

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	431.5	181.0	246.2	41.8	3.7	0.1
I. Official	--	--	--	-	-	-
II. Business	430.4	116.4	241.7	39.8	3.2	-
III. Personal	1.1	64.7	4.5	2.0	0.4	0.1
B. DOMESTIC CONSTITUENTS:	395,126.6	412,196.9	453,666.8	495,368.1	502,641.5	548,257.6
I. Government:	38,505.8	33,906.6	44,336.9	43,239.6	50,615.9	41,512.9
(a) Federal Government:	26,044.6	25,140.0	30,552.8	32,588.3	36,521.4	32,899.8
(i) Commodity Operations	26,044.6	25,140.0	30,508.9	32,288.3	36,513.6	32,812.2
(ii) Others	--	--	43.9	300.0	7.8	87.6
(b) Provincial Governments:	12,461.2	8,460.5	13,416.7	10,412.4	13,483.4	8,016.6
(i) Commodity Operations	10,233.3	6,156.2	11,042.2	8,096.1	10,873.7	6,215.2
(ii) Others	2,227.9	2,304.3	2,374.5	2,316.3	2,609.6	1,801.5
(c) Local Bodies	--	306.1	367.4	239.0	611.2	596.5
II. Public Sector Enterprises	20,704.2	23,147.2	26,426.1	28,412.4	31,779.6	33,252.6
(a) Agriculture, Forestry, Hunting & Fishing	75.4	119.4	127.8	60.8	203.3	145.8
(b) Mining and Quarrying	1,111.2	907.7	1,731.2	1,706.3	2,003.4	2,189.5
(c) Manufacturing	7,315.2	9,346.8	10,519.1	11,104.0	11,865.3	14,888.2
(d) Construction	150.5	206.7	125.8	213.8	333.2	610.5
(e) Electricity, Gas and Sanitary Services	4,260.3	4,278.3	4,509.2	5,541.5	6,031.6	4,380.9
(f) Commerce:	2,235.0	2,503.9	2,800.6	3,383.8	3,645.6	2,863.4
(i) Wholesale and Retail Trade	291.9	575.4	368.0	1,170.4	2,353.3	1,309.4
(ii) Exports/Imports	1,659.4	1,535.0	1,905.4	1,920.9	980.9	1,117.6
(iii) Co-operative Banks (Excl. PPCB)	--	5.1	--	5.5	-	-
(iv) Insurance	15.2	4.0	--	-	0.1	-
(v) Non-Bank Financial Institutions	268.5	384.4	527.2	287.0	311.3	436.4
(g) Transport, Storage and Communication	1,933.7	2,327.9	2,721.5	3,359.2	4,292.5	5,835.3
(h) Services	1,278.9	1,242.6	1,425.2	1,289.3	745.6	411.3
(i) Other Public Sector Enterprises	2,344.0	2,214.0	2,465.8	1,753.7	2,659.0	1,927.7
III. Private Sector (Business)	290,757.8	312,632.5	332,019.0	364,359.0	358,503.6	397,992.6
(a) Agriculture, Forestry, Hunting & Fishing	53,526.7	56,030.5	59,139.1	59,078.3	55,012.4	59,667.7
(b) Mining and Quarrying	2,912.1	2,840.6	2,797.9	2,837.8	4,087.7	3,899.4
(c) Manufacturing:	123,071.3	137,253.0	149,812.1	172,020.3	174,917.5	188,197.8
(i) Food Industries	14,771.5	14,639.0	14,792.3	16,565.0	17,020.9	16,432.4
(ii) Beverage Industries	2,942.4	2,941.8	2,872.1	4,362.9	4,118.4	4,821.5

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1994		1995		1996	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(iii) Tobacco	1,022.3	1,418.8	1,427.1	913.6	1,189.5	1,335.8
(iv) Textiles	52,804.4	60,518.5	65,420.8	74,374.1	75,987.7	83,501.5
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	5,392.9	6,392.3	7,131.1	7,266.6	6,941.3	7,601.6
(vi) Wood and Cork except Furniture	320.1	321.5	301.4	458.3	397.3	395.7
(vii) Furniture and Fixtures	369.4	357.6	380.6	351.2	367.3	266.2
(viii) Paper and Paper Products	2,118.2	2,123.1	2,211.7	2,662.9	2,647.7	2,316.4
(ix) Printing, Publishing and Allied Industries	2,350.5	2,292.1	2,343.7	2,664.4	2,330.0	2,998.0
(x) Leather and Leather Products except Footwear	2,799.5	2,796.5	4,007.7	3,914.8	4,740.4	4,438.6
(xi) Rubber Products	1,108.4	1,390.9	1,405.7	930.0	1,128.3	1,847.9
(xii) Chemicals and Chemical Products	7,707.3	7,712.9	7,696.8	8,974.2	9,823.2	10,534.2
(xiii) Products of Petroleum and Coal	890.6	1,043.8	1,052.6	1,214.3	1,641.3	2,414.4
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	1,900.9	2,570.4	2,885.9	3,792.3	5,153.2	5,896.2
(xv) Basic Metal Industries	2,950.8	3,501.3	3,741.0	4,006.0	4,326.0	4,096.4
(xvi) Metal Products except Machinery and Transport Equipments	1,873.5	1,860.6	2,488.6	2,306.3	3,219.6	3,092.6
(xvii) Machinery except Electrical Machinery	615.6	623.3	750.5	1,048.4	1,041.1	856.4
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	3,286.6	4,347.2	4,923.8	5,321.7	6,203.3	6,726.9
(xix) Transport Equipments	1,668.5	1,974.8	1,915.6	1,787.5	2,006.0	2,046.6
(xx) Miscellaneous Industries	16,178.0	18,426.8	22,063.0	29,105.6	24,635.1	26,578.8
(d) Construction	7,637.2	7,405.5	7,976.3	5,988.0	6,856.6	8,992.4
(e) Electricity, Gas, Water and Sanitary Services	2,864.4	3,035.4	4,346.1	4,457.9	5,263.5	4,932.6
(f) Commerce:	58,813.8	61,567.8	61,517.2	67,611.7	64,493.8	71,929.2
(i) Wholesale & Retail Trade	24,779.0	26,307.3	27,043.5	31,083.7	27,842.7	33,628.9
(ii) Exports/Imports	27,168.7	27,143.0	28,071.2	29,951.0	29,250.9	31,100.5
(iii) Non-Scheduled Banks and Other Financial Institutions	4,005.7	4,947.8	3,306.3	3,406.8	3,256.3	2,333.1
(iv) Co-operative Banks (Excl. PPCB)	1,353.5	1,612.1	1,609.1	1,718.3	2,141.5	2,201.7
(v) Insurance	389.8	388.2	413.6	301.3	413.3	848.5
(vi) Real Estate Dealers (Excl. item (d))	1,117.1	1,169.6	1,073.4	1,150.6	1,589.1	1,816.4
(g) Transport, Storage and Communications	12,658.5	13,723.0	13,991.6	13,996.6	13,380.1	14,711.6
(h) Services	2,569.6	2,999.3	3,111.4	4,107.2	4,550.6	4,413.6
(i) Other Private Business	26,704.2	27,777.4	29,327.4	34,261.3	29,941.2	41,248.3
IV. Trust Funds and Non-Profit Organisations	215.6	368.4	446.1	693.7	506.6	687.4
V. Personal	43,287.6	41,460.0	49,323.2	57,406.9	60,489.7	74,050.4
VI. Other activities not adequately described	1,655.5	682.2	1,115.5	1,256.4	746.1	761.6
TOTAL	395,558.1	412,377.9	453,913.0	495,409.9	502,645.1	548,257.7

