

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>107,132.8</b>	<b>93,722.1</b>	<b>100,212.8</b>	<b>77,701.5</b>	<b>133,084.5</b>
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,840.6	87,575.8
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,887.1
(2) Others	4,573.0	5,297.8	4,784.4	5,601.7	5,688.7
B. Provincial Governments:	53,310.0	35,245.6	40,763.4	24,860.9	45,508.7
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5
(2) Others	836.4	867.4	1,050.5	842.4	1,137.2
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>95,021.3</b>	<b>96,936.2</b>	<b>115,343.6</b>	<b>125,398.9</b>	<b>107,911.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-
(2) Mining & Quarrying	175.4	1,279.7	100.6	11.1	-
(3) Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3
(4) Construction	-	-	-	-	-
(5) Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9
(6) Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8
(7) Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7
(8) Services	31.0	32.2	38.3	678.4	220.1
(9) Others	-	-	-	-	-
<b>III. Non-Bank Financial Companies :</b>	<b>53,442.8</b>	<b>55,217.4</b>	<b>47,986.9</b>	<b>52,258.5</b>	<b>44,579.6</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0
(3) Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9
(4) Micro Finance	200.0	315.0	-	209.7	-
(5) Other NBFC's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7
<b>IV. Private Sector Enterprises :</b>	<b>1,445,360.0</b>	<b>1,646,615.40</b>	<b>1,669,727.60</b>	<b>1,884,922.9</b>	<b>2,074,977.9</b>
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	144,057.9	156,283.4	154,438.3
(1) Growing of crops	85,535.8	99,083.4	103,440.4	114,703.8	110,779.2
(2) Farming of animals	14,328.1	14,434.4	15,727.8	18,836.6	21,061.4
(3) Agricultural and animal husbandry	565.4	1,356.4	580.2	1,108.1	695.9
(4) Agricultural machinery and equipments	31,020.6	27,765.5	24,208.9	21,150.4	21,837.8
(5) Hunting, trapping, forestry & logging	92.3	228.1	100.6	484.5	64.0
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,661.5	764.4	1,249.7
C. Mining and Quarrying	10,412.4	11,255.6	11,691.7	14,431.1	16,824.5
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,931.6	2,509.9
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,583.1	8,989.1	12,716.8
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	1,987.5	2,658.6	1,346.7
D. Manufacturing	865,087.2	969,769.4	954,641.2	1,091,857.6	1,177,764.1
(1) Food products and beverages	141,615.2	143,851.9	159,129.1	173,514.2	183,018.5
(2) Tobacco products	715.8	2,154.0	1,044.4	1,718.7	586.6
(3) Textiles	416,346.7	466,644.9	421,786.8	482,864.2	515,111.5
i) Spinning, weaving, finishing of textiles	344,821.4	386,123.0	337,631.6	382,684.1	413,325.2
a) Spinning of fibers	210,736.6	236,159.8	201,418.8	220,965.1	235,998.4
b) Weaving of textiles	66,325.8	75,009.7	77,703.9	85,116.4	97,231.5
c) Finishing of textiles	67,759.0	74,953.5	58,508.8	76,602.7	80,095.3
ii) Made-up textile articles	39,030.4	44,334.3	44,569.1	43,344.7	46,112.7
iii) Knit wear	15,094.0	16,760.2	18,401.3	19,984.8	21,839.7
iv) Carpets and rugs	4,682.1	4,206.1	4,233.3	7,024.9	8,905.5
v) Other textiles n.e.s.	12,718.7	15,221.3	16,951.6	29,825.7	24,928.4
(4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	40,197.6	45,221.5	46,519.2

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

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All Banks

(End of Period: Million Rupees)

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

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All Banks

(End of Period: Million Rupees)

BORROWERS	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>150,461.0</b>	<b>341,698.8</b>	<b>333,440.8</b>	<b>423,866.8</b>	<b>372,547.0</b>
A. Federal Government:	128,837.2	163,055.6	186,794.6	183,015.4	169,578.5
(1) Commodity Operations	123,445.0	158,453.9	181,725.3	175,612.5	160,783.0
(2) Others	5,392.2	4,601.6	5,069.3	7,402.9	8,795.4
B. Provincial Governments:	21,623.8	178,603.3	146,646.3	240,851.4	202,968.5
(1) Commodity Operations	20,670.7	176,965.6	146,307.4	240,620.7	202,724.5
(2) Others	953.0	1,637.7	338.8	230.7	244.0
C. Local Bodies ( City Governments )	-	40.0	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>186,902.4</b>	<b>216,717.0</b>	<b>225,365.8</b>	<b>166,137.7</b>	<b>165,357.7</b>
(1) Agriculture, Forestry, Hunting & Fishing	9,387.8	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	53,715.8	53,203.5	73,437.2	55,045.0	47,972.6
(4) Construction	-	-	-	-	-
(5) Utilities	60,304.7	63,781.1	65,329.8	29,292.0	32,220.7
(6) Commerce	24,559.9	18,509.4	17,488.6	12,822.5	14,780.5
(7) Transport, Storage & Communication	38,783.7	45,241.9	34,876.8	34,753.0	39,235.4
(8) Services	150.4	1.0	3.6	32.6	59.8
(9) Others	-	35,980.2	34,229.9	34,192.6	31,088.7
<b>III. Non-Bank Financial Companies :</b>	<b>45,733.5</b>	<b>39,369.7</b>	<b>49,030.0</b>	<b>44,302.7</b>	<b>42,047.8</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	2,566.9	6,235.3	6,098.0	6,429.3	5,624.9
(3) Insurance Companies	2,516.1	1,660.0	1,369.8	1,428.4	1,173.0
(4) Micro Finance	-	-	-	200.0	200.0
(5) Other NBFC's	40,650.5	31,474.4	41,562.2	36,244.9	35,049.9
<b>IV. Private Sector Enterprises :</b>	<b>2,240,767.9</b>	<b>2,096,078.9</b>	<b>2,221,542.0</b>	<b>2,193,624.0</b>	<b>2,386,470.9</b>
A. Agriculture, Hunting and Forestry	170,607.4	157,163.2	165,826.2	165,206.6	178,212.5
(1) Growing of crops	120,035.9	113,890.7	120,137.4	114,912.1	125,848.1
(2) Farming of animals	26,291.7	21,150.6	20,611.7	22,968.6	24,906.7
(3) Agricultural and animal husbandry	1,108.4	599.8	633.2	476.2	570.8
(4) Agricultural machinery and equipments	22,670.4	21,166.5	24,259.1	26,772.2	26,786.7
(5) Hunting, trapping, forestry & logging	501.0	355.6	184.8	77.4	100.1
B. Fishing and fish farming etc.	804.8	513.0	670.7	767.6	637.1
C. Mining and Quarrying	16,929.7	17,492.6	17,002.7	14,979.1	14,475.0
(1) Mining of coal	2,748.6	2,634.5	2,465.0	2,742.4	3,161.1
(2) Crude petroleum & natural gas	10,684.1	12,133.8	11,923.3	10,460.5	9,508.0
(3) Iron & non-ferrous metal ores	85.1	432.3	928.0	580.4	249.7
(4) Quarrying of stone, sand and clay	183.4	339.9	374.9	325.8	572.9
(5) Chemical, fertilizer, Salt etc.	3,228.5	1,952.0	1,311.4	870.1	983.2
D. Manufacturing	1,299,410.2	1,186,757.8	1,282,352.6	1,228,536.4	1,366,476.0
(1) Food products and beverages	216,289.8	197,478.2	190,828.4	214,265.2	222,018.1
(2) Tobacco products	893.0	285.2	2,040.1	2,278.8	4,236.6
(3) Textiles	516,595.0	464,471.9	526,332.6	456,139.9	554,403.8
i) Spinning, weaving, finishing of textiles	410,374.1	368,092.7	424,046.0	351,567.5	435,407.9
a) Spinning of fibers	246,284.8	211,995.7	255,267.8	202,128.3	248,974.4
b) Weaving of textiles	86,216.2	85,543.7	89,230.0	82,154.9	99,361.9
c) Finishing of textiles	77,873.1	70,553.3	79,548.3	67,284.3	87,071.6
ii) Made-up textile articles	44,915.0	43,073.9	46,306.3	51,329.2	53,405.8
iii) Knit wear	20,156.7	23,370.0	23,683.8	21,245.7	24,009.8
iv) Carpets and rugs	5,801.8	5,906.9	4,617.7	6,754.9	6,469.3
v) Other textiles n.e.s.	35,347.4	24,028.4	27,678.8	25,242.7	35,110.9
(4) Wearing apparel, readymade garments etc.	46,678.4	48,250.9	49,456.7	48,150.6	49,888.2

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

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All Banks

(End of Period: Million Rupees)

