

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	100,212.8	77,701.5	133,084.5	150,461.0	341,698.8
A. Federal Government:	59,449.3	52,840.6	87,575.8	128,837.2	163,055.6
(1) Commodity Operations	54,665.0	47,238.9	81,887.1	123,445.0	158,453.9
(2) Others	4,784.4	5,601.7	5,688.7	5,392.2	4,601.6
B. Provincial Governments:	40,763.4	24,860.9	45,508.7	21,623.8	178,603.3
(1) Commodity Operations	39,712.9	24,018.5	44,371.5	20,670.7	176,965.6
(2) Others	1,050.5	842.4	1,137.2	953.0	1,637.7
C. Local Bodies (City Governments)	-	-	-	-	40.0
II. Non-Financial Public Sector Enterprises :	115,343.6	125,398.9	107,911.8	186,902.4	216,717.0
(1) Agriculture, Forestry, Hunting & Fishing	336.2	-	-	9,387.8	-
(2) Mining & Quarrying	100.6	11.1	-	-	-
(3) Manufacturing	35,693.6	36,366.1	22,119.3	53,715.8	53,203.5
(4) Construction	-	-	-	-	-
(5) Utilities	25,599.1	41,241.9	48,267.9	60,304.7	63,781.1
(6) Commerce	8,670.2	16,832.6	8,166.8	24,559.9	18,509.4
(7) Transport, Storage & Communication	44,905.5	30,268.8	29,137.7	38,783.7	45,241.9
(8) Services	38.3	678.4	220.1	150.4	1.0
(9) Others	-	-	-	-	35,980.2
III. Non-Bank Financial Companies :	47,986.9	52,258.5	44,579.6	45,733.5	39,369.7
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,923.1	2,240.7	1,250.0	2,566.9	6,235.3
(3) Insurance Companies	2,417.4	3,283.8	2,717.9	2,516.1	1,660.0
(4) Micro Finance	-	209.7	-	-	-
(5) Other NBFC's	38,646.5	46,524.2	40,611.7	40,650.5	31,474.4
IV. Private Sector Enterprises :	1,669,727.60	1,884,922.9	2,074,977.9	2,240,767.9	2,096,078.9
A. Agriculture, Hunting and Forestry	144,057.9	156,283.4	154,438.3	170,607.4	157,163.2
(1) Growing of crops	103,440.4	114,703.8	110,779.2	120,035.9	113,890.7
(2) Farming of animals	15,727.8	18,836.6	21,061.4	26,291.7	21,150.6
(3) Agricultural and animal husbandry	580.2	1,108.1	695.9	1,108.4	599.8
(4) Agricultural machinery and equipments	24,208.9	21,150.4	21,837.8	22,670.4	21,166.5
(5) Hunting, trapping, forestry & logging	100.6	484.5	64.0	501.0	355.6
B. Fishing and fish farming etc.	1,661.5	764.4	1,249.7	804.8	513.0
C. Mining and Quarrying	11,691.7	14,431.1	16,824.5	16,929.7	17,492.6
(1) Mining of coal	2,607.1	1,931.6	2,509.9	2,748.6	2,634.5
(2) Crude petroleum & natural gas	6,583.1	8,989.1	12,716.8	10,684.1	12,133.8
(3) Iron & non-ferrous metal ores	411.7	689.0	60.1	85.1	432.3
(4) Quarrying of stone, sand and clay	102.3	162.8	191.1	183.4	339.9
(5) Chemical, fertilizer, Salt etc.	1,987.5	2,658.6	1,346.7	3,228.5	1,952.0
D. Manufacturing	954,641.2	1,091,857.6	1,177,764.1	1,299,410.2	1,186,757.8
(1) Food products and beverages	159,129.1	173,514.2	183,018.5	216,289.8	197,478.2
(2) Tobacco products	1,044.4	1,718.7	586.6	893.0	285.2
(3) Textiles	421,786.8	482,864.2	515,111.5	516,595.0	464,471.9
i) Spinning, weaving, finishing of textiles	337,631.6	382,684.1	413,325.2	410,374.1	368,092.7
a) Spinning of fibers	201,418.8	220,965.1	235,998.4	246,284.8	211,995.7
b) Weaving of textiles	77,703.9	85,116.4	97,231.5	86,216.2	85,543.7
c) Finishing of textiles	58,508.8	76,602.7	80,095.3	77,873.1	70,553.3
ii) Made-up textile articles	44,569.1	43,344.7	46,112.7	44,915.0	43,073.9
iii) Knit wear	18,401.3	19,984.8	21,839.7	20,156.7	23,370.0
iv) Carpets and rugs	4,233.3	7,024.9	8,905.5	5,801.8	5,906.9
v) Other textiles n.e.s.	16,951.6	29,825.7	24,928.4	35,347.4	24,028.4
(4) Wearing apparel, readymade garments etc.	40,197.6	45,221.5	46,519.2	46,678.4	48,250.9

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	2007		2008		2009
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,307.4	18,160.2	18,019.0	19,876.1	18,173.0
i.) Tanning & dressing of leather, luggage, handbags etc.	6,872.9	9,936.2	8,794.5	10,310.0	9,978.4
ii.) Footwear	8,434.5	8,224.0	9,224.6	9,566.1	8,194.7
6) Wood and products of wood cork	1,848.6	1,580.1	2,304.5	1,921.9	2,023.0
7) Paper, paperboard and products	16,349.9	19,692.7	18,646.1	23,763.0	18,079.3
8) Printing, publishing and allied industries	5,213.0	5,847.4	6,688.2	8,936.0	9,197.9
9) Coke and refined petroleum products	9,484.5	15,158.2	19,031.1	22,763.3	20,522.7
10) Chemicals and chemical products	72,731.6	78,174.8	106,643.7	145,275.6	131,890.6
11) Rubber and plastics products	7,677.9	10,532.2	9,984.8	11,644.5	12,746.4
12) Other non-metallic mineral products	89,214.0	93,046.4	90,159.1	105,576.1	100,385.8
13) Basic metals	24,859.6	34,072.8	37,006.3	40,679.4	39,393.2
14) Fabricated metal products	6,931.7	9,944.3	11,295.0	10,138.9	8,730.6
15) Machinery and equipment	15,169.6	17,427.1	17,436.2	18,714.7	14,598.0
16) Office, accounting and computing machinery	478.8	124.1	127.7	317.2	111.2
17) Electrical machinery and apparatus	18,767.4	29,815.1	31,480.6	43,158.2	40,079.0
18) Radio, television and communication equipment and apparatus	3,740.5	2,397.6	4,489.6	3,091.9	3,108.3
19) Medical, precision and optical instruments, watches and clocks	5,022.8	5,826.0	9,074.7	9,122.4	5,565.0
20) Motor vehicles, trailers and semi-trailers	14,766.5	14,860.9	14,079.7	20,073.9	18,413.4
21) Other transport equipments	5,489.5	5,029.4	5,870.6	4,862.5	3,667.4
22) Furniture and fixture	1,848.6	2,954.4	2,964.8	1,951.6	1,539.4
23) Jewellery and related articles	1,195.5	1,435.1	1,644.2	1,873.8	994.5
24) Sports goods	5,590.1	3,676.8	3,986.3	4,422.5	5,094.8
25) Handicrafts	94.5	129.9	130.0	201.0	94.9
26) Other manufacturing n.e.s.	10,701.4	18,653.6	21,466.3	20,589.4	21,863.4
E. Ship breaking and waste / scrape (junk) etc.	1,696.2	1,910.6	2,135.9	2,659.4	4,928.0
F. Electricity, gas and water supply	42,934.3	67,671.9	107,031.1	146,983.2	152,197.2
G. Construction	51,628.8	64,169.6	79,293.2	78,450.4	68,892.1
1) Building	41,062.9	49,843.3	59,541.3	59,870.0	53,902.2
2) Infrastructure	10,565.9	14,326.3	19,751.8	18,580.3	14,989.9
H. Commerce and Trade	209,529.0	222,036.5	245,093.6	244,713.5	226,381.2
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,184.9	13,213.0	15,399.1	13,080.1	16,257.0
2) Wholesale and commission trade	139,563.9	146,993.0	157,276.0	146,162.7	129,310.3
i) Exports	42,205.7	41,337.0	48,123.7	41,944.9	33,547.5
ii) Imports	29,842.7	31,372.9	35,954.5	37,552.7	30,380.3
iii) Domestic whole sales	67,515.5	74,283.1	73,197.8	66,665.2	65,382.5
3) Retail trade	55,780.2	61,830.6	72,418.5	85,470.8	80,814.0
I. Hotels, restaurants and clubs etc	13,683.9	12,506.4	13,381.9	14,358.9	13,476.2
J. Transport, storage and communications	78,982.8	82,936.2	94,182.2	99,544.3	98,136.5
K. Real estate, renting and business activities	92,285.8	111,259.8	102,763.0	104,090.2	107,453.1
L. Education	4,484.4	5,447.2	5,756.1	6,027.6	5,389.5
M. Health and social work	5,395.0	5,444.8	6,830.5	6,340.9	6,192.9
N. Other community, social and personal service activities	15,539.6	16,515.4	14,569.2	14,937.8	20,858.6
O. Other private business n.e.s	41,515.5	31,688.0	53,664.6	34,909.6	30,246.9
V. Trust Funds and Non Profit Institutions	14,572.3	17,180.4	15,320.2	13,606.1	12,258.5
VI. Personal	400,771.4	422,807.2	421,195.8	396,088.0	364,458.2
A. Bank Employees	52,852.6	53,369.8	61,004.9	65,286.4	69,451.3
B. Consumer Financing	345,584.2	367,119.6	356,784.3	327,067.4	291,924.7
i) House building	53,832.7	63,619.5	66,919.5	64,191.0	61,151.6
ii) Transport	105,396.4	113,036.1	104,464.6	93,877.4	79,592.9
iii) Credit cards	42,802.9	47,237.9	44,428.4	41,092.8	35,535.1
iv) Consumer durable	1,019.1	1,111.2	1,656.3	5,537.8	546.6
v) Personal loans	142,533.1	142,114.9	139,315.5	122,368.4	115,098.4
C. Other Personal	2,334.7	2,317.9	3,406.6	3,734.3	3,082.2
VII. Others	27,477.7	32,935.5	18,568.4	22,835.1	9,765.2
TOTAL	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3