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1997		1998		1999
	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-	-	-
I. Official	-	-	-	-	-
II. Business	-	-	-	-	-
III. Personal	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	577,917.6	622,607.1	668,994.0	680,234.5	720,924.4
I. Government:	55,605.0	52,984.4	66,452.0	34,558.5	43,171.9
(a) Federal Government:	40,665.0	41,789.6	45,438.4	19,703.5	18,212.6
(i) Commodity Operations	40,665.0	41,789.6	45,327.4	19,703.5	18,212.6
(ii) Others	-	-	111.0	-	-
(b) Provincial Governments:	14,756.0	11,022.3	20,832.8	14,698.5	24,959.4
(i) Commodity Operations	12,485.2	8,557.8	18,378.2	12,433.2	22,757.3
(ii) Others	2,270.8	2,464.5	2,454.7	2,265.4	2,202.1
(c) Local Bodies	183.9	172.5	181.6	156.5	-
II. Public Sector Enterprises	44,708.7	51,292.6	58,087.7	62,099.7	59,771.7
(a) Agriculture, Forestry, Hunting & Fishing	364.2	671.0	1,049.7	1,976.2	859.7
(b) Mining and Quarrying	3,598.7	4,650.4	3,105.1	2,845.4	3,606.7
(c) Manufacturing	17,214.6	19,825.0	21,693.5	25,491.7	22,921.9
(d) Construction	746.8	562.4	577.6	2,858.9	2,880.5
(e) Electricity, Gas and Sanitary Services	6,085.4	7,432.8	5,931.3	5,405.6	6,410.4
(f) Commerce:	5,608.1	5,544.3	7,318.5	8,717.1	8,085.3
(i) Wholesale and Retail Trade	918.8	1,427.2	1,580.4	2,184.5	1,801.2
(ii) Exports/Imports	2,533.2	2,101.9	2,539.6	3,227.6	3,213.1
(iii) Co-operative Banks (Excl. PPCB)	1,006.0	1,145.3	1,438.1	1,490.2	1,536.1
(iv) Insurance	24.7	155.8	73.3	-	-
(v) Non-Bank Financial Institutions	1,125.4	714.1	1,687.1	1,814.9	1,534.3
(g) Transport, Storage and Communication	7,566.6	8,205.7	11,208.7	9,098.1	12,197.6
(h) Services	133.2	532.4	429.3	577.6	733.2
(i) Other Public Sector Enterprises	3,391.1	3,868.4	6,774.1	5,129.3	2,076.3
III. Private Sector (Business)	404,445.9	442,010.1	478,619.0	521,127.2	551,776.3
(a) Agriculture, Forestry, Hunting & Fishing	59,726.8	74,857.7	80,903.7	84,825.3	91,643.4
(b) Mining and Quarrying	3,642.1	3,745.0	7,820.4	7,309.9	7,026.3
(c) Manufacturing:	203,506.3	227,324.8	250,852.2	287,106.4	311,759.9
(i) Food Industries	17,326.3	18,279.1	22,531.7	26,075.6	31,390.9
(ii) Beverage Industries	3,366.9	3,959.1	3,500.7	5,618.2	4,062.0

