

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of January 2021 Based on ISIC 4 Classifications of Private Sector Businesses	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Construction Financing	Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF & TERF	Small loans	Others		Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Extraction of salt	-	-	-	-	1	38	-	0	-	-	-	-	-	40	25	16
Other mining and quarrying n.e.c.	-	13	-	-	4	91	-	7	354	-	-	-	-	468	-	468
9 - Mining support service activities	-	-	-	-	10	3	-	-	20	-	-	-	-	33	-	33
C. Manufacturing	535,184	85,708	229,241	267	191,121	1,202,178	259,030	29,891	757,922	4,093	54,577	23,968	110,618	3,483,797	3,265,275	218,522
10 - Manufacture of food products	91,803	16,231	51,971	57	56,531	380,643	11,307	7,328	200,794	883	7,938	2,269	2,690	830,446	747,462	82,984
Processing and preserving of meat	25	506	272	1	705	3,545	36	562	2,802	250	1,800	35	15	10,554	10,294	260
Processing and preserving of fish, crustaceans and molluscs	1,328	350	-	8	205	229	298	2	47	-	-	-	113	2,579	2,016	564
Processing and preserving of fruit and vegetables	350	852	21	-	243	5,261	55	231	2,948	-	-	-	6	9,967	9,006	961
Manufacture of vegetable and animal oils and fats	410	40	35,519	-	3,887	53,034	676	312	10,458	-	94	2,085	-	106,514	101,037	5,477
Manufacture of dairy products	2,544	-	1,572	8	537	17,272	1,798	111	26,324	194	1,255	70	-	51,685	51,047	638
Manufacture of grain mill products	63,044	8,738	765	36	25,545	107,203	1,202	1,073	8,575	218	2,193	-	2,531	221,123	151,824	69,299
a- Wheat Processing	100	-	1	-	2,933	15,938	14	4	2,663	105	361	-	-	22,120	17,090	5,030
b- Rice Processing	59,119	8,315	109	36	14,601	79,261	982	933	3,765	113	1,202	-	2,371	170,807	111,899	58,908
c- Others	3,825	424	655	-	8,011	12,004	206	136	2,146	-	630	-	160	28,196	22,835	5,361
Manufacture of starches and starch products	1,200	-	-	-	738	443	68	9	2,211	-	-	-	-	4,669	4,649	20
Manufacture of bakery products	3,693	-	938	2	373	8,130	4,093	182	14,732	-	-	66	25	32,234	29,785	2,449
Manufacture of sugar	14,142	5,362	7,401	-	17,108	140,318	1,666	4,644	114,112	190	2,394	-	-	307,338	307,186	152
Manufacture of cocoa, chocolate and sugar confectionery	1,084	-	-	-	1,967	3,469	1,079	90	1,676	-	-	-	-	9,366	9,351	14
Manufacture of macaroni, noodles, couscous and similar foodstuffs	-	-	-	-	-	18	-	-	-	-	-	-	-	18	10	8
Manufacture of prepared animal feeds	230	-	2,197	-	3,836	29,724	216	101	8,112	31	201	-	-	44,648	42,904	1,744
Processing/blending of spices, tea, coffee etc.	-	-	-	-	1	221	-	4	216	-	-	-	-	442	367	75
Manufacture of other food products n.e.c.,	3,754	384	3,287	2	1,386	11,775	121	8	8,581	-	-	12	-	29,309	27,986	1,323
11 - Manufacture of beverages	1,623	25	1,317	1	1,989	16,774	435	134	8,397	39	20	472	-	31,225	30,043	1,182
Manufacture of soft drinks; production of mineral waters and other bottled waters	461	-	1,067	1	1,088	14,953	336	134	4,220	39	20	472	-	22,791	21,719	1,073
Manufacture of soft drinks and other bottled waters	211	-	1,039	1	1,088	14,800	336	128	4,061	39	20	472	-	22,194	21,351	843
Production of mineral waters	250	-	28	-	-	153	-	7	160	-	-	-	-	598	368	230
Manufacture of other beverages n.e.c.	1,162	25	250	-	900	1,821	99	-	4,176	-	-	-	-	8,433	8,324	109
12 - Manufacture of tobacco products	1,793	-	-	-	1	182	-	2	1,002	-	-	-	-	2,980	2,965	16
13 - Manufacture of textiles	292,146	52,080	46,648	4	63,918	301,287	197,067	8,044	130,741	287	23,915	9,912	83,597	1,209,645	1,142,277	67,368
Preparation and spinning of textile fibres	48,784	24,643	26,969	-	21,988	150,236	63,572	3,616	60,093	283	15,287	7,831	29,274	452,574	439,241	13,333
1. Cotton	36,366	13,471	19,694	-	18,853	112,109	51,913	2,699	43,978	225	15,016	5,259	27,160	346,741	336,233	10,508
2. Woolen	-	243	345	-	324	543	253	667	111	-	-	-	-	2,487	2,330	157
3. Synthetic fibre	3,242	522	404	-	477	7,692	4,347	33	7,235	-	70	2,008	79	26,109	25,890	219
4. Others	9,176	10,408	6,526	-	2,334	29,891	7,060	216	8,769	58	201	564	2,034	77,237	74,788	2,449
Weaving of textiles	63,607	8,165	6,411	-	1,250	47,852	51,194	1,658	26,008	-	3,403	1,005	19,674	230,225	226,565	3,660
1. Cotton	43,187	6,005	4,693	-	788	28,341	39,693	1,612	16,610	-	1,977	978	17,054	160,939	158,489	2,450
2. Woolen	378	25	-	-	21	79	426	-	1	-	-	-	9	939	827	112
3. Synthetic textile	1,345	-	690	-	161	2,385	4,261	-	63	-	6	-	16	8,928	8,731	197
4. Others	18,696	2,135	1,027	-	279	17,047	6,814	45	9,334	-	1,421	26	2,594	59,420	58,519	901
Finishing of textiles	57,231	5,145	6,239	2	5,524	52,521	36,722	1,089	18,899	-	3,738	606	12,926	200,640	190,823	9,817
1. Cotton	33,531	3,524	5,202	-	3,306	32,726	29,604	1,082	12,246	-	2,506	601	9,852	134,181	130,661	3,520
