

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2008		2009		2010
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	133,084.5	150,461.0	341,698.8	333,440.8	423,866.8
A. Federal Government:	87,575.8	128,837.2	163,055.6	186,794.6	183,015.4
(1) Commodity Operations	81,887.1	123,445.0	158,453.9	181,725.3	175,612.5
(2) Others	5,688.7	5,392.2	4,601.6	5,069.3	7,402.9
B. Provincial Governments:	45,508.7	21,623.8	178,603.3	146,646.3	240,851.4
(1) Commodity Operations	44,371.5	20,670.7	176,965.6	146,307.4	240,620.7
(2) Others	1,137.2	953.0	1,637.7	338.8	230.7
C. Local Bodies (City Governments)	-	-	40.0	-	-
II. Non-Financial Public Sector Enterprises :	107,911.8	186,902.4	216,717.0	225,365.8	166,137.7
(1) Agriculture, Forestry, Hunting & Fishing	-	9,387.8	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	22,119.3	53,715.8	53,203.5	73,437.2	55,045.0
(4) Construction	-	-	-	-	-
(5) Utilities	48,267.9	60,304.7	63,781.1	65,329.8	29,292.0
(6) Commerce	8,166.8	24,559.9	18,509.4	17,488.6	12,822.5
(7) Transport, Storage & Communication	29,137.7	38,783.7	45,241.9	34,876.8	34,753.0
(8) Services	220.1	150.4	1.0	3.6	32.6
(9) Others	-	-	35,980.2	34,229.9	34,192.6
III. Non-Bank Financial Companies :	44,579.6	45,733.5	39,369.7	49,030.0	44,302.7
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	1,250.0	2,566.9	6,235.3	6,098.0	6,429.3
(3) Insurance Companies	2,717.9	2,516.1	1,660.0	1,369.8	1,428.4
(4) Micro Finance	-	-	-	-	200.0
(5) Other NBFC's	40,611.7	40,650.5	31,474.4	41,562.2	36,244.9
IV. Private Sector Enterprises :	2,074,977.9	2,240,767.9	2,096,078.9	2,221,542.0	2,193,624.0
A. Agriculture, Hunting and Forestry	154,438.3	170,607.4	157,163.2	165,826.2	165,206.6
(1) Growing of crops	110,779.2	120,035.9	113,890.7	120,137.4	114,912.1
(2) Farming of animals	21,061.4	26,291.7	21,150.6	20,611.7	22,968.6
(3) Agricultural and animal husbandry	695.9	1,108.4	599.8	633.2	476.2
(4) Agricultural machinery and equipments	21,837.8	22,670.4	21,166.5	24,259.1	26,772.2
(5) Hunting, trapping, forestry & logging	64.0	501.0	355.6	184.8	77.4
B. Fishing and fish farming etc.	1,249.7	804.8	513.0	670.7	767.6
C. Mining and Quarrying	16,824.5	16,929.7	17,492.6	17,002.7	14,979.1
(1) Mining of coal	2,509.9	2,748.6	2,634.5	2,465.0	2,742.4
(2) Crude petroleum & natural gas	12,716.8	10,684.1	12,133.8	11,923.3	10,460.5
(3) Iron & non-ferrous metal ores	60.1	85.1	432.3	928.0	580.4
(4) Quarrying of stone, sand and clay	191.1	183.4	339.9	374.9	325.8
(5) Chemical, fertilizer, Salt etc.	1,346.7	3,228.5	1,952.0	1,311.4	870.1
D. Manufacturing	1,177,764.1	1,299,410.2	1,186,757.8	1,282,352.6	1,228,536.4
(1) Food products and beverages	183,018.5	216,289.8	197,478.2	190,828.4	214,265.2
(2) Tobacco products	586.6	893.0	285.2	2,040.1	2,278.8
(3) Textiles	515,111.5	516,595.0	464,471.9	526,332.6	456,139.9
i) Spinning, weaving, finishing of textiles	413,325.2	410,374.1	368,092.7	424,046.0	351,567.5
a) Spinning of fibers	235,998.4	246,284.8	211,995.7	255,267.8	202,128.3
b) Weaving of textiles	97,231.5	86,216.2	85,543.7	89,230.0	82,154.9
c) Finishing of textiles	80,095.3	77,873.1	70,553.3	79,548.3	67,284.3
ii) Made-up textile articles	46,112.7	44,915.0	43,073.9	46,306.3	51,329.2
iii) Knit wear	21,839.7	20,156.7	23,370.0	23,683.8	21,245.7
iv) Carpets and rugs	8,905.5	5,801.8	5,906.9	4,617.7	6,754.9
v) Other textiles n.e.s.	24,928.4	35,347.4	24,028.4	27,678.8	25,242.7
(4) Wearing apparel, readymade garments etc.	46,519.2	46,678.4	48,250.9	49,456.7	48,150.6

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
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,019.0	19,876.1	18,173.0	18,026.8	17,121.6
i.) Tanning & dressing of leather, luggage, handbags etc.	8,794.5	10,310.0	9,978.4	9,895.0	9,288.3
ii.) Footwear	9,224.6	9,566.1	8,194.7	8,131.7	7,833.3
6) Wood and products of wood cork	2,304.5	1,921.9	2,023.0	1,919.3	1,890.1
7) Paper, paperboard and products	18,646.1	23,763.0	18,079.3	17,528.3	18,591.4
8) Printing, publishing and allied industries	6,688.2	8,936.0	9,197.9	8,397.5	7,586.4
9) Coke and refined petroleum products	19,031.1	22,763.3	20,522.7	21,737.1	23,652.9
10) Chemicals and chemical products	106,643.7	145,275.6	131,890.6	154,646.7	152,153.2
11) Rubber and plastics products	9,984.8	11,644.5	12,746.4	12,405.3	13,584.5
12) Other non-metallic mineral products	90,159.1	105,576.1	100,385.8	102,842.3	99,994.9
13) Basic metals	37,006.3	40,679.4	39,393.2	39,596.0	40,885.5
14) Fabricated metal products	11,295.0	10,138.9	8,730.6	9,528.5	11,371.5
15) Machinery and equipment	17,436.2	18,714.7	14,598.0	16,073.4	15,729.3
16) Office, accounting and computing machinery	127.7	317.2	111.2	128.1	38.2
17) Electrical machinery and apparatus	31,480.6	43,158.2	40,079.0	48,342.3	44,963.3
18) Radio, television and communication equipment and apparatus	4,489.6	3,091.9	3,108.3	3,693.3	3,045.1
19) Medical, precision and optical instruments, watches and clocks	9,074.7	9,122.4	5,565.0	5,555.0	7,555.6
20) Motor vehicles, trailers and semi-trailers	14,079.7	20,073.9	18,413.4	18,825.1	16,042.4
21) Other transport equipments	5,870.6	4,862.5	3,667.4	4,445.4	3,789.5
22) Furniture and fixture	2,964.8	1,951.6	1,539.4	1,941.3	2,206.9
23) Jewellery and related articles	1,644.2	1,873.8	994.5	1,277.1	1,031.9
24) Sports goods	3,986.3	4,422.5	5,094.8	4,638.1	4,220.4
25) Handicrafts	130.0	201.0	94.9	144.8	149.6
26) Other manufacturing n.e.s.	21,466.3	20,589.4	21,863.4	22,003.2	22,097.7
E. Ship breaking and waste / scrape (junk) etc.	2,135.9	2,659.4	4,928.0	3,380.2	4,906.3
F. Electricity, gas and water supply	107,031.1	146,983.2	152,197.2	179,560.4	209,776.8
G. Construction	79,293.2	78,450.4	68,892.1	64,985.6	65,825.6
1) Building	59,541.3	59,870.0	53,902.2	51,799.3	51,131.0
2) Infrastructure	19,751.8	18,580.3	14,989.9	13,186.3	14,694.6
H. Commerce and Trade	245,093.6	244,713.5	226,381.2	231,335.7	220,443.9
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,399.1	13,080.1	16,257.0	14,475.7	12,694.9
2) Wholesale and commission trade	157,276.0	146,162.7	129,310.3	129,131.3	120,150.7
i) Exports	48,123.7	41,944.9	33,547.5	39,468.0	33,432.4
ii) Imports	35,954.5	37,552.7	30,380.3	28,876.1	29,565.7
iii) Domestic whole sales	73,197.8	66,665.2	65,382.5	60,787.2	57,152.6
3) Retail trade	72,418.5	85,470.8	80,814.0	87,728.7	87,598.3
I. Hotels, restaurants and clubs etc	13,381.9	14,358.9	13,476.2	14,042.1	14,830.4
J. Transport, storage and communications	94,182.2	99,544.3	98,136.5	96,700.7	102,505.1
K. Real estate, renting and business activities	102,763.0	104,090.2	107,453.1	108,810.1	103,215.7
L. Education	5,756.1	6,027.6	5,389.5	5,773.5	8,202.7
M. Health and social work	6,830.5	6,340.9	6,192.9	5,950.3	5,516.6
N. Other community, social and personal service activities	14,569.2	14,937.8	20,858.6	18,342.1	21,519.3
O. Other private business n.e.s	53,664.6	34,909.6	30,246.9	26,809.1	27,391.8
V. Trust Funds and Non Profit Institutions	15,320.2	13,606.1	12,258.5	13,223.6	13,309.6
VI. Personal	421,195.8	396,088.0	364,458.2	339,887.8	322,138.0
A. Bank Employees	61,004.9	65,286.4	69,451.3	74,017.5	76,326.0
B. Consumer Financing	356,784.3	327,067.4	291,924.7	262,635.4	240,292.6
i) House building	66,919.5	64,191.0	61,151.6	58,713.0	54,140.5
ii) Transport	104,464.6	93,877.4	79,592.9	69,634.3	64,679.8
iii) Credit cards	44,428.4	41,092.8	35,535.1	31,257.4	28,280.5
iv) Consumer durable	1,656.3	5,537.8	546.6	176.7	512.8
v) Personal loans	139,315.5	122,368.4	115,098.4	102,853.9	92,679.0
C. Other Personal	3,406.6	3,734.3	3,082.2	3,235.0	5,519.4
VII. Others	18,568.4	22,835.1	9,765.2	9,401.3	11,084.7
TOTAL	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4

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All Banks

(End of Period: Million Rupees)