BORROWERS	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,876.1	18,173.0	18,026.8	17,121.6	18,452.7
i.) Tanning & dressing of leather, luggage, handbags etc.	10,310.0	9,978.4	9,895.0	9,288.3	9,769.0
ii.) Footwear	9,566.1	8,194.7	8,131.7	7,833.3	8,683.7
6) Wood and products of wood cork	1,921.9	2,023.0	1,919.3	1,890.1	2,673.2
7) Paper, paperboard and products	23,763.0	18,079.3	17,528.3	18,591.4	19,504.2
8) Printing, publishing and allied industries	8,936.0	9,197.9	8,397.5	7,586.4	6,969.7
9) Coke and refined petroleum products	22,763.3	20,522.7	21,737.1	23,652.9	26,761.5
10) Chemicals and chemical products	145,275.6	131,890.6	154,646.7	152,153.2	156,047.5
11) Rubber and plastics products	11,644.5	12,746.4	12,405.3	13,584.5	13,953.4
12) Other non-metallic mineral products	105,576.1	100,385.8	102,842.3	99,994.9	107,354.1
13) Basic metals	40,679.4	39,393.2	39,596.0	40,885.5	45,463.4
14) Fabricated metal products	10,138.9	8,730.6	9,528.5	11,371.5	12,961.0
15) Machinery and equipment	18,714.7	14,598.0	16,073.4	15,729.3	20,610.2
16) Office, accounting and computing machinery	317.2	111.2	128.1	38.2	32.7
17) Electrical machinery and apparatus	43,158.2	40,079.0	48,342.3	44,963.3	42,194.0
18) Radio, television and communication equipment and apparatus	3,091.9	3,108.3	3,693.3	3,045.1	3,394.0
19) Medical, precision and optical instruments, watches and clocks	9,122.4	5,565.0	5,555.0	7,555.6	7,836.6
20) Motor vehicles, trailers and semi-trailers	20,073.9	18,413.4	18,825.1	16,042.4	17,971.7
21) Other transport equipments	4,862.5	3,667.4	4,445.4	3,789.5	3,541.4
22) Furniture and fixture	1,951.6	1,539.4	1,941.3	2,206.9	1,784.5
23) Jewellery and related articles	1,873.8	994.5	1,277.1	1,031.9	923.1
24) Sports goods	4,422.5	5,094.8	4,638.1	4,220.4	4,410.1
25) Handicrafts	201.0	94.9	144.8	149.6	119.0
26) Other manufacturing n.e.s.	20,589.4	21,863.4	22,003.2	22,097.7	22,971.2
E. Ship breaking and waste / scrape (junk) etc.	2,659.4	4,928.0	3,380.2	4,906.3	7,111.1
F. Electricity, gas and water supply	146,983.2	152,197.2	179,560.4	209,776.8	231,997.6
G. Construction	78,450.4	68,892.1	64,985.6	65,825.6	69,536.2
1) Building	59,870.0	53,902.2	51,799.3	51,131.0	51,943.8
2) Infrastructure	18,580.3	14,989.9	13,186.3	14,694.6	17,592.4
H. Commerce and Trade	244,713.5	226,381.2	231,335.7	220,443.9	228,189.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,080.1	16,257.0	14,475.7	12,694.9	13,845.1
2) Wholesale and commission trade	146,162.7	129,310.3	129,131.3	120,150.7	123,438.5
i) Exports	41,944.9	33,547.5	39,468.0	33,432.4	40,330.2
ii) Imports	37,552.7	30,380.3	28,876.1	29,565.7	29,492.4
iii) Domestic whole sales	66,665.2	65,382.5	60,787.2	57,152.6	53,615.9
3) Retail trade	85,470.8	80,814.0	87,728.7	87,598.3	90,905.5
I. Hotels, restaurants and clubs etc	14,358.9	13,476.2	14,042.1	14,830.4	15,311.3
J. Transport, storage and communications	99,544.3	98,136.5	96,700.7	102,505.1	108,629.4
K. Real estate, renting and business activities	104,090.2	107,453.1	108,810.1	103,215.7	107,312.8
L. Education	6,027.6	5,389.5	5,773.5	8,202.7	7,397.2
M. Health and social work	6,340.9	6,192.9	5,950.3	5,516.6	5,765.1
N. Other community, social and personal service activities	14,937.8	20,858.6	18,342.1	21,519.3	17,954.1
O. Other private business n.e.s	34,909.6	30,246.9	26,809.1	27,391.8	27,466.6
<b>V. Trust Funds and Non Profit Institutions</b>	<b>13,606.1</b>	<b>12,258.5</b>	<b>13,223.6</b>	<b>13,309.6</b>	<b>16,363.8</b>
<b>VI. Personal</b>	<b>396,088.0</b>	<b>364,458.2</b>	<b>339,887.8</b>	<b>322,138.0</b>	<b>305,983.5</b>
A. Bank Employees	65,286.4	69,451.3	74,017.5	76,326.0	74,572.0
B. Consumer Financing	327,067.4	291,924.7	262,635.4	240,292.6	224,828.2
i) House building	64,191.0	61,151.6	58,713.0	54,140.5	50,812.3
ii) Transport	93,877.4	79,592.9	69,634.3	64,679.8	57,354.5
iii) Credit cards	41,092.8	35,535.1	31,257.4	28,280.5	25,797.3
iv) Consumer durable	5,537.8	546.6	176.7	512.8	473.4
v) Personal loans	122,368.4	115,098.4	102,853.9	92,679.0	90,390.8
C. Other Personal	3,734.3	3,082.2	3,235.0	5,519.4	6,583.3
<b>VII. Others</b>	<b>22,835.1</b>	<b>9,765.2</b>	<b>9,401.3</b>	<b>11,084.7</b>	<b>17,591.6</b>
<b>TOTAL</b>	<b>3,056,394.0</b>	<b>3,080,346.3</b>	<b>3,191,891.3</b>	<b>3,174,463.4</b>	<b>3,306,362.2</b>

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>406,735.0</b>	<b>348,529.8</b>	<b>461,675.9</b>	<b>423,364.0</b>	<b>492,151.6</b>
A. Federal Government:	192,151.0	163,614.0	218,910.7	248,365.5	253,023.8
(1) Commodity Operations	183,252.8	153,089.7	194,758.3	222,578.2	226,113.7
(2) Others	8,898.2	10,524.3	24,152.4	25,787.3	26,910.1
B. Provincial Governments:	214,584.0	184,915.8	242,765.2	174,998.5	239,127.8
(1) Commodity Operations	214,235.2	184,532.4	241,718.5	174,024.2	238,145.7
(2) Others	348.7	383.4	1,046.7	974.3	982.1
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>171,002.7</b>	<b>135,888.4</b>	<b>312,301.8</b>	<b>349,623.1</b>	<b>350,227.1</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	39,008.0	40,992.3	37,082.2	44,931.6	51,778.6
(4) Construction	-	-	-	-	-
(5) Utilities	33,718.3	14,426.7	13,898.5	15,607.3	16,805.7
(6) Commerce	18,197.6	14,246.1	41,068.4	43,516.4	25,450.5
(7) Transport, Storage & Communication	46,714.6	62,231.5	69,203.7	84,322.6	94,247.5
(8) Services	314.6	260.7	356.5	223.7	157.2
(9) Others	33,049.6	3,731.1	150,692.6	161,021.6	161,787.6
<b>III. Non-Bank Financial Companies :</b>	<b>40,181.7</b>	<b>43,447.7</b>	<b>44,209.7</b>	<b>45,324.4</b>	<b>47,626.0</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	4,928.1	6,210.8	6,726.9	9,480.2	11,124.6
(3) Insurance Companies	1,029.0	718.0	660.0	335.9	372.9
(4) Micro Finance	200.0	200.0	100.0	100.0	100.0
(5) Other NBFC's	34,024.7	36,318.9	36,722.8	35,408.3	36,028.5
<b>IV. Private Sector Enterprises :</b>	<b>2,364,473.6</b>	<b>2,459,754.4</b>	<b>2,393,109.2</b>	<b>2,539,961.3</b>	<b>2,414,242.4</b>
A. Agriculture, Hunting and Forestry	179,946.5	187,134.8	199,001.6	212,539.3	220,943.4
(1) Growing of crops	127,897.6	135,777.3	144,465.8	153,318.1	161,157.4
(2) Farming of animals	26,648.8	28,530.7	30,214.5	34,231.0	34,271.5
(3) Agricultural and animal husbandry	401.1	410.4	432.3	880.1	532.3
(4) Agricultural machinery and equipments	24,812.0	22,258.6	23,666.9	23,494.6	24,410.0
(5) Hunting, trapping, forestry & logging	187.0	157.9	222.1	615.5	572.2
B. Fishing and fish farming etc.	470.6	613.8	505.3	443.8	726.6
C. Mining and Quarrying	16,298.4	15,840.8	15,105.2	15,634.8	20,234.6
(1) Mining of coal	3,177.5	3,301.1	2,939.1	2,610.0	1,944.3
(2) Crude petroleum & natural gas	11,629.1	10,696.8	10,447.9	10,211.5	16,896.0
(3) Iron & non-ferrous metal ores	488.4	589.9	259.6	367.4	348.1
(4) Quarrying of stone, sand and clay	460.2	401.6	387.2	492.4	365.2
(5) Chemical, fertilizer, Salt etc.	543.2	851.4	1,071.4	1,953.5	681.0
D. Manufacturing	1,343,695.1	1,396,264.4	1,349,323.1	1,449,442.0	1,407,762.9
(1) Food products and beverages	274,994.8	258,737.4	280,928.2	294,238.3	312,840.1
(2) Tobacco products	3,136.5	3,301.5	3,537.7	3,336.8	3,355.1
(3) Textiles	492,062.0	524,555.2	478,094.8	545,064.6	499,667.8
i) Spinning, weaving, finishing of textiles	377,929.4	411,858.4	369,993.7	434,830.2	386,103.5
a) Spinning of fibers	213,381.9	239,874.6	210,915.3	254,135.5	211,726.4
b) Weaving of textiles	89,351.1	87,522.6	83,219.4	93,652.8	89,430.3
c) Finishing of textiles	75,196.5	84,461.2	75,859.0	87,041.9	84,946.8
ii) Made-up textile articles	47,131.1	46,017.5	43,283.2	51,053.4	48,335.4
iii) Knit wear	25,598.8	26,112.8	24,144.3	23,431.3	24,426.7
iv) Carpets and rugs	6,800.5	7,547.7	5,460.2	4,936.9	4,625.0
v) Other textiles n.e.s.	34,602.2	33,018.8	35,213.3	30,812.8	36,177.2
(4) Wearing apparel, readymade garments etc.	49,473.4	50,874.2	47,779.3	49,934.8	49,749.3