2. Woolen	180	50	263	-	1	47	-	3	42	-	14	-	222	820	814	6
3. Synthetic textile	2,135	-	268	-	158	1,553	-	0	2,003	-	2	-	310	6,428	6,366	62
4. Others	21,385	1,571	505	2	2,059	18,195	7,118	4	4,608	-	1,217	5	2,542	59,211	52,982	6,230
Manufacture of knitted and crocheted fabrics	21,884	504	110	-	26	5,833	4,230	622	3,109	-	109	13	598	37,040	35,608	1,432
Manufacture of made-up textile articles, except apparel	62,930	8,956	2,162	1	31,157	18,112	23,500	875	12,148	-	303	284	16,093	176,522	142,624	33,898
a. Manufacture of bed wear	16,766	2,038	933	1	6,335	3,868	12,192	0	1,397	-	24	171	9,453	53,178	45,938	7,240
b. Manufacture of other made up textile articles	46,164	6,918	1,229	-	24,821	14,244	11,309	874	10,751	-	279	113	6,641	123,344	96,687	26,658
Manufacture of carpets and rugs	763	67	135	-	61	644	26	4	804	-	-	-	3	2,508	2,107	401
Manufacture of other textiles n.e.c.	36,947	4,601	4,622	1	3,913	26,089	17,822	181	9,679	4	1,075	173	5,029	110,136	105,308	4,828
14 - Manufacture of wearing apparel	70,932	6,973	1,101	17	1,493	21,065	20,942	609	14,446	145	1,361	438	17,938	157,461	150,473	6,988
Manufacture of wearing apparel,	8,340	1,838	567	9	403	4,515	5,739	150	4,315	145	382	205	2,398	29,005	27,009	1,996
Manufacture of Ready made garments	55,480	4,362	517	8	921	12,629	14,344	449	8,033	-	979	234	15,010	112,965	108,239	4,726
Manufacture of articles of fur	957	370	17	-	21	3,134	50	8	610	-	-	-	289	5,456	5,349	108

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	Export finance schemes	Others			Small loans	Others	LTFF & TERF	Small loans	Others		Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Manufacture of knitted and crocheted apparel	6,156	404	-	-	148	788	809	2	1,488	-	-	-	241	10,035	9,876	159
15 - Manufacture of leather and related products	13,724	760	1,409	-	1,052	8,041	3,056	99	4,567	-	0	375	2,373	35,458	31,719	3,738
Tanning and dressing of leather; dressing and dyeing of fur	4,349	487	609	-	139	1,096	312	25	498	-	-	203	777	8,495	7,419	1,075
Manufacture of luggage, handbags and the like, saddlery and harness	1,097	8	22	-	64	217	41	30	26	-	-	52	474	2,031	1,507	525
Manufacture of footwear	8,278	265	778	-	849	6,728	2,703	44	4,043	-	0	120	1,122	24,932	22,793	2,138
a. Leather wear	7,777	232	322	-	741	5,490	2,701	5	3,809	-	0	32	1,019	22,128	20,423	1,705
b. Rubber and Plastic wear	502	34	456	-	108	1,238	1	39	234	-	-	88	104	2,803	2,370	433
16 - Manufacture of wood and of products of wood and cork, except charcoal; of straw, reeds, cane and wicker	988	62	1,077	2	248	1,838	4	4	624	-	-	10	-	4,857	4,011	846
17 - Manufacture of paper and paper products	1,423	95	2,212	2	1,724	20,523	1,345	475	15,819	81	25	357	334	44,415	41,072	3,342
18 - Printing and reproduction of recorded media	92	-	333	1	1,345	8,408	595	36	3,110	-	45	7	-	13,973	10,421	3,552
Printing	92	-	294	1	1,195	7,639	223	18	2,963	-	45	7	-	12,476	9,564	2,912
i. Printing of books, brochures and other related products	79	-	123	1	164	2,438	-	11	870	-	45	7	-	3,738	1,727	2,011
ii. Printing of newspapers, journals, periodicals and related products	13	-	170	-	1,032	5,201	223	7	2,092	-	-	-	-	8,738	7,837	901
Service activities related to printing	-	-	39	0	129	546	372	6	139	-	-	-	-	1,232	699	533
Reproduction of recorded media	-	-	-	-	21	224	-	12	9	-	-	-	-	265	158	108
19 - Manufacture of coke and refined petroleum products	1,250	-	5,297	-	850	75,674	486	152	23,386	-	6,821	409	38	114,363	112,884	1,480
Manufacture of coke oven products	-	-	-	-	1	297	-	-	506	-	-	-	-	804	797	7
Manufacture of refined petroleum products	1,250	-	5,297	-	850	75,377	486	152	22,879	-	6,821	409	38	113,559	112,087	1,472
20 - Manufacture of chemicals and chemical products	11,656	186	23,254	-	7,692	85,241	5,943	2,613	90,511	247	10,275	1,508	4	239,129	231,299	7,830
Manufacture of basic chemicals	7,023	172	10,159	-	1,951	16,511	1,474	1,058	10,742	-	582	1,086	4	50,762	48,682	2,080
Manufacture of fertilizers and nitrogen compounds	102	-	4,958	-	3,125	33,244	1,276	1,037	60,140	-	7,073	5	-	110,960	109,818	1,143
Manufacture of plastics and synthetic rubber in primary forms	2,389	-	1,494	-	246	2,877	766	8	7,552	-	30	10	-	15,372	14,782	590
Manufacture of pesticides and other agrochemical products	725	-	2,920	-	751	18,580	-	64	2,499	-	2,008	334	-	27,880	25,961	1,919
Manufacture of paints, varnishes and similar coatings, printing ink and other color preparations	100	-	393	-	80	5,245	1,734	88	4,086	15	504	-	-	12,244	11,402	842
Manufacture of soap and detergents, cleaning and polishing preparations	37	-	1,886	-	1,190	3,934	124	300	1,031	232	48	68	-	8,849	8,400	449
Manufacture of other chemical products n.e.c.	1,280	14	1,445	-	336	4,048	570	58	4,266	-	30	5	-	12,052	11,355	697