BORROWERS	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	372,547.0	406,735.0	348,529.8	461,675.9	423,364.0
A. Federal Government:	169,578.5	192,151.0	163,614.0	218,910.7	248,365.5
(1) Commodity Operations	160,783.0	183,252.8	153,089.7	194,758.3	222,578.2
(2) Others	8,795.4	8,898.2	10,524.3	24,152.4	25,787.3
B. Provincial Governments:	202,968.5	214,584.0	184,915.8	242,765.2	174,998.5
(1) Commodity Operations	202,724.5	214,235.2	184,532.4	241,718.5	174,024.2
(2) Others	244.0	348.7	383.4	1,046.7	974.3
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	165,357.7	171,002.7	135,888.4	312,301.8	349,623.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	47,972.6	39,008.0	40,992.3	37,082.2	44,931.6
(4) Construction	-	-	-	-	-
(5) Utilities	32,220.7	33,718.3	14,426.7	13,898.5	15,607.3
(6) Commerce	14,780.5	18,197.6	14,246.1	41,068.4	43,516.4
(7) Transport, Storage & Communication	39,235.4	46,714.6	62,231.5	69,203.7	84,322.6
(8) Services	59.8	314.6	260.7	356.5	223.7
(9) Others	31,088.7	33,049.6	3,731.1	150,692.6	161,021.6
III. Non-Bank Financial Companies :	42,047.8	40,181.7	43,447.7	44,209.7	45,324.4
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	5,624.9	4,928.1	6,210.8	6,726.9	9,480.2
(3) Insurance Companies	1,173.0	1,029.0	718.0	660.0	335.9
(4) Micro Finance	200.0	200.0	200.0	100.0	100.0
(5) Other NBFC's	35,049.9	34,024.7	36,318.9	36,722.8	35,408.3
IV. Private Sector Enterprises :	2,386,470.9	2,364,473.6	2,459,754.2	2,393,109.2	2,539,961.3
A. Agriculture, Hunting and Forestry	178,212.5	179,946.5	187,134.8	199,001.6	212,539.3
(1) Growing of crops	125,848.1	127,897.6	135,777.3	144,465.8	153,318.1
(2) Farming of animals	24,906.7	26,648.8	28,530.7	30,214.5	34,231.0
(3) Agricultural and animal husbandry	570.8	401.1	410.4	432.3	880.1
(4) Agricultural machinery and equipments	26,786.7	24,812.0	22,258.6	23,666.9	23,494.6
(5) Hunting, trapping, forestry & logging	100.1	187.0	157.9	222.1	615.5
B. Fishing and fish farming etc.	637.1	470.6	613.8	505.3	443.8
C. Mining and Quarrying	14,475.0	16,298.4	15,840.8	15,105.2	15,634.8
(1) Mining of coal	3,161.1	3,177.5	3,301.1	2,939.1	2,610.0
(2) Crude petroleum & natural gas	9,508.0	11,629.1	10,696.8	10,447.9	10,211.5
(3) Iron & non-ferrous metal ores	249.7	488.4	589.9	259.6	367.4
(4) Quarrying of stone, sand and clay	572.9	460.2	401.6	387.2	492.4
(5) Chemical, fertilizer, Salt etc.	983.2	543.2	851.4	1,071.4	1,953.5
D. Manufacturing	1,366,476.0	1,343,695.1	1,396,264.4	1,349,323.1	1,449,442.0
(1) Food products and beverages	222,018.1	274,994.8	258,737.4	280,928.2	294,238.3
(2) Tobacco products	4,236.6	3,136.5	3,301.5	3,537.7	3,336.8
(3) Textiles	554,403.8	492,062.0	524,555.2	478,094.8	545,064.6
i) Spinning, weaving, finishing of textiles	435,407.9	377,929.4	411,858.4	369,993.7	434,830.2
a) Spinning of fibers	248,974.4	213,381.9	239,874.6	210,915.3	254,135.5
b) Weaving of textiles	99,361.9	89,351.1	87,522.6	83,219.4	93,652.8
c) Finishing of textiles	87,071.6	75,196.5	84,461.2	75,859.0	87,041.9
ii) Made-up textile articles	53,405.8	47,131.1	46,017.5	43,283.2	51,053.4
iii) Knit wear	24,009.8	25,598.8	26,112.8	24,144.3	23,431.3
iv) Carpets and rugs	6,469.3	6,800.5	7,547.7	5,460.2	4,936.9
v) Other textiles n.e.s.	35,110.9	34,602.2	33,018.8	35,213.3	30,812.8
(4) Wearing apparel, readymade garments etc.	49,888.2	49,473.4	50,874.2	47,779.3	49,934.8

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BORROWERS	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,452.7	22,091.0	22,542.8	20,629.6	20,964.3
i.) Tanning & dressing of leather, luggage, handbags etc.	9,769.0	12,030.1	12,672.6	10,414.3	10,680.1
ii.) Footwear	8,683.7	10,060.8	9,870.2	10,215.2	10,284.3
6) Wood and products of wood cork	2,673.2	3,307.9	2,801.3	3,055.7	3,997.9
7) Paper, paperboard and products	19,504.2	23,543.5	24,033.5	22,463.7	28,395.1
8) Printing, publishing and allied industries	6,969.7	7,165.1	6,941.7	6,652.1	6,075.8
9) Coke and refined petroleum products	26,761.5	31,284.1	34,219.6	30,584.5	41,461.9
10) Chemicals and chemical products	156,047.5	154,521.0	161,646.2	174,768.7	165,771.7
11) Rubber and plastics products	13,953.4	14,126.3	16,430.0	15,777.3	22,578.1
12) Other non-metallic mineral products	107,354.1	93,440.1	95,215.2	75,154.0	68,641.3
13) Basic metals	45,463.4	43,158.9	52,141.6	56,891.9	61,824.2
14) Fabricated metal products	12,961.0	12,382.3	13,973.4	12,587.8	11,640.9
15) Machinery and equipment	20,610.2	19,175.0	20,436.8	14,213.5	18,281.6
16) Office, accounting and computing machinery	32.7	31.1	284.4	325.9	290.8
17) Electrical machinery and apparatus	42,194.0	37,980.0	43,434.7	41,071.5	43,398.6
18) Radio, television and communication equipment and apparatus	3,394.0	3,207.2	3,440.7	3,979.5	5,188.6
19) Medical, precision and optical instruments, watches and clocks	7,836.6	8,214.2	7,931.9	8,014.3	7,090.3
20) Motor vehicles, trailers and semi-trailers	17,971.7	16,308.2	19,978.7	18,707.1	17,406.1
21) Other transport equipments	3,541.4	3,120.5	2,917.6	3,424.6	3,803.6
22) Furniture and fixture	1,784.5	2,203.7	1,449.2	1,748.8	1,180.3
23) Jewellery and related articles	923.1	864.0	825.8	676.4	546.3
24) Sports goods	4,410.1	5,178.3	5,419.3	5,100.2	4,761.2
25) Handicrafts	119.0	164.1	94.6	106.1	91.5
26) Other manufacturing n.e.s.	22,971.2	22,561.8	22,637.0	23,049.8	23,477.5
E. Ship breaking and waste / scrape (junk) etc.	7,111.1	7,212.4	9,392.3	12,620.1	17,715.5
F. Electricity, gas and water supply	231,997.6	263,825.7	292,414.9	271,860.4	280,953.2
G. Construction	69,536.2	66,211.1	66,669.3	53,026.8	52,959.4
1) Building	51,943.8	50,019.9	49,408.6	40,032.0	37,754.2
2) Infrastructure	17,592.4	16,191.2	17,260.7	12,994.9	15,205.2
H. Commerce and Trade	228,189.1	203,351.8	209,246.8	200,280.3	213,565.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,845.1	10,351.1	14,503.5	16,738.2	13,285.7
2) Wholesale and commission trade	123,438.5	108,050.5	105,951.5	100,931.0	107,221.6
i) Exports	40,330.2	34,826.4	34,044.1	27,810.9	30,964.0
ii) Imports	29,492.4	24,083.7	22,763.4	25,522.2	24,243.5
iii) Domestic whole sales	53,615.9	49,140.4	49,143.9	47,597.9	52,014.1
3) Retail trade	90,905.5	84,950.2	88,791.9	82,611.2	93,058.3
I. Hotels, restaurants and clubs etc	15,311.3	14,026.0	14,807.7	14,804.2	14,779.0
J. Transport, storage and communications	108,629.4	106,391.5	98,942.9	110,881.6	109,077.7
K. Real estate, renting and business activities	107,312.8	103,374.8	105,458.4	103,966.7	108,879.2
L. Education	7,397.2	6,308.9	5,350.6	6,204.8	6,160.7
M. Health and social work	5,765.1	5,529.6	5,266.4	5,658.1	5,987.5
N. Other community, social and personal service activities	17,954.1	16,004.3	17,302.5	14,473.0	13,063.3
O. Other private business n.e.s	27,466.6	31,826.9	35,048.7	35,398.0	38,760.4
V. Trust Funds and Non Profit Institutions	16,363.8	18,028.7	19,782.2	18,003.6	18,015.7
VI. Personal	305,983.5	294,017.6	285,931.9	285,133.7	295,181.1
A. Bank Employees	74,572.0	76,409.8	75,370.2	72,975.9	80,518.4
B. Consumer Financing	224,828.2	213,153.6	205,025.0	204,943.7	206,358.5
i) House building	50,812.3	47,671.0	44,692.9	40,967.7	40,197.6
ii) Transport	57,354.5	50,672.7	46,480.7	45,352.1	45,847.4
iii) Credit cards	25,797.3	24,625.7	23,142.0	22,934.1	24,372.8
iv) Consumer durable	473.4	309.0	395.3	452.2	334.8
v) Personal loans	90,390.8	89,875.2	90,314.1	95,237.6	95,605.8
C. Other Personal	6,583.3	4,454.1	5,536.8	7,214.1	8,304.2
VII. Others	17,591.6	16,382.8	16,858.3	15,570.5	17,066.6
TOTAL	3,306,362.2	3,310,822.0	3,310,192.5	3,530,004.4	3,688,536.3