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All Banks

(End of Period: Million Rupees)

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

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(End of Period: Million Rupees)

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

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	461,675.9	423,364.0	492,151.6	406,799.9	514,534.7
A. Federal Government:	218,910.7	248,365.5	253,023.8	229,162.1	243,577.4
(1) Commodity Operations	194,758.3	222,578.2	226,113.7	204,802.7	220,793.6
(2) Others	24,152.4	25,787.3	26,910.1	24,359.4	22,783.7
B. Provincial Governments:	242,765.2	174,998.5	239,127.8	177,637.8	270,957.3
(1) Commodity Operations	241,718.5	174,024.2	238,145.7	176,527.1	269,121.4
(2) Others	1,046.7	974.3	982.1	1,110.6	1,835.9
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	312,301.8	349,623.1	350,227.1	427,909.1	452,405.2
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	37,082.2	44,931.6	51,778.6	70,731.1	48,954.4
(4) Construction	-	-	-	-	-
(5) Utilities	13,898.5	15,607.3	16,805.7	16,935.2	27,561.4
(6) Commerce	41,068.4	43,516.4	25,450.5	79,968.7	91,072.2
(7) Transport, Storage & Communication	69,203.7	84,322.6	94,247.5	87,365.9	91,398.7
(8) Services	356.5	223.7	157.2	297.9	300.9
(9) Others	150,692.6	161,021.6	161,787.6	172,610.3	193,117.6
III. Non-Bank Financial Companies :	44,209.7	45,324.4	47,626.0	42,605.8	46,506.1
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,726.9	9,480.2	13,559.2	12,304.6	10,984.1
(3) Insurance Companies	660.0	335.9	372.9	418.0	851.9
(4) Micro Finance	100.0	100.0	100.0	-	-
(5) Other NBFC's	36,722.8	35,408.3	33,593.9	29,883.2	34,670.1
IV. Private Sector Enterprises :	2,393,109.2	2,539,961.1	2,436,423.4	2,763,136.2	2,758,032.8
A. Agriculture, Hunting and Forestry	199,001.6	212,539.3	220,943.4	238,176.4	252,679.1
(1) Growing of crops	144,465.8	153,318.1	161,157.4	171,731.6	177,356.2
(2) Farming of animals	30,214.5	34,231.0	34,271.5	38,258.2	44,789.5
(3) Agricultural and animal husbandry	432.3	880.1	532.3	1,242.6	1,601.6
(4) Agricultural machinery and equipments	23,666.9	23,494.6	24,410.0	26,369.0	28,010.7
(5) Hunting, trapping, forestry & logging	222.1	615.5	572.2	575.0	921.1
B. Fishing and fish farming etc.	505.3	443.8	726.6	749.5	994.5
C. Mining and Quarrying	15,105.2	15,634.8	20,234.6	21,028.9	18,726.0
(1) Mining of coal	2,939.1	2,610.0	1,944.3	1,583.2	1,554.0
(2) Crude petroleum & natural gas	10,447.9	10,211.5	16,896.0	18,161.4	15,834.1
(3) Iron & non-ferrous metal ores	259.6	367.4	348.1	322.8	216.9
(4) Quarrying of stone, sand and clay	387.2	492.4	365.2	364.6	170.5
(5) Chemical, fertilizer, Salt etc.	1,071.4	1,953.5	681.0	597.0	950.6
D. Manufacturing	1,349,323.1	1,449,442.2	1,407,762.9	1,582,138.9	1,595,278.9
(1) Food products and beverages	280,928.2	294,238.3	312,840.1	338,725.0	410,762.4
(2) Tobacco products	3,537.7	3,336.8	3,355.1	4,035.7	3,093.4
(3) Textiles	478,094.8	545,064.6	499,667.8	602,165.5	535,565.7
i) Spinning, weaving, finishing of textiles	369,993.7	434,830.2	386,103.5	475,332.0	424,244.4
a) Spinning of fibers	210,915.3	254,135.5	211,726.4	265,027.8	232,145.9
b) Weaving of textiles	83,219.4	93,652.8	89,430.3	107,994.5	96,619.6
c) Finishing of textiles	75,859.0	87,041.9	84,946.8	102,309.8	95,478.9
ii) Made-up textile articles	43,283.2	51,053.4	48,335.4	53,779.0	48,485.3
iii) Knit wear	24,144.3	23,431.3	24,426.7	23,467.6	27,797.0
iv) Carpets and rugs	5,460.2	4,936.9	4,625.0	5,055.5	3,714.1
v) Other textiles n.e.s.	35,213.3	30,812.8	36,177.2	44,531.3	31,325.0
(4) Wearing apparel, readymade garments etc.	47,779.3	49,934.8	49,749.3	53,168.1	53,528.1