Manufacture of man-made fibres	-	-	-	-	13	802	-	-	195	-	-	-	-	1,010	899	110
21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	5,777	2,100	2,678	-	2,046	33,641	2,288	419	28,548	-	38	275	72	77,882	73,136	4,746
22 - Manufacture of rubber and plastics products	3,640	184	8,878	2	2,479	20,195	1,034	316	10,051	-	105	456	383	47,722	43,338	4,384
Manufacture of rubber tyres and tubes; retreading and repairing	175	25	3,537	-	792	6,196	353	74	995	-	-	221	-	12,368	12,168	200
Manufacture of other rubber products	541	-	293	-	24	979	1	4	238	-	-	117	230	2,427	2,240	187
Manufacture of plastics products	2,924	159	5,047	2	1,664	13,020	679	238	8,818	-	105	118	154	32,927	28,931	3,996
23 - Manufacture of other non-metallic mineral products	18,419	137	7,173	20	13,189	45,333	3,897	2,392	122,317	1,420	15	3,221	2,047	219,578	217,649	1,928
Manufacture of glass and glass products	257	-	242	-	710	2,819	1,966	41	2,848	399	-	-	35	9,316	8,938	378
Manufacture of refractory products	-	126	223	-	295	750	48	461	716	-	10	-	-	2,628	2,508	120
Manufacture of clay building materials	-	-	-	18	215	479	-	4	420	-	-	-	-	1,136	905	231
Manufacture of other porcelain and ceramic products	-	-	13	-	2,857	1,665	-	-	4,137	-	-	21	-	8,692	8,497	195
Manufacture of cement, lime and plaster	18,093	-	6,074	-	8,203	35,288	1,854	1,866	110,988	1,021	-	3,200	2,012	188,600	188,527	73
Manufacture of articles of concrete, cement and plaster	-	-	223	1	788	3,787	21	1	2,986	-	-	-	-	7,807	7,506	301
Cutting, shaping and finishing of stone	24	8	-	1	113	235	1	14	152	-	-	-	-	547	61	486
Manufacture of Precious non-metallic mineral products (precious stones)	-	-	-	-	5	29	-	0	4	-	5	-	-	42	-	42
Manufacture of other non-metallic mineral products n.e.c.	45	4	398	-	4	281	7	5	66	-	-	-	-	810	708	102
24 - Manufacture of basic metals	5,386	3,008	40,675	2	20,286	66,619	2,574	2,091	35,699	347	542	1,146	20	178,394	171,634	6,760
Manufacture of basic iron and steel	3,198	2,610	35,448	2	19,826	59,520	1,988	2,042	31,355	347	458	1,114	8	157,916	152,582	5,335
Manufacture of basic precious and other non-ferrous metals	49	-	99	-	50	473	12	2	82	-	-	16	12	794	497	297
Casting of iron and steel	2,140	397	5,027	-	404	6,447	574	47	4,237	-	84	15	-	19,373	18,322	1,051
Casting of non-ferrous metals	-	-	101	-	7	178	-	-	25	-	-	-	-	311	234	77
25 - Manufacture of fabricated metal products, except machinery and equipment	1,692	78	4,560	-	699	14,312	759	57	8,656	-	37	169	-	31,020	29,120	1,900
Manufacture of structural metal products	550	2	2,239	-	319	6,423	3	38	3,246	-	33	56	-	12,908	11,944	964
Manufacture of tanks, reservoirs and containers of metal	-	-	182	-	-	504	2	-	19	-	-	88	-	795	677	118
Forging, pressing, stamping and roll-forming of metal; powder metallurgy	25	-	50	-	81	324	-	1	282	-	-	-	-	763	560	203
Manufacture of cutlery, hand tools and general hardware	29	4	-	-	25	378	6	16	63	-	-	-	-	520	344	176
Manufacture of cutlery	20	4	-	-	3	35	-	5	15	-	-	-	-	81	14	66
Manufacture of hand tools & general hardware	9	-	-	-	22	343	6	12	49	-	-	-	-	440	330	110

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Manufacture of other fabricated metal products n.e.c.	1,088	72	2,089	-	275	6,683	748	2	5,046	-	4	25	-	16,033	15,595	438
26 - Manufacture of computer, electronic and optical products	526	4	821	-	534	1,773	18	3	534	-	230	49	-	4,491	3,366	1,125
Manufacture of electronic components and boards	-	-	-	-	526	620	-	-	7	-	10	-	-	1,163	595	568
Manufacture of computers and peripheral equipment	-	-	7	-	3	5	-	1	5	-	-	-	-	22	-	22
Manufacture of communication equipment	-	-	418	-	-	108	-	-	12	-	-	-	-	538	537	1
Manufacture of consumer electronics	12	4	227	-	0	509	-	-	376	-	-	49	-	1,176	1,047	129
Manufacture of measuring, testing, navigating and control	2	-	160	-	-	42	-	-	7	-	220	-	-	432	428	3
Manufacture of watches and clocks	-	-	-	-	0	1	-	-	-	-	-	-	-	1	-	1
Manufacture of irradiation, electromedical and electrother	512	1	2	-	4	461	18	1	126	-	-	-	-	1,125	725	400
Manufacture of optical instruments and photographic equi	-	-	-	-	-	24	-	0	0	-	-	-	-	25	24	0
Manufacture of magnetic and optical media	-	-	7	-	-	3	-	-	1	-	-	-	-	11	10	1
27 - Manufacture of electrical equipment	736	3,001	20,646	3	9,158	49,824	1,074	2,838	32,149	-	473	1,698	175	121,774	118,498	3,275
Manufacture of electric motors, generators, transformers &	70	1,167	645	0	908	12,124	529	103	9,859	-	-	-	45	25,450	25,062	389
Manufacture of batteries and accumulators	-	-	26	-	198	3,036	321	500	2,342	-	-	-	-	6,423	6,392	31
Manufacture of fibre optic cables	-	20	2,743	-	4	3,358	50	220	1,523	-	-	-	-	7,917	7,441	476
Manufacture of other electronic and electric wires and cab	-	-	1,778	-	1	4,423	85	10	2,226	-	339	-	-	8,862	8,188	674