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	492,151.6	406,799.9	514,534.7	482,693.4	580,458.9
A. Federal Government:	253,023.8	229,162.1	243,577.4	227,450.5	220,061.2
(1) Commodity Operations	226,113.7	204,802.7	220,793.6	211,873.2	201,290.7
(2) Others	26,910.1	24,359.4	22,783.7	15,577.2	18,770.5
B. Provincial Governments:	239,127.8	177,637.8	270,957.3	255,242.9	360,397.7
(1) Commodity Operations	238,145.7	176,527.1	269,121.4	254,046.2	359,042.4
(2) Others	982.1	1,110.6	1,835.9	1,196.8	1,355.3
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	350,227.1	427,909.1	452,405.2	530,560.2	533,401.5
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	51,778.6	70,731.1	48,954.4	59,478.1	43,868.6
(4) Construction	-	-	-	-	-
(5) Utilities	16,805.7	16,935.2	27,561.4	26,442.9	46,091.1
(6) Commerce	25,450.5	79,968.7	91,072.2	122,699.4	97,183.4
(7) Transport, Storage & Communication	94,247.5	87,365.9	91,398.7	95,717.2	93,192.3
(8) Services	157.2	297.9	300.9	477.0	788.0
(9) Others	161,787.6	172,610.3	193,117.6	225,745.6	252,278.0
III. Non-Bank Financial Companies :	47,626.0	42,605.8	46,506.1	44,546.0	47,684.3
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	13,559.2	12,304.6	10,984.1	4,916.7	11,162.9
(3) Insurance Companies	372.9	418.0	851.9	1,660.0	921.9
(4) Micro Finance	100.0	-	-	500.0	900.0
(5) Other NBFC's	33,593.9	29,883.2	34,670.1	37,469.3	34,699.5
IV. Private Sector Enterprises :	2,436,423.4	2,763,136.6	2,758,032.8	2,975,071.9	2,930,255.9
A. Agriculture, Hunting and Forestry	220,943.4	238,176.4	252,679.1	270,245.7	285,362.9
(1) Growing of crops	161,157.4	171,731.6	177,356.2	185,726.3	196,409.9
(2) Farming of animals	34,271.5	38,258.2	44,789.5	54,115.9	58,582.8
(3) Agricultural and animal husbandry	532.3	1,242.6	1,601.6	1,480.3	633.1
(4) Agricultural machinery and equipments	24,410.0	26,369.0	28,010.7	28,471.8	28,932.5
(5) Hunting, trapping, forestry & logging	572.2	575.0	921.1	451.4	804.7
B. Fishing and fish farming etc.	726.6	749.5	994.5	1,153.6	922.5
C. Mining and Quarrying	20,234.6	21,028.9	18,726.0	21,073.2	20,342.3
(1) Mining of coal	1,944.3	1,583.2	1,554.0	2,450.3	1,708.8
(2) Crude petroleum & natural gas	16,896.0	18,161.4	15,834.1	17,013.5	16,747.5
(3) Iron & non-ferrous metal ores	348.1	322.8	216.9	364.7	321.1
(4) Quarrying of stone, sand and clay	365.2	364.6	170.5	239.7	265.8
(5) Chemical, fertilizer, Salt etc.	681.0	597.0	950.6	1,005.0	1,299.1
D. Manufacturing	1,407,762.9	1,582,138.6	1,595,278.9	1,711,165.7	1,652,390.7
(1) Food products and beverages	312,840.1	338,725.0	410,762.4	424,599.7	425,347.5
(2) Tobacco products	3,355.1	4,035.7	3,093.4	2,429.7	1,721.9
(3) Textiles	499,667.8	602,165.5	535,565.7	600,856.7	533,052.1
i) Spinning, weaving, finishing of textiles	386,103.5	475,332.0	424,244.4	470,957.8	412,498.5
a) Spinning of fibers	211,726.4	265,027.8	232,145.9	258,119.6	233,402.1
b) Weaving of textiles	89,430.3	107,994.5	96,619.6	106,719.7	91,133.7
c) Finishing of textiles	84,946.8	102,309.8	95,478.9	106,118.5	87,962.7
ii) Made-up textile articles	48,335.4	53,779.0	48,485.3	54,369.4	54,923.2
iii) Knit wear	24,426.7	23,467.6	27,797.0	30,771.9	27,979.4
iv) Carpets and rugs	4,625.0	5,055.5	3,714.1	4,174.1	3,143.5
v) Other textiles n.e.s.	36,177.2	44,531.3	31,325.0	40,583.4	34,507.4
(4) Wearing apparel, readymade garments etc.	49,749.3	53,168.1	53,528.1	57,098.3	50,807.0

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,075.0	23,684.9	20,568.9	22,474.7	21,892.2
i.) Tanning & dressing of leather, luggage, handbags etc.	10,305.8	12,699.2	8,885.0	10,677.1	9,304.5
ii.) Footwear	9,769.2	10,985.7	11,684.0	11,797.6	12,587.7
6) Wood and products of wood cork	3,576.8	3,212.2	2,350.2	2,308.3	1,911.5
7) Paper, paperboard and products	25,409.4	31,029.5	33,093.3	31,749.3	31,058.3
8) Printing, publishing and allied industries	6,498.2	7,137.8	6,855.3	8,371.7	6,465.8
9) Coke and refined petroleum products	35,700.8	41,831.2	40,133.4	53,343.4	57,380.6
10) Chemicals and chemical products	170,740.4	172,102.8	194,931.1	192,124.0	204,690.8
11) Rubber and plastics products	22,028.9	26,450.4	25,057.2	25,863.0	24,845.5
12) Other non-metallic mineral products	59,630.3	64,796.1	51,821.7	56,731.1	74,575.7
13) Basic metals	62,723.8	68,439.9	72,508.2	81,619.2	76,618.3
14) Fabricated metal products	12,777.0	15,470.0	12,493.9	12,613.8	10,243.0
15) Machinery and equipment	16,204.4	17,748.8	18,710.5	23,680.2	27,749.1
16) Office, accounting and computing machinery	257.7	376.8	609.7	641.3	966.2
17) Electrical machinery and apparatus	40,939.7	53,809.0	54,077.2	48,141.1	44,861.2
18) Radio, television and communication equipment and apparatus	4,535.3	4,058.3	3,542.0	3,671.4	3,209.7
19) Medical, precision and optical instruments, watches and clocks	6,931.5	4,102.8	3,727.1	5,314.8	5,013.3
20) Motor vehicles, trailers and semi-trailers	15,357.4	16,214.6	18,212.5	20,541.0	17,526.3
21) Other transport equipments	3,320.7	3,963.5	3,541.4	4,429.8	3,972.8
22) Furniture and fixture	1,233.1	1,317.3	2,104.1	1,817.1	1,576.0
23) Jewellery and related articles	777.3	519.8	549.3	615.4	660.0
24) Sports goods	4,718.5	4,805.5	5,192.3	5,428.6	4,674.7
25) Handicrafts	69.3	73.2	88.5	412.8	101.2
26) Other manufacturing n.e.s.	28,645.1	22,900.0	22,161.4	24,289.3	21,470.2
E. Ship breaking and waste / scrape (junk) etc.	14,806.0	17,840.9	14,765.9	22,174.6	25,781.5
F. Electricity, gas and water supply	218,793.0	253,154.5	267,296.9	257,949.6	256,015.3
G. Construction	52,251.5	54,705.5	48,293.0	60,192.5	64,370.8
1) Building	36,028.7	38,315.0	36,701.6	38,443.7	44,715.9
2) Infrastructure	16,222.8	16,390.5	11,591.3	21,748.7	19,654.9
H. Commerce and Trade	201,630.8	234,292.0	215,865.4	233,198.6	228,458.4
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,460.3	14,399.7	13,209.2	13,256.8	13,315.7
2) Wholesale and commission trade	99,327.2	115,188.8	103,295.0	117,675.6	118,584.0
i) Exports	27,597.3	27,412.0	22,999.4	29,545.0	27,423.8
ii) Imports	19,776.5	28,212.2	21,549.2	23,541.1	20,404.4
iii) Domestic whole sales	51,953.4	59,564.5	58,746.4	64,589.4	70,755.8
3) Retail trade	87,843.3	104,703.5	99,361.1	102,266.2	96,558.6
I. Hotels, restaurants and clubs etc	14,265.8	14,938.5	15,291.7	18,954.5	21,254.3
J. Transport, storage and communications	88,539.8	88,731.3	113,862.4	121,968.3	138,405.1
K. Real estate, renting and business activities	97,418.4	104,542.8	87,916.5	101,132.7	96,141.4
L. Education	6,012.3	6,025.7	7,364.3	8,454.5	9,540.4
M. Health and social work	5,448.6	6,253.2	6,420.7	5,822.3	4,680.4
N. Other community, social and personal service activities	12,748.5	15,155.4	15,563.5	19,319.4	18,541.2
O. Other private business n.e.s	74,841.3	125,402.8	97,714.1	122,266.8	108,048.7
V. Trust Funds and Non Profit Institutions	17,024.6	14,042.4	8,217.0	11,289.1	13,957.9
VI. Personal	306,362.3	324,325.1	338,110.7	356,867.1	383,106.4
A. Bank Employees	83,216.3	85,186.5	86,426.3	92,984.2	98,552.7
B. Consumer Financing	213,742.0	229,141.0	242,246.0	249,059.1	275,316.6
i) House building	39,011.7	39,420.5	39,511.1	39,762.1	41,261.6
ii) Transport	50,661.3	56,389.2	63,804.8	71,062.5	83,442.7
iii) Credit cards	21,796.7	21,195.9	22,782.0	22,681.6	23,857.0
iv) Consumer durable	225.4	260.8	280.8	212.1	210.9
v) Personal loans	102,047.0	111,874.6	115,867.3	115,340.9	126,544.4
C. Other Personal	9,404.1	9,997.7	9,438.4	14,823.8	9,237.1
VII. Others	14,667.2	16,925.4	15,169.0	11,391.7	14,991.0
TOTAL	3,664,482.2	3,995,743.9	4,132,975.4	4,412,419.5	4,503,855.8