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,629.6	20,964.3	20,075.0	23,684.9	20,568.9
i.) Tanning & dressing of leather, luggage, handbags etc.	10,414.3	10,680.1	10,305.8	12,699.2	8,885.0
ii.) Footwear	10,215.2	10,284.3	9,769.2	10,985.7	11,684.0
6) Wood and products of wood cork	3,055.7	3,997.9	3,576.8	3,212.2	2,350.2
7) Paper, paperboard and products	22,463.7	28,395.1	25,409.4	31,029.5	33,093.3
8) Printing, publishing and allied industries	6,652.1	6,075.8	6,498.2	7,137.8	6,855.3
9) Coke and refined petroleum products	30,584.5	41,461.9	35,700.8	41,831.2	40,133.4
10) Chemicals and chemical products	174,768.7	165,771.7	170,740.4	172,102.8	194,931.1
11) Rubber and plastics products	15,777.3	22,578.1	22,028.9	26,450.4	25,057.2
12) Other non-metallic mineral products	75,154.0	68,641.3	59,630.3	64,796.1	51,821.7
13) Basic metals	56,891.9	61,824.2	62,723.8	68,439.9	72,508.2
14) Fabricated metal products	12,587.8	11,640.9	12,777.0	15,470.0	12,493.9
15) Machinery and equipment	14,213.5	18,281.6	16,204.4	17,748.8	18,710.5
16) Office, accounting and computing machinery	325.9	290.8	257.7	376.8	609.7
17) Electrical machinery and apparatus	41,071.5	43,398.6	40,939.7	53,809.0	54,077.2
18) Radio, television and communication equipment and apparatus	3,979.5	5,188.6	4,535.3	4,058.3	3,542.0
19) Medical, precision and optical instruments, watches and clocks	8,014.3	7,090.3	6,931.5	4,102.8	3,727.1
20) Motor vehicles, trailers and semi-trailers	18,707.1	17,406.1	15,357.4	16,214.6	18,212.5
21) Other transport equipments	3,424.6	3,803.6	3,320.7	3,963.5	3,541.4
22) Furniture and fixture	1,748.8	1,180.3	1,233.1	1,317.3	2,104.1
23) Jewellery and related articles	676.4	546.3	777.3	519.8	549.3
24) Sports goods	5,100.2	4,761.2	4,718.5	4,805.5	5,192.3
25) Handicrafts	106.1	91.5	69.3	73.2	88.5
26) Other manufacturing n.e.s.	23,049.8	23,477.5	28,645.1	22,900.0	22,161.4
E. Ship breaking and waste / scrape (junk) etc.	12,620.1	17,715.5	14,806.0	17,840.9	14,765.9
F. Electricity, gas and water supply	271,860.4	280,953.2	218,793.0	253,154.5	267,296.9
G. Construction	53,026.8	52,959.4	52,251.5	54,705.5	48,293.0
1) Building	40,032.0	37,754.2	36,028.7	38,315.0	36,701.6
2) Infrastructure	12,994.9	15,205.2	16,222.8	16,390.5	11,591.3
H. Commerce and Trade	200,280.3	213,565.7	201,630.8	234,292.0	215,865.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,738.2	13,285.7	14,460.3	14,399.7	13,209.2
2) Wholesale and commission trade	100,931.0	107,221.6	99,327.2	115,188.8	103,295.0
i) Exports	27,810.9	30,964.0	27,597.3	27,412.0	22,999.4
ii) Imports	25,522.2	24,243.5	19,776.5	28,212.2	21,549.2
iii) Domestic whole sales	47,597.9	52,014.1	51,953.4	59,564.5	58,746.4
3) Retail trade	82,611.2	93,058.3	87,843.3	104,703.5	99,361.1
I. Hotels, restaurants and clubs etc	14,804.2	14,779.0	14,265.8	14,938.5	15,291.7
J. Transport, storage and communications	110,881.6	109,077.7	88,539.8	88,731.3	113,862.4
K. Real estate, renting and business activities	103,966.7	108,879.2	97,418.4	104,542.8	87,916.5
L. Education	6,204.8	6,160.7	6,012.3	6,025.7	7,364.3
M. Health and social work	5,658.1	5,987.5	5,448.6	6,253.2	6,420.7
N. Other community, social and personal service activities	14,473.0	13,063.3	12,748.5	15,155.4	15,563.5
O. Other private business n.e.s	35,398.0	38,760.4	74,841.3	125,402.8	97,714.1
V. Trust Funds and Non Profit Institutions	18,003.6	18,015.7	17,024.6	14,042.4	8,217.0
VI. Personal	285,133.7	295,181.1	306,362.3	324,325.1	338,110.7
A. Bank Employees	72,975.9	80,518.4	83,216.3	85,186.5	86,426.3
B. Consumer Financing	204,943.7	206,358.5	213,742.0	229,141.0	242,246.0
i) House building	40,967.7	40,197.6	39,011.7	39,420.5	39,511.1
ii) Transport	45,352.1	45,847.4	50,661.3	56,389.2	63,804.8
iii) Credit cards	22,934.1	24,372.8	21,796.7	21,195.9	22,782.0
iv) Consumer durable	452.2	334.8	225.4	260.8	280.8
v) Personal loans	95,237.6	95,605.8	102,047.0	111,874.6	115,867.3
C. Other Personal	7,214.1	8,304.2	9,404.1	9,997.7	9,438.4
VII. Others	15,570.5	17,066.6	14,667.2	16,925.4	15,169.0
TOTAL	3,530,004.4	3,688,536.3	3,664,482.2	3,995,743.9	4,132,975.4

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014	2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	482,693.4	580,458.9	537,517.2	644,901.6	571,552.2
A. Federal Government:	227,450.5	220,061.2	226,317.2	232,274.3	212,050.5
(1) Commodity Operations	211,873.2	201,290.7	212,303.8	211,398.1	204,921.3
(2) Others	15,577.2	18,770.5	14,013.4	20,876.2	7,129.2
B. Provincial Governments:	255,242.9	360,397.7	311,200.0	412,627.3	359,501.7
(1) Commodity Operations	254,046.2	359,042.4	310,202.1	401,675.9	348,488.4
(2) Others	1,196.8	1,355.3	998.0	10,951.4	11,013.3
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	530,560.2	533,401.5	570,609.2	649,245.6	683,947.6
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	614.8	-
(2) Mining & Quarrying	-	-	-	56,086.2	56,086.2
(3) Manufacturing	59,478.1	43,868.6	57,342.5	51,139.1	42,757.4
(4) Construction	-	-	-	-	-
(5) Utilities	26,442.9	46,091.1	25,990.3	99,289.9	50,571.0
(6) Commerce	122,699.4	97,183.4	109,637.5	105,858.9	116,919.1
(7) Transport, Storage & Communication	95,717.2	93,192.3	165,476.7	134,173.7	160,938.6
(8) Services	477.0	788.0	672.0	539.7	482.8
(9) Others	225,745.6	252,278.0	211,490.3	201,543.4	256,192.5
III. Non-Bank Financial Companies :	44,546.0	47,684.3	50,334.3	68,593.1	78,952.7
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	4,916.7	11,162.9	13,593.8	18,299.2	24,187.8
(3) Insurance Companies	1,660.0	921.9	1,187.5	3,080.4	4,410.0
(4) Micro Finance	500.0	900.0	2,732.4	2,795.7	3,357.5
(5) Other NBFC's	37,469.3	34,699.5	32,820.6	44,417.8	46,997.5
IV. Private Sector Enterprises :	2,975,071.9	2,930,255.9	3,174,992.8	3,270,052.4	3,597,450.0
A. Agriculture, Hunting and Forestry	270,245.7	285,362.9	302,948.3	292,926.6	302,654.6
(1) Growing of crops	185,726.3	196,409.9	204,793.2	191,551.0	201,253.5
(2) Farming of animals	54,115.9	58,582.8	65,035.4	73,180.4	73,423.1
(3) Agricultural and animal husbandry	1,480.3	633.1	1,668.7	1,476.8	2,853.9
(4) Agricultural machinery and equipments	28,471.8	28,932.5	31,169.3	26,549.5	24,885.0
(5) Hunting, trapping, forestry & logging	451.4	804.7	281.7	168.8	239.1
B. Fishing and fish farming etc.	1,153.6	922.5	1,024.6	822.5	853.5
C. Mining and Quarrying	21,073.2	20,342.3	23,562.3	26,457.6	35,596.4
(1) Mining of coal	2,450.3	1,708.8	1,965.9	9,247.5	9,267.0
(2) Crude petroleum & natural gas	17,013.5	16,747.5	18,642.5	12,177.3	18,411.0
(3) Iron & non-ferrous metal ores	364.7	321.1	424.9	553.6	643.4
(4) Quarrying of stone, sand and clay	239.7	265.8	391.8	776.0	361.5
(5) Chemical, fertilizer, Salt etc.	1,005.0	1,299.1	2,137.3	3,703.2	6,913.5
D. Manufacturing	1,711,165.7	1,652,390.7	1,830,017.6	1,865,799.0	2,050,137.7
(1) Food products and beverages	424,599.7	425,347.5	446,443.1	460,374.1	495,040.6
(2) Tobacco products	2,429.7	1,721.9	6,083.5	3,227.6	4,002.2
(3) Textiles	600,856.7	533,052.1	606,856.4	613,275.7	709,083.0
i) Spinning, weaving, finishing of textiles	470,957.8	412,498.5	458,416.4	462,988.6	554,597.4
a) Spinning of fibers	258,119.6	233,402.1	255,248.1	258,394.4	326,614.1
b) Weaving of textiles	106,719.7	91,133.7	102,913.5	108,611.1	120,791.3
c) Finishing of textiles	106,118.5	87,962.7	100,254.9	95,983.1	107,192.1
ii) Made-up textile articles	54,369.4	54,923.2	69,995.8	60,613.0	61,503.4
iii) Knit wear	30,771.9	27,979.4	27,279.7	24,246.0	31,766.8
iv) Carpets and rugs	4,174.1	3,143.5	3,157.4	11,241.8	8,921.3
v) Other textiles n.e.s.	40,583.4	34,507.4	48,007.0	54,186.3	52,294.1
(4) Wearing apparel, readymade garments etc.	57,098.3	50,807.0	52,309.4	59,356.9	69,769.8