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,091.0	22,542.8	20,629.6	20,964.3	20,075.0
i.) Tanning & dressing of leather, luggage, handbags etc.	12,030.1	12,672.6	10,414.3	10,680.1	10,305.8
ii.) Footwear	10,060.8	9,870.2	10,215.2	10,284.3	9,769.2
6) Wood and products of wood cork	3,307.9	2,801.3	3,055.7	3,997.9	3,576.8
7) Paper, paperboard and products	23,543.5	24,033.5	22,463.7	28,395.1	25,409.4
8) Printing, publishing and allied industries	7,165.1	6,941.7	6,652.1	6,075.8	6,498.2
9) Coke and refined petroleum products	31,284.1	34,219.6	30,584.5	41,461.9	35,700.8
10) Chemicals and chemical products	154,521.0	161,646.2	174,768.7	165,771.7	170,740.4
11) Rubber and plastics products	14,126.3	16,430.0	15,777.3	22,578.1	22,028.9
12) Other non-metallic mineral products	93,440.1	95,215.2	75,154.0	68,641.3	59,630.3
13) Basic metals	43,158.9	52,141.6	56,891.9	61,824.2	62,723.8
14) Fabricated metal products	12,382.3	13,973.4	12,587.8	11,640.9	12,777.0
15) Machinery and equipment	19,175.0	20,436.8	14,213.5	18,281.6	16,204.4
16) Office, accounting and computing machinery	31.1	284.4	325.9	290.8	257.7
17) Electrical machinery and apparatus	37,980.0	43,434.7	41,071.5	43,398.6	40,939.7
18) Radio, television and communication equipment and apparatus	3,207.2	3,440.7	3,979.5	5,188.6	4,535.3
19) Medical, precision and optical instruments, watches and clocks	8,214.2	7,931.9	8,014.3	7,090.3	6,931.5
20) Motor vehicles, trailers and semi-trailers	16,308.2	19,978.7	18,707.1	17,406.1	15,357.4
21) Other transport equipments	3,120.5	2,917.6	3,424.6	3,803.6	3,320.7
22) Furniture and fixture	2,203.7	1,449.2	1,748.8	1,180.3	1,233.1
23) Jewellery and related articles	864.0	825.8	676.4	546.3	777.3
24) Sports goods	5,178.3	5,419.3	5,100.2	4,761.2	4,718.5
25) Handicrafts	164.1	94.6	106.1	91.5	69.3
26) Other manufacturing n.e.s.	22,561.8	22,637.0	23,049.8	23,477.5	28,645.1
E. Ship breaking and waste / scrape (junk) etc.	7,212.4	9,392.3	12,620.1	17,715.5	14,806.0
F. Electricity, gas and water supply	263,825.7	292,414.9	271,860.4	280,953.2	218,793.0
G. Construction	66,211.1	66,669.3	53,026.8	52,959.4	52,251.5
1) Building	50,019.9	49,408.6	40,032.0	37,754.2	36,028.7
2) Infrastructure	16,191.2	17,260.7	12,994.9	15,205.2	16,222.8
H. Commerce and Trade	203,351.8	209,246.8	200,280.3	213,565.7	201,630.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	10,351.1	14,503.5	16,738.2	13,285.7	14,460.3
2) Wholesale and commission trade	108,050.5	105,951.5	100,931.0	107,221.6	99,327.2
i) Exports	34,826.4	34,044.1	27,810.9	30,964.0	27,597.3
ii) Imports	24,083.7	22,763.4	25,522.2	24,243.5	19,776.5
iii) Domestic whole sales	49,140.4	49,143.9	47,597.9	52,014.1	51,953.4
3) Retail trade	84,950.2	88,791.9	82,611.2	93,058.3	87,843.3
I. Hotels, restaurants and clubs etc	14,026.0	14,807.7	14,804.2	14,779.0	14,265.8
J. Transport, storage and communications	106,391.5	98,942.9	110,881.6	109,077.7	88,539.8
K. Real estate, renting and business activities	103,374.8	105,458.4	103,966.7	108,879.2	97,418.4
L. Education	6,308.9	5,350.6	6,204.8	6,160.7	6,012.3
M. Health and social work	5,529.6	5,266.4	5,658.1	5,987.5	5,448.6
N. Other community, social and personal service activities	16,004.3	17,302.5	14,473.0	13,063.3	12,748.5
O. Other private business n.e.s	31,826.9	35,048.7	35,398.0	38,760.4	52,660.4
<b>V. Trust Funds and Non Profit Institutions</b>	<b>18,028.7</b>	<b>19,782.2</b>	<b>18,003.6</b>	<b>18,015.7</b>	<b>17,024.6</b>
<b>VI. Personal</b>	<b>294,017.6</b>	<b>285,931.9</b>	<b>285,133.7</b>	<b>295,181.1</b>	<b>305,843.6</b>
A. Bank Employees	76,409.8	75,370.2	72,975.9	80,518.4	83,214.1
B. Consumer Financing	213,153.6	205,025.0	204,943.7	206,358.5	213,742.0
i) House building	47,671.0	44,692.9	40,967.7	40,197.6	39,011.7
ii) Transport	50,672.7	46,480.7	45,352.1	45,847.4	50,661.3
iii) Credit cards	24,625.7	23,142.0	22,934.1	24,372.8	21,796.7
iv) Consumer durable	309.0	395.3	452.2	334.8	225.4
v) Personal loans	89,875.2	90,314.1	95,237.6	95,605.8	102,047.0
C. Other Personal	4,454.1	5,536.8	7,214.1	8,304.2	8,887.6
<b>VII. Others</b>	<b>16,382.8</b>	<b>16,858.3</b>	<b>15,570.5</b>	<b>17,066.6</b>	<b>14,667.2</b>
<b>TOTAL</b>	<b>3,310,822.0</b>	<b>3,310,192.5</b>	<b>3,530,004.4</b>	<b>3,688,536.3</b>	<b>3,641,782.5</b>