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2015	2016		2017	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	537,517.2	644,901.6	571,552.2	691,417.4	676,690.1
A. Federal Government:	226,317.2	232,274.3	212,050.5	233,142.0	223,449.2
(1) Commodity Operations	212,303.8	211,398.1	204,921.3	229,240.8	219,729.1
(2) Others	14,013.4	20,876.2	7,129.2	3,901.2	3,720.1
B. Provincial Governments:	311,200.0	412,627.3	359,501.7	458,275.4	453,240.9
(1) Commodity Operations	310,202.1	401,675.9	348,488.4	457,887.2	452,195.3
(2) Others	998.0	10,951.4	11,013.3	388.3	1,045.6
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	570,609.2	649,245.6	683,947.6	804,368.9	880,760.7
(1) Agriculture, Forestry, Hunting & Fishing	-	614.8	-	-	232.5
(2) Mining & Quarrying	-	56,086.2	56,086.2	-	1,500.0
(3) Manufacturing	57,342.5	51,139.1	42,757.4	50,652.2	58,267.8
(4) Construction	-	-	-	-	-
(5) Utilities	25,990.3	99,289.9	50,571.0	149,872.4	307,074.9
(6) Commerce	109,637.5	105,858.9	116,919.1	154,222.0	146,385.6
(7) Transport, Storage & Communication	165,476.7	134,173.7	160,938.6	187,636.4	231,605.3
(8) Services	672.0	539.7	482.8	278.5	328.3
(9) Others	211,490.3	201,543.4	256,192.5	261,707.4	135,598.9
III. Non-Bank Financial Companies :	50,334.3	68,593.1	78,952.7	81,428.9	79,232.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	13,593.8	18,299.2	24,187.8	19,759.4	22,609.9
(3) Insurance Companies	1,187.5	3,080.4	4,410.0	5,980.0	8,611.3
(4) Micro Finance	2,732.4	2,795.7	3,357.5	2,505.3	2,233.5
(5) Other NBFC's	32,820.6	44,417.8	46,997.5	53,184.1	45,778.1
IV. Private Sector Enterprises :	3,174,992.8	3,270,052.4	3,597,450.0	3,861,265.0	4,100,889.2
A. Agriculture, Hunting and Forestry	302,948.3	292,926.6	302,654.6	297,493.2	309,189.2
(1) Growing of crops	204,793.2	191,551.0	201,253.5	194,713.9	190,071.5
(2) Farming of animals	65,035.4	73,180.4	73,423.1	76,361.1	88,901.3
(3) Agricultural and animal husbandry	1,668.7	1,476.8	2,853.9	2,452.1	4,280.7
(4) Agricultural machinery and equipments	31,169.3	26,549.5	24,885.0	23,628.9	25,634.3
(5) Hunting, trapping, forestry & logging	281.7	168.8	239.1	337.2	301.5
B. Fishing and fish farming etc.	1,024.6	822.5	853.5	873.8	636.7
C. Mining and Quarrying	23,562.3	26,457.6	35,596.4	40,154.4	42,969.5
(1) Mining of coal	1,965.9	9,247.5	9,267.0	14,029.6	16,898.7
(2) Crude petroleum & natural gas	18,642.5	12,177.3	18,411.0	23,256.2	22,089.7
(3) Iron & non-ferrous metal ores	424.9	553.6	643.4	694.0	813.7
(4) Quarrying of stone, sand and clay	391.8	776.0	361.5	478.1	1,232.2
(5) Chemical, fertilizer, Salt etc.	2,137.3	3,703.2	6,913.5	1,696.5	1,935.1
D. Manufacturing	1,830,017.6	1,865,799.0	2,050,137.7	2,238,364.3	2,369,333.9
(1) Food products and beverages	446,443.1	460,374.1	495,040.6	607,949.7	608,137.3
(2) Tobacco products	6,083.5	3,227.6	4,002.2	8,577.6	975.2
(3) Textiles	606,856.4	613,275.7	709,083.0	689,065.3	801,589.5
i) Spinning, weaving, finishing of textiles	458,416.4	462,988.6	554,597.4	532,401.1	605,576.2
a) Spinning of fibers	255,248.1	258,394.4	326,614.1	297,806.5	332,679.0
b) Weaving of textiles	102,913.5	108,611.1	120,791.3	128,738.0	146,429.6
c) Finishing of textiles	100,254.9	95,983.1	107,192.1	105,856.6	126,467.5
ii) Made-up textile articles	69,995.8	60,613.0	61,503.4	59,217.2	81,219.1
iii) Knit wear	27,279.7	24,246.0	31,766.8	28,522.9	27,624.1
iv) Carpets and rugs	3,157.4	11,241.8	8,921.3	11,515.9	9,205.0
v) Other textiles n.e.s.	48,007.0	54,186.3	52,294.1	57,408.2	77,965.0
(4) Wearing apparel, readymade garments etc.	52,309.4	59,356.9	69,769.8	75,085.5	84,459.6

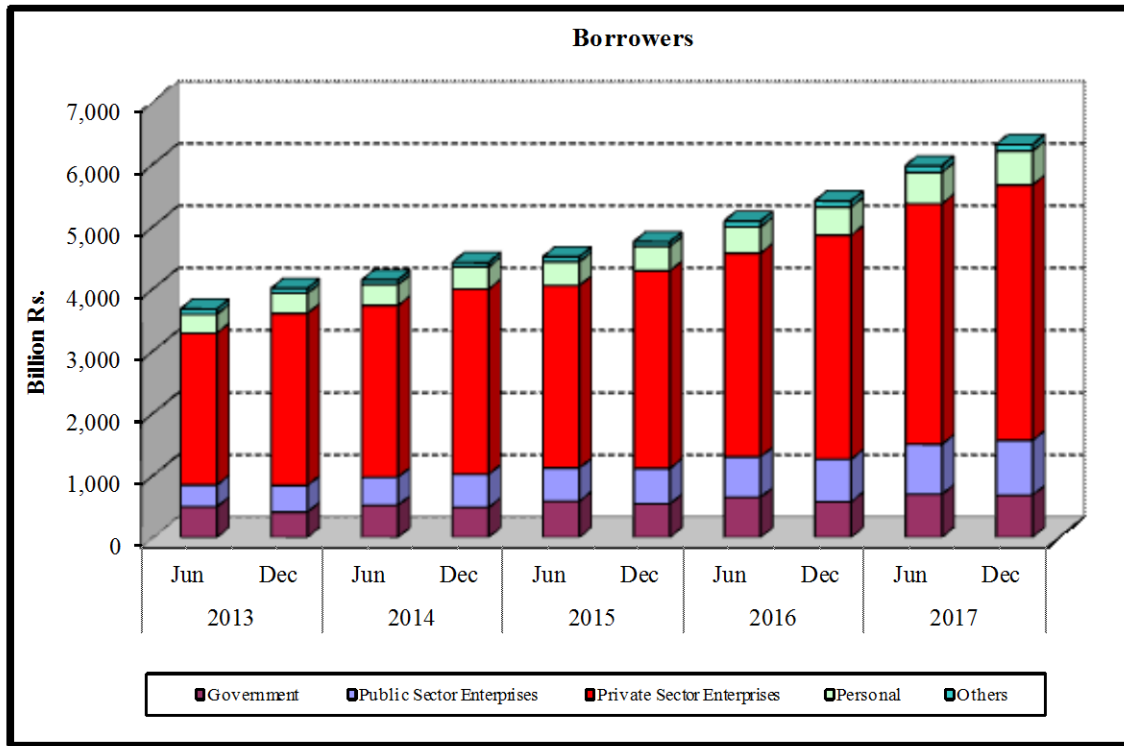
5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2015	2016		2017	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,995.4	21,377.7	23,819.1	23,885.9	22,871.3
i.) Tanning & dressing of leather, luggage, handbags etc.	9,392.6	9,036.2	9,375.6	9,387.6	8,293.4
ii.) Footwear	10,602.8	12,341.5	14,443.5	14,498.3	14,577.9
6) Wood and products of wood cork	1,382.0	1,906.1	1,958.7	2,518.5	2,311.0
7) Paper, paperboard and products	32,615.8	39,817.2	39,346.8	40,647.2	38,366.5
8) Printing, publishing and allied industries	7,487.8	7,502.2	7,473.0	7,807.1	9,788.3
9) Coke and refined petroleum products	77,452.5	58,174.1	75,801.8	75,600.3	60,834.9
10) Chemicals and chemical products	262,235.3	269,891.1	273,378.7	294,683.3	272,687.3
11) Rubber and plastics products	25,071.4	29,936.9	27,381.1	34,394.6	37,068.5
12) Other non-metallic mineral products	75,530.7	72,205.0	82,333.2	84,636.3	107,270.2
13) Basic metals	77,415.5	83,560.7	82,343.5	100,631.2	111,351.4
14) Fabricated metal products	9,847.8	18,775.8	15,052.1	23,077.8	23,074.7
15) Machinery and equipment	20,496.6	21,947.5	23,279.9	25,624.8	35,097.0
16) Office, accounting and computing machinery	984.2	768.4	316.5	347.0	292.5
17) Electrical machinery and apparatus	51,094.6	43,319.8	52,648.4	63,239.3	69,594.6
18) Radio, television and communication equipment and apparatus	3,910.7	5,940.4	5,024.0	5,583.1	3,587.6
19) Medical, precision and optical instruments, watches and clocks	4,801.0	5,862.2	6,427.4	4,686.9	5,523.9
20) Motor vehicles, trailers and semi-trailers	18,982.0	17,721.2	20,313.8	19,442.2	24,693.8
21) Other transport equipments	4,017.7	4,608.2	3,317.3	6,640.3	7,112.4
22) Furniture and fixture	1,183.1	2,265.3	2,311.8	2,670.7	3,303.2
23) Jewellery and related articles	631.0	566.5	645.5	660.7	674.0
24) Sports goods	4,443.3	4,502.1	4,765.9	4,742.6	4,986.4
25) Handicrafts	61.7	73.9	64.5	268.4	72.2
26) Other manufacturing n.e.s.	18,685.2	18,842.5	24,239.3	35,898.0	33,610.4
E. Ship breaking and waste / scrape (junk) etc.	19,810.1	25,890.0	27,447.6	25,971.0	32,258.2
F. Electricity, gas and water supply	277,759.9	304,465.6	352,064.8	364,046.9	379,772.3
G. Construction	85,328.6	96,347.2	106,781.2	131,483.1	138,445.8
1) Building	50,747.7	49,023.7	48,342.2	66,099.4	72,276.4
2) Infrastructure	34,580.9	47,323.5	58,439.0	65,383.7	66,169.4
H. Commerce and Trade	252,366.7	259,619.5	281,236.7	296,578.4	335,734.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,609.9	15,797.7	26,003.8	17,526.0	17,649.6
2) Wholesale and commission trade	130,468.1	132,008.4	130,766.7	141,452.7	164,304.0
i) Exports	22,160.5	27,144.3	20,302.1	19,755.8	19,429.7
ii) Imports	26,325.6	24,347.7	28,028.4	32,468.8	37,753.6
iii) Domestic whole sales	81,982.0	80,516.5	82,436.3	89,228.1	107,120.8
3) Retail trade	115,288.7	111,813.4	124,466.2	137,599.7	153,780.4
I. Hotels, restaurants and clubs etc	24,673.4	27,961.5	35,815.2	33,914.0	32,906.0
J. Transport, storage and communications	156,077.8	178,268.5	174,544.3	202,744.9	219,275.3
K. Real estate, renting and business activities	111,955.1	111,947.1	128,504.0	129,096.2	142,724.9
L. Education	11,042.1	17,694.2	11,335.6	17,429.9	19,222.7
M. Health and social work	4,271.5	4,975.4	5,345.8	4,891.7	7,176.1
N. Other community, social and personal service activities	24,838.8	23,961.2	26,664.8	29,519.7	32,377.2
O. Other private business n.e.s	49,316.0	32,916.4	58,467.9	48,703.5	38,867.2
V. Trust Funds and Non Profit Institutions	12,695.1	14,207.9	15,545.9	16,805.9	16,669.7
VI. Personal	392,134.9	422,962.3	451,619.7	504,439.6	549,363.4
A. Bank Employees	99,187.6	106,511.2	108,583.4	110,742.8	114,638.4
B. Consumer Financing	285,064.5	308,958.4	338,244.6	389,551.8	425,026.9
i) House building	43,246.5	48,587.3	53,187.0	61,728.6	73,121.1
ii) Transport	97,117.0	109,703.4	126,845.6	151,297.0	171,021.3
iii) Credit cards	24,705.9	25,566.5	28,331.6	29,963.2	34,195.6
iv) Consumer durable	710.4	594.0	1,567.7	1,513.8	3,728.0
v) Personal loans	119,284.7	124,507.2	128,312.8	145,049.2	142,960.9
C. Other Personal	7,882.8	7,492.7	4,791.7	4,144.9	9,698.1
VII. Others	5,767.3	8,229.1	4,162.1	6,213.3	2,855.8
TOTAL	4,744,050.8	5,078,192.0	5,403,230.2	5,965,938.9	6,306,461.6