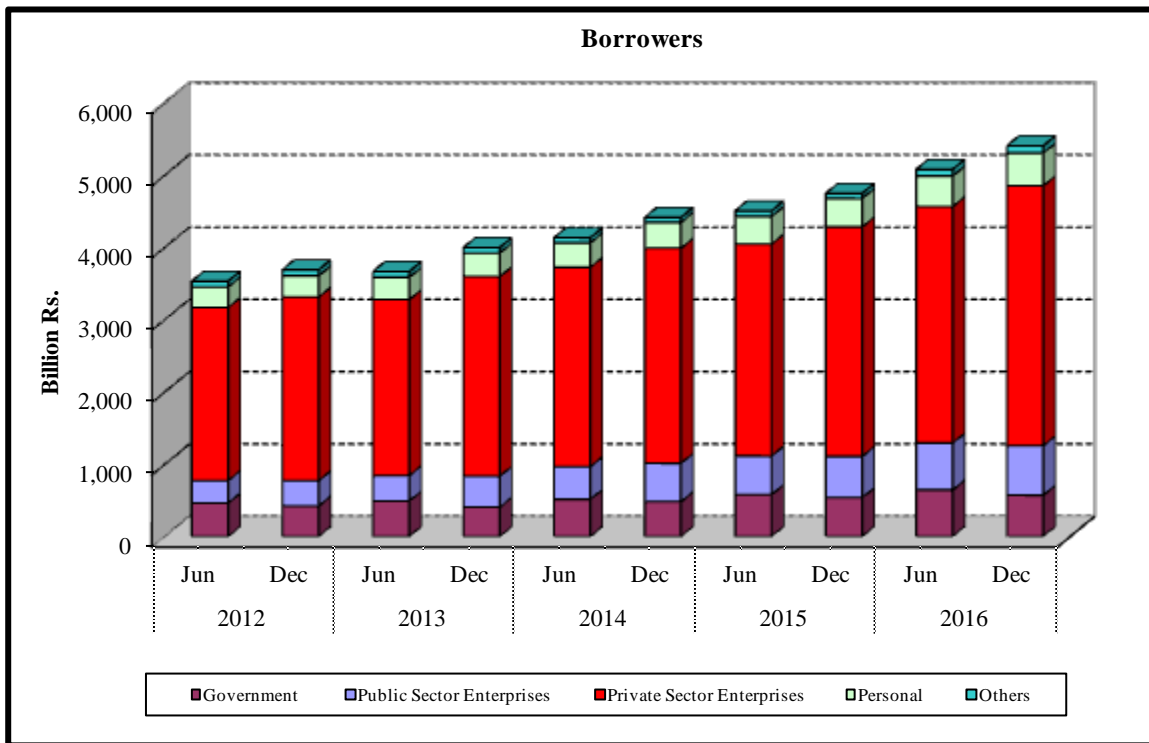
5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014	2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,474.7	21,892.2	19,995.4	21,377.7	23,819.1
i.) Tanning & dressing of leather, luggage, handbags etc.	10,677.1	9,304.5	9,392.6	9,036.2	9,375.6
ii.) Footwear	11,797.6	12,587.7	10,602.8	12,341.5	14,443.5
6) Wood and products of wood cork	2,308.3	1,911.5	1,382.0	1,906.1	1,958.7
7) Paper, paperboard and products	31,749.3	31,058.3	32,615.8	39,817.2	39,346.8
8) Printing, publishing and allied industries	8,371.7	6,465.8	7,487.8	7,502.2	7,473.0
9) Coke and refined petroleum products	53,343.4	57,380.6	77,452.5	58,174.1	75,801.8
10) Chemicals and chemical products	192,124.0	204,690.8	262,235.3	269,891.1	273,378.7
11) Rubber and plastics products	25,863.0	24,845.5	25,071.4	29,936.9	27,381.1
12) Other non-metallic mineral products	56,731.1	74,575.7	75,530.7	72,205.0	82,333.2
13) Basic metals	81,619.2	76,618.3	77,415.5	83,560.7	82,343.5
14) Fabricated metal products	12,613.8	10,243.0	9,847.8	18,775.8	15,052.1
15) Machinery and equipment	23,680.2	27,749.1	20,496.6	21,947.5	23,279.9
16) Office, accounting and computing machinery	641.3	966.2	984.2	768.4	316.5
17) Electrical machinery and apparatus	48,141.1	44,861.2	51,094.6	43,319.8	52,648.4
18) Radio, television and communication equipment and apparatus	3,671.4	3,209.7	3,910.7	5,940.4	5,024.0
19) Medical, precision and optical instruments, watches and clocks	5,314.8	5,013.3	4,801.0	5,862.2	6,427.4
20) Motor vehicles, trailers and semi-trailers	20,541.0	17,526.3	18,982.0	17,721.2	20,313.8
21) Other transport equipments	4,429.8	3,972.8	4,017.7	4,608.2	3,317.3
22) Furniture and fixture	1,817.1	1,576.0	1,183.1	2,265.3	2,311.8
23) Jewellery and related articles	615.4	660.0	631.0	566.5	645.5
24) Sports goods	5,428.6	4,674.7	4,443.3	4,502.1	4,765.9
25) Handicrafts	412.8	101.2	61.7	73.9	64.5
26) Other manufacturing n.e.s.	24,289.3	21,470.2	18,685.2	18,842.5	24,239.3
E. Ship breaking and waste / scrape (junk) etc.	22,174.6	25,781.5	19,810.1	25,890.0	27,447.6
F. Electricity, gas and water supply	257,949.6	256,015.3	277,759.9	304,465.6	352,064.8
G. Construction	60,192.5	64,370.8	85,328.6	96,347.2	106,781.2
1) Building	38,443.7	44,715.9	50,747.7	49,023.7	48,342.2
2) Infrastructure	21,748.7	19,654.9	34,580.9	47,323.5	58,439.0
H. Commerce and Trade	233,198.6	228,458.4	252,366.7	259,619.5	281,236.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,256.8	13,315.7	6,609.9	15,797.7	26,003.8
2) Wholesale and commission trade	117,675.6	118,584.0	130,468.1	132,008.4	130,766.7
i) Exports	29,545.0	27,423.8	22,160.5	27,144.3	20,302.1
ii) Imports	23,541.1	20,404.4	26,325.6	24,347.7	28,028.4
iii) Domestic whole sales	64,589.4	70,755.8	81,982.0	80,516.5	82,436.3
3) Retail trade	102,266.2	96,558.6	115,288.7	111,813.4	124,466.2
I. Hotels, restaurants and clubs etc	18,954.5	21,254.3	24,673.4	27,961.5	35,815.2
J. Transport, storage and communications	121,968.3	138,405.1	156,077.8	178,268.5	174,544.3
K. Real estate, renting and business activities	101,132.7	96,141.4	111,955.1	111,947.1	128,504.0
L. Education	8,454.5	9,540.4	11,042.1	17,694.2	11,335.6
M. Health and social work	5,822.3	4,680.4	4,271.5	4,975.4	5,345.8
N. Other community, social and personal service activities	19,319.4	18,541.2	24,838.8	23,961.2	26,664.8
O. Other private business n.e.s	122,266.8	108,048.7	49,316.0	32,916.4	58,467.9
V. Trust Funds and Non Profit Institutions	11,289.1	13,957.9	12,695.1	14,207.9	15,545.9
VI. Personal	356,867.1	383,106.4	392,134.9	422,962.3	451,619.7
A. Bank Employees	92,984.2	98,552.7	99,187.6	106,511.2	108,583.4
B. Consumer Financing	249,059.1	275,316.6	285,064.5	308,958.4	338,244.6
i) House building	39,762.1	41,261.6	43,246.5	48,587.3	53,187.0
ii) Transport	71,062.5	83,442.7	97,117.0	109,703.4	126,845.6
iii) Credit cards	22,681.6	23,857.0	24,705.9	25,566.5	28,331.6
iv) Consumer durable	212.1	210.9	710.4	594.0	1,567.7
v) Personal loans	115,340.9	126,544.4	119,284.7	124,507.2	128,312.8
C. Other Personal	14,823.8	9,237.1	7,882.8	7,492.7	4,791.7
VII. Others	11,391.7	14,991.0	5,767.3	8,229.1	4,162.1
TOTAL	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0	5,403,230.2