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2013	2014		2015	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>406,799.9</b>	<b>514,434.7</b>	<b>472,291.1</b>	<b>575,358.9</b>	<b>537,517.2</b>
A. Federal Government:	229,162.1	243,477.4	217,048.2	214,961.2	226,317.2
(1) Commodity Operations	204,802.7	220,693.6	201,471.0	196,190.7	212,303.8
(2) Others	24,359.4	22,783.7	15,577.2	18,770.5	14,013.4
B. Provincial Governments:	177,637.8	270,957.3	255,242.9	360,397.7	311,200.0
(1) Commodity Operations	176,527.1	269,121.4	254,046.2	359,042.4	310,202.1
(2) Others	1,110.6	1,835.9	1,196.8	1,355.3	998.0
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>427,896.8</b>	<b>450,618.7</b>	<b>525,553.9</b>	<b>531,130.8</b>	<b>570,161.6</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	70,731.1	48,954.4	59,478.1	43,868.6	57,342.5
(4) Construction	-	-	-	-	-
(5) Utilities	16,935.2	27,561.4	26,442.9	46,091.1	25,990.3
(6) Commerce	79,968.7	91,072.2	122,699.4	97,183.4	109,637.5
(7) Transport, Storage & Communication	87,365.9	91,398.7	95,717.2	93,192.3	165,476.7
(8) Services	297.9	300.9	477.0	788.0	672.0
(9) Others	172,598.0	191,331.1	220,739.4	250,007.2	211,042.7
<b>III. Non-Bank Financial Companies :</b>	<b>42,602.8</b>	<b>46,506.1</b>	<b>44,546.0</b>	<b>47,684.3</b>	<b>50,334.3</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	12,304.6	10,984.1	10,838.3	11,162.9	13,593.8
(3) Insurance Companies	415.0	851.9	1,660.0	921.9	1,187.5
(4) Micro Finance	-	-	500.0	900.0	2,732.4
(5) Other NBFC's	29,883.2	34,670.1	31,547.7	34,699.5	32,820.6
<b>IV. Private Sector Enterprises :</b>	<b>2,683,800.9</b>	<b>2,695,477.5</b>	<b>2,895,808.1</b>	<b>2,859,513.8</b>	<b>3,168,428.4</b>
A. Agriculture, Hunting and Forestry	238,176.4	252,679.1	270,245.7	285,362.9	302,948.3
(1) Growing of crops	171,731.6	177,356.2	185,726.3	196,409.9	204,793.2
(2) Farming of animals	38,258.2	44,789.5	54,115.9	58,582.8	65,035.4
(3) Agricultural and animal husbandry	1,242.6	1,601.6	1,480.3	633.1	1,668.7
(4) Agricultural machinery and equipments	26,369.0	28,010.7	28,471.8	28,932.5	31,169.3
(5) Hunting, trapping, forestry & logging	575.0	921.1	451.4	804.7	281.7
B. Fishing and fish farming etc.	749.5	994.5	1,153.6	922.5	1,024.6
C. Mining and Quarrying	21,028.9	18,726.0	21,073.2	20,342.3	23,562.3
(1) Mining of coal	1,583.2	1,554.0	2,450.3	1,708.8	1,965.9
(2) Crude petroleum & natural gas	18,161.4	15,834.1	17,013.5	16,747.5	18,642.5
(3) Iron & non-ferrous metal ores	322.8	216.9	364.7	321.1	424.9
(4) Quarrying of stone, sand and clay	364.6	170.5	239.7	265.8	391.8
(5) Chemical, fertilizer, Salt etc.	597.0	950.6	1,005.0	1,299.1	2,137.3
D. Manufacturing	1,582,138.9	1,595,278.9	1,711,165.7	1,652,390.7	1,830,017.6
(1) Food products and beverages	338,725.0	410,762.4	424,599.7	425,347.5	446,443.1
(2) Tobacco products	4,035.7	3,093.4	2,429.7	1,721.9	6,083.5
(3) Textiles	602,165.5	535,565.7	600,856.7	533,052.1	606,856.4
i) Spinning, weaving, finishing of textiles	475,332.0	424,244.4	470,957.8	412,498.5	458,416.4
a) Spinning of fibers	265,027.8	232,145.9	258,119.6	233,402.1	255,248.1
b) Weaving of textiles	107,994.5	96,619.6	106,719.7	91,133.7	102,913.5
c) Finishing of textiles	102,309.8	95,478.9	106,118.5	87,962.7	100,254.9
ii) Made-up textile articles	53,779.0	48,485.3	54,369.4	54,923.2	69,995.8
iii) Knit wear	23,467.6	27,797.0	30,771.9	27,979.4	27,279.7
iv) Carpets and rugs	5,055.5	3,714.1	4,174.1	3,143.5	3,157.4
v) Other textiles n.e.s.	44,531.3	31,325.0	40,583.4	34,507.4	48,007.0
(4) Wearing apparel, readymade garments etc.	53,168.1	53,528.1	57,098.3	50,807.0	52,309.4

## 5.1 Classification of Scheduled Banks' Advances by Borrowers

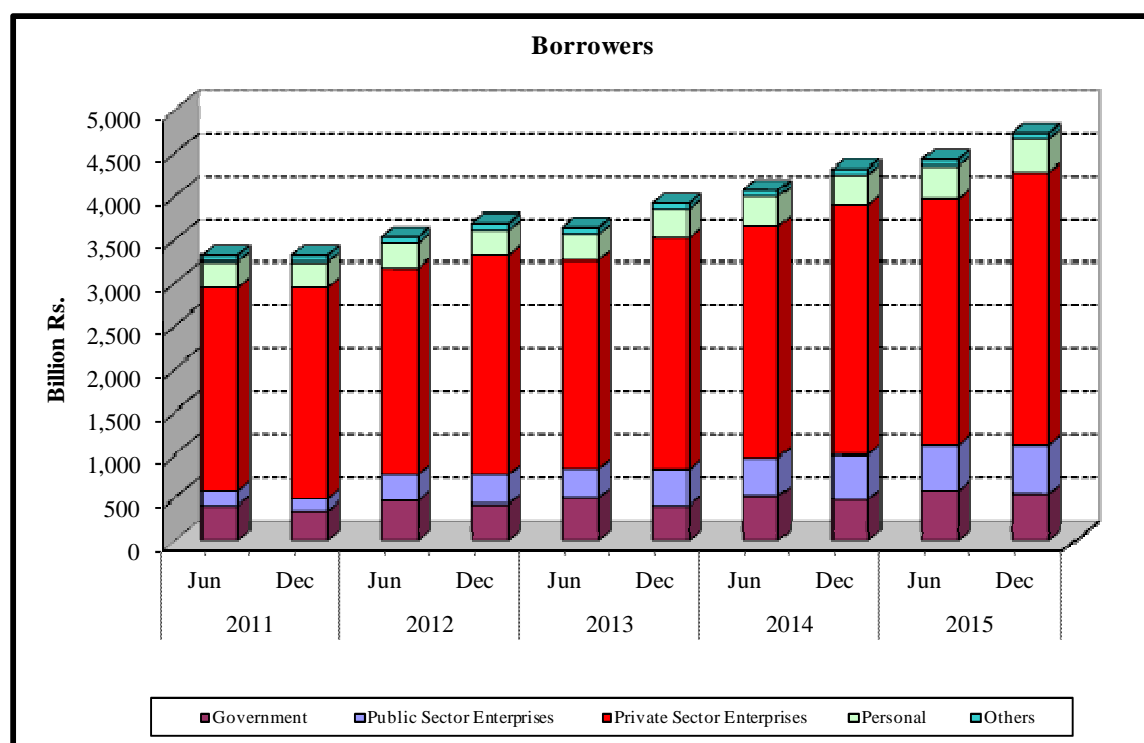
All Banks

(End of Period: Million Rupees)