Manufacture of wiring devices	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacture of electric lighting equipment	-	-	19	-	86	185	19	2	58	-	-	-	-	368	155	214
Manufacture of domestic appliances	241	751	11,016	1	6,577	15,225	12	50	11,442	-	-	-	69	45,383	44,673	710
Manufacture of Fans	224	-	157	1	3	1,428	-	3	33	-	-	-	-	1,849	1,562	287
Manufacture of Refrigerators and Freezers	-	603	2,543	-	5,879	2,840	-	-	2,625	-	-	-	34	14,525	14,405	120
Manufacture of Washing and drying Machines	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacture of other domestic appliances	16	148	8,315	-	696	10,958	12	47	8,784	-	-	-	34	29,010	28,707	303
Manufacture of other electrical equipment n.e.c	425	1,063	4,419	2	1,385	11,472	59	1,953	4,699	-	134	1,698	61	27,369	26,588	781
28 - Manufacture of machinery and equipment	954	147	1,695	0	322	8,399	365	356	1,508	8	183	-	71	14,007	12,433	1,575
Manufacture of engines and turbines, except aircraft, vehi	-	-	20	-	8	938	-	20	177	-	-	-	-	1,163	1,083	80
Manufacture of pumps, compressors, taps and valves	-	-	18	-	10	1,061	34	236	103	-	-	-	-	1,462	1,236	226
Manufacture of bearings, gears, gearing and driving eleme	75	-	15	-	5	629	132	-	5	-	2	-	-	863	823	39
Manufacture of ovens, furnaces and furnace burners	-	-	3	-	-	40	-	-	-	-	-	-	-	43	43	-
Manufacture of office machinery and equipment (except c	-	-	40	-	-	66	1	-	17	-	-	-	-	124	123	1
Manufacture of other general-purpose machinery	150	-	225	-	5	1,437	80	53	21	-	-	-	35	2,007	1,821	186
Manufacture of agricultural and forestry machinery	-	-	-	0	7	351	1	41	44	-	-	-	-	444	175	269
Manufacture of metal-forming machinery, machine tools a	-	-	-	-	50	757	-	1	711	-	-	-	0	1,519	1,365	154
Manufacture of machinery for mining, quarrying and const	-	-	-	-	2	116	-	-	-	-	-	-	-	118	100	18
Manufacture of machinery for food, beverage and tobacco	414	-	590	-	1	1,590	2	-	18	-	-	-	-	2,616	2,319	298
Manufacture of machinery for textile, apparel and leather	255	147	770	-	158	133	114	6	382	8	-	-	35	2,007	1,793	215
Manufacture of other special-purpose machinery	60	-	14	0	76	1,280	-	-	30	-	181	-	-	1,642	1,553	89
29 - Manufacture of motor vehicles, trailers and semi-trailer	136	-	4,300	149	1,637	15,263	4,423	1,605	14,166	24	670	1,179	-	43,552	41,452	2,100
Manufacture of motor vehicles	-	-	2,350	0	928	8,731	4,226	1,503	12,138	24	17	1,069	-	30,986	30,651	335
Manufacture of bodies (coachwork) for motor vehicles; ma	-	-	-	-	3	298	-	3	57	-	-	-	-	361	268	93
Manufacture of parts and accessories for motor vehicles	136	-	1,951	149	707	6,233	197	99	1,972	-	654	109	-	12,206	10,533	1,672
30 - Manufacture of other transport equipment	-	-	577	-	723	9,935	429	146	1,721	-	165	7	-	13,703	12,413	1,290
Building of ships, floating structures and boats	-	-	-	-	-	30	-	-	1	-	-	-	-	32	29	3
Manufacture of railway locomotives and rolling stock	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Manufacture of motorcycles	-	-	467	-	141	7,445	129	99	431	-	162	7	-	8,881	8,653	228
Manufacture of bicycles and invalid carriages	-	-	15	-	0	14	-	-	59	-	-	-	-	88	62	26
Manufacture of other transport equipment n.e.c.	-	-	94	-	582	2,446	300	46	1,231	-	3	-	-	4,702	3,669	1,033
31 - Manufacture of furniture	425	70	191	1	131	1,878	65	50	1,229	-	63	7	-	4,109	3,282	827
32. Other manufacturing	10,062	566	2,429	5	3,049	15,315	923	123	7,649	612	1,656	6	876	43,271	34,058	9,212
Manufacture of jewellery and related articles	-	-	-	-	171	204	-	3	215	-	-	-	-	593	42	550
Manufacture of imitation jewellery and related articles	-	-	-	1	8	11	-	-	1	-	-	-	-	21	-	21
Manufacture of musical instruments	785	-	115	-	0	122	-	21	-	-	28	-	72	1,143	544	599
Manufacture of sports goods	4,421	350	17	-	129	235	-	21	107	-	-	3	635	5,918	3,879	2,039
Manufacture of games and toys	-	-	-	-	3	-	-	-	-	-	-	-	-	3	-	3

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of January 2021 Based on ISIC 4 Classifications of Private Sector Businesses	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Construction Financing	Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF & TERF	Small loans	Others		Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Manufacture of medical and dental instruments and supplies	2,083	87	-	-	525	241	9	14	717	-	-	-	47	3,723	2,132	1,591
Manufacture of Handicrafts	-	5	75	1	17	12	-	1	27	-	-	-	-	139	89	50
Other manufacturing n.e.c.	2,773	125	2,222	3	2,195	14,489	914	63	6,583	612	1,628	3	122	31,731	27,372	4,360
33 - Repair and installation of machinery and equipment	-	-	-	-	25	16	-	3	298	-	-	-	-	341	268	73
D. Electricity, gas, steam and air conditioning supply	977	430	2,497	-	2,344	220,500	5,223	25,539	260,807	1,069	37	-	-	519,424	517,840	1,584