Classification of Scheduled Banks' Advances By Borrowers



5.2 Classification of Scheduled Banks' Advances by Borrowers Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2007		2008		2009
	Jun.	Dec.	Jun	Dec	Jun.
I. Government:	100,212.8	77,611.5	133,084.3	150,461.0	341,698.8
A. Federal Government:	59,449.3	52,750.6	87,575.5	128,837.2	163,055.6
(1) Commodity Operations	54,665.0	47,238.9	81,886.8	123,445.0	158,453.9
(2) Others	4,784.4	5,511.7	5,688.7	5,392.2	4,601.6
B. Provincial Governments:	40,763.4	24,860.9	45,508.7	21,623.8	178,603.3
(1) Commodity Operations	39,712.9	24,018.5	44,371.5	20,670.7	176,965.6
(2) Others	1,050.5	842.4	1,137.2	953.0	1,637.7
C. Local Bodies (City Governments)	-	-	-	-	40.0
II. Non-Financial Public Sector Enterprises :	115,343.6	125,398.9	107,911.8	186,902.4	216,717.0
(1) Agriculture, Forestry, Hunting & Fishing	336.2	-	-	9,387.8	-
(2) Mining & Quarrying	100.6	11.1	-	-	-
(3) Manufacturing	35,693.6	36,366.1	22,119.3	53,715.8	53,203.5
(4) Construction	-	-	-	-	-
(5) Utilities	25,599.1	41,241.9	48,267.9	60,304.7	63,781.1
(6) Commerce	8,670.2	16,832.6	8,166.8	24,559.9	18,509.4
(7) Transport, Storage & Communication	44,905.5	30,268.8	29,137.7	38,783.7	45,241.9
(8) Services	38.3	678.4	220.1	150.4	1.0
(9) Others	-	-	-	-	35,980.2
III. Non-Bank Financial Companies:	47,986.9	52,258.5	44,579.6	45,733.5	39,369.7
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,923.1	2,240.7	1,250.0	2,566.9	6,235.3
(3) Insurance Companies	2,417.4	3,283.8	2,717.9	2,516.1	1,660.0
(4) Micro Finance	-	209.7	-	-	-
(5) Other NBFC's	38,646.5	46,524.2	40,611.7	40,650.5	31,474.4
IV. Private Sector Enterprises :	1,587,419.0	1,801,676.1	1,982,770.5	2,144,847.8	1,994,512.2
A. Agriculture, Hunting and Forestry	73,656.3	85,075.1	79,809.9	96,899.6	73,846.9
(1) Growing of crops	55,730.7	64,965.0	58,955.5	76,958.2	57,879.9
(2) Farming of animals	8,425.9	11,752.1	12,379.6	12,481.5	9,847.2
(3) Agricultural and animal husbandry	580.2	1,106.6	694.7	1,067.3	591.2
(4) Agricultural machinery and equipments	8,820.0	7,126.9	7,717.3	6,275.9	5,432.0
(5) Hunting, trapping, forestry & logging	99.4	124.4	62.8	116.7	96.6
B. Fishing and fish farming etc.	1,614.7	737.3	682.7	769.7	480.4
C. Mining and Quarrying	11,618.2	14,354.9	16,732.8	16,826.9	17,235.1
(1) Mining of coal	2,607.1	1,930.9	2,509.9	2,748.6	2,628.9
(2) Crude petroleum & natural gas	6,582.5	8,986.5	12,716.8	10,672.4	12,133.8
(3) Iron & non-ferrous metal ores	411.7	689.0	60.1	84.7	432.3
(4) Quarrying of stone, sand and clay	102.3	162.8	191.1	183.4	338.2
(5) Chemical, fertilizer, Salt etc.	1,914.6	2,585.7	1,254.9	3,137.8	1,701.8
D. Manufacturing	947,896.1	1,085,133.2	1,170,025.3	1,286,085.3	1,178,752.6
(1) Food products and beverages	157,789.6	172,048.8	181,889.0	209,644.4	195,958.7
(2) Tobacco products	1,044.4	1,718.7	585.5	884.9	284.7
(3) Textiles	419,976.4	480,796.0	512,712.6	514,236.5	461,908.5
i) Spinning, weaving, finishing of textiles	335,826.2	380,631.6	410,950.1	408,036.6	365,620.8
a) Spinning of fibers	201,271.0	220,813.4	235,865.3	246,102.0	211,882.5
b) Weaving of textiles	76,075.7	83,261.6	95,277.2	84,127.2	83,281.2
c) Finishing of textiles	58,479.5	76,556.7	79,807.6	77,807.5	70,457.1
ii) Made-up textile articles	44,568.5	43,342.5	46,112.1	44,914.5	43,065.0
iii) Knit wear	18,401.2	19,984.7	21,839.7	20,156.7	23,329.3
iv) Carpets and rugs	4,233.3	7,024.7	8,905.2	5,801.6	5,903.7
v) Other textiles n.e.s.	16,947.3	29,812.6	24,905.5	35,327.1	23,989.6
(4) Wearing apparel, readymade garments etc.	40,115.8	45,146.9	46,433.3	46,589.6	47,988.7