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1997		1998		1999
	Jun.	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	2,277.0	2,995.0	2,686.6	4,521.6	3,259.1
(iv) Textiles	90,222.7	102,002.9	107,377.5	122,186.6	141,866.4
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	8,462.2	14,285.4	15,282.8	16,555.7	16,441.8
(vi) Wood and Cork except Furniture	414.1	349.5	397.7	385.7	375.6
(vii) Furniture and Fixtures	202.0	128.8	112.3	169.4	386.4
(viii) Paper and Paper Products	2,924.3	3,298.2	3,890.6	3,542.9	4,041.0
(ix) Printing, Publishing and Allied Industries	2,437.4	2,632.1	2,954.3	2,944.1	4,988.0
(x) Leather and Leather Products except Footwear	5,266.4	5,371.9	6,238.5	6,762.0	7,219.4
(xi) Rubber Products	1,437.0	1,555.9	1,731.5	1,822.4	2,585.3
(xii) Chemicals and Chemical Products	11,309.3	13,779.6	21,070.0	25,073.7	26,753.7
(xiii) Products of Petroleum and Coal	3,824.7	4,473.1	5,234.7	6,114.8	6,868.0
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	8,064.8	8,620.1	10,610.4	12,593.2	12,253.8
(xv) Basic Metal Industries	4,204.4	4,126.5	4,260.6	5,718.1	6,083.3
(xvi) Metal Products except Machinery and Transport Equipments	2,796.6	2,758.0	2,442.0	2,133.3	2,222.9
(xvii) Machinery except Electrical Machinery	1,119.5	1,143.8	1,047.3	1,804.7	1,044.8
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	7,510.9	7,212.0	8,897.5	8,672.9	8,624.9
(xix) Transport Equipments	3,196.0	3,284.4	3,058.1	3,777.1	5,100.8
(xx) Miscellaneous Industries	27,143.9	27,069.4	27,527.4	30,634.3	26,192.0
(d) Construction	8,835.9	8,060.3	9,594.9	11,902.8	6,905.7
(e) Electricity, Gas, Water and Sanitary Services	4,669.6	4,001.9	3,836.2	3,818.0	3,741.0
(f) Commerce:	69,593.8	71,043.7	65,186.1	64,679.7	70,793.7
(i) Wholesale & Retail Trade	30,604.2	30,642.0	22,594.9	23,965.1	25,103.8
(ii) Exports/Imports	31,602.7	32,974.6	34,894.0	34,227.0	35,990.9
(iii) Non-Scheduled Banks and Other Financial Institutions	2,925.1	3,550.6	5,009.5	3,606.5	6,267.3
(iv) Co-operative Banks (Excl. PPCB)	2,105.7	2,183.4	2,276.3	2,358.4	2,562.6
(v) Insurance	745.1	298.0	63.6	183.5	72.1
(vi) Real Estate Dealers (Excl. item (d))	1,610.9	1,395.1	347.8	339.2	797.0
(g) Transport, Storage and Communications	14,311.3	14,085.8	11,917.2	12,812.1	12,905.4
(h) Services	5,578.4	5,624.1	5,696.1	7,601.1	6,348.4
(i) Other Private Business	34,581.6	33,266.7	42,812.2	41,072.0	40,652.5
IV. Trust Funds and Non-Profit Organisations	1,603.2	3,962.5	9,487.0	9,810.6	9,250.2
V. Personal	70,151.9	70,411.9	54,279.9	51,321.6	55,573.9
VI. Other activities not adequately described	1,402.9	1,945.6	2,067.7	1,316.9	1,380.4
TOTAL	577,917.6	622,607.1	668,994.0	680,234.5	720,924.4

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1999		2000		2001	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-	-	-	-
I. Official	-	-	-	-	-	-
II. Business	-	-	-	-	-	-
III. Personal	-	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	742,913.3	797,474.1	862,557.5	864,261.2		
I. Government:	37,492.3	85,812.5	68,274.6	75,849.9		
(a) Federal Government:	19,103.7	29,416.7	25,455.1	31,108.8		
(i) Commodity Operations	19,103.7	29,416.7	25,455.1	30,431.6		
(ii) Others	-	-	-	677.2		
(b) Provincial Governments:	18,388.6	56,302.2	42,718.8	44,674.8		
(i) Commodity Operations	16,108.5	56,302.2	40,421.8	42,401.0		
(ii) Others	2,280.1	-	2,297.0	2,273.8		
(c) Local Bodies	-	93.6	100.6	66.3		
II. Public Sector Enterprises	56,996.6	72,032.9	77,192.2	88,089.3		
(a) Agriculture, Forestry, Hunting & Fishing	824.7	1,195.1	708.8	757.5		
(b) Mining and Quarrying	2,871.2	6,600.0	7,773.2	11,145.3		
(c) Manufacturing	22,458.0	21,136.3	22,697.6	28,046.4		
(d) Construction	925.4	3,832.8	2,725.8	834.9		
(e) Electricity, Gas and Sanitary Services	7,203.1	10,023.1	10,132.9	15,536.9		
(f) Commerce:	8,804.9	8,486.1	10,734.6	11,236.9		
(i) Wholesale and Retail Trade	1,481.5	1,228.1	1,357.2	1,859.5		
(ii) Exports/Imports	3,906.6	3,890.9	6,162.9	6,728.6		
(iii) Co-operative Banks (Excl. PPCB)	1,344.1	1,369.2	1,512.1	1,276.3		
(iv) Insurance	0.7	0.5	1.2	0.7		
(v) Non-Bank Financial Institutions	2,071.9	1,997.5	1,701.2	1,371.8		
(g) Transport, Storage and Communication	11,289.7	16,736.8	18,185.3	14,769.0		
(h) Services	341.8	386.7	255.3	432.1		
(i) Other Public Sector Enterprises	2,277.8	3,635.9	3,978.6	5,330.2		
III. Private Sector (Business)	576,656.5	556,690.6	632,137.2	611,508.1		
(a) Agriculture, Forestry, Hunting & Fishing	96,733.9	97,444.6	97,351.1	96,497.6		
(b) Mining and Quarrying	6,998.5	9,694.3	10,533.2	8,104.4		
(c) Manufacturing:	319,939.9	304,721.8	363,705.4	354,847.0		
(i) Food Industries	31,554.2	28,133.2	34,756.4	36,551.4		
(ii) Beverage Industries	2,449.7	3,456.8	3,976.9	3,375.2		

5.1 Classification of Scheduled Banks' Advances by Borrower

All Banks

(End of Period: Million Rupees)

BORROWER	1999	2000		2001
	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	3,247.9	2,555.1	3,502.8	3,514.5
(iv) Textiles	151,478.4	143,266.5	172,526.0	169,496.9
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	16,019.0	18,298.7	22,071.4	17,199.3
(vi) Wood and Cork except Furniture	384.4	271.5	314.9	287.5
(vii) Furniture and Fixtures	1,313.7	1,346.4	1,497.9	540.3
(viii) Paper and Paper Products	4,464.0	3,803.9	4,118.7	3,589.5
(ix) Printing, Publishing and Allied Industries	4,490.9	3,801.3	1,749.7	3,620.4
(x) Leather and Leather Products except Footwear	7,682.0	6,138.8	7,664.2	8,243.5
(xi) Rubber Products	1,947.5	935.1	1,070.5	1,270.3
(xii) Chemicals and Chemical Products	29,093.3	27,788.0	34,930.8	32,465.5
(xiii) Products of Petroleum and Coal	6,947.3	6,593.5	8,791.8	9,212.4
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	10,988.7	9,842.2	12,442.3	15,122.2
(xv) Basic Metal Industries	6,145.3	5,883.9	6,925.7	6,291.9
(xvi) Metal Products except Machinery and Transport Equipments	2,459.1	2,227.9	2,719.9	2,355.2
(xvii) Machinery except Electrical Machinery	936.9	1,119.9	1,031.3	883.3
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	9,627.6	8,798.5	10,220.7	11,112.2
(xix) Transport Equipments	4,836.4	3,756.5	4,547.6	3,173.5
(xx) Miscellaneous Industries	23,873.7	26,703.9	28,845.8	26,542.0
(d) Construction	6,273.6	5,934.3	7,117.4	6,398.7
(e) Electricity, Gas, Water and Sanitary Services	3,751.7	3,749.2	3,984.4	4,429.9
(f) Commerce:	77,916.2	78,169.5	81,871.6	76,831.8
(i) Wholesale & Retail Trade	30,414.0	31,380.4	35,528.3	31,718.2
(ii) Exports/Imports	34,890.4	33,418.1	32,419.2	30,960.1
(iii) Non-Scheduled Banks and Other Financial Institutions	6,529.7	7,353.1	8,049.1	8,199.7
(iv) Co-operative Banks (Excl. PPCB)	3,288.7	3,037.0	2,958.9	3,031.9
(v) Insurance	442.3	435.2	473.3	547.1
(vi) Real Estate Dealers (Excl. item (d))	2,350.9	2,545.7	2,442.8	2,374.8
(g) Transport, Storage and Communications	12,675.7	11,614.6	12,283.3	10,653.7
(h) Services	7,633.6	6,645.0	8,014.1	6,869.4
(i) Other Private Business	44,733.4	38,717.3	47,276.8	46,875.6
IV. Trust Funds and Non-Profit Organisations	7,775.8	9,370.5	9,690.9	8,249.3
V. Personal	62,400.8	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	1,591.3	4,352.4	4,544.7	6,812.2
TOTAL	742,913.3	797,474.1	862,557.5	864,261.2