Classification of Scheduled Banks' Advances by Borrowers



5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2008		2009		2010
	Jun.	Dec.	Jun	Dec	Jun.
I. Government:	133,084.3	150,461.0	341,698.8	333,440.8	423,866.8
A. Federal Government:	87,575.5	128,837.2	163,055.6	186,794.6	183,015.4
(1) Commodity Operations	81,886.8	123,445.0	158,453.9	181,725.3	175,612.5
(2) Others	5,688.7	5,392.2	4,601.6	5,069.3	7,402.9
B. Provincial Governments:	45,508.7	21,623.8	178,603.3	146,646.3	240,851.4
(1) Commodity Operations	44,371.5	20,670.7	176,965.6	146,307.4	240,620.7
(2) Others	1,137.2	953.0	1,637.7	338.8	230.7
C. Local Bodies (City Governments)	-	-	40.0	-	-
II. Non-Financial Public Sector Enterprises :	107,911.8	186,902.4	216,717.0	225,365.8	166,137.7
(1) Agriculture, Forestry, Hunting & Fishing	-	9,387.8	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	22,119.3	53,715.8	53,203.5	73,437.2	55,045.0
(4) Construction	-	-	-	-	-
(5) Utilities	48,267.9	60,304.7	63,781.1	65,329.8	29,292.0
(6) Commerce	8,166.8	24,559.9	18,509.4	17,488.6	12,822.5
(7) Transport, Storage & Communication	29,137.7	38,783.7	45,241.9	34,876.8	34,753.0
(8) Services	220.1	150.4	1.0	3.6	32.6
(9) Others	-	-	35,980.2	34,229.9	34,192.6
III. Non-Bank Financial Companies:	44,579.6	45,733.5	39,369.7	48,986.4	44,182.7
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	1,250.0	2,566.9	6,235.3	6,098.0	6,429.3
(3) Insurance Companies	2,717.9	2,516.1	1,660.0	1,369.8	1,428.4
(4) Micro Finance	-	-	-	-	200.0
(5) Other NBFC's	40,611.7	40,650.5	31,474.4	41,518.6	36,124.9
IV. Private Sector Enterprises :	1,982,770.5	2,144,847.8	1,994,512.2	2,113,972.8	2,083,098.6
A. Agriculture, Hunting and Forestry	79,809.9	96,899.6	73,846.9	75,999.2	72,476.4
(1) Growing of crops	58,955.5	76,958.2	57,879.9	62,615.7	58,437.7
(2) Farming of animals	12,379.6	12,481.5	9,847.2	8,029.6	9,357.5
(3) Agricultural and animal husbandry	694.7	1,067.3	591.2	630.1	473.6
(4) Agricultural machinery and equipments	7,717.3	6,275.9	5,432.0	4,553.0	4,131.8
(5) Hunting, trapping, forestry & logging	62.8	116.7	96.6	170.9	75.7
B. Fishing and fish farming etc.	682.7	769.7	480.4	642.4	740.2
C. Mining and Quarrying	16,732.8	16,826.9	17,235.1	16,912.6	14,889.5
(1) Mining of coal	2,509.9	2,748.6	2,628.9	2,397.6	2,680.4
(2) Crude petroleum & natural gas	12,716.8	10,672.4	12,133.8	11,923.3	10,455.5
(3) Iron & non-ferrous metal ores	60.1	84.7	432.3	928.0	580.4
(4) Quarrying of stone, sand and clay	191.1	183.4	338.2	359.6	310.5
(5) Chemical, fertilizer, Salt etc.	1,254.9	3,137.8	1,701.8	1,304.1	862.8
D. Manufacturing	1,170,025.3	1,286,085.3	1,178,752.6	1,274,677.5	1,220,550.6
(1) Food products and beverages	181,889.0	209,644.4	195,958.7	189,738.0	213,212.1
(2) Tobacco products	585.5	884.9	284.7	2,039.7	2,276.9
(3) Textiles	512,712.6	514,236.5	461,908.5	523,827.3	453,354.0
i) Spinning, weaving, finishing of textiles	410,950.1	408,036.6	365,620.8	421,910.5	349,245.7
a) Spinning of fibers	235,865.3	246,102.0	211,882.5	253,557.6	200,677.5
b) Weaving of textiles	95,277.2	84,127.2	83,281.2	88,975.0	81,921.1
c) Finishing of textiles	79,807.6	77,807.5	70,457.1	79,377.9	66,647.1
ii) Made-up textile articles	46,112.1	44,914.5	43,065.0	46,298.5	51,321.4
iii) Knit wear	21,839.7	20,156.7	23,329.3	23,539.9	20,849.8
iv) Carpets and rugs	8,905.2	5,801.6	5,903.7	4,567.4	6,750.6
v) Other textiles n.e.s.	24,905.5	35,327.1	23,989.6	27,511.0	25,186.6
(4) Wearing apparel, readymade garments etc.	46,433.3	46,589.6	47,988.7	49,187.7	47,872.5

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	2008		2009		2010
	Jun.	Dec.	Jun	Dec	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,689.7	19,588.5	17,917.3	17,739.6	16,958.3
i.) Tanning & dressing of leather, luggage, handbags etc.	8,692.3	10,208.4	9,846.0	9,747.9	9,203.6
ii.) Footwear	8,997.4	9,380.0	8,071.2	7,991.7	7,754.7
6) Wood and products of wood cork	2,239.0	1,809.5	1,948.4	1,866.9	1,822.4
7) Paper, paperboard and products	18,367.7	23,501.6	17,766.9	17,329.1	18,390.0
8) Printing, publishing and allied industries	6,656.8	8,903.2	9,125.9	8,340.2	7,509.3
9) Coke and refined petroleum products	18,909.3	22,672.7	20,466.2	21,684.9	23,605.9
10) Chemicals and chemical products	106,154.0	144,735.3	131,234.3	153,747.4	150,980.5
11) Rubber and plastics products	9,751.7	11,402.2	12,518.4	12,138.6	13,295.7
12) Other non-metallic mineral products	89,668.5	105,142.2	99,873.8	102,102.8	99,269.5
13) Basic metals	36,572.8	40,234.8	38,884.8	39,185.8	40,529.4
14) Fabricated metal products	11,280.8	10,125.5	8,702.9	9,463.5	11,310.5
15) Machinery and equipment	17,377.5	18,646.6	14,522.6	15,928.2	15,641.2
16) Office, accounting and computing machinery	127.7	317.2	110.4	123.0	36.3
17) Electrical machinery and apparatus	31,428.3	43,108.0	40,019.9	48,286.7	44,919.9
18) Radio, television and communication equipment and apparatus	4,489.6	3,091.9	3,093.7	3,674.1	3,027.0
19) Medical, precision and optical instruments, watches and clocks	8,978.0	9,019.4	5,470.2	5,517.0	7,528.6
20) Motor vehicles, trailers and semi-trailers	14,049.0	20,045.1	18,359.0	18,683.6	15,867.4
21) Other transport equipments	5,792.9	4,784.9	3,584.0	4,445.2	3,789.5
22) Furniture and fixture	2,852.0	1,811.2	1,353.2	1,755.5	2,046.6
23) Jewellery and related articles	1,609.3	1,837.2	929.3	1,219.9	968.8
24) Sports goods	3,970.6	4,409.4	5,077.0	4,624.8	4,197.5
25) Handicrafts	130.0	201.0	81.1	131.2	135.2
26) Other manufacturing n.e.s.	20,309.5	19,342.7	21,572.9	21,896.6	22,005.4
E. Ship breaking and waste / scrape (junk) etc.	2,135.9	2,659.4	4,927.7	3,379.9	4,906.1
F. Electricity, gas and water supply	106,920.5	146,868.0	152,092.0	179,471.7	209,654.6
G. Construction	79,109.9	78,177.4	68,638.1	64,805.8	65,651.2
1) Building	59,403.5	59,663.7	53,707.4	51,669.9	50,994.6
2) Infrastructure	19,706.4	18,513.7	14,930.7	13,135.9	14,656.7
H. Commerce and Trade	241,188.5	240,872.3	222,540.8	227,537.2	216,685.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,383.9	10,063.3	15,870.3	14,093.8	12,313.6
2) Wholesale and commission trade	157,118.1	146,026.0	129,072.1	128,826.0	119,907.4
i) Exports	48,093.7	41,944.2	33,546.8	39,467.3	33,431.8
ii) Imports	35,948.4	37,547.0	30,375.3	28,871.3	29,565.7
iii) Domestic whole sales	73,075.9	66,534.8	65,150.0	60,487.3	56,910.0
3) Retail trade	68,686.5	84,783.0	77,598.4	84,617.4	84,464.7
I. Hotels, restaurants and clubs etc	13,181.8	14,171.2	13,286.8	13,818.6	14,403.9
J. Transport, storage and communications	93,926.4	99,280.3	97,884.3	96,402.3	102,261.2
K. Real estate, renting and business activities	102,264.9	103,625.2	106,773.9	108,280.9	102,732.3
L. Education	5,673.7	5,931.2	5,306.5	5,675.5	8,113.6
M. Health and social work	6,764.6	6,275.9	6,120.2	5,881.5	5,376.8
N. Other community, social and personal service activities	11,147.0	12,343.4	17,221.4	14,509.2	17,963.3
O. Other private business n.e.s	53,206.8	34,062.0	29,405.6	25,978.6	26,693.0
V. Trust Funds and Non Profit Institutions	15,209.6	13,481.0	12,097.6	13,206.0	13,299.6
VI. Personal	416,679.8	391,978.3	360,909.3	336,299.1	318,678.3
A. Bank Employees	56,769.4	61,515.7	65,972.3	70,505.0	73,014.6
B. Consumer Financing	356,548.7	326,767.5	291,865.6	262,564.5	240,154.4
i) House building	66,918.3	64,188.9	61,150.6	58,712.4	54,139.0
ii) Transport	104,452.5	93,762.6	79,567.6	69,606.4	64,657.6
iii) Credit cards	44,428.4	41,092.8	35,535.1	31,257.4	28,280.2
iv) Consumer durable	1,599.6	5,487.2	523.7	144.9	472.5
v) Personal loans	139,149.9	122,236.0	115,088.6	102,843.4	92,605.0
C. Other Personal	3,361.7	3,695.1	3,071.4	3,229.6	5,509.4
VII. Others	17,819.9	22,113.5	9,627.8	9,306.7	10,791.4
TOTAL	2,718,055.4	2,955,517.4	2,974,932.4	3,080,577.6	3,060,054.9