Electric power generation, transmission and distribution	677	340	2,187	-	1,660	216,933	5,223	25,530	257,223	1,069	37	-	-	510,881	510,484	397
a) Hydal	-	-	5	-	-	19,127	-	667	27,962	-	-	-	-	47,761	47,740	21
b) Thermal	-	-	623	-	379	82,623	167	283	57,444	-	-	-	-	141,517	141,502	16
c) Coal Based	-	-	298	-	-	12,700	132	24,209	31,814	1,069	2	-	-	70,225	70,080	145
d) Wind	-	-	-	-	-	432	2,536	0	44,529	-	-	-	-	47,497	47,493	4
e) Solar	-	-	60	-	15	153	1,388	-	3,753	-	30	-	-	5,399	5,347	52
f) Other	677	340	1,200	-	1,266	101,898	1,000	372	91,722	-	5	-	-	198,481	198,322	159
Manufacture of gas; distribution of gaseous fuels through pipelines	300	90	310	-	673	3,562	-	9	3,556	-	-	-	-	8,500	7,333	1,167
Steam and air conditioning supply	-	-	-	-	11	5	-	0	27	-	-	-	-	43	24	19
E. Water supply; sewerage, waste management and remediation activities	-	-	9,286	1	954	6,686	-	19	5,165	-	-	-	-	22,110	21,809	302
36 - Water collection, treatment and supply	-	-	-	-	2	5	-	17	24	-	-	-	-	49	-	49
37 - Sewerage	-	-	-	-	-	6	-	-	6	-	-	-	-	12	-	12
38 - Waste collection, treatment and disposal activities; management of waste	-	-	9,286	1	952	6,663	-	1	5,119	-	-	-	-	22,021	21,809	213
Waste Collection, treatment and disposal activities	-	-	9,286	1	952	6,663	-	1	5,119	-	-	-	-	22,021	21,809	213
Ship Breaking and materials recovery	-	-	9,286	-	952	6,663	-	1	5,074	-	-	-	-	21,975	21,809	167
Waste Collection, treatment and disposal activities n.e.c.	-	-	-	1	-	-	-	-	45	-	-	-	-	46	-	46
39 - Remediation activities and other waste management services	-	-	-	-	-	11	-	-	17	-	-	-	-	28	-	28
F. Construction	104	8	141	3	2,093	16,013	1,733	198	34,938	81,355	7	64	198	136,854	124,083	12,771
41 - Construction of buildings	-	-	9	-	983	3,258	-	150	4,600	72,688	-	-	-	81,688	73,177	8,511
Residential	-	-	2	-	587	1,573	-	15	1,555	35,635	-	-	-	39,368	34,207	5,161
Non residential	-	-	6	-	396	1,684	-	135	3,045	37,053	-	-	-	42,320	38,969	3,350
42 - Civil engineering	104	-	60	3	1,058	12,227	1,733	35	29,876	8,566	-	64	198	53,924	50,398	3,526
Construction of roads and railways	-	-	53	-	349	4,383	1,733	3	25,989	3,237	-	-	18	35,765	34,633	1,132
Construction of utility projects	-	-	-	3	88	1,494	-	-	507	780	-	11	-	2,853	1,826	1,057
Construction of other civil engineering projects	104	-	7	-	621	6,350	-	32	3,380	4,549	-	54	180	15,277	13,939	1,337
43 - Specialized construction activities	-	8	72	-	52	528	-	13	461	101	7	-	-	1,241	508	734
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	22,657	2,419	41,767	6,534	48,811	213,125	7,054	12,564	72,599	2,862	19,241	6,142	5,828	461,602	320,426	141,177
45 - Wholesale and retail trade and repair of motor vehicles	1,043	425	623	8	5,705	13,263	60	56	4,503	143	-	0	31	25,860	13,018	12,841
Sale of motor vehicles	1,028	425	1	-	2,103	9,513	60	29	4,090	75	-	0	31	17,356	10,058	7,298
Maintenance and repair of motor vehicles	15	-	7	-	401	207	-	18	45	68	-	-	-	760	129	631
Sale of motor vehicle parts and accessories	-	-	601	-	2,943	2,029	-	8	251	-	-	-	-	5,832	1,921	3,911
Sale, maintenance and repair of motorcycles and related parts and accessories	-	-	15	8	258	1,514	-	1	116	-	-	-	-	1,911	911	1,001
46 - Wholesale trade, except of motor vehicles and motorcycles	17,292	1,758	34,652	3,041	31,319	109,238	471	1,178	44,314	2,256	9,304	5,229	2,487	262,540	209,020	53,520
Wholesale on a fee or contract basis	578	-	46	-	598	1,905	-	5	1,257	-	-	-	-	4,390	2,728	1,662
Wholesale of agricultural raw materials and live animals	650	-	177	-	596	3,895	11	32	325	3	-	-	90	5,780	2,797	2,983
Wholesale of food, beverages and tobacco	1,248	110	160	7	790	6,919	43	5	968	54	20	14	-	10,338	6,183	4,155
Wholesale of textiles, clothing and footwear	3,174	521	226	0	725	8,058	-	119	3,077	-	59	68	241	16,266	14,173	2,093
Wholesale of other household goods	629	-	728	-	4,322	3,163	-	432	12,350	-	3	-	18	21,645	18,928	2,717
Wholesale of computers, computer peripheral equipment and software	380	-	-	-	164	202	-	-	19	-	319	11	70	1,165	765	400
Wholesale of electronic and telecommunications equipment and software	-	84	2,895	-	2,583	5,730	-	1	1,318	-	13	20	0	12,643	11,379	1,264
Wholesale of agricultural machinery, equipment and supplies	-	-	100	3,010	704	1,171	-	1	71	-	-	5	-	5,062	3,392	1,670
Wholesale of other machinery and equipment	10	1	706	-	520	2,830	-	29	1,594	-	113	40	-	5,841	4,713	1,128
Wholesale of solid, liquid and gaseous fuels and related products	50	6	5,834	-	603	12,986	-	30	8,026	-	6,035	4,838	-	38,409	37,127	1,282
Wholesale of metals and metal ores	25	-	5,164	-	611	1,983	-	0	1,395	-	8	0	0	7,397	7,398	1,789
Wholesale of construction materials, hardware, plumbing and electrical supplies	30	-	108	0	415	2,425	-	285	447	2,171	52	-	5	5,939	5,051	888