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :				
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS :	910,037.3	885,007.5	936,194.7	969,871.7
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	0.0
II. Non-Financial Public Sector Enterprises :	85,998.7	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	1,039.7	914.2	-	0.0
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	-
III. Non-Bank Financial Institutions :	8,413.7	10,960.7	10,759.5	10,654.5
1. Co-operative Banks	884.1	819.4	-	-
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFIs	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	634,476.8	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	377,179.9	359,728.6	396,876.5	415,867.0
(i) Food	36,864.8	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	7,671.5	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	9,946.3	7,505.4	14,726.0	11,203.7
(iv) Textiles :	134,711.3	126,718.1	166,736.3	162,170.1
a) Cotton & Woollen	117,648.6	109,311.0	149,452	143,047.8
b) Others	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	6,824.0	7,127.8	6,467.7	6,860.9

Note: Classification of Borrowing revised From Dec.2001

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,850.5	3,415.3	2,304.8	2,287.5
(ix) Cork & Wood	419.6	548.4	912.4	793.0
(x) Furniture & Fixture	343.5	412.4	1,187.4	2,009.4
xi) Paper, Paperboard & Products	3,468.1	4,523.9	3,968.2	5,424.0
(xii) Non-Metallic Minerals :	13,856.7	12,757.8	15,165.4	20,363.3
a) Cement & Cement Products	11,997.4	11,323.3	13,694.9	18,550.5
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,434.5	1,470.5	1,812.9
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	2,307.2	1,890.6	3,417.0	2,035.9
(xv) Chemicals, Chemical Materials & Products	27,074.3	26,201.9	15,402.4	14,747.9
(xvi) Fertilizer	7,998.9	7,582.7	8,491.4	15,474.3
(xvii) Printing, Publishing & Allied Industries	1,748.5	1,328.2	1,193.7	1,489.3
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,613.6	6,288.4
(xix) Surgical Goods & Dental Appliances	801.4	781.6	862.7	1,101.0
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	8,274.7	8,299.7	9,693.7	10,754.6
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,457.0	3,726.0	2,681.4
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9
(xxvi) Sports Goods	640.8	884.0	552.1	1,590.1
(xxvii) Machinery	12,350.1	10,498.5	11,778.6	8,194.1
(xxviii) Automobiles, Transport Machinery & Equipments	7,029.8	8,600.9	7,669.1	4,879.9
(xxix) Miscellaneous Industries	22,305.1	13,792.5	10,494.9	8,373.6
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,988.9	11,015.6	7,497.1
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,613.2	6,396.1	5,492.7
7. Commerce :	70,212.6	59,336.4	63,016.2	65,892.9
(i) Wholesale & Retail Trade	32,540.7	26,221.5	28,547.5	34,133.7
(ii) Exports / Imports	32,831.5	28,110.5	29,671.9	27,251.4
(iii) Insurance	472.1	257.9	104.3	238.2
(iv) Co-operative Societies	3,364.2	4,032.4	3,953.7	4,030.6
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,544.5	13,387.2	12,086.3	14,119.7
9. Services	6,987.7	6,474.8	9,063.1	7,629.7
10. Other Private Business	46,342.8	47,064.0	68,820.9	75,980.4
V. Trust Funds & Non-Profit Organizations	9,419.7	8,499.3	8,482.9	13,334.3
VI. Personal	78,367.3	76,017.9	77,324.2	107,258.3
VII. Others	8,278.7	7,693.1	4,216.4	5,487.1
TOTAL	910,037.3	885,007.5	936,194.7	969,871.7