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	372,547.0	406,735.0	348,529.8	461,675.9	423,364.0
A. Federal Government:	169,578.5	192,151.0	163,614.0	218,910.7	248,365.5
(1) Commodity Operations	160,783.0	183,252.8	153,089.7	194,758.3	222,578.2
(2) Others	8,795.4	8,898.2	10,524.3	24,152.4	25,787.3
B. Provincial Governments:	202,968.5	214,584.0	184,915.8	242,765.2	174,998.5
(1) Commodity Operations	202,724.5	214,235.2	184,532.4	241,718.5	174,024.2
(2) Others	244.0	348.7	383.4	1,046.7	974.3
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	165,357.7	171,002.7	135,888.4	312,301.8	349,623.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	47,972.6	39,008.0	40,992.3	37,082.2	44,931.6
(4) Construction	-	-	-	-	-
(5) Utilities	32,220.7	33,718.3	14,426.7	13,898.5	15,607.3
(6) Commerce	14,780.5	18,197.6	14,246.1	41,068.4	43,516.4
(7) Transport, Storage & Communication	39,235.4	46,714.6	62,231.5	69,203.7	84,322.6
(8) Services	59.8	314.6	260.7	356.5	223.7
(9) Others	31,088.7	33,049.6	3,731.1	150,692.6	161,021.6
III. Non-Bank Financial Companies:	41,933.1	40,063.9	43,332.4	44,108.5	45,266.6
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	5,624.9	4,928.1	6,210.8	6,726.9	9,480.2
(3) Insurance Companies	1,173.0	1,029.0	718.0	660.0	335.9
(4) Micro Finance	200.0	200.0	200.0	100.0	100.0
(5) Other NBFC's	34,935.2	33,906.8	36,203.6	36,621.6	35,350.5
IV. Private Sector Enterprises :	2,276,087.8	2,254,203.3	2,350,319.7	2,278,790.5	2,424,575.9
A. Agriculture, Hunting and Forestry	81,983.1	83,827.9	92,054.5	99,356.0	112,120.3
(1) Growing of crops	67,377.8	70,053.0	78,239.3	84,776.6	92,621.4
(2) Farming of animals	9,574.8	9,269.7	10,320.0	10,283.6	14,241.0
(3) Agricultural and animal husbandry	570.8	401.1	410.4	432.3	880.1
(4) Agricultural machinery and equipments	4,361.4	3,919.7	2,929.2	3,644.2	3,766.0
(5) Hunting, trapping, forestry & logging	98.2	184.4	155.6	219.2	611.7
B. Fishing and fish farming etc.	609.7	443.8	586.4	477.9	415.5
C. Mining and Quarrying	14,368.2	16,209.3	15,752.7	15,017.2	15,546.8
(1) Mining of coal	3,078.7	3,111.1	3,235.6	2,873.7	2,544.6
(2) Crude petroleum & natural gas	9,508.0	11,629.1	10,696.8	10,447.9	10,211.5
(3) Iron & non-ferrous metal ores	249.7	488.4	589.9	259.6	367.4
(4) Quarrying of stone, sand and clay	557.6	444.9	386.3	371.9	477.1
(5) Chemical, fertilizer, Salt etc.	974.1	535.8	844.0	1,064.0	1,946.2
D. Manufacturing	1,358,438.3	1,335,610.7	1,388,247.3	1,341,318.7	1,441,429.8
(1) Food products and beverages	220,914.4	273,983.2	257,738.1	279,906.1	293,224.1
(2) Tobacco products	4,236.2	3,136.2	3,301.3	3,537.6	3,336.6
(3) Textiles	551,683.3	489,013.6	521,540.6	475,057.2	542,037.6
i) Spinning, weaving, finishing of textiles	433,160.7	375,437.3	409,406.3	367,525.7	432,370.0
a) Spinning of fibers	247,553.3	211,803.5	238,280.7	209,310.3	252,587.0
b) Weaving of textiles	99,145.1	89,201.9	87,384.3	83,088.1	93,524.2
c) Finishing of textiles	86,462.4	74,432.0	83,741.3	75,127.3	86,258.8
ii) Made-up textile articles	53,396.0	47,120.1	46,001.9	43,264.8	51,039.3
iii) Knit wear	23,613.8	25,112.7	25,626.8	23,658.3	22,945.2
iv) Carpets and rugs	6,464.7	6,796.0	7,543.2	5,455.5	4,932.4
v) Other textiles n.e.s.	35,048.0	34,547.5	32,962.4	35,152.8	30,750.7
(4) Wearing apparel, readymade garments etc.	49,611.0	49,211.1	50,625.3	47,536.8	49,694.9

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2010	2011		2012	
	Dec.	Jun.	Dec.	Jun	Dec
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,249.5	21,925.0	22,379.2	20,464.6	20,799.2
i.) Tanning & dressing of leather, luggage, handbags etc.	9,638.1	11,949.8	12,590.2	10,329.5	10,595.7
ii.) Footwear	8,611.4	9,975.2	9,789.0	10,135.1	10,203.5
6) Wood and products of wood cork	2,596.7	3,248.7	2,741.5	3,000.4	3,941.9
7) Paper, paperboard and products	19,228.4	23,303.2	23,798.5	22,228.0	28,146.8
8) Printing, publishing and allied industries	6,871.3	7,073.9	6,837.1	6,557.2	5,974.3
9) Coke and refined petroleum products	26,742.7	31,265.7	34,203.6	30,568.6	41,445.9
10) Chemicals and chemical products	154,910.8	153,414.3	160,530.4	173,657.2	164,659.5
11) Rubber and plastics products	13,675.9	13,826.2	16,123.4	15,469.3	22,268.8
12) Other non-metallic mineral products	106,666.3	92,694.7	94,468.1	74,407.9	67,916.2
13) Basic metals	45,016.4	42,783.7	51,779.4	56,550.2	61,457.0
14) Fabricated metal products	12,857.5	12,268.2	13,873.0	12,485.3	11,537.1
15) Machinery and equipment	20,523.7	19,088.9	20,362.6	14,139.6	18,209.7
16) Office, accounting and computing machinery	30.8	29.2	28.2	32.0	288.9
17) Electrical machinery and apparatus	42,160.0	37,947.6	43,390.5	41,028.5	43,355.5
18) Radio, television and communication equipment and apparatus	3,375.8	3,195.2	3,428.7	3,972.5	5,181.6
19) Medical, precision and optical instruments, watches and clocks	7,793.1	8,169.7	7,886.9	7,972.3	7,048.6
20) Motor vehicles, trailers and semi-trailers	17,808.6	16,185.6	19,854.4	18,595.2	17,294.7
21) Other transport equipments	3,533.2	3,112.5	2,911.1	3,414.9	3,783.8
22) Furniture and fixture	1,695.7	2,117.3	1,368.3	1,666.8	1,099.5
23) Jewellery and related articles	862.3	811.2	773.8	629.8	500.5
24) Sports goods	4,383.3	5,156.9	5,397.8	5,073.2	4,739.5
25) Handicrafts	104.6	148.8	78.9	90.5	75.9
26) Other manufacturing n.e.s.	22,906.5	22,500.1	22,572.7	22,985.0	23,411.8
E. Ship breaking and waste / scrape (junk) etc.	7,110.6	7,212.0	9,392.0	12,619.9	17,715.3
F. Electricity, gas and water supply	231,984.2	263,814.3	292,403.4	271,847.7	280,934.1
G. Construction	69,295.9	65,963.0	66,353.7	52,693.7	52,576.6
1) Building	51,742.3	49,816.2	49,158.4	39,759.1	37,427.2
2) Infrastructure	17,553.5	16,146.7	17,195.3	12,934.6	15,149.4
H. Commerce and Trade	224,475.7	199,686.7	205,551.7	196,534.8	209,806.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,474.4	9,982.4	14,138.5	16,370.5	12,923.9
2) Wholesale and commission trade	123,222.1	107,847.2	105,695.7	100,684.4	106,963.6
i) Exports	40,329.6	34,825.8	34,043.5	27,810.2	30,963.4
ii) Imports	29,484.6	24,075.6	22,755.3	25,514.3	24,235.4
iii) Domestic whole sales	53,408.0	48,945.8	48,896.9	47,359.9	51,764.8
3) Retail trade	87,779.1	81,857.1	85,717.6	79,479.9	89,919.3
I. Hotels, restaurants and clubs etc	15,064.5	13,834.3	14,616.6	14,619.0	14,595.4
J. Transport, storage and communications	108,375.5	106,062.1	98,540.9	110,333.2	108,466.6
K. Real estate, renting and business activities	106,788.7	102,801.2	104,821.3	103,236.3	108,002.2
L. Education	7,287.2	6,207.4	5,215.6	6,060.7	6,009.0
M. Health and social work	5,708.4	5,476.9	5,214.0	5,600.7	5,930.0
N. Other community, social and personal service activities	17,930.3	15,989.0	17,277.5	14,425.0	13,011.0
O. Other private business n.e.s	26,667.8	31,064.9	34,292.1	34,649.9	38,016.6
V. Trust Funds and Non Profit Institutions	16,363.8	18,006.7	19,762.3	18,003.6	17,996.3
VI. Personal	302,718.0	291,000.0	282,740.3	282,170.0	292,266.6
A. Bank Employees	71,434.4	73,445.2	72,233.1	70,045.2	77,630.6
B. Consumer Financing	224,717.7	213,100.7	204,970.4	204,910.7	206,331.8
i) House building	50,812.3	47,671.0	44,692.9	40,967.7	40,197.6
ii) Transport	57,311.3	50,669.4	46,477.4	45,349.2	45,844.7
iii) Credit cards	25,797.3	24,625.7	23,142.0	22,934.1	24,372.8
iv) Consumer durable	435.9	286.9	375.6	434.5	320.3
v) Personal loans	90,361.0	89,847.6	90,282.5	95,225.1	95,596.4
C. Other Personal	6,565.9	4,454.1	5,536.8	7,214.1	8,304.2
VII. Others	17,396.8	16,131.2	16,589.0	15,093.5	16,644.5
TOTAL	3,192,404.1	3,197,142.9	3,197,161.8	3,412,143.9	3,569,737.1