Wholesale of fertilizers and agrochemical products	20	-	1,007	-	11,083	6,970	-	22	984	-	2,167	5	-	22,258	15,750	6,508
Wholesale of plastic materials in primary forms	6	-	715	-	45	579	-	4	12	-	-	4	-	1,366	1,080	286
Wholesale of paper in bulk	-	-	163	-	950	534	-	-	266	-	0	13	-	1,927	1,340	586
Wholesale of waste and scrap and other products n.e.c.	13	1	2,257	1	157	593	-	2	359	-	-	2	-	3,385	2,968	417

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of January 2021 Based on ISIC 4 Classifications of Private Sector Businesses	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Construction Financing	Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF & TERF	Small loans	Others		Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Non-specialized wholesale trade	10,480	1,035	14,366	23	6,452	49,294	417	211	11,847	27	516	209	2,063	96,940	73,249	23,691
47 - Retail trade, except of motor vehicles and motorcycles	4,322	236	6,493	3,484	11,788	90,624	6,523	11,330	23,782	463	9,937	913	3,309	173,203	98,388	74,815
Retail sale in non-specialized stores with food, beverages and tobacco	-	-	-	7	58	873	-	4	4,140	-	-	-	-	5,081	4,050	1,031
Other retail sale in non-specialized stores	15	-	11	25	1,033	7,272	-	599	937	70	63	-	-	10,025	5,923	4,102
Retail sale of food in specialized stores	-	-	72	-	274	1,205	-	192	131	76	-	-	-	1,949	897	1,052
Retail sale of beverages in specialized stores	-	-	-	-	16	118	-	-	80	-	-	-	-	213	141	73
Retail sale of tobacco products in specialized stores	-	-	-	-	4	14	-	-	-	-	-	-	-	18	-	18
Retail sale of automotive fuel in specialized stores/pumps	-	-	3,223	-	459	7,153	-	518	3,609	-	1,389	678	-	17,028	14,099	2,929
Retail sale of computers, peripheral units, software and telecommunications equipment in specialized stores	8	-	6	2	66	389	-	201	55	-	0	-	-	728	412	315
Retail sale of audio and video equipment in specialized stores	-	-	-	-	11	24	-	3	-	-	-	-	-	38	-	38
Retail sale of textiles in specialized stores	-	5	27	-	96	546	-	12	167	-	-	-	9	862	381	481
Retail sale of hardware, paints and glass in specialized stores	40	-	-	-	121	171	-	43	40	-	-	-	-	414	54	361
Retail sale of carpets, rugs, wall and floor coverings in specialized stores	-	-	7	-	7	85	-	-	95	-	-	-	-	195	-	195
Retail sale of electrical household appliances, furniture, lighting and electrical equipment in specialized stores	-	-	2	-	385	1,446	-	261	311	-	-	4	-	2,409	1,137	1,273
Retail sale of books, newspapers and stationary in specialized stores	-	-	-	2	31	212	-	11	1	-	-	-	-	257	4	252
Retail sale of music and video recordings in specialized stores	-	-	-	-	9	67	-	-	-	-	-	-	-	76	-	76
Retail sale of sporting equipment in specialized stores	70	-	-	-	2	2	-	27	-	-	-	-	-	101	28	73
Retail sale of games and toys in specialized stores	-	-	-	-	9	4	-	1,002	-	-	-	-	-	1,015	1,003	12
Retail sale of clothing, footwear and leather articles in specialized stores	20	-	44	25	308	1,044	-	1,629	492	-	-	-	-	3,563	2,375	1,188
Retail sale of pharmaceutical and medical goods, cosmetics and toiletries in specialized stores	-	9	247	2	508	2,928	-	236	382	-	0	38	-	4,351	2,843	1,508
Other retail sale of new goods in specialized stores	-	2	-	-	113	280	-	6	27	-	-	-	-	429	86	343
Retail sale of second-hand goods	-	-	-	-	31	10	-	-	1	-	-	-	-	43	-	43
Others retail sale n.e.c	4,169	221	2,853	3,422	8,248	66,779	6,523	6,586	13,313	318	8,484	193	3,300	124,406	64,954	59,452
H. Transportation and storage	248	-	2,924	856	3,799	40,271	2,317	895	68,198	359	-	-	136	120,003	94,310	25,693
49 - Land transport and transport via pipelines	185	-	62	650	434	29,885	119	248	29,109	-	-	-	-	60,691	44,391	16,301
Passenger rail transport, interurban	-	-	-	9	1	-	-	12	323	-	-	-	-	346	9	337
Freight rail transport	-	-	-	-	-	1	-	-	19	-	-	-	-	19	-	19
Urban and suburban passenger land transport	-	-	62	2	405	292	119	57	8,735	-	-	-	-	9,673	6,458	3,215
Other passenger land transport	-	-	-	639	6	27,431	-	30	11,157	-	-	-	-	39,263	31,526	7,736
Freight transport by road	185	-	-	-	22	2,160	-	145	8,875	-	-	-	-	11,387	6,397	4,990
Transport via pipeline	-	-	-	-	-	-	-	3	-	-	-	-	-	3	-	3
50 - Water transport	-	-	-	-	0	197	-	0	502	-	-	-	-	700	613	86
Sea and coastal passenger water transport	-	-	-	-	0	60	-	-	438	-	-	-	-	498	435	63
Sea and coastal freight water transport	-	-	-	-	-	123	-	-	64	-	-	-	-	187	178	9
Inland passenger water transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Inland freight water transport	-	-	-	-	-	14	-	0	-	-	-	-	-	14	-	14
51 - Air transport	43	-	-	-	321	2,456	9	36	720	-	-	-	-	3,585	3,168	417
Passenger air transport	-	-	-	-	321	1,235	9	35	367	-	-	-	-	1,968	1,847	121
Freight air transport	43	-	-	-	-	1,221	-	0	353	-	-	-	-	1,617	1,321	296