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2003	2004
	Dec.	Jun.
I. Government:	37,455.8	50,817.4
1. Federal Government:	14,776.8	20,212.8
(i) Commodity Operations	14,055.1	19,839.0
(ii) Others	721.7	373.7
2. Provincial Governments:	22,679.0	30,604.7
(i) Commodity Operations	21,647.0	29,710.9
(ii) Others	1,031.9	893.8
3. Local Bodies (City Governments)	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6
A. Agriculture, Forestry, Hunting & Fishing	-	-
B. Mining & Quarrying	2,309.2	1,192.1
C. Manufacturing	26,156.9	49,587.1
D. Construction	99.1	58.2
E. Utilities	6,699.6	4,598.3
F. Commerce	2,950.6	4,018.5
G. Transport, Storage & Communication	14,568.8	21,762.5
H. Services	379.5	554.0
I. Others	-	-
III. Non-Bank Financial Institutions :	21,487.1	24,759.9
A. Co-operative Banks	-	-
B. Development Financial Institutions	983.4	3,966.9
C. Insurance Companies	227.3	122.1
D. Micro Finance	-	-
E. Other NBFIs	20,276.5	20,671.0
IV. Private Sector Enterprises :	835,684.7	909,148.8
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5
(1) Growing of crops	117,177.1	62,211.5
(2) Farming of animals	4,940.4	10,127.1
(3) Agricultural and animal husbandry	875.8	2,877.0
(4) Agricultural machinery and equipments	2,529.1	37,760.0
(5) Hunting, trapping, forestry & logging	633.9	482.0
B. Fishing and fish farming etc.	3,427.7	1,455.4
C. Mining and Quarrying	8,741.1	15,034.2
(1) Mining of coal	545.1	352.4
(2) Crude petroleum & natural gas	4,152.6	9,123.5
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0
(4) Quarrying of stone, sand and clay	262.2	338.1
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2
D. Manufacturing	515,409.1	572,835.1
1) Food products and beverages	75,690.2	101,937.3
2) Tobacco products	2,124.9	2,280.6
3) Textiles	279,845.4	281,387.2
i) Spinning, weaving and finishing of textiles	250,702.8	238,661.3
a) Spinning of fibers	158,637.9	143,447.4
b) Weaving of textiles	43,466.2	43,521.3
c) Finishing of textiles	48,598.8	51,692.6
ii) Made-up textile articles	16,580.6	22,566.5
iii) Knit wear	4,351.4	6,436.7
iv) Carpets and rugs	3,847.3	6,277.8
v) Other textiles n.e.s.	4,363.3	7,444.9
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) from Dec. 2003

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2003	2004
	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	11,169.8	12,634.7
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2
ii.) Footwear	4,657.3	5,861.4
6) Wood and products of wood cork	434.3	973.4
7) Paper, paperboard and products	5,668.7	6,551.7
8) Printing, publishing and allied industries	1,213.0	2,118.7
9) Coke and refined petroleum products	5,785.4	2,574.3
10) Chemicals and chemical products	40,144.9	41,126.4
11) Rubber and plastics products	2,802.5	4,064.5
12) Other non-metallic mineral products	21,810.8	24,005.5
13) Basic metals	8,660.1	11,621.1
14) Fabricated metal products	2,197.9	3,259.6
15) Machinery and equipment	8,201.1	6,673.3
16) Office, accounting and computing machinery	272.3	484.9
17) Electrical machinery and apparatus	7,326.8	9,864.2
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6
21) Other transport equipments	860.1	868.5
22) Furniture and fixture	1,909.4	1,836.1
23) Jewellery and related articles	128.0	168.4
24) Sports goods	2,417.8	4,459.1
25) Handicrafts	147.9	89.1
26) Other manufacturing n.e.s.	4,505.3	7,260.0
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6
F. Electricity, gas and water supply	6,143.3	9,068.0
G. Construction	15,539.4	17,286.5
1) Building	12,138.3	12,794.5
2) Infrastructure	3,401.1	4,492.0
H. Commerce and Trade	89,395.3	97,818.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8
2) Wholesale and commission trade	72,415.7	80,329.7
i) Exports	31,003.6	37,583.8
ii) Imports	14,078.9	16,251.5
iii) Domestic whole sales	27,333.1	26,494.3
3) Retail trade	16,032.8	16,144.6
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0
J. Transport, storage and communications	17,577.5	24,740.9
K. Real estate, renting and business activities	13,639.0	19,204.5
L. Education	2,907.8	2,514.2
M. Health and social work	1,670.3	2,228.0
N. Other community, social and personal service activities	7,907.7	6,945.9
O. Other private business n.e.s	21,754.1	19,846.8
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6
VI. Personal	128,449.3	158,064.7
A. Bank Employees	32,774.0	35,700.2
B. Consumer Financing	95,675.3	122,364.5
i) House building	5,902.3	9,698.5
ii) Transport	18,646.1	31,554.1
iii) Credit cards	8,766.1	12,376.1
iv) Consumer durable	1,037.5	1,997.7
v) Personal loans	39,480.5	48,126.6
vi) Other	21,842.8	18,611.6
VII. Others	5,117.4	5,961.1
TOTAL	1,095,749.0	1,242,384.1

(Concl'd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	431.5	181.0	244.4	41.8	3.7	0.1	-	-
I. Official	--	--	--	-	-	-	-	-
II. Business	430.4	116.4	241.7	39.8	3.2	..	-	-
III. Personal	1.1	64.7	2.7	2.0	0.4	0.1	-	-
B. DOMESTIC CONSTITUENTS:	325,056.6	340,933.5	375,913.3	417,156.2	422,089.5	462,414.9	493,269.7	532,340.8
I. Government:	38,505.8	33,906.6	44,336.9	43,239.6	50,615.9	41,512.9	55,605.0	52,984.4
(a) Federal Government:	26,044.6	25,140.0	30,552.8	32,588.3	36,521.4	32,899.8	40,665.0	41,789.6
(i) Commodity Operations	26,044.6	25,140.0	30,508.9	32,288.3	36,513.6	32,812.2	40,665.0	41,789.6
(ii) Others	--	--	43.9	300.0	7.8	87.6	-	-
(b) Provincial Governments:	12,461.2	8,460.5	13,416.7	10,412.4	13,483.4	8,016.6	14,756.0	11,022.3
(i) Commodity Operations	10,233.3	6,156.2	11,042.2	8,096.1	10,873.7	6,215.2	12,485.2	8,557.8
(ii) Others	2,227.9	2,304.3	2,349.5	2,316.3	2,609.6	1,801.5	2,270.8	2,464.5
(c) Local Bodies	--	306.1	367.4	239.0	611.2	596.5	183.9	172.5
II. Public Sector Enterprises	20,042.0	22,702.3	25,702.7	27,281.4	31,272.9	32,720.3	43,344.2	49,250.3
(a) Agriculture, Forestry, Hunting & Fishing	75.4	119.4	127.8	60.8	203.3	145.8	239.4	441.6
(b) Mining and Quarrying	1,111.2	907.7	1,731.2	1,706.3	2,002.2	2,189.5	3,598.7	4,650.4
(c) Manufacturing	6,653.1	8,902.9	9,797.2	9,974.5	11,359.9	14,355.9	16,999.6	19,157.6
(d) Construction	150.5	206.7	125.8	213.8	333.2	610.5	746.8	562.4
(e) Electricity, Gas and Sanitary Services	4,260.3	4,278.3	4,509.2	5,541.5	6,031.6	4,380.9	6,085.4	7,432.8
(f) Commerce:	2,235.0	2,502.8	2,799.1	3,383.8	3,645.6	2,863.4	4,583.3	4,398.9
(i) Wholesale and Retail Trade	291.9	574.4	366.5	1,168.9	2,353.3	1,309.4	918.8	1,427.2
(ii) Exports/Imports	1,695.4	1,535.0	1,905.4	1,920.9	980.9	1,117.6	2,533.2	2,101.9
(iii) Co-operative Banks (Excl. PPCB)	--	5.1	--	5.5	-	-	6.0	-
(iv) Insurance	15.2	4.0	...	-	0.1	-	-	155.7
(v) Non-Bank Financial Institutions	268.5	384.4	527.2	287.0	311.3	436.4	1,125.4	714.1
(g) Transport, Storage and Communications	1,933.7	2,327.9	2,721.5	3,359.2	4,292.5	5,835.3	7,566.6	8,205.7
(h) Services	1,278.9	1,242.6	1,425.2	1,289.3	745.6	411.3	133.2	532.4
(i) Other Public Sector Enterprises	2,344.0	2,214.0	2,465.8	1,753.7	2,659.0	1,927.7	3,391.1	3,868.4
III. Private Sector (Business)	226,789.3	245,588.9	261,261.8	297,629.8	290,816.4	324,416.2	330,065.0	359,179.4
(a) Agriculture, Forestry, Hunting & Fishing	18,406.4	11,209.2	9,696.5	15,295.1	9,954.4	14,688.9	10,764.1	13,368.8
(b) Mining and Quarrying	2,276.2	1,982.9	2,106.5	2,075.3	3,258.3	3,212.6	3,160.7	3,488.4
(c) Manufacturing:	102,728.1	121,638.8	132,979.3	153,935.7	158,635.4	170,274.0	182,683.6	208,996.5
(i) Food Industries	9,408.9	11,136.0	12,345.2	13,697.5	14,192.9	12,569.4	14,606.9	16,379.5
(ii) Beverage Industries	2,781.4	2,616.8	2,804.2	4,293.0	4,047.3	4,749.0	3,295.4	3,881.9