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	2007		2008		2009
	Jun.	Dec.	Jun	Dec	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	15,063.6	17,895.4	17,689.7	19,588.5	17,917.3
i.) Tanning & dressing of leather, luggage, handbags etc.	6,782.9	9,833.7	8,692.3	10,208.4	9,846.0
ii.) Footwear	8,280.7	8,061.7	8,997.4	9,380.0	8,071.2
6) Wood and products of wood cork	1,801.9	1,509.8	2,239.0	1,809.5	1,948.4
7) Paper, paperboard and products	16,159.7	19,426.9	18,367.7	23,501.6	17,766.9
8) Printing, publishing and allied industries	5,192.5	5,823.9	6,656.8	8,903.2	9,125.9
9) Coke and refined petroleum products	9,148.6	14,947.3	18,909.3	22,672.7	20,466.2
10) Chemicals and chemical products	71,754.0	77,629.4	106,154.0	144,735.3	131,234.3
11) Rubber and plastics products	7,451.2	10,296.7	9,751.7	11,402.2	12,518.4
12) Other non-metallic mineral products	88,714.1	92,628.8	89,668.5	105,142.2	99,873.8
13) Basic metals	24,504.4	33,646.1	36,572.8	40,234.8	38,884.8
14) Fabricated metal products	6,918.4	9,925.1	11,280.8	10,125.5	8,702.9
15) Machinery and equipment	15,111.7	17,356.9	17,377.5	18,646.6	14,522.6
16) Office, accounting and computing machinery	478.8	124.1	127.7	317.2	110.4
17) Electrical machinery and apparatus	18,723.4	29,766.5	31,428.3	43,108.0	40,019.9
18) Radio, television and communication equipment and apparatus	3,740.5	2,397.6	4,489.6	3,091.9	3,093.7
19) Medical, precision and optical instruments, watches and clocks	4,931.8	5,733.9	8,978.0	9,019.4	5,470.2
20) Motor vehicles, trailers and semi-trailers	14,737.4	14,828.3	14,049.0	20,045.1	18,359.0
21) Other transport equipments	5,405.3	4,944.8	5,792.9	4,784.9	3,584.0
22) Furniture and fixture	1,833.3	2,937.8	2,852.0	1,811.2	1,353.2
23) Jewellery and related articles	1,173.0	1,411.0	1,609.3	1,837.2	929.3
24) Sports goods	5,573.6	3,661.5	3,970.6	4,409.4	5,077.0
25) Handicrafts	94.5	129.9	130.0	201.0	81.1
26) Other manufacturing n.e.s.	10,458.3	18,401.3	20,309.5	19,342.7	21,572.9
E. Ship breaking and waste / scrape (junk) etc.	1,696.2	1,910.6	2,135.9	2,659.4	4,927.7
F. Electricity, gas and water supply	42,869.2	67,603.8	106,920.5	146,868.0	152,092.0
G. Construction	51,518.2	64,069.0	79,109.9	78,177.4	68,638.1
1) Building	41,042.9	49,813.1	59,403.5	59,663.7	53,707.4
2) Infrastructure	10,475.3	14,255.9	19,706.4	18,513.7	14,930.7
H. Commerce and Trade	208,881.1	221,268.2	241,188.5	240,872.3	222,540.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,155.0	13,179.7	15,383.9	10,063.3	15,870.3
2) Wholesale and commission trade	139,483.9	146,902.1	157,118.1	146,026.0	129,072.1
i) Exports	42,199.0	41,330.3	48,093.7	41,944.2	33,546.8
ii) Imports	29,835.7	31,366.4	35,948.4	37,547.0	30,375.3
iii) Domestic whole sales	67,449.2	74,205.4	73,075.9	66,534.8	65,150.0
3) Retail trade	55,242.1	61,186.5	68,686.5	84,783.0	77,598.4
I. Hotels, restaurants and clubs etc	13,607.0	12,428.6	13,181.8	14,171.2	13,286.8
J. Transport, storage and communications	78,725.0	82,684.7	93,926.4	99,280.3	97,884.3
K. Real estate, renting and business activities	91,957.9	110,805.3	102,264.9	103,625.2	106,773.9
L. Education	4,442.2	5,403.3	5,673.7	5,931.2	5,306.5
M. Health and social work	5,354.9	5,403.2	6,764.6	6,275.9	6,120.2
N. Other community, social and personal service activities	12,194.2	13,235.8	11,147.0	12,343.4	17,221.4
O. Other private business n.e.s	41,387.9	31,563.1	53,206.8	34,062.0	29,405.6
V. Trust Funds and Non Profit Institutions	14,481.0	17,090.7	15,209.6	13,481.0	12,097.6
VI. Personal	396,582.1	418,548.8	416,679.8	391,978.3	360,909.3
A. Bank Employees	48,889.9	50,075.0	56,769.4	61,515.7	65,972.3
B. Consumer Financing	345,425.3	366,207.7	356,548.7	326,767.5	291,865.6
i) House building	53,830.8	63,524.8	66,918.3	64,188.9	61,150.6
ii) Transport	105,390.2	112,873.4	104,452.5	93,762.6	79,567.6
iii) Credit cards	42,802.9	47,237.9	44,428.4	41,092.8	35,535.1
iv) Consumer durable	972.9	1,046.3	1,599.6	5,487.2	523.7
v) Personal loans	142,428.5	141,525.2	139,149.9	122,236.0	115,088.6
C. Other Personal	2,266.9	2,266.3	3,361.7	3,695.1	3,071.4
VII. Others	26,779.6	32,113.8	17,819.9	22,113.5	9,627.8
TOTAL	2,288,805.0	2,524,698.4	2,718,055.4	2,955,517.4	2,974,932.4

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	461,675.9	423,364.0	492,151.6	406,372.9	513,934.7
A. Federal Government:	218,910.7	248,365.5	253,023.8	229,162.1	243,577.4
(1) Commodity Operations	194,758.3	222,578.2	226,113.7	204,802.7	220,793.6
(2) Others	24,152.4	25,787.3	26,910.1	24,359.4	22,783.7
B. Provincial Governments:	242,765.2	174,998.5	239,127.8	177,210.8	270,357.3
(1) Commodity Operations	241,718.5	174,024.2	238,145.7	176,100.1	268,521.4
(2) Others	1,046.7	974.3	982.1	1,110.6	1,835.9
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	312,301.8	349,623.1	350,227.1	427,909.1	452,405.2
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	37,082.2	44,931.6	51,778.6	70,731.1	48,954.4
(4) Construction	-	-	-	-	-
(5) Utilities	13,898.5	15,607.3	16,805.7	16,935.2	27,561.4
(6) Commerce	41,068.4	43,516.4	25,450.5	79,968.7	91,072.2
(7) Transport, Storage & Communication	69,203.7	84,322.6	94,247.5	87,365.9	91,398.7
(8) Services	356.5	223.7	157.2	297.9	300.9
(9) Others	150,692.6	161,021.6	161,787.6	172,610.3	193,117.6
III. Non-Bank Financial Companies:	44,108.5	45,266.6	47,595.9	42,562.3	46,365.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,726.9	9,480.2	13,559.2	12,304.6	10,984.1
(3) Insurance Companies	660.0	335.9	372.9	418.0	851.9
(4) Micro Finance	100.0	100.0	100.0	-	-
(5) Other NBFC's	36,621.6	35,350.5	33,563.8	29,839.7	34,529.9
IV. Private Sector Enterprises :	2,278,790.5	2,424,575.9	2,317,866.6	2,640,879.9	2,629,912.1
A. Agriculture, Hunting and Forestry	99,356.0	112,120.3	117,490.9	130,463.2	139,304.2
(1) Growing of crops	84,776.6	92,621.4	98,942.9	107,383.2	110,564.5
(2) Farming of animals	10,283.6	14,241.0	13,321.5	16,685.4	21,752.1
(3) Agricultural and animal husbandry	432.3	880.1	532.3	1,242.6	1,601.6
(4) Agricultural machinery and equipments	3,644.2	3,766.0	4,125.4	4,580.0	4,468.1
(5) Hunting, trapping, forestry & logging	219.2	611.7	568.8	571.9	917.9
B. Fishing and fish farming etc.	477.9	415.5	698.7	721.0	956.2
C. Mining and Quarrying	15,017.2	15,546.8	20,146.6	20,940.9	18,649.1
(1) Mining of coal	2,873.7	2,544.6	1,878.9	1,517.8	1,499.7
(2) Crude petroleum & natural gas	10,447.9	10,211.5	16,896.0	18,161.4	15,834.1
(3) Iron & non-ferrous metal ores	259.6	367.4	348.1	322.8	216.9
(4) Quarrying of stone, sand and clay	371.9	477.1	349.9	349.3	155.2
(5) Chemical, fertilizer, Salt etc.	1,064.0	1,946.2	673.7	589.6	943.2
D. Manufacturing	1,341,318.7	1,441,429.8	1,399,824.8	1,574,162.6	1,587,358.2
(1) Food products and beverages	279,906.1	293,224.1	311,840.1	337,793.4	409,821.1
(2) Tobacco products	3,537.6	3,336.6	3,355.0	4,035.6	3,093.3
(3) Textiles	475,057.2	542,037.6	496,631.1	599,064.1	532,458.5
i) Spinning, weaving, finishing of textiles	367,525.7	432,370.0	383,631.5	472,795.0	421,705.7
a) Spinning of fibers	209,310.3	252,587.0	210,163.8	263,492.5	230,547.9
b) Weaving of textiles	83,088.1	93,524.2	89,308.0	107,872.7	96,494.1
c) Finishing of textiles	75,127.3	86,258.8	84,159.7	101,429.8	94,663.7
ii) Made-up textile articles	43,264.8	51,039.3	48,322.0	53,768.0	48,474.3
iii) Knit wear	23,658.3	22,945.2	23,940.1	22,981.6	27,310.9
iv) Carpets and rugs	5,455.5	4,932.4	4,620.5	5,050.9	3,704.5
v) Other textiles n.e.s.	35,152.8	30,750.7	36,117.1	44,468.6	31,263.1
(4) Wearing apparel, readymade garments etc.	47,536.8	49,694.9	49,509.8	52,934.1	53,295.3

