood cork	3,941.9	3,520.5	3,156.1	2,295.5	2,254.0
7) Paper, paperboard and products	28,146.8	25,180.8	30,800.6	32,864.8	31,519.0
8) Printing, publishing and allied industries	5,974.3	6,401.9	7,026.6	6,756.2	8,273.6
9) Coke and refined petroleum products	41,445.9	35,684.6	41,813.8	40,116.6	53,326.6
10) Chemicals and chemical products	164,659.5	169,628.4	170,987.2	193,822.8	191,023.9
11) Rubber and plastics products	22,268.8	21,727.2	26,154.5	24,765.7	25,571.9
12) Other non-metallic mineral products	67,916.2	58,921.7	64,087.2	51,124.2	56,033.5
13) Basic metals	61,457.0	62,364.2	68,067.0	72,172.0	81,282.6
14) Fabricated metal products	11,537.1	12,673.8	15,364.4	12,395.0	12,523.0
15) Machinery and equipment	18,209.7	16,130.6	17,677.7	18,648.7	23,614.5
16) Office, accounting and computing machinery	288.9	255.8	374.9	607.7	639.4
17) Electrical machinery and apparatus	43,355.5	40,902.9	53,779.8	54,048.4	48,114.2
18) Radio, television and communication equipment and apparatus	5,181.6	4,528.3	4,051.3	3,535.2	3,664.5
19) Medical, precision and optical instruments, watches and clocks	7,048.6	6,888.6	4,061.4	3,685.1	5,274.8
20) Motor vehicles, trailers and semi-trailers	17,294.7	15,246.9	16,105.0	18,099.4	20,418.0
21) Other transport equipments	3,783.8	3,297.7	3,941.3	3,520.6	4,410.3
22) Furniture and fixture	1,099.5	1,153.6	1,236.8	2,022.1	1,733.4
23) Jewellery and related articles	500.5	731.0	467.5	496.5	562.0
24) Sports goods	4,739.5	4,699.8	4,783.7	5,172.0	5,409.8
25) Handicrafts	75.9	53.8	57.0	71.7	396.1
26) Other manufacturing n.e.s.	23,411.8	28,584.3	22,830.7	22,083.5	24,213.7
E. Ship breaking and waste / scrape (junk) etc.	17,715.3	14,805.9	17,840.9	14,765.9	22,174.6
F. Electricity, gas and water supply	280,934.1	218,774.7	253,141.4	267,283.8	257,939.7
G. Construction	52,576.6	51,911.4	54,340.3	47,903.9	59,767.5
1) Building	37,427.2	35,746.3	38,004.5	36,410.7	38,135.6
2) Infrastructure	15,149.4	16,165.2	16,335.7	11,493.2	21,631.8
H. Commerce and Trade	209,806.8	197,840.9	230,484.6	212,080.8	229,413.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,923.9	14,079.9	14,017.7	12,834.5	12,877.2
2) Wholesale and commission trade	106,963.6	99,078.3	114,901.9	103,012.2	117,385.1
i) Exports	30,963.4	27,597.3	27,412.0	22,999.4	29,545.0
ii) Imports	24,235.4	19,768.6	28,204.1	21,541.1	23,535.3
iii) Domestic whole sales	51,764.8	51,712.4	59,285.7	58,471.7	64,304.8
3) Retail trade	89,919.3	84,682.7	101,565.0	96,234.2	99,150.7
I. Hotels, restaurants and clubs etc	14,595.4	14,082.5	14,741.8	15,121.5	18,777.2
J. Transport, storage and communications	108,466.6	87,789.8	87,896.2	112,772.7	120,912.3
K. Real estate, renting and business activities	108,002.2	96,507.4	104,414.0	87,757.2	100,954.0
L. Education	6,009.0	5,832.5	5,839.8	7,168.8	8,249.3
M. Health and social work	5,930.0	5,390.1	6,196.0	6,354.4	5,752.0
N. Other community, social and personal service activities	13,011.0	12,676.4	15,030.1	15,437.8	19,184.7
O. Other private business n.e.s	38,016.6	51,913.2	45,331.9	34,442.1	42,293.2
<b>V. Trust Funds and Non Profit Institutions</b>	<b>17,996.3</b>	<b>17,003.7</b>	<b>14,021.6</b>	<b>8,197.5</b>	<b>11,269.6</b>
<b>VI. Personal</b>	<b>292,266.6</b>	<b>303,186.5</b>	<b>321,282.1</b>	<b>335,250.3</b>	<b>353,113.9</b>
A. Bank Employees	77,630.6	80,581.5	82,709.1	84,077.9	90,590.0
B. Consumer Financing	206,331.8	213,717.4	229,113.4	242,220.7	249,031.8
i) House building	40,197.6	39,011.7	39,420.5	39,511.1	39,762.1
ii) Transport	45,844.7	50,658.8	56,386.8	63,802.4	71,060.1
iii) Credit cards	24,372.8	21,796.7	21,195.9	22,782.0	22,681.6
iv) Consumer durable	320.3	211.9	247.7	267.6	199.5
v) Personal loans	95,596.4	102,038.4	111,862.6	115,857.5	115,328.6
C. Other Personal	8,304.2	8,887.6	9,459.7	8,951.7	13,492.1
<b>VII. Others</b>	<b>16,644.5</b>	<b>13,744.9</b>	<b>16,501.6</b>	<b>14,415.5</b>	<b>10,613.4</b>
<b>TOTAL</b>	<b>3,569,737.1</b>	<b>3,519,595.3</b>	<b>3,790,178.9</b>	<b>3,936,039.2</b>	<b>4,176,508.9</b>