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(iii) Tobacco	1,017.2	1,338.4	1,422.3	909.1	1,185.2	1,331.7	2,273.1	2,992.9
(iv) Textiles	46,779.5	55,694.7	60,379.0	69,627.0	70,687.9	77,737.0	82,846.9	95,856.0
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	5,271.1	6,248.3	7,006.1	7,117.9	6,786.4	7,132.5	8,263.4	14,099.9
(vi) Wood and Cork except Furniture	281.8	284.7	266.9	409.0	353.7	346.7	338.3	268.8
(vii) Furniture and Fixtures	319.1	291.6	204.9	274.3	288.4	183.7	173.9	128.6
(viii) Paper and Paper Products	1,462.8	1,287.2	1,534.9	2,030.2	2,011.1	1,646.6	2,240.8	2,663.2
(ix) Printing, Publishing and Allied Industries	2,145.7	2,048.3	2,076.8	2,420.5	2,085.2	2,717.9	2,200.2	2,430.4
(x) Leather and Leather Fur Products except Footwear	2,648.8	2,422.5	3,714.9	3,617.7	4,451.2	4,183.8	4,994.1	5,050.9
(xi) Rubber Products	991.4	1,306.3	1,213.8	784.3	981.9	1,684.9	1,251.9	1,336.4
(xii) Chemicals and Chemical Products	6,681.4	6,589.9	6,390.9	7,567.2	8,326.6	9,102.3	10,010.1	12,569.9
(xiii) Products of Petroleum and Coal	798.9	936.0	943.4	1,105.5	1,530.6	2,288.4	3,334.4	3,892.8
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	1,256.2	1,779.1	2,196.2	3,099.4	4,397.5	4,984.4	6,955.5	7,555.7
(xv) Basic Metal Industries	2,557.7	3,083.4	3,336.1	3,537.1	3,813.2	3,595.6	3,475.8	3,253.9
(xvi) Metal Products except Machinery and Transport Equipments	1,453.6	1,524.0	2,092.3	1,888.3	2,779.8	2,619.9	2,778.5	2,747.3
(xvii) Machinery except Electrical Machinery	501.0	499.6	611.6	906.8	567.4	710.9	1,061.5	1,085.0
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	274.9	3,912.4	4,453.7	4,820.5	5,606.4	5,898.4	6,670.2	6,561.4
(xix) Transport Equipments	1,572.5	1,867.2	1,800.0	1,661.2	1,878.3	1,910.1	3,041.5	3,112.2
(xx) Miscellaneous Industries	12,153.7	16,772.3	18,185.3	24,169.2	22,664.3	24,880.9	22,871.2	23,130.0
(d) Construction	5,799.8	6,151.4	7,256.0	5,941.5	6,346.1	5,607.0	8,220.2	7,723.4
(e) Electricity, Gas, Water and Sanitary Services	2,585.7	2,728.2	4,020.8	3,712.6	4,151.2	4,243.3	4,668.6	3,998.6
(f) Commerce:	54,390.4	58,359.0	59,639.5	62,275.5	61,371.8	67,659.2	67,195.1	69,218.4
(i) Wholesale & Retail Trade	21,606.6	26,196.8	26,739.8	30,867.7	27,664.3	32,532.9	29,916.0	30,598.0
(ii) Exports/Imports	26,992.8	25,207.6	28,071.2	29,951.0	28,183.9	29,568.2	31,600.1	32,972.0
(iii) Non-Scheduled Banks and Other Financial Institutions	3,980.5	4,947.8	3,306.3	3,406.8	3,115.1	2,333.1	2,925.1	3,550.6
(iv) Co-operative Societies	305.1	450.1	353.8	348.8	520.1	560.0	420.3	427.3
(v) Insurance	389.8	388.2	235.2	138.1	299.3	848.5	745.1	298.0
(vi) Real Estate Dealers (Excl. item (d))	1,115.6	1,169.6	933.1	563.1	1,589.1	1,816.4	1,588.4	1,372.3
(g) Transport, Storage and Communications	12,516.4	13,449.5	13,357.7	13,866.3	13,147.4	14,369.4	14,260.7	14,036.7
(h) Services	2,083.9	2,529.1	2,572.1	3,579.5	4,112.2	3,457.0	4,893.1	5,084.9
(i) Other Private Business	26,002.4	27,540.7	29,133.4	33,948.3	29,839.2	40,904.7	34,219.0	33,263.7
IV. Trust Funds and Non-Profit Organisations	215.6	368.4	446.1	693.7	506.6	687.4	1,603.2	3,962.5
V. Personal	38,159.0	37,715.2	43,123.1	47,293.4	48,263.5	62,353.0	61,250.8	65,023.3
VI. Other activities not adequately described	1,344.7	652.2	1,042.7	1,018.4	613.7	725.2	1,401.4	1,941.0
TOTAL	325,488.0	341,114.5	376,157.6	417,198.0	422,092.6	462,415.0	493,269.7	532,340.8