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2012		2013		2014
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,464.6	20,799.2	19,912.5	23,510.8	20,386.3
i.) Tanning & dressing of leather, luggage, handbags etc.	10,329.5	10,595.7	10,222.2	12,614.9	8,801.8
ii.) Footwear	10,135.1	10,203.5	9,690.3	10,895.9	11,584.6
6) Wood and products of wood cork	3,000.4	3,941.9	3,520.5	3,156.1	2,295.5
7) Paper, paperboard and products	22,228.0	28,146.8	25,180.8	30,800.6	32,864.8
8) Printing, publishing and allied industries	6,557.2	5,974.3	6,401.9	7,026.6	6,756.2
9) Coke and refined petroleum products	30,568.6	41,445.9	35,684.6	41,813.9	40,116.6
10) Chemicals and chemical products	173,657.2	164,659.5	169,628.4	170,987.2	193,822.8
11) Rubber and plastics products	15,469.3	22,268.8	21,727.2	26,154.6	24,765.7
12) Other non-metallic mineral products	74,407.9	67,916.2	58,921.7	64,087.2	51,124.2
13) Basic metals	56,550.2	61,457.0	62,364.2	68,067.0	72,172.0
14) Fabricated metal products	12,485.3	11,537.1	12,673.8	15,364.4	12,395.0
15) Machinery and equipment	14,139.6	18,209.7	16,130.6	17,677.7	18,648.7
16) Office, accounting and computing machinery	324.0	288.9	255.8	374.9	607.7
17) Electrical machinery and apparatus	41,028.5	43,355.5	40,902.9	53,779.8	54,048.4
18) Radio, television and communication equipment and apparatus	3,972.5	5,181.6	4,528.3	4,051.3	3,535.2
19) Medical, precision and optical instruments, watches and clocks	7,972.3	7,048.6	6,888.6	4,061.4	3,685.1
20) Motor vehicles, trailers and semi-trailers	18,595.2	17,294.7	15,246.9	16,105.0	18,099.4
21) Other transport equipments	3,414.9	3,783.8	3,297.7	3,941.4	3,520.6
22) Furniture and fixture	1,666.8	1,099.5	1,153.6	1,236.8	2,022.1
23) Jewellery and related articles	629.8	500.5	731.0	467.4	496.5
24) Sports goods	5,073.2	4,739.5	4,699.8	4,783.7	5,172.0
25) Handicrafts	90.5	75.9	53.8	57.0	71.7
26) Other manufacturing n.e.s.	22,985.0	23,411.8	28,584.3	22,830.7	22,083.5
E. Ship breaking and waste / scrape (junk) etc.	12,619.9	17,715.3	14,805.9	17,840.9	14,765.9
F. Electricity, gas and water supply	271,847.7	280,934.1	218,774.7	253,141.3	267,283.8
G. Construction	52,693.7	52,576.6	51,911.4	54,340.3	47,903.9
1) Building	39,759.1	37,427.2	35,746.3	38,004.6	36,410.7
2) Infrastructure	12,934.6	15,149.4	16,165.2	16,335.7	11,493.2
H. Commerce and Trade	196,534.8	209,806.8	197,840.9	230,484.6	212,080.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,370.5	12,923.9	14,079.9	14,017.8	12,834.5
2) Wholesale and commission trade	100,684.4	106,963.6	99,078.3	114,901.9	103,012.2
i) Exports	27,810.2	30,963.4	27,597.3	27,412.0	22,999.4
ii) Imports	25,514.3	24,235.4	19,768.6	28,204.2	21,541.1
iii) Domestic whole sales	47,359.9	51,764.8	51,712.4	59,285.8	58,471.7
3) Retail trade	79,479.9	89,919.3	84,682.7	101,564.9	96,234.2
I. Hotels, restaurants and clubs etc	14,619.0	14,595.4	14,082.5	14,741.8	15,121.5
J. Transport, storage and communications	110,333.2	108,466.6	87,789.8	87,896.1	112,772.7
K. Real estate, renting and business activities	103,236.3	108,002.2	96,507.4	104,414.0	87,757.2
L. Education	6,060.7	6,009.0	5,832.5	5,839.8	7,168.8
M. Health and social work	5,600.7	5,930.0	5,390.1	6,195.9	6,354.4
N. Other community, social and personal service activities	14,425.0	13,011.0	12,676.4	15,030.1	15,437.8
O. Other private business n.e.s	34,649.9	38,016.6	74,094.1	124,667.2	96,997.5
V. Trust Funds and Non Profit Institutions	18,003.6	17,996.3	17,003.7	14,021.6	8,197.5
VI. Personal	282,170.0	292,266.6	303,705.2	321,822.8	335,738.9
A. Bank Employees	70,045.2	77,630.6	80,583.7	82,711.7	84,079.9
B. Consumer Financing	204,910.7	206,331.8	213,717.4	229,113.4	242,220.7
i) House building	40,967.7	40,197.6	39,011.7	39,420.5	39,511.1
ii) Transport	45,349.2	45,844.7	50,658.8	56,386.8	63,802.4
iii) Credit cards	22,934.1	24,372.8	21,796.7	21,195.9	22,782.0
iv) Consumer durable	434.5	320.3	211.9	247.6	267.6
v) Personal loans	95,225.1	95,596.4	102,038.4	111,862.6	115,857.5
C. Other Personal	7,214.1	8,304.2	9,404.1	9,997.7	9,438.4
VII. Others	15,093.5	16,644.5	13,744.9	16,501.6	14,415.5
TOTAL	3,412,143.9	3,569,737.1	3,542,295.0	3,870,070.1	4,000,969.7