5.2 Classification of Scheduled Banks' Advances by Borrowers Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	492,151.6	406,372.9	513,934.7	482,191.3	579,492.8
A. Federal Government:	253,023.8	229,162.1	243,577.4	227,450.5	220,061.2
(1) Commodity Operations	226,113.7	204,802.7	220,793.6	211,873.2	201,290.7
(2) Others	26,910.1	24,359.4	22,783.7	15,577.2	18,770.5
B. Provincial Governments:	239,127.8	177,210.8	270,357.3	254,740.8	359,431.6
(1) Commodity Operations	238,145.7	176,100.1	268,521.4	253,544.1	358,076.3
(2) Others	982.1	1,110.6	1,835.9	1,196.8	1,355.3
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	350,227.1	427,909.1	452,405.2	530,560.2	533,401.5
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	51,778.6	70,731.1	48,954.4	59,478.1	43,868.6
(4) Construction	-	-	-	-	-
(5) Utilities	16,805.7	16,935.2	27,561.4	26,442.9	46,091.1
(6) Commerce	25,450.5	79,968.7	91,072.2	122,699.4	97,183.4
(7) Transport, Storage & Communication	94,247.5	87,365.9	91,398.7	95,717.2	93,192.3
(8) Services	157.2	297.9	300.9	477.0	788.0
(9) Others	161,787.6	172,610.3	193,117.6	225,745.6	252,278.0
III. Non-Bank Financial Companies:	47,595.9	42,562.3	46,365.8	44,391.0	47,551.0
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	13,559.2	12,304.6	10,984.1	4,916.7	11,162.9
(3) Insurance Companies	372.9	418.0	851.9	1,660.0	921.9
(4) Micro Finance	100.0	-	-	500.0	900.0
(5) Other NBFC's	33,563.8	29,839.7	34,529.9	37,314.3	34,566.2
IV. Private Sector Enterprises :	2,317,866.6	2,640,879.9	2,629,912.1	2,839,041.9	2,781,059.3
A. Agriculture, Hunting and Forestry	117,490.9	130,463.2	139,304.2	148,963.3	150,585.2
(1) Growing of crops	98,942.9	107,383.2	110,564.5	114,803.2	120,546.6
(2) Farming of animals	13,321.5	16,685.4	21,752.1	28,574.0	25,733.8
(3) Agricultural and animal husbandry	532.3	1,242.6	1,601.6	1,480.3	633.1
(4) Agricultural machinery and equipments	4,125.4	4,580.0	4,468.1	3,657.5	2,870.0
(5) Hunting, trapping, forestry & logging	568.8	571.9	917.9	448.3	801.8
B. Fishing and fish farming etc.	698.7	721.0	956.2	1,113.5	880.3
C. Mining and Quarrying	20,146.6	20,940.9	18,649.1	20,996.3	20,265.4
(1) Mining of coal	1,878.9	1,517.8	1,499.7	2,395.9	1,654.5
(2) Crude petroleum & natural gas	16,896.0	18,161.4	15,834.1	17,013.5	16,747.5
(3) Iron & non-ferrous metal ores	348.1	322.8	216.9	364.7	321.1
(4) Quarrying of stone, sand and clay	349.9	349.3	155.2	224.4	250.5
(5) Chemical, fertilizer, Salt etc.	673.7	589.6	943.2	997.7	1,291.8
D. Manufacturing	1,399,824.8	1,574,162.6	1,587,358.2	1,703,287.7	1,644,482.0
(1) Food products and beverages	311,840.1	337,793.4	409,821.1	423,606.0	424,131.4
(2) Tobacco products	3,355.0	4,035.6	3,093.3	2,425.0	1,713.2
(3) Textiles	496,631.1	599,064.1	532,458.5	597,837.7	530,088.6
i) Spinning, weaving, finishing of textiles	383,631.5	472,795.0	421,705.7	468,507.6	410,100.5
a) Spinning of fibers	210,163.8	263,492.5	230,547.9	256,541.1	231,834.6
b) Weaving of textiles	89,308.0	107,872.7	96,494.1	106,599.6	91,009.4
c) Finishing of textiles	84,159.7	101,429.8	94,663.7	105,366.9	87,256.4
ii) Made-up textile articles	48,322.0	53,768.0	48,474.3	54,359.1	54,913.4
iii) Knit wear	23,940.1	22,981.6	27,310.9	30,285.1	27,492.6
iv) Carpets and rugs	4,620.5	5,050.9	3,704.5	4,161.7	3,130.8
v) Other textiles n.e.s.	36,117.1	44,468.6	31,263.1	40,524.3	34,451.2
(4) Wearing apparel, readymade garments etc.	49,509.8	52,934.1	53,295.3	56,867.8	50,585.1

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2013		2014		2015
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,912.5	23,510.8	20,386.3	22,292.1	21,709.0
i.) Tanning & dressing of leather, luggage, handbags etc.	10,222.2	12,614.9	8,801.8	10,594.1	9,222.0
ii.) Footwear	9,690.3	10,895.9	11,584.6	11,698.0	12,487.0
6) Wood and products of wood cork	3,520.5	3,156.1	2,295.5	2,254.0	1,857.5
7) Paper, paperboard and products	25,180.8	30,800.6	32,864.8	31,519.0	30,828.9
8) Printing, publishing and allied industries	6,401.9	7,026.6	6,756.2	8,273.5	6,377.6
9) Coke and refined petroleum products	35,684.6	41,813.9	40,116.6	53,326.6	57,368.8
10) Chemicals and chemical products	169,628.4	170,987.2	193,822.8	191,023.9	203,593.5
11) Rubber and plastics products	21,727.2	26,154.6	24,765.7	25,571.9	24,568.0
12) Other non-metallic mineral products	58,921.7	64,087.2	51,124.2	56,033.5	73,884.6
13) Basic metals	62,364.2	68,067.0	72,172.0	81,282.6	76,336.4
14) Fabricated metal products	12,673.8	15,364.4	12,395.0	12,523.0	10,155.1
15) Machinery and equipment	16,130.6	17,677.7	18,648.7	23,614.5	27,692.1
16) Office, accounting and computing machinery	255.8	374.9	607.7	639.4	964.3
17) Electrical machinery and apparatus	40,902.9	53,779.8	54,048.4	48,114.2	44,833.7
18) Radio, television and communication equipment and apparatus	4,528.3	4,051.3	3,535.2	3,664.6	3,202.8
19) Medical, precision and optical instruments, watches and clocks	6,888.6	4,061.4	3,685.1	5,274.8	4,973.3
20) Motor vehicles, trailers and semi-trailers	15,246.9	16,105.0	18,099.4	20,418.0	17,408.6
21) Other transport equipments	3,297.7	3,941.4	3,520.6	4,410.3	3,954.7
22) Furniture and fixture	1,153.6	1,236.8	2,022.1	1,733.4	1,496.7
23) Jewellery and related articles	731.0	467.4	496.5	562.1	618.3
24) Sports goods	4,699.8	4,783.7	5,172.0	5,409.8	4,659.6
25) Handicrafts	53.8	57.0	71.7	396.2	85.3
26) Other manufacturing n.e.s.	28,584.3	22,830.7	22,083.5	24,213.8	21,394.8
E. Ship breaking and waste / scrape (junk) etc.	14,805.9	17,840.9	14,765.9	22,174.6	25,781.5
F. Electricity, gas and water supply	218,774.7	253,141.3	267,283.8	257,939.6	256,004.5
G. Construction	51,911.4	54,340.3	47,903.9	59,767.5	63,998.8
1) Building	35,746.3	38,004.6	36,410.7	38,135.6	44,431.8
2) Infrastructure	16,165.2	16,335.7	11,493.2	21,631.8	19,567.0
H. Commerce and Trade	197,840.9	230,484.6	212,080.8	229,413.0	224,757.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,079.9	14,017.8	12,834.5	12,877.1	12,943.9
2) Wholesale and commission trade	99,078.3	114,901.9	103,012.2	117,385.1	118,310.0
i) Exports	27,597.3	27,412.0	22,999.4	29,545.0	27,423.8
ii) Imports	19,768.6	28,204.2	21,541.1	23,535.3	20,398.1
iii) Domestic whole sales	51,712.4	59,285.8	58,471.7	64,304.8	70,488.1
3) Retail trade	84,682.7	101,564.9	96,234.2	99,150.8	93,503.9
I. Hotels, restaurants and clubs etc	14,082.5	14,741.8	15,121.5	18,777.2	21,078.7
J. Transport, storage and communications	87,789.8	87,896.1	112,772.7	120,912.3	137,546.2
K. Real estate, renting and business activities	96,507.4	104,414.0	87,757.2	100,953.9	95,994.6
L. Education	5,832.5	5,839.8	7,168.8	8,249.3	9,330.0
M. Health and social work	5,390.1	6,195.9	6,354.4	5,752.1	4,610.3
N. Other community, social and personal service activities	12,676.4	15,030.1	15,437.8	19,184.7	18,393.2
O. Other private business n.e.s	74,094.1	124,667.2	96,997.5	121,557.0	107,350.8
V. Trust Funds and Non Profit Institutions	17,003.7	14,021.6	8,197.5	11,269.6	13,923.8
VI. Personal	303,705.2	321,822.8	335,738.9	354,450.3	380,674.8
A. Bank Employees	80,583.7	82,711.7	84,079.9	90,594.8	96,148.0
B. Consumer Financing	213,717.4	229,113.4	242,220.7	249,031.8	275,289.6
i) House building	39,011.7	39,420.5	39,511.1	39,762.1	41,261.6
ii) Transport	50,658.8	56,386.8	63,802.4	71,060.1	83,440.3
iii) Credit cards	21,796.7	21,195.9	22,782.0	22,681.6	23,857.0
iv) Consumer durable	211.9	247.6	267.6	199.5	198.7
v) Personal loans	102,038.4	111,862.6	115,857.5	115,328.5	126,532.0
C. Other Personal	9,404.1	9,997.7	9,438.4	14,823.8	9,237.1
VII. Others	13,744.9	16,501.6	14,415.5	10,613.4	14,226.9
TOTAL	3,542,295.0	3,870,070.1	4,000,969.7	4,272,517.7	4,350,330.0