BORROWERS	2013	2014		2015	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,684.9	20,568.9	22,474.7	21,892.2	19,995.4
i.) Tanning & dressing of leather, luggage, handbags etc.	12,699.2	8,885.0	10,677.1	9,304.5	9,392.6
ii.) Footwear	10,985.7	11,684.0	11,797.6	12,587.7	10,602.8
6) Wood and products of wood cork	3,212.2	2,350.2	2,308.3	1,911.5	1,382.0
7) Paper, paperboard and products	31,029.5	33,093.3	31,749.3	31,058.3	32,615.8
8) Printing, publishing and allied industries	7,137.8	6,855.3	8,371.7	6,465.8	7,487.8
9) Coke and refined petroleum products	41,831.2	40,133.4	53,343.4	57,380.6	77,452.5
10) Chemicals and chemical products	172,102.8	194,931.1	192,124.0	204,690.8	262,235.3
11) Rubber and plastics products	26,450.4	25,057.2	25,863.0	24,845.5	25,071.4
12) Other non-metallic mineral products	64,796.1	51,821.7	56,731.1	74,575.7	75,530.7
13) Basic metals	68,439.9	72,508.2	81,619.2	76,618.3	77,415.5
14) Fabricated metal products	15,470.0	12,493.9	12,613.8	10,243.0	9,847.8
15) Machinery and equipment	17,748.8	18,710.5	23,680.2	27,749.1	20,496.6
16) Office, accounting and computing machinery	376.8	609.7	641.3	966.2	984.2
17) Electrical machinery and apparatus	53,809.0	54,077.2	48,141.1	44,861.2	51,094.6
18) Radio, television and communication equipment and apparatus	4,058.3	3,542.0	3,671.4	3,209.7	3,910.7
19) Medical, precision and optical instruments, watches and clocks	4,102.8	3,727.1	5,314.8	5,013.3	4,801.0
20) Motor vehicles, trailers and semi-trailers	16,214.6	18,212.5	20,541.0	17,526.3	18,982.0
21) Other transport equipments	3,963.5	3,541.4	4,429.8	3,972.8	4,017.7
22) Furniture and fixture	1,317.3	2,104.1	1,817.1	1,576.0	1,183.1
23) Jewellery and related articles	519.8	549.3	615.4	660.0	631.0
24) Sports goods	4,805.5	5,192.3	5,428.6	4,674.7	4,443.3
25) Handicrafts	73.2	88.5	412.8	101.2	61.7
26) Other manufacturing n.e.s.	22,900.0	22,161.4	24,289.3	21,470.2	18,685.2
E. Ship breaking and waste / scrape (junk) etc.	17,840.9	14,765.9	22,174.6	25,781.5	19,810.1
F. Electricity, gas and water supply	253,154.5	267,296.9	257,949.6	256,015.3	277,759.9
G. Construction	54,705.5	48,293.0	60,192.5	64,370.8	85,328.6
1) Building	38,315.0	36,701.6	38,443.7	44,715.9	50,747.7
2) Infrastructure	16,390.5	11,591.3	21,748.7	19,654.9	34,580.9
H. Commerce and Trade	234,292.0	215,865.4	233,198.6	228,458.4	252,366.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,399.7	13,209.2	13,256.8	13,315.7	6,609.9
2) Wholesale and commission trade	115,188.8	103,295.0	117,675.6	118,584.0	130,468.1
i) Exports	27,412.0	22,999.4	29,545.0	27,423.8	22,160.5
ii) Imports	28,212.2	21,549.2	23,541.1	20,404.4	26,325.6
iii) Domestic whole sales	59,564.5	58,746.4	64,589.4	70,755.8	81,982.0
3) Retail trade	104,703.5	99,361.1	102,266.2	96,558.6	115,288.7
I. Hotels, restaurants and clubs etc	14,938.5	15,291.7	18,954.5	21,254.3	24,673.4
J. Transport, storage and communications	88,731.3	113,862.4	121,968.3	138,405.1	156,077.8
K. Real estate, renting and business activities	104,542.8	87,916.5	101,132.7	96,141.4	111,955.1
L. Education	6,025.7	7,364.3	8,454.5	9,540.4	11,042.1
M. Health and social work	6,253.2	6,420.7	5,822.3	4,680.4	4,271.5
N. Other community, social and personal service activities	15,155.4	15,563.5	19,319.4	18,541.2	24,838.8
O. Other private business n.e.s	46,067.4	35,158.7	43,003.0	37,306.6	42,751.6
<b>V. Trust Funds and Non Profit Institutions</b>	<b>14,042.4</b>	<b>8,217.0</b>	<b>11,289.1</b>	<b>13,957.9</b>	<b>12,695.1</b>
<b>VI. Personal</b>	<b>323,784.5</b>	<b>337,622.0</b>	<b>355,530.7</b>	<b>381,655.0</b>	<b>392,134.9</b>
A. Bank Employees	85,183.9	86,424.4	92,979.4	98,549.7	99,187.6
B. Consumer Financing	229,141.0	242,246.0	249,059.1	275,316.6	285,064.5
i) House building	39,420.5	39,511.1	39,762.1	41,261.6	43,246.5
ii) Transport	56,389.2	63,804.8	71,062.5	83,442.7	97,117.0
iii) Credit cards	21,195.9	22,782.0	22,681.6	23,857.0	24,705.9
iv) Consumer durable	260.8	280.8	212.1	210.9	710.4
v) Personal loans	111,874.6	115,867.3	115,340.9	126,544.4	119,284.7
C. Other Personal	9,459.7	8,951.7	13,492.1	7,788.7	7,882.8
<b>VII. Others</b>	<b>16,925.4</b>	<b>15,169.0</b>	<b>11,391.7</b>	<b>14,991.0</b>	<b>5,767.3</b>
<b>TOTAL</b>	<b>3,915,852.7</b>	<b>4,068,044.8</b>	<b>4,316,410.7</b>	<b>4,424,291.6</b>	<b>4,737,038.9</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	2006		2007		2008
	Jun.	Dec.	Jun	Dec	Jun.
<b>I. Government:</b>	<b>107,132.8</b>	<b>93,722.1</b>	<b>100,212.8</b>	<b>77,611.5</b>	<b>133,084.3</b>
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,750.6	87,575.5
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,886.8
(2) Others	4,573.0	5,297.8	4,784.4	5,511.7	5,688.7
B. Provincial Governments:	53,310.0	35,245.6	40,763.4	24,860.9	45,508.7
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5
(2) Others	836.4	867.4	1,050.5	842.4	1,137.2
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>95,021.3</b>	<b>96,936.2</b>	<b>115,343.6</b>	<b>125,398.9</b>	<b>107,911.8</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-
(2) Mining & Quarrying	175.4	1,279.7	100.6	11.1	-
(3) Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3
(4) Construction	-	-	-	-	-
(5) Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9
(6) Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8
(7) Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7
(8) Services	31.0	32.2	38.3	678.4	220.1
(9) Others	-	-	-	-	-
<b>III. Non-Bank Financial Companies:</b>	<b>53,442.8</b>	<b>55,217.4</b>	<b>47,986.9</b>	<b>52,258.5</b>	<b>44,579.6</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0
(3) Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9
(4) Micro Finance	200.0	315.0	-	209.7	-
(5) Other NBFC's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7
<b>IV. Private Sector Enterprises :</b>	<b>1,362,950.1</b>	<b>1,561,109.9</b>	<b>1,587,419.0</b>	<b>1,801,676.1</b>	<b>1,982,770.5</b>
A. Agriculture, Hunting and Forestry	63,851.0	71,240.2	73,656.3	85,075.1	79,809.9
(1) Growing of crops	46,250.9	52,295.1	55,730.7	64,965.0	58,955.5
(2) Farming of animals	5,956.9	6,737.7	8,425.9	11,752.1	12,379.6
(3) Agricultural and animal husbandry	565.4	1,356.2	580.2	1,106.6	694.7
(4) Agricultural machinery and equipments	10,986.8	10,723.5	8,820.0	7,126.9	7,717.3
(5) Hunting, trapping, forestry & logging	91.0	127.8	99.4	124.4	62.8
B. Fishing and fish farming etc.	1,041.7	1,292.3	1,614.7	737.3	682.7
C. Mining and Quarrying	10,320.1	11,177.4	11,618.2	14,354.9	16,732.8
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,930.9	2,509.9
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,582.5	8,986.5	12,716.8
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1
(5) Chemical, fertilizer, Salt etc.	536.5	2,173.9	1,914.6	2,585.7	1,254.9
D. Manufacturing	855,489.8	960,585.2	947,896.1	1,085,133.2	1,170,025.3
(1) Food products and beverages	139,660.5	141,786.2	157,789.6	172,048.8	181,889.0
(2) Tobacco products	715.7	2,153.9	1,044.4	1,718.7	585.5
(3) Textiles	413,807.3	464,428.2	419,976.4	480,796.0	512,712.6
i) Spinning, weaving, finishing of textiles	342,283.0	383,911.4	335,826.2	380,631.6	410,950.1
a) Spinning of fibers	210,561.2	235,951.7	201,271.0	220,813.4	235,865.3
b) Weaving of textiles	64,021.2	73,036.2	76,075.7	83,261.6	95,277.2
c) Finishing of textiles	67,700.6	74,923.5	58,479.5	76,556.7	79,807.6
ii) Made-up textile articles	39,030.0	44,333.7	44,568.5	43,342.5	46,112.1
iii) Knit wear	15,093.8	16,760.1	18,401.2	19,984.7	21,839.7
iv) Carpets and rugs	4,681.9	4,206.1	4,233.3	7,024.7	8,905.2
v) Other textiles n.e.s.	12,718.7	15,217.0	16,947.3	29,812.6	24,905.5
(4) Wearing apparel, readymade garments etc.	29,613.4	32,435.4	40,115.8	45,146.9	46,433.3

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

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

### Commercial Banks

(End of Period: Million Rupees)