5.2 Classification of Scheduled Banks' Advances

by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2014	2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	482,191.3	579,492.8	536,678.1	643,913.5	570,804.1
A. Federal Government:	227,450.5	220,061.2	226,317.2	232,274.3	212,050.5
(1) Commodity Operations	211,873.2	201,290.7	212,303.8	211,398.1	204,921.3
(2) Others	15,577.2	18,770.5	14,013.4	20,876.2	7,129.2
B. Provincial Governments:	254,740.8	359,431.6	310,360.9	411,639.2	358,753.6
(1) Commodity Operations	253,544.1	358,076.3	309,363.0	400,687.8	347,740.3
(2) Others	1,196.8	1,355.3	998.0	10,951.4	11,013.3
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	530,560.2	533,401.5	570,609.2	649,245.6	683,947.6
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	614.8	-
(2) Mining & Quarrying	-	-	-	56,086.2	56,086.2
(3) Manufacturing	59,478.1	43,868.6	57,342.5	51,139.1	42,757.4
(4) Construction	-	-	-	-	-
(5) Utilities	26,442.9	46,091.1	25,990.3	99,289.9	50,571.0
(6) Commerce	122,699.4	97,183.4	109,637.5	105,858.9	116,919.1
(7) Transport, Storage & Communication	95,717.2	93,192.3	165,476.7	134,173.7	160,938.6
(8) Services	477.0	788.0	672.0	539.7	482.8
(9) Others	225,745.6	252,278.0	211,490.3	201,543.4	256,192.5
III. Non-Bank Financial Companies:	44,391.0	47,551.0	50,207.4	68,466.0	78,826.1
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	4,916.7	11,162.9	13,593.8	18,299.2	24,187.8
(3) Insurance Companies	1,660.0	921.9	1,187.5	3,080.4	4,410.0
(4) Micro Finance	500.0	900.0	2,732.4	2,795.7	3,357.5
(5) Other NBFC's	37,314.3	34,566.2	32,693.7	44,290.7	46,870.9
IV. Private Sector Enterprises :	2,839,041.9	2,781,059.3	3,019,634.8	3,110,661.6	3,435,320.1
A. Agriculture, Hunting and Forestry	148,963.3	150,585.2	162,186.5	147,991.5	155,249.4
(1) Growing of crops	114,803.2	120,546.6	125,494.1	111,548.4	119,996.9
(2) Farming of animals	28,574.0	25,733.8	29,593.3	32,417.6	29,917.1
(3) Agricultural and animal husbandry	1,480.3	633.1	1,668.7	1,476.8	2,853.9
(4) Agricultural machinery and equipments	3,657.5	2,870.0	5,151.3	2,382.4	2,244.9
(5) Hunting, trapping, forestry & logging	448.3	801.8	279.1	166.3	236.7
B. Fishing and fish farming etc.	1,113.5	880.3	982.4	788.5	821.5
C. Mining and Quarrying	20,996.3	20,265.4	23,485.3	26,379.9	35,518.3
(1) Mining of coal	2,395.9	1,654.5	1,911.5	9,192.4	9,211.6
(2) Crude petroleum & natural gas	17,013.5	16,747.5	18,642.5	12,177.3	18,411.0
(3) Iron & non-ferrous metal ores	364.7	321.1	424.9	553.6	643.4
(4) Quarrying of stone, sand and clay	224.4	250.5	376.5	760.7	346.2
(5) Chemical, fertilizer, Salt etc.	997.7	1,291.8	2,129.9	3,695.9	6,906.2
D. Manufacturing	1,703,287.7	1,644,482.0	1,821,837.0	1,857,522.1	2,041,698.6
(1) Food products and beverages	423,606.0	424,131.4	444,932.2	458,662.2	493,161.2
(2) Tobacco products	2,425.0	1,713.2	6,066.4	3,207.9	3,977.6
(3) Textiles	597,837.7	530,088.6	603,950.0	610,432.9	706,258.7
i) Spinning, weaving, finishing of textiles	468,507.6	410,100.5	456,072.3	460,704.7	552,326.8
a) Spinning of fibers	256,541.1	231,834.6	253,735.3	256,943.8	325,148.8
b) Weaving of textiles	106,599.6	91,009.4	102,792.3	108,493.6	120,674.3
c) Finishing of textiles	105,366.9	87,256.4	99,544.7	95,267.3	106,503.6
ii) Made-up textile articles	54,359.1	54,913.4	69,986.1	60,603.7	61,497.7
iii) Knit wear	30,285.1	27,492.6	26,793.0	23,759.5	31,290.3
iv) Carpets and rugs	4,161.7	3,130.8	3,144.7	11,229.1	8,908.7
v) Other textiles n.e.s.	40,524.3	34,451.2	47,953.8	54,135.9	52,235.3
(4) Wearing apparel, readymade garments etc.	56,867.8	50,585.1	52,086.5	59,136.8	69,552.9

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2014	2015		2016	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,292.1	21,709.0	19,816.2	21,197.4	23,655.6
i.) Tanning & dressing of leather, luggage, handbags etc.	10,594.1	9,222.0	9,310.8	8,953.9	9,295.0
ii.) Footwear	11,698.0	12,487.0	10,505.3	12,243.5	14,360.6
6) Wood and products of wood cork	2,254.0	1,857.5	1,328.3	1,850.6	1,903.7
7) Paper, paperboard and products	31,519.0	30,828.9	32,463.8	39,658.5	39,189.4
8) Printing, publishing and allied industries	8,273.5	6,377.6	7,393.7	7,406.6	7,372.2
9) Coke and refined petroleum products	53,326.6	57,368.8	77,441.0	58,157.1	75,784.8
10) Chemicals and chemical products	191,023.9	203,593.5	261,127.2	268,791.7	272,272.5
11) Rubber and plastics products	25,571.9	24,568.0	24,787.8	29,656.0	27,108.5
12) Other non-metallic mineral products	56,033.5	73,884.6	74,835.7	71,513.3	81,636.0
13) Basic metals	81,282.6	76,336.4	77,065.6	83,219.4	81,995.1
14) Fabricated metal products	12,523.0	10,155.1	9,757.4	18,690.1	14,970.6
15) Machinery and equipment	23,614.5	27,692.1	20,432.4	21,895.4	23,216.9
16) Office, accounting and computing machinery	639.4	964.3	982.2	766.4	314.5
17) Electrical machinery and apparatus	48,114.2	44,833.7	51,067.0	43,295.4	52,623.3
18) Radio, television and communication equipment and apparatus	3,664.6	3,202.8	3,903.8	5,932.2	5,016.1
19) Medical, precision and optical instruments, watches and clocks	5,274.8	4,973.3	4,760.6	5,822.8	6,385.4
20) Motor vehicles, trailers and semi-trailers	20,418.0	17,408.6	18,863.6	17,604.4	20,200.3
21) Other transport equipments	4,410.3	3,954.7	4,001.7	4,597.1	3,309.1
22) Furniture and fixture	1,733.4	1,496.7	1,101.6	2,185.1	2,231.6
23) Jewellery and related articles	562.1	618.3	584.9	525.1	594.8
24) Sports goods	5,409.8	4,659.6	4,429.7	4,488.9	4,752.5
25) Handicrafts	396.2	85.3	45.8	58.3	49.1
26) Other manufacturing n.e.s.	24,213.8	21,394.8	18,611.9	18,770.6	24,166.2
E. Ship breaking and waste / scrape (junk) etc.	22,174.6	25,781.5	19,810.1	25,890.0	27,447.6
F. Electricity, gas and water supply	257,939.6	256,004.5	277,750.2	304,455.1	352,029.3
G. Construction	59,767.5	63,998.8	84,965.8	95,995.1	106,438.0
1) Building	38,135.6	44,431.8	50,483.7	48,768.1	48,093.2
2) Infrastructure	21,631.8	19,567.0	34,482.1	47,227.0	58,344.8
H. Commerce and Trade	229,413.0	224,757.8	248,699.1	256,005.7	277,578.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,877.1	12,943.9	6,231.7	15,419.1	25,627.4
2) Wholesale and commission trade	117,385.1	118,310.0	130,223.6	131,766.0	130,530.6
i) Exports	29,545.0	27,423.8	22,160.5	27,144.3	20,302.1
ii) Imports	23,535.3	20,398.1	26,319.3	24,341.4	28,027.1
iii) Domestic whole sales	64,304.8	70,488.1	81,743.7	80,280.3	82,201.4
3) Retail trade	99,150.8	93,503.9	112,243.8	108,820.7	121,420.7
I. Hotels, restaurants and clubs etc	18,777.2	21,078.7	24,511.9	27,803.2	35,649.1
J. Transport, storage and communications	120,912.3	137,546.2	155,303.4	177,632.1	173,924.8
K. Real estate, renting and business activities	100,953.9	95,994.6	111,729.4	111,749.6	128,296.0
L. Education	8,249.3	9,330.0	10,843.3	17,509.0	11,168.5
M. Health and social work	5,752.1	4,610.3	4,197.7	4,897.1	5,261.9
N. Other community, social and personal service activities	19,184.7	18,393.2	24,719.2	23,834.0	26,491.9
O. Other private business n.e.s	121,557.0	107,350.8	48,613.5	32,208.7	57,746.5
V. Trust Funds and Non Profit Institutions	11,269.6	13,923.8	12,647.4	14,157.6	15,487.0
VI. Personal	354,450.3	380,674.8	389,643.8	420,442.4	449,083.1
A. Bank Employees	90,594.8	96,148.0	96,723.1	104,017.4	106,073.7
B. Consumer Financing	249,031.8	275,289.6	285,037.9	308,932.4	338,217.8
i) House building	39,762.1	41,261.6	43,246.5	48,587.3	53,187.0
ii) Transport	71,060.1	83,440.3	97,114.6	109,701.1	126,841.5
iii) Credit cards	22,681.6	23,857.0	24,705.9	25,566.5	28,331.6
iv) Consumer durable	199.5	198.7	698.7	582.2	1,556.1
v) Personal loans	115,328.5	126,532.0	119,272.1	124,495.3	128,301.6
C. Other Personal	14,823.8	9,237.1	7,882.8	7,492.7	4,791.7
VII. Others	10,613.4	14,226.9	5,188.5	7,796.1	3,766.9
TOTAL	4,272,517.7	4,350,330.0	4,584,609.2	4,914,682.8	5,237,235.1