5.2 Classification of Scheduled Banks' Advances by Borrowers Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2015	2016		2017	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	536,678.1	643,913.5	570,804.1	690,461.3	675,849.0
A. Federal Government:	226,317.2	232,274.3	212,050.5	233,142.0	223,449.2
(1) Commodity Operations	212,303.8	211,398.1	204,921.3	229,240.8	219,729.1
(2) Others	14,013.4	20,876.2	7,129.2	3,901.2	3,720.1
B. Provincial Governments:	310,360.9	411,639.2	358,753.6	457,319.3	452,399.8
(1) Commodity Operations	309,363.0	400,687.8	347,740.3	456,931.1	451,354.2
(2) Others	998.0	10,951.4	11,013.3	388.3	1,045.6
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	570,609.2	649,245.6	683,947.6	804,368.9	880,760.7
(1) Agriculture, Forestry, Hunting & Fishing	-	614.8	-	-	232.5
(2) Mining & Quarrying	-	56,086.2	56,086.2	-	1,500.0
(3) Manufacturing	57,342.5	51,139.1	42,757.4	50,652.2	58,267.8
(4) Construction	-	-	-	-	-
(5) Utilities	25,990.3	99,289.9	50,571.0	149,872.4	307,074.9
(6) Commerce	109,637.5	105,858.9	116,919.1	154,222.0	146,385.6
(7) Transport, Storage & Communication	165,476.7	134,173.7	160,938.6	187,636.4	231,605.3
(8) Services	672.0	539.7	482.8	278.5	328.3
(9) Others	211,490.3	201,543.4	256,192.5	261,707.4	135,598.9
III. Non-Bank Financial Companies:	50,207.4	68,466.0	78,826.1	81,340.4	79,122.4
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	13,593.8	18,299.2	24,187.8	19,759.4	22,609.9
(3) Insurance Companies	1,187.5	3,080.4	4,410.0	5,980.0	8,611.3
(4) Micro Finance	2,732.4	2,795.7	3,357.5	2,505.3	2,233.5
(5) Other NBFC's	32,693.7	44,290.7	46,870.9	53,095.7	45,667.8
IV. Private Sector Enterprises :	3,019,634.8	3,110,661.6	3,435,320.1	3,694,821.7	3,932,326.0
A. Agriculture, Hunting and Forestry	162,186.5	147,991.5	155,249.4	145,697.7	155,542.4
(1) Growing of crops	125,494.1	111,548.4	119,996.9	113,694.9	108,779.1
(2) Farming of animals	29,593.3	32,417.6	29,917.1	26,661.2	36,249.3
(3) Agricultural and animal husbandry	1,668.7	1,476.8	2,853.9	2,452.1	4,280.7
(4) Agricultural machinery and equipments	5,151.3	2,382.4	2,244.9	2,554.6	5,934.0
(5) Hunting, trapping, forestry & logging	279.1	166.3	236.7	334.8	299.3
B. Fishing and fish farming etc.	982.4	788.5	821.5	843.7	606.6
C. Mining and Quarrying	23,485.3	26,379.9	35,518.3	40,076.3	42,897.9
(1) Mining of coal	1,911.5	9,192.4	9,211.6	13,974.2	16,849.7
(2) Crude petroleum & natural gas	18,642.5	12,177.3	18,411.0	23,256.2	22,089.7
(3) Iron & non-ferrous metal ores	424.9	553.6	643.4	694.0	813.7
(4) Quarrying of stone, sand and clay	376.5	760.7	346.2	462.8	1,216.9
(5) Chemical, fertilizer, Salt etc.	2,129.9	3,695.9	6,906.2	1,689.2	1,927.8
D. Manufacturing	1,821,837.0	1,857,522.1	2,041,698.6	2,229,856.2	2,360,551.5
(1) Food products and beverages	444,932.2	458,662.2	493,161.2	605,897.8	605,794.3
(2) Tobacco products	6,066.4	3,207.9	3,977.6	8,543.7	944.2
(3) Textiles	603,950.0	610,432.9	706,258.7	686,252.9	798,719.3
i) Spinning, weaving, finishing of textiles	456,072.3	460,704.7	552,326.8	530,143.2	603,254.9
a) Spinning of fibers	253,735.3	256,943.8	325,148.8	296,343.9	331,219.4
b) Weaving of textiles	102,792.3	108,493.6	120,674.3	128,631.2	146,336.3
c) Finishing of textiles	99,544.7	95,267.3	106,503.6	105,168.2	125,699.2
ii) Made-up textile articles	69,986.1	60,603.7	61,497.7	59,211.6	81,211.1
iii) Knit wear	26,793.0	23,759.5	31,290.3	28,046.6	27,150.9
iv) Carpets and rugs	3,144.7	11,229.1	8,908.7	11,503.3	9,193.7
v) Other textiles n.e.s.	47,953.8	54,135.9	52,235.3	57,348.2	77,908.6
(4) Wearing apparel, readymade garments etc.	52,086.5	59,136.8	69,552.9	74,876.6	84,248.7

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2015	2016		2017	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	19,816.2	21,197.4	23,655.6	23,723.3	22,714.9
i.) Tanning & dressing of leather, luggage, handbags etc.	9,310.8	8,953.9	9,295.0	9,308.7	8,215.0
ii.) Footwear	10,505.3	12,243.5	14,360.6	14,414.6	14,500.0
6) Wood and products of wood cork	1,328.3	1,850.6	1,903.7	2,465.4	2,258.6
7) Paper, paperboard and products	32,463.8	39,658.5	39,189.4	40,494.5	38,220.2
8) Printing, publishing and allied industries	7,393.7	7,406.6	7,372.2	7,716.3	9,680.5
9) Coke and refined petroleum products	77,441.0	58,157.1	75,784.8	75,583.6	60,834.9
10) Chemicals and chemical products	261,127.2	268,791.7	272,272.5	293,577.3	271,585.1
11) Rubber and plastics products	24,787.8	29,656.0	27,108.5	34,119.2	36,796.5
12) Other non-metallic mineral products	74,835.7	71,513.3	81,636.0	83,941.9	106,578.0
13) Basic metals	77,065.6	83,219.4	81,995.1	100,332.3	111,101.2
14) Fabricated metal products	9,757.4	18,690.1	14,970.6	22,999.6	22,999.4
15) Machinery and equipment	20,432.4	21,895.4	23,216.9	25,566.2	35,037.4
16) Office, accounting and computing machinery	982.2	766.4	314.5	345.1	290.6
17) Electrical machinery and apparatus	51,067.0	43,295.4	52,623.3	63,214.8	69,571.1
18) Radio, television and communication equipment and apparatus	3,903.8	5,932.2	5,016.1	5,575.4	3,580.7
19) Medical, precision and optical instruments, watches and clocks	4,760.6	5,822.8	6,385.4	4,642.7	5,479.0
20) Motor vehicles, trailers and semi-trailers	18,863.6	17,604.4	20,200.3	19,330.5	24,585.2
21) Other transport equipments	4,001.7	4,597.1	3,309.1	6,633.3	7,105.6
22) Furniture and fixture	1,101.6	2,185.1	2,231.6	2,587.0	3,219.7
23) Jewellery and related articles	584.9	525.1	594.8	609.3	623.5
24) Sports goods	4,429.7	4,488.9	4,752.5	4,732.1	4,973.5
25) Handicrafts	45.8	58.3	49.1	253.0	55.9
26) Other manufacturing n.e.s.	18,611.9	18,770.6	24,166.2	35,842.5	33,553.4
E. Ship breaking and waste / scrape (junk) etc.	19,810.1	25,890.0	27,447.6	25,971.0	32,258.2
F. Electricity, gas and water supply	277,750.2	304,455.1	352,029.3	364,036.9	379,767.9
G. Construction	84,965.8	95,995.1	106,438.0	131,156.4	138,099.3
1) Building	50,483.7	48,768.1	48,093.2	65,869.1	72,024.2
2) Infrastructure	34,482.1	47,227.0	58,344.8	65,287.3	66,075.1
H. Commerce and Trade	248,699.1	256,005.7	277,578.8	292,969.1	332,127.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	6,231.7	15,419.1	25,627.4	17,152.0	17,283.5
2) Wholesale and commission trade	130,223.6	131,766.0	130,530.6	141,268.0	164,119.7
i) Exports	22,160.5	27,144.3	20,302.1	19,755.8	19,429.7
ii) Imports	26,319.3	24,341.4	28,027.1	32,467.7	37,752.5
iii) Domestic whole sales	81,743.7	80,280.3	82,201.4	89,044.5	106,937.5
3) Retail trade	112,243.8	108,820.7	121,420.7	134,549.1	150,724.4
I. Hotels, restaurants and clubs etc	24,511.9	27,803.2	35,649.1	33,761.3	32,728.7
J. Transport, storage and communications	155,303.4	177,632.1	173,924.8	202,080.3	218,618.7
K. Real estate, renting and business activities	111,729.4	111,749.6	128,296.0	128,953.8	142,545.9
L. Education	10,843.3	17,509.0	11,168.5	17,277.1	19,072.2
M. Health and social work	4,197.7	4,897.1	5,261.9	4,811.1	7,098.0
N. Other community, social and personal service activities	24,719.2	23,834.0	26,491.9	29,355.5	32,266.5
O. Other private business n.e.s	48,613.5	32,208.7	57,746.5	47,975.4	38,144.6
V. Trust Funds and Non Profit Institutions	12,647.4	14,157.6	15,487.0	16,711.2	16,571.7
VI. Personal	389,643.8	420,442.4	449,083.1	501,902.1	546,856.8
A. Bank Employees	96,723.1	104,017.4	106,073.7	108,229.6	112,160.5
B. Consumer Financing	285,037.9	308,932.4	338,217.8	389,527.7	424,998.3
i) House building	43,246.5	48,587.3	53,187.0	61,728.6	73,121.1
ii) Transport	97,114.6	109,701.1	126,841.5	151,294.7	171,019.0
iii) Credit cards	24,705.9	25,566.5	28,331.6	29,963.2	34,195.6
iv) Consumer durable	698.7	582.2	1,556.1	1,502.9	3,717.1
v) Personal loans	119,272.1	124,495.3	128,301.6	145,038.2	142,945.5
C. Other Personal	7,882.8	7,492.7	4,791.7	4,144.9	9,698.1
VII. Others	5,188.5	7,796.1	3,766.9	5,815.3	2,438.7
TOTAL	4,584,609.2	4,914,682.8	5,237,235.1	5,795,421.0	6,133,925.5