52 - Warehousing and support activities for transportation	20	-	2,862	206	1,986	4,741	2,189	583	37,017	359	-	-	136	50,100	41,299	8,801
Warehousing and storage	20	-	2,862	-	1,879	1,065	2,165	290	12,400	243	-	-	-	20,924	19,995	929
Cargo handling	-	-	-	206	53	1,898	-	258	14,808	-	-	-	136	17,359	14,971	2,388
Other transportation support activities n.e.c	-	-	-	-	55	1,778	24	35	9,809	117	-	-	-	11,818	6,334	5,484
53 - Courier activities other than national post activities	-	-	-	-	1,057	2,993	-	27	850	-	-	-	-	4,927	4,839	88
I. Accommodation and food service activities	-	10	292	1,282	1,119	12,647	1,045	1,163	17,580	7,701	-	-	-	42,840	37,864	4,976
55 - Accommodation	-	-	-	3	509	4,757	379	1,015	13,594	7,243	-	-	-	27,501	25,983	1,517
Short term accommodation activities (Hotels etc)	-	-	-	3	504	4,723	379	929	13,541	7,171	-	-	-	27,250	25,929	1,321
Other accommodation n.e.c	-	-	-	-	4	34	-	86	53	73	-	-	-	251	55	196
56-Food and beverage service activities	-	10	292	1,279	610	7,890	666	148	3,986	458	-	-	-	15,339	11,881	3,459
J. Information and communication	2,247	-	1,549	74	1,098	33,288	9,591	3,612	102,193	120	9,066	39	156	163,032	158,968	4,064
58 - Publishing activities	199	-	41	0	142	1,850	45	21	1,149	-	27	0	-	3,475	2,367	1,108
Book publishing	-	-	-	-	10	82	-	-	-	-	-	-	-	92	42	50
Publishing of newspapers, journals and periodicals	-	-	-	0	7	251	-	-	18	-	-	-	-	277	207	70
Other publishing activities n.e.c	-	-	20	-	45	399	-	13	291	-	27	-	-	795	500	295

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of January 2021 Based on ISIC 4 Classifications of Private Sector Businesses	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Construction Financing	Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF & TERF	Small loans	Others		Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
Software publishing	199	-	21	-	80	1,119	45	9	839	-	-	0	-	2,312	1,619	693
59 - Motion picture, video and television programme production	-	-	241	-	8	1,023	-	112	204	-	-	-	-	1,587	1,346	241
60 - Programming and broadcasting activities	-	-	-	-	3	475	-	2	718	-	-	-	-	1,198	1,186	12
61 - Telecommunications	-	-	429	60	218	24,161	9,545	3,429	96,513	-	9,038	-	-	143,394	142,786	608
Wired telecommunications activities	-	-	-	60	-	6,246	-	1,000	8,123	-	-	-	-	15,429	15,332	97
Wireless telecommunications activities	-	-	-	-	2	10,154	9,206	2,382	42,909	-	-	-	-	64,653	64,508	145
Other telecommunications activities n.e.c	-	-	429	-	216	7,761	339	47	45,481	-	9,038	-	-	63,312	62,945	366
62 - Computer programming, consultancy and related activities	2,048	-	530	14	457	4,232	-	17	3,353	-	-	39	-	10,690	9,088	1,603
Computer programming activities	1,048	-	69	1	306	756	-	6	142	-	-	-	-	2,327	2,142	185
Computer consultancy and computer facilities management	-	-	-	4	62	1,510	-	9	1,853	-	-	-	-	3,438	3,070	368
Other information technology and computer service activities	1,000	-	461	9	90	1,966	-	2	1,358	-	-	39	-	4,925	3,876	1,049
63 - Information service activities	-	-	307	-	271	1,547	-	31	256	120	-	-	156	2,688	2,196	492
Data processing, hosting and related activities	-	-	237	-	43	697	-	14	75	-	-	-	-	1,066	944	122
Web portals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
News agency activities	-	-	-	-	7	-	-	-	-	-	-	-	-	7	-	7
Other information service activities n.e.c.	-	-	70	-	221	850	-	17	181	120	-	-	156	1,615	1,253	363
K. Real estate activities	-	-	-	12	547	1,964	-	6	4,975	17,916	-	-	-	25,421	23,672	1,749
L. Professional, scientific and technical activities	3,962	2,117	4,193	5	9,557	17,640	64	1,156	11,529	999	1,754	300	113	53,387	38,879	14,509
69 - Legal and accounting activities	4	-	-	-	14	592	-	12	416	-	-	-	-	1,039	604	435
Legal activities	4	-	-	-	11	82	-	0	124	-	-	-	-	221	14	207
Accounting, bookkeeping and auditing activities; tax consultancy	-	-	-	-	4	510	-	12	291	-	-	-	-	818	590	228
70 - Activities of head offices; management consultancy activities	-	-	-	-	-	574	1	-	921	-	-	-	-	1,497	1,435	62
71 - Architectural and engineering activities; technical testing and analysis	349	-	184	-	118	4,063	57	239	1,950	5	-	-	-	6,965	5,668	1,297
72 - Scientific research and development	-	-	11	-	1,902	1,799	-	821	171	-	-	-	-	4,703	4,316	387
73 - Advertising and market research	-	1,103	48	4	23	1,811	6	43	503	135	30	-	-	3,706	1,491	2,216
74 - Other professional, scientific and technical activities	3,609	1,014	3,919	-	7,497	8,602	-	27	7,476	858	1,724	300	113	35,138	25,201	9,938
75 - Veterinary activities	-	-	31	0	3	198	-	14	92	-	-	-	-	339	164	174
M. Administrative and support service activities	5,122	32	1,947	529	2,036	25,633	3,107	1,521	13,859	300	5,574	42	605	60,306	48,428	11,877
77 - Rental and leasing activities	-	-	88	-	102	179	329	83	1,712	-	37	-	-	2,530	2,078	452