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-	-	-	-	-
I. Official	-	-	-	-	-	-	-
II. Business	-	-	-	-	-	-	-
III. Personal	-	-	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	571,892.1	575,069.7	607,950.7	629,659.2	797,474.1	745,719.3	746,640.0
I. Government:	66,452.8	34,558.5	43,171.9	37,492.3	85,812.5	68,274.6	75,849.9
(a) Federal Government:	45,438.4	19,703.5	18,212.6	19,103.7	29,416.7	25,455.1	31,108.8
(i) Commodity Operations	45,336.6	19,703.5	18,212.6	19,103.7	29,416.7	25,455.1	30,431.6
(ii) Others	111.0	-	-	-	-	-	677.2
(b) Provincial Governments:	20,832.8	14,698.5	24,959.4	18,388.6	56,302.2	42,718.8	44,674.8
(i) Commodity Operations	18,378.2	12,433.2	22,757.3	16,108.5	56,302.2	40,421.8	42,401.0
(ii) Others	2,454.7	2,265.4	2,202.1	2,280.1	-	2,297.0	2,273.8
(c) Local Bodies	181.6	156.5	-	-	93.6	100.6	66.3
II. Public Sector Enterprises	56,587.9	60,377.5	57,985.2	55,466.4	72,032.9	75,636.9	86,526.4
(a) Agriculture, Forestry, Hunting & Fishing	982.6	1,910.9	821.1	802.6	1,195.1	692.1	757.5
(b) Mining and Quarrying	3,105.1	2,845.4	3,606.7	2,871.2	6,600.0	7,773.2	11,145.3
(c) Manufacturing	21,693.5	25,292.2	22,572.5	22,248.9	21,136.3	22,441.3	27,758.5
(d) Construction	577.6	2,858.9	2,880.5	925.4	3,832.8	2,725.8	833.7
(e) Electricity, Gas and Sanitary Services	5,931.3	5,405.6	6,410.4	7,203.1	10,023.1	10,132.9	9,963.1
(f) Commerce:	5,885.9	7,259.7	6,596.9	7,506.0	8,486.1	9,452.4	1,859.5
(i) Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2	1,481.5	1,228.1	1,357.2	6,728.6
(ii) Exports/Imports	2,539.6	3,227.6	3,213.1	3,906.6	3,890.9	6,162.9	2.5
(iii) Co-operative Banks (Excl. PPCB)	6.0	32.8	47.7	45.3	1,369.2	230.3	0.7
(iv) Insurance	72.8	-	-	0.7	0.5	0.7	1,371.8
(v) Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.3	2,071.9	1,997.5	1,701.2	14,769.0
(g) Transport, Storage and Communications	11,208.7	9,098.1	12,197.6	11,289.7	16,736.8	18,185.3	432.1
(h) Services	429.3	577.6	733.2	341.8	386.7	255.3	5,330.2
(i) Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3	2,277.8	3,635.9	3,978.6	-
III. Private Sector (Business)	387,391.5	421,232.4	443,931.8	468,052.2	556,690.6	520,782.5	498,269.6
(a) Agriculture, Forestry, Hunting & Fishing	13,222.6	10,949.0	11,347.1	12,574.5	97,444.6	13,859.4	12,177.1
(b) Mining and Quarrying	7,542.2	7,001.9	6,684.2	6,730.9	9,694.3	10,024.6	7,599.1
(c) Manufacturing:	230,381.1	264,798.7	287,875.9	299,281.6	304,721.8	339,402.1	329,611.2
(i) Food Industries	19,970.0	21,611.2	26,498.2	27,739.6	28,133.2	28,361.6	30,275.9
(ii) Beverage Industries	3,421.9	5,541.8	4,005.3	2,388.2	3,456.8	3,907.5	3,313.8