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

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun	Dec
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,588.5	17,917.3	17,739.6	16,958.3	18,249.5
i.) Tanning & dressing of leather, luggage, handbags etc.	10,208.4	9,846.0	9,747.9	9,203.6	9,638.1
ii.) Footwear	9,380.0	8,071.2	7,991.7	7,754.7	8,611.4
6) Wood and products of wood cork	1,809.5	1,948.4	1,866.9	1,822.4	2,596.7
7) Paper, paperboard and products	23,501.6	17,766.9	17,329.1	18,390.0	19,228.4
8) Printing, publishing and allied industries	8,903.2	9,125.9	8,340.2	7,509.3	6,871.3
9) Coke and refined petroleum products	22,672.7	20,466.2	21,684.9	23,605.9	26,742.7
10) Chemicals and chemical products	144,735.3	131,234.3	153,747.4	150,980.5	154,910.8
11) Rubber and plastics products	11,402.2	12,518.4	12,138.6	13,295.7	13,675.9
12) Other non-metallic mineral products	105,142.2	99,873.8	102,102.8	99,269.5	106,666.3
13) Basic metals	40,234.8	38,884.8	39,185.8	40,529.4	45,016.4
14) Fabricated metal products	10,125.5	8,702.9	9,463.5	11,310.5	12,857.5
15) Machinery and equipment	18,646.6	14,522.6	15,928.2	15,641.2	20,523.7
16) Office, accounting and computing machinery	317.2	110.4	123.0	36.3	30.8
17) Electrical machinery and apparatus	43,108.0	40,019.9	48,286.7	44,919.9	42,160.0
18) Radio, television and communication equipment and apparatus	3,091.9	3,093.7	3,674.1	3,027.0	3,375.8
19) Medical, precision and optical instruments, watches and clocks	9,019.4	5,470.2	5,517.0	7,528.6	7,793.1
20) Motor vehicles, trailers and semi-trailers	20,045.1	18,359.0	18,683.6	15,867.4	17,808.6
21) Other transport equipments	4,784.9	3,584.0	4,445.2	3,789.5	3,533.2
22) Furniture and fixture	1,811.2	1,353.2	1,755.5	2,046.6	1,695.7
23) Jewellery and related articles	1,837.2	929.3	1,219.9	968.8	862.3
24) Sports goods	4,409.4	5,077.0	4,624.8	4,197.5	4,383.3
25) Handicrafts	201.0	81.1	131.2	135.2	104.6
26) Other manufacturing n.e.s.	19,342.7	21,572.9	21,896.6	22,005.4	22,906.5
E. Ship breaking and waste / scrape (junk) etc.	2,659.4	4,927.7	3,379.9	4,906.1	7,110.6
F. Electricity, gas and water supply	146,868.0	152,092.0	179,471.7	209,654.6	231,984.2
G. Construction	78,177.4	68,638.1	64,805.8	65,651.2	69,295.9
1) Building	59,663.7	53,707.4	51,669.9	50,994.6	51,742.3
2) Infrastructure	18,513.7	14,930.7	13,135.9	14,656.7	17,553.5
H. Commerce and Trade	240,872.3	222,540.8	227,537.2	216,685.8	224,475.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	10,063.3	15,870.3	14,093.8	12,313.6	13,474.4
2) Wholesale and commission trade	146,026.0	129,072.1	128,826.0	119,907.4	123,222.1
i) Exports	41,944.2	33,546.8	39,467.3	33,431.8	40,329.6
ii) Imports	37,547.0	30,375.3	28,871.3	29,565.7	29,484.6
iii) Domestic whole sales	66,534.8	65,150.0	60,487.3	56,910.0	53,408.0
3) Retail trade	84,783.0	77,598.4	84,617.4	84,464.7	87,779.1
I. Hotels, restaurants and clubs etc	14,171.2	13,286.8	13,818.6	14,403.9	15,064.5
J. Transport, storage and communications	99,280.3	97,884.3	96,402.3	102,261.2	108,375.5
K. Real estate, renting and business activities	103,625.2	106,773.9	108,280.9	102,732.3	106,788.7
L. Education	5,931.2	5,306.5	5,675.5	8,113.6	7,287.2
M. Health and social work	6,275.9	6,120.2	5,881.5	5,376.8	5,708.4
N. Other community, social and personal service activities	12,343.4	17,221.4	14,509.2	17,963.3	17,930.3
O. Other private business n.e.s	34,062.0	29,405.6	25,978.6	26,693.0	26,667.8
<b>V. Trust Funds and Non Profit Institutions</b>	<b>13,481.0</b>	<b>12,097.6</b>	<b>13,206.0</b>	<b>13,299.6</b>	<b>16,363.8</b>
<b>VI. Personal</b>	<b>391,978.3</b>	<b>360,909.3</b>	<b>336,299.1</b>	<b>318,678.3</b>	<b>302,718.0</b>
A. Bank Employees	61,515.7	65,972.3	70,505.0	73,014.6	71,434.4
B. Consumer Financing	326,767.5	291,865.6	262,564.5	240,154.4	224,717.7
i) House building	64,188.9	61,150.6	58,712.4	54,139.0	50,812.3
ii) Transport	93,762.6	79,567.6	69,606.4	64,657.6	57,311.3
iii) Credit cards	41,092.8	35,535.1	31,257.4	28,280.2	25,797.3
iv) Consumer durable	5,487.2	523.7	144.9	472.5	435.9
v) Personal loans	122,236.0	115,088.6	102,843.4	92,605.0	90,361.0
C. Other Personal	3,695.1	3,071.4	3,229.6	5,509.4	6,565.9
<b>VII. Others</b>	<b>22,113.5</b>	<b>9,627.8</b>	<b>9,306.7</b>	<b>10,791.4</b>	<b>17,396.8</b>
<b>TOTAL</b>	<b>2,955,517.4</b>	<b>2,974,932.4</b>	<b>3,080,577.6</b>	<b>3,060,054.9</b>	<b>3,192,404.1</b>

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>I. Government:</b>	<b>406,735.0</b>	<b>348,529.8</b>	<b>461,675.9</b>	<b>423,364.0</b>	<b>492,151.6</b>
A. Federal Government:	192,151.0	163,614.0	218,910.7	248,365.5	253,023.8
(1) Commodity Operations	183,252.8	153,089.7	194,758.3	222,578.2	226,113.7
(2) Others	8,898.2	10,524.3	24,152.4	25,787.3	26,910.1
B. Provincial Governments:	214,584.0	184,915.8	242,765.2	174,998.5	239,127.8
(1) Commodity Operations	214,235.2	184,532.4	241,718.5	174,024.2	238,145.7
(2) Others	348.7	383.4	1,046.7	974.3	982.1
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>171,002.7</b>	<b>135,888.4</b>	<b>312,301.8</b>	<b>349,623.1</b>	<b>350,227.1</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	39,008.0	40,992.3	37,082.2	44,931.6	51,778.6
(4) Construction	-	-	-	-	-
(5) Utilities	33,718.3	14,426.7	13,898.5	15,607.3	16,805.7
(6) Commerce	18,197.6	14,246.1	41,068.4	43,516.4	25,450.5
(7) Transport, Storage & Communication	46,714.6	62,231.5	69,203.7	84,322.6	94,247.5
(8) Services	314.6	260.7	356.5	223.7	157.2
(9) Others	33,049.6	3,731.1	150,692.6	161,021.6	161,787.6
<b>III. Non-Bank Financial Companies:</b>	<b>40,063.9</b>	<b>43,332.4</b>	<b>44,108.5</b>	<b>45,266.6</b>	<b>47,595.9</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	4,928.1	6,210.8	6,726.9	9,480.2	11,124.6
(3) Insurance Companies	1,029.0	718.0	660.0	335.9	372.9
(4) Micro Finance	200.0	200.0	100.0	100.0	100.0
(5) Other NBFC's	33,906.8	36,203.6	36,621.6	35,350.5	35,998.4
<b>IV. Private Sector Enterprises :</b>	<b>2,254,203.3</b>	<b>2,350,319.7</b>	<b>2,278,790.5</b>	<b>2,424,575.9</b>	<b>2,295,685.6</b>
A. Agriculture, Hunting and Forestry	83,827.9	92,054.5	99,356.0	112,120.3	117,490.9
(1) Growing of crops	70,053.0	78,239.3	84,776.6	92,621.4	98,942.9
(2) Farming of animals	9,269.7	10,320.0	10,283.6	14,241.0	13,321.5
(3) Agricultural and animal husbandry	401.1	410.4	432.3	880.1	532.3
(4) Agricultural machinery and equipments	3,919.7	2,929.2	3,644.2	3,766.0	4,125.4
(5) Hunting, trapping, forestry & logging	184.4	155.6	219.2	611.7	568.8
B. Fishing and fish farming etc.	443.8	586.4	477.9	415.5	698.7
C. Mining and Quarrying	16,209.3	15,752.7	15,017.2	15,546.8	20,146.6
(1) Mining of coal	3,111.1	3,235.6	2,873.7	2,544.6	1,878.9
(2) Crude petroleum & natural gas	11,629.1	10,696.8	10,447.9	10,211.5	16,896.0
(3) Iron & non-ferrous metal ores	488.4	589.9	259.6	367.4	348.1
(4) Quarrying of stone, sand and clay	444.9	386.3	371.9	477.1	349.9
(5) Chemical, fertilizer, Salt etc.	535.8	844.0	1,064.0	1,946.2	673.7
D. Manufacturing	1,335,610.7	1,388,247.3	1,341,318.7	1,441,429.8	1,399,824.8
(1) Food products and beverages	273,983.2	257,738.1	279,906.1	293,224.1	311,840.1
(2) Tobacco products	3,136.2	3,301.3	3,537.6	3,336.6	3,355.0
(3) Textiles	489,013.6	521,540.6	475,057.2	542,037.6	496,631.1
i) Spinning, weaving, finishing of textiles	375,437.3	409,406.3	367,525.7	432,370.0	383,631.5
a) Spinning of fibers	211,803.5	238,280.7	209,310.3	252,587.0	210,163.8
b) Weaving of textiles	89,201.9	87,384.3	83,088.1	93,524.2	89,308.0
c) Finishing of textiles	74,432.0	83,741.3	75,127.3	86,258.8	84,159.7
ii) Made-up textile articles	47,120.1	46,001.9	43,264.8	51,039.3	48,322.0
iii) Knit wear	25,112.7	25,626.8	23,658.3	22,945.2	23,940.1
iv) Carpets and rugs	6,796.0	7,543.2	5,455.5	4,932.4	4,620.5
v) Other textiles n.e.s.	34,547.5	32,962.4	35,152.8	30,750.7	36,117.1
(4) Wearing apparel, readymade garments etc.	49,211.1	50,625.3	47,536.8	49,694.9	49,509.8