Renting and leasing of motor vehicles	-	-	-	-	102	50	329	82	1,257	-	-	-	-	1,820	1,513	306
Renting and leasing of recreational and sports goods	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Renting and leasing of other machinery, equipment and transport means	-	-	88	-	-	128	-	1	456	-	37	-	-	710	565	145
78 - Employment activities	-	-	-	-	-	124	-	-	67	-	97	-	-	288	188	101
79 - Travel agency, tour operator, reservation service and related activities	190	-	22	3	516	4,967	50	48	1,721	300	-	-	6	7,823	5,075	2,748
80 - Security and investigation activities	-	-	-	-	471	2,470	2	36	906	-	6	1	-	3,892	3,602	290
81. Services to buildings and landscape activities	-	-	-	-	3	152	-	-	32	-	-	-	-	186	61	126
82 - Office administrative, office support and other business activities	4,932	32	1,837	526	943	17,742	2,727	1,355	9,420	-	5,434	41	598	45,586	37,425	8,161
N. Education	-	-	21	54	1,119	11,920	397	1,229	12,016	1,970	-	-	-	28,726	25,405	3,321
Pre-primary and primary education	-	-	-	33	27	2,862	286	102	3,103	37	-	-	-	6,451	5,426	1,025
General secondary education	-	-	-	1	9	2,732	111	598	2,764	978	-	-	-	7,192	6,413	779
Technical and vocational secondary education	-	-	-	-	0	810	-	12	1,004	-	-	-	-	1,827	1,718	109
Higher education	-	-	21	-	236	3,714	-	487	2,067	953	-	-	-	7,478	6,460	1,018
Sports and recreation education	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cultural education	-	-	-	-	0	-	-	-	-	-	-	-	-	0	0	-
Other education n.e.c.	-	-	-	18	839	1,134	-	12	2,783	-	-	-	-	4,786	4,469	317
Educational support activities	-	-	-	2	7	669	-	18	295	2	-	-	-	992	919	73
O. Human health and social work activities	-	-	0	42	513	6,213	300	93	7,979	2,873	-	4	-	18,018	15,103	2,914
86 - Human health activities	-	-	0	42	501	6,132	300	84	7,968	2,868	-	4	-	17,899	15,021	2,878
Hospital activities	-	-	0	6	424	4,464	300	46	6,454	2,636	-	4	-	14,336	12,625	1,711
Medical and dental practice activities	-	-	-	2	30	519	-	6	1,035	-	-	-	-	1,592	1,182	411
Other human health activities	-	-	-	34	46	1,148	-	32	480	232	-	-	-	1,971	1,215	757
87 - Residential care activities	-	-	-	-	-	-	-	9	3	-	-	-	-	12	-	12
88. Social work activities with and without accommodation	-	-	-	-	12	81	-	-	8	5	-	-	-	106	82	24
P. Arts, entertainment and recreation	-	-	1	-	286	309	-	528	2,120	-	-	-	-	3,243	2,361	882

Loans Classified by Borrowers (By Type of Finance)^P

Million Rs

Outstanding Position at the end of January 2021 Based on ISIC 4 Classifications of Private Sector Businesses	Export financing		Import financing	Government self employment schemes	Working capital/short term		Fixed investment/long term			Construction Financing	Bills Purchased & Discounted			Total Outstanding	Advances by size of institutions	
	Export finance schemes	Others			Small loans	Others	LTFF & TERF	Small loans	Others		Inland Bills	Import Bills	Foreign Bills		Other than SMEs	SMEs
90 - Creative, arts and entertainment activities	-	-	1	-	281	170	-	1	1,631	-	-	-	-	2,084	1,845	239
91 - Libraries, archives, museums and other cultural activities	-	-	-	-	-	97	-	513	-	-	-	-	-	610	-	610
92 - Sports activities and amusement and recreation activities	-	-	-	-	5	41	-	14	489	-	-	-	-	549	515	34
Q. Other service activities	1,253	17	4,850	524	3,841	22,813	690	5,706	16,128	1,859	4,943	16	56	62,695	37,309	25,386
93-Activities of membership organizations	-	-	-	-	558	7	-	0	-	-	-	-	-	566	2	563
94-Repair of computers and personal and household goods	-	-	1	-	51	422	-	57	192	-	-	-	-	723	422	301
95-Other personal service activities	248	16	900	521	3,183	18,419	690	3,862	12,616	1,800	4,923	5	14	47,195	28,290	18,905
96-Activities of households as employers of domestic persons	5	-	3,948	1	17	1,411	-	11	425	-	-	-	42	5,860	5,173	686
97-Undifferentiated goods- and services-producing activities	1,000	2	-	3	32	2,554	-	1,775	2,896	59	20	11	-	8,351	3,421	4,930

Notes:
P : Provisional

1. Classification of Private Sector - Business based on International Standard Industrial Classification (ISIC), Rev. 4 of United Nation adopted from June 2019.
2. Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as credit to private sector w.e.f June 2014.
3. With reference to Infrastructure, Housing & SME Finance Department Circular No. 10 of 2020 dated 15th July 2020 and Statistics & Data Warehouse Department circular No. DS.MFS. 013814/20 dated 4th December, 2020, a new category "Construction Finance" has been added to "Loans Classified (By Type of Finance)" from June 2020 onwards. This type of finance includes working capital and fixed investment loans provided by banks to private sector for construction purposes

Source: Statistics & DWH Department, State Bank of Pakistan
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