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	2,684.5	4,519.5	3,257.0	3,245.7	2,555.1	3,500.7	3,504.4
(iv) Textiles	100,422.7	113,124.2	132,300.8	143,105.3	143,266.5	163,308.1	159,547.7
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	15,100.0	16,353.4	16,223.1	15,804.2	18,298.7	21,889.5	17,017.0
(vi) Wood and Cork except Furniture	300.1	288.7	270.2	283.6	271.5	215.8	188.5
(vii) Furniture and Fixtures	112.2	163.3	380.2	1,305.4	1,346.4	1,491.9	534.4
(viii) Paper and Paper Products	3,281.8	2,883.4	3,351.8	3,747.4	3,803.9	3,399.6	2,857.9
(ix) Printing, Publishing and Allied Industries	2,765.6	2,737.2	4,748.9	4,255.3	3,801.3	1,549.5	3,373.3
(x) Leather and Leather Fur Products except Footwear	5,742.9	6,506.7	6,991.3	7,478.4	6,138.8	7,465.7	8,038.9
(xi) Rubber Products	1,575.0	1,598.6	2,348.5	1,710.5	935.1	821.4	976.6
(xii) Chemicals and Chemical Products	19,478.9	23,528.3	25,159.0	27,723.6	27,788.0	33,036.3	30,472.9
(xiii) Products of Petroleum and Coal	4,557.6	5,352.2	6,194.5	6,298.7	6,593.5	8,292.3	8,772.3
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	9,436.9	11,174.7	10,621.9	9,903.8	9,842.2	11,183.6	13,804.8
(xv) Basic Metal Industries	3,366.0	4,762.5	5,295.1	5,376.5	5,883.9	6,151.9	5,539.9
(xvi) Metal Products except Machinery and Transport Equipments	2,439.5	2,126.6	2,211.9	2,454.1	2,227.9	2,718.2	2,354.1
(xvii) Machinery except Electrical Machinery	986.1	1,740.3	1,012.3	904.4	1,119.9	990.1	841.9
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,242.0	8,084.9	7,825.2	8,818.6	8,798.5	9,390.4	10,258.8
(xix) Transport Equipments	2,920.3	3,622.4	4,830.2	4,569.2	3,756.5	4,269.8	2,906.4
(xx) Miscellaneous Industries	23,577.1	29,078.8	24,350.6	22,169.0	26,703.9	27,458.4	25,031.7
(d) Construction	9,594.9	11,841.5	6,883.9	6,262.7	5,934.3	7,106.5	6,398.7
(e) Electricity, Gas, Water and Sanitary Services	3,836.2	3,813.0	3,736.0	3,746.9	3,749.2	3,975.3	4,429.9
(f) Commerce:	62,989.9	62,254.5	68,223.5	74,639.4	78,169.5	79,012.6	73,842.2
(i) Wholesale & Retail Trade	22,553.3	23,925.2	25,100.2	30,414.0	31,380.4	35,501.5	31,691.4
(ii) Exports/Imports	34,894.0	34,193.8	35,989.5	34,882.8	33,418.1	32,418.5	30,960.1
(iii) Non-Scheduled Banks and Other Financial Institutions	5,009.4	3,606.5	6,267.3	6,529.7	7,353.1	8,049.1	8,199.7
(iv) Co-operative Societies	144.3	29.0	20.2	19.5	3,037.0	127.7	69.7
(v) Insurance	63.6	183.5	72.1	442.3	435.2	473.3	546.5
(vi) Real Estate Dealers (Excl. item (d))	325.3	316.4	774.2	2,350.9	2,545.7	2,442.5	2,374.8
(g) Transport, Storage and Communications	11,888.5	12,299.1	12,386.1	12,649.4	11,614.6	12,267.7	10,637.6
(h) Services	5,140.2	7,204.7	6,144.7	7,434.0	6,645.0	7,859.5	6,718.2
(i) Other Private Business	42,796.0	41,070.0	40,650.3	44,732.8	38,717.3	47,274.8	46,855.6
IV. Trust Funds and Non-Profit Organisations	9,487.0	9,802.8	9,250.2	7,775.8	9,370.5	9,684.4	8,240.3
V. Personal	49,906.5	47,788.8	52,324.6	59,291.9	69,215.2	66,797.3	70,969.5
VI. Other activities not adequately described	2,066.5	1,309.6	1,376.9	1,580.5	4,352.4	4,543.6	6,784.2
TOTAL	571,892.0	575,069.7	607,950.7	629,659.2	797,474.1	745,719.3	746,640.0

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :				
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS :	790,372.5	761,550.0	810,111.1	841,995.6
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.0	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	49,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	0.0
II. Non-Financial Public Sector Enterprises :	85,738.5	73,109.4	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	779.4	763.8	-	-
2. Mining & Quarrying	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	99.1	99.1	749.5	50.0
5. Utilities	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	396.6	72.1	80.2	122.1
9. Others	151.2	280.6	-	0.0
III. Non-Bank Financial Institutions :	7,529.6	10,141.3	10,759.5	10,654.5
1. Co-operative Banks	-	-	-	0.0
2. Development Financial Institutions	688.0	320.0	820.4	175.0
3. Other NBFI's	6,841.6	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	524,428.8	494,943.4	557,570.9	586,244.7
1. Agriculture, Forestry, Hunting & Fishing :	18,239.0	14,652.1	17,008.9	19,489.8
2. Mining & Quarrying :	2,773.2	3,193.4	4,791.9	4,690.9
3. Manufacturing :	350,678.3	332,883.4	367,556.6	388,536.0
(i) Food	30,557.1	33,542.7	34,253.5	49,027.6
(ii) Beverages & Tobacco	7,618.6	6,352.8	5,593.7	5,203.5
(iii) Rice Processing	9,946.3	7,424.2	14,632.5	11,110.1
(iv) Textiles :	126,376.4	116,741.0	156,566.3	152,181.8
a) Cotton & Woollen	109,313.7	99,610.7	139,639.3	133,321.6
b) Others	17,062.7	17,130.3	16,927	18,860.2
(v) Textile Products	40,087.9	41,340.3	47,834.7	50,295.3
(vi) Footwear	7,069.9	5,248.9	2,653.7	3,250.0
(vii) Leather, Leather & Fur Products	6,676.6	7,002.1	6,045.1	6,623.7

Note : Classification of Borrower was revised From Dec.2001

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,561.4	3,085.5	1,994.2	1,909.9
(ix) Cork & Wood	362.1	421.3	750.4	712.3
(x) Furniture & Fixture	337.6	412.4	1,187.4	2,009.4
xi) Paper, Paperboard & Products	2,905.3	3,704.0	3,269.8	4,713.3
(xii) Non-Metalic Minerals :	12,848.2	11,591.0	13,986.7	19,429.5
a) Cement & Cement Products	10,988.9	10,160.9	12,520.7	17,621.1
b) Clay,Marbles,Stone Products & Precious Metals	1,859.3	1,430.1	1,466.0	1,808.4
(xiii) Petroleum Refining	8,872.2	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	1,941.9	1,384.5	2,924.6	1,485.7
(xv) Chemicals, Chemical Materials & Products	24,780.8	24,038.6	13,035.4	12,201.0
(xvi) Fertilizer	7,998.9	7,574.4	8,483.1	15,466.0
(xvii) Printing, Publishing & Allied Industries	1,520.1	1,283.8	1,005.1	1,226.6
(xviii) Medicinal & Pharmaceutical Products	4,811.7	6,910.3	6,610.8	6,273.6
(xix) Surgical Goods & Dental Appliances	801.4	779.9	860.8	1,099.3
(xx) Cosmetics & Detergents	1,619.3	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical Goods	425.3	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	7,753.0	7,559.3	8,882.7	10,127.2
(xxiii) Electronic Equipments, Apparatus & Appliances	3,320.2	3,426.8	3,692.1	2,681.4
(xxiv) Electrical Goods (household/industrial)	3,336.3	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical instruments)	16.1	28.8	10.8	49.9
(xxvi) Sports Goods	640.8	884.0	550.1	1,588.1
(xxvii) Machinery	8,