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2011		2012		2013
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	21,925.0	22,379.2	20,464.6	20,799.2	19,912.5
i.) Tanning & dressing of leather, luggage, handbags etc.	11,949.8	12,590.2	10,329.5	10,595.7	10,222.2
ii.) Footwear	9,975.2	9,789.0	10,135.1	10,203.5	9,690.3
6) Wood and products of wood cork	3,248.7	2,741.5	3,000.4	3,941.9	3,520.5
7) Paper, paperboard and products	23,303.2	23,798.5	22,228.0	28,146.8	25,180.8
8) Printing, publishing and allied industries	7,073.9	6,837.1	6,557.2	5,974.3	6,401.9
9) Coke and refined petroleum products	31,265.7	34,203.6	30,568.6	41,445.9	35,684.6
10) Chemicals and chemical products	153,414.3	160,530.4	173,657.2	164,659.5	169,628.4
11) Rubber and plastics products	13,826.2	16,123.4	15,469.3	22,268.8	21,727.2
12) Other non-metallic mineral products	92,694.7	94,468.1	74,407.9	67,916.2	58,921.7
13) Basic metals	42,783.7	51,779.4	56,550.2	61,457.0	62,364.2
14) Fabricated metal products	12,268.2	13,873.0	12,485.3	11,537.1	12,673.8
15) Machinery and equipment	19,088.9	20,362.6	14,139.6	18,209.7	16,130.6
16) Office, accounting and computing machinery	29.2	282.4	324.0	288.9	255.8
17) Electrical machinery and apparatus	37,947.6	43,390.5	41,028.5	43,355.5	40,902.9
18) Radio, television and communication equipment and apparatus	3,195.2	3,428.7	3,972.5	5,181.6	4,528.3
19) Medical, precision and optical instruments, watches and clocks	8,169.7	7,886.9	7,972.3	7,048.6	6,888.6
20) Motor vehicles, trailers and semi-trailers	16,185.6	19,854.4	18,595.2	17,294.7	15,246.9
21) Other transport equipments	3,112.5	2,911.1	3,414.9	3,783.8	3,297.7
22) Furniture and fixture	2,117.3	1,368.3	1,666.8	1,099.5	1,153.6
23) Jewellery and related articles	811.2	773.8	629.8	500.5	731.0
24) Sports goods	5,156.9	5,397.8	5,073.2	4,739.5	4,699.8
25) Handicrafts	148.8	78.9	90.5	75.9	53.8
26) Other manufacturing n.e.s.	22,500.1	22,572.7	22,985.0	23,411.8	28,584.3
E. Ship breaking and waste / scrap (junk) etc.	7,212.0	9,392.0	12,619.9	17,715.3	14,805.9
F. Electricity, gas and water supply	263,814.3	292,403.4	271,847.7	280,934.1	218,774.7
G. Construction	65,963.0	66,353.7	52,693.7	52,576.6	51,911.4
1) Building	49,816.2	49,158.4	39,759.1	37,427.2	35,746.3
2) Infrastructure	16,146.7	17,195.3	12,934.6	15,149.4	16,165.2
H. Commerce and Trade	199,686.7	205,551.7	196,534.8	209,806.8	197,840.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	9,982.4	14,138.5	16,370.5	12,923.9	14,079.9
2) Wholesale and commission trade	107,847.2	105,695.7	100,684.4	106,963.6	99,078.3
i) Exports	34,825.8	34,043.5	27,810.2	30,963.4	27,597.3
ii) Imports	24,075.6	22,755.3	25,514.3	24,235.4	19,768.6
iii) Domestic whole sales	48,945.8	48,896.9	47,359.9	51,764.8	51,712.4
3) Retail trade	81,857.1	85,717.6	79,479.9	89,919.3	84,682.7
I. Hotels, restaurants and clubs etc	13,834.3	14,616.6	14,619.0	14,595.4	14,082.5
J. Transport, storage and communications	106,062.1	98,540.9	110,333.2	108,466.6	87,789.8
K. Real estate, renting and business activities	102,801.2	104,821.3	103,236.3	108,002.2	96,507.4
L. Education	6,207.4	5,215.6	6,060.7	6,009.0	5,832.5
M. Health and social work	5,476.9	5,214.0	5,600.7	5,930.0	5,390.1
N. Other community, social and personal service activities	15,989.0	17,277.5	14,425.0	13,011.0	12,676.4
O. Other private business n.e.s	31,064.9	34,292.1	34,649.9	38,016.6	51,913.2
<b>V. Trust Funds and Non Profit Institutions</b>	<b>18,006.7</b>	<b>19,762.3</b>	<b>18,003.6</b>	<b>17,996.3</b>	<b>17,003.7</b>
<b>VI. Personal</b>	<b>291,000.0</b>	<b>282,740.3</b>	<b>282,170.0</b>	<b>292,266.6</b>	<b>303,186.5</b>
A. Bank Employees	73,445.2	72,233.1	70,045.2	77,630.6	80,581.5
B. Consumer Financing	213,100.7	204,970.4	204,910.7	206,331.8	213,717.4
i) House building	47,671.0	44,692.9	40,967.7	40,197.6	39,011.7
ii) Transport	50,669.4	46,477.4	45,349.2	45,844.7	50,658.8
iii) Credit cards	24,625.7	23,142.0	22,934.1	24,372.8	21,796.7
iv) Consumer durable	286.9	375.6	434.5	320.3	211.9
v) Personal loans	89,847.6	90,282.5	95,225.1	95,596.4	102,038.4
C. Other Personal	4,454.1	5,536.8	7,214.1	8,304.2	8,887.6
<b>VII. Others</b>	<b>16,131.2</b>	<b>16,589.0</b>	<b>15,093.5</b>	<b>16,644.5</b>	<b>13,744.9</b>
<b>TOTAL</b>	<b>3,197,142.9</b>	<b>3,197,161.8</b>	<b>3,412,143.9</b>	<b>3,569,737.1</b>	<b>3,519,595.3</b>



## 5.2 Classification of Scheduled Banks' Advances

### by Borrowers

#### Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2013	2014		2015	
	Dec.	Jun.	Dec.	Jun.	Dec.
<b>I. Government:</b>	<b>406,372.9</b>	<b>513,834.7</b>	<b>471,789.0</b>	<b>574,392.8</b>	<b>536,678.1</b>
A. Federal Government:	229,162.1	243,477.4	217,048.2	214,961.2	226,317.2
(1) Commodity Operations	204,802.7	220,693.6	201,471.0	196,190.7	212,303.8
(2) Others	24,359.4	22,783.7	15,577.2	18,770.5	14,013.4
B. Provincial Governments:	177,210.8	270,357.3	254,740.8	359,431.6	310,360.9
(1) Commodity Operations	176,100.1	268,521.4	253,544.1	358,076.3	309,363.0
(2) Others	1,110.6	1,835.9	1,196.8	1,355.3	998.0
C. Local Bodies ( City Governments )	-	-	-	-	-
<b>II. Non-Financial Public Sector Enterprises :</b>	<b>427,896.8</b>	<b>450,618.7</b>	<b>525,553.9</b>	<b>531,130.8</b>	<b>570,161.6</b>
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	70,731.1	48,954.4	59,478.1	43,868.6	57,342.5
(4) Construction	-	-	-	-	-
(5) Utilities	16,935.2	27,561.4	26,442.9	46,091.1	25,990.3
(6) Commerce	79,968.7	91,072.2	122,699.4	97,183.4	109,637.5
(7) Transport, Storage & Communication	87,365.9	91,398.7	95,717.2	93,192.3	165,476.7
(8) Services	297.9	300.9	477.0	788.0	672.0
(9) Others	172,598.0	191,331.1	220,739.4	250,007.2	211,042.7
<b>III. Non-Bank Financial Companies:</b>	<b>42,559.3</b>	<b>46,365.8</b>	<b>44,391.0</b>	<b>47,551.0</b>	<b>50,207.4</b>
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	12,304.6	10,984.1	10,838.3	11,162.9	13,593.8
(3) Insurance Companies	415.0	851.9	1,660.0	921.9	1,187.5
(4) Micro Finance	-	-	500.0	900.0	2,732.4
(5) Other NBFC's	29,839.7	34,529.9	31,392.7	34,566.2	32,693.7
<b>IV. Private Sector Enterprises :</b>	<b>2,561,544.6</b>	<b>2,567,356.7</b>	<b>2,759,778.0</b>	<b>2,710,317.2</b>	<b>3,013,070.4</b>
A. Agriculture, Hunting and Forestry	130,463.2	139,304.2	148,963.3	150,585.2	162,186.5
(1) Growing of crops	107,383.2	110,564.5	114,803.2	120,546.6	125,494.1
(2) Farming of animals	16,685.4	21,752.1	28,574.0	25,733.8	29,593.3
(3) Agricultural and animal husbandry	1,242.6	1,601.6	1,480.3	633.1	1,668.7
(4) Agricultural machinery and equipments	4,580.0	4,468.1	3,657.5	2,870.0	5,151.3
(5) Hunting, trapping, forestry & logging	572.0	917.9	448.3	801.8	279.1
B. Fishing and fish farming etc.	721.0	956.2	1,113.4	880.3	982.4
C. Mining and Quarrying	20,940.9	18,649.1	20,996.2	20,265.4	23,485.3
(1) Mining of coal	1,517.8	1,499.7	2,396.0	1,654.5	1,911.5
(2) Crude petroleum & natural gas	18,161.4	15,834.1	17,013.5	16,747.5	18,642.5
(3) Iron & non-ferrous metal ores	322.8	216.9	364.7	321.1	424.9
(4) Quarrying of stone, sand and clay	349.3	155.2	224.4	250.5	376.5
(5) Chemical, fertilizer, Salt etc.	589.7	943.2	997.7	1,291.8	2,129.9
D. Manufacturing	1,574,162.6	1,587,358.2	1,703,287.7	1,644,482.0	1,821,837.0
(1) Food products and beverages	337,793.4	409,821.1	423,606.0	424,131.4	444,932.2
(2) Tobacco products	4,035.6	3,093.3	2,425.1	1,713.2	6,066.4
(3) Textiles	599,064.1	532,458.5	597,837.7	530,088.6	603,950.0
i) Spinning, weaving, finishing of textiles	472,794.9	421,705.7	468,507.5	410,100.5	456,072.3
a) Spinning of fibers	263,492.6	230,547.9	256,541.1	231,834.6	253,735.3
b) Weaving of textiles	107,872.7	96,494.1	106,599.6	91,009.4	102,792.3
c) Finishing of textiles	101,429.8	94,663.7	105,366.9	87,256.4	99,544.7
ii) Made-up textile articles	53,768.0	48,474.3	54,359.1	54,913.4	69,986.1
iii) Knit wear	22,981.6	27,310.9	30,285.1	27,492.6	26,793.0
iv) Carpets and rugs	5,050.9	3,704.5	4,161.6	3,130.8	3,144.7
v) Other textiles n.e.s.	44,468.6	31,263.1	40,524.2	34,451.2	47,953.8
(4) Wearing apparel, readymade garments etc.	52,934.1	53,295.3	56,867.8	50,585.1	52,086.5

## 5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2013	2014		2015	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,510.8	20,386.3	22,292.1	21,709.0	19,816.2
i.) Tanning & dressing of leather, luggage, handbags etc.	12,614.9	8,801.8	10,594.0	9,222.0	9,310.8
ii.) Footwear	10,895.9	11,584.6	11,698.0	12,487.0	10,505.3
6) Wood and products of wood cork	3,156.1	2,295.5	2,254.0	1,857.5	1,328.3
7) Paper, paperboard and products	30,800.6	32,864.8	31,519.0	30,828.9	32,463.8
8) Printing, publishing and allied industries	7,026.6	6,756.2	8,273.6	6,377.6	7,393.7
9) Coke and refined petroleum products	41,813.8	40,116.6	53,326.6	57,368.8	77,441.0
10) Chemicals and chemical products	170,987.2	193,822.8	191,023.9	203,593.5	261,127.2
11) Rubber and plastics products	26,154.5	24,765.7	25,571.9	24,568.0	24,787.8
12) Other non-metallic mineral products	64,087.2	51,124.2	56,033.5	73,884.6	74,835.7
13) Basic metals	68,067.0	72,172.0	81,282.6	76,336.4	77,065.6
14) Fabricated metal products	15,364.4	12,395.0	12,523.0	10,155.1	9,757.4
15) Machinery and equipment	17,677.7	18,648.7	23,614.5	27,692.1	20,432.4
16) Office, accounting and computing machinery	374.9	607.7	639.4	964.3	982.2
17) Electrical machinery and apparatus	53,779.8	54,048.4	48,114.2	44,833.7	51,067.0
18) Radio, television and communication equipment and apparatus	4,051.3	3,535.2	3,664.5	3,202.8	3,903.8
19) Medical, precision and optical instruments, watches and clocks	4,061.4	3,685.1	5,274.8	4,973.3	4,760.6
20) Motor vehicles, trailers and semi-trailers	16,105.0	18,099.4	20,418.0	17,408.6	18,863.6
21) Other transport equipments	3,941.3	3,520.6	4,410.3	3,954.7	4,001.7
22) Furniture and fixture	1,236.8	2,022.1	1,733.4	1,496.7	1,101.6
23) Jewellery and related articles	467.5	496.5	562.0	618.3	584.9
24) Sports goods	4,783.7	5,172.0	5,409.8	4,659.6	4,429.7
25) Handicrafts	57.0	71.7	396.1	85.3	45.8
26) Other manufacturing n.e.s.	22,830.7	22,083.5	24,213.7	21,394.8	18,611.9
E. Ship breaking and waste / scrape (junk) etc.	17,840.9	14,765.9	22,174.6	25,781.5	19,810.1
F. Electricity, gas and water supply	253,141.4	267,283.8	257,939.7	256,004.5	277,750.2
G. Construction	54,340.3	47,903.9	59,767.5	63,998.8	84,965.8
1) Building	38,004.5	36,410.7	38,135.6	44,431.8	50,483.7
2) Infrastructure	16,335.7	11,493.2	21,631.8	19,567.0	34,482.1
H. Commerce and Trade	230,484.6	212,080.8	229,413.0	224,757.8	248,699.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,017.7	12,834.5	12,877.2	12,943.9	6,231.7
2) Wholesale and commission trade	114,901.9	103,012.2	117,385.1	118,310.0	130,223.6
i) Exports	27,412.0	22,999.4	29,545.0	27,423.8	22,160.5
ii) Imports	28,204.1	21,541.1	23,535.3	20,398.1	26,319.3
iii) Domestic whole sales	59,285.7	58,471.7	64,304.8	70,488.1	81,743.7
3) Retail trade	101,565.0	96,234.2	99,150.7	93,503.9	112,243.8
I. Hotels, restaurants and clubs etc	14,741.8	15,121.5	18,777.2	21,078.7	24,511.9
J. Transport, storage and communications	87,896.2	112,772.7	120,912.3	137,546.2	155,303.4
K. Real estate, renting and business activities	104,414.0	87,757.2	100,954.0	95,994.6	111,729.4
L. Education	5,839.8	7,168.8	8,249.3	9,330.0	10,843.3
M. Health and social work	6,196.0	6,354.4	5,752.0	4,610.3	4,197.7
N. Other community, social and personal service activities	15,030.1	15,437.8	19,184.7	18,393.2	24,719.2
O. Other private business n.e.s	45,331.9	34,442.1	42,293.2	36,608.7	42,049.1
<b>V. Trust Funds and Non Profit Institutions</b>	<b>14,021.6</b>	<b>8,197.5</b>	<b>11,269.6</b>	<b>13,923.8</b>	<b>12,647.4</b>
<b>VI. Personal</b>	<b>321,282.1</b>	<b>335,250.3</b>	<b>353,113.9</b>	<b>379,223.4</b>	<b>389,643.8</b>
A. Bank Employees	82,709.1	84,077.9	90,590.0	96,145.1	96,723.1
B. Consumer Financing	229,113.4	242,220.7	249,031.8	275,289.6	285,037.9
i) House building	39,420.5	39,511.1	39,762.1	41,261.6	43,246.5
ii) Transport	56,386.8	63,802.4	71,060.1	83,440.3	97,114.6
iii) Credit cards	21,195.9	22,782.0	22,681.6	23,857.0	24,705.9
iv) Consumer durable	247.7	267.6	199.5	198.7	698.7
v) Personal loans	111,862.6	115,857.5	115,328.6	126,532.0	119,272.1
C. Other Personal	9,459.7	8,951.7	13,492.1	7,788.7	7,882.8
<b>VII. Others</b>	<b>16,501.6</b>	<b>14,415.5</b>	<b>10,613.4</b>	<b>14,226.9</b>	<b>5,188.5</b>
<b>TOTAL</b>	<b>3,790,178.9</b>	<b>3,936,039.2</b>	<b>4,176,508.9</b>	<b>4,270,765.8</b>	<b>4,577,597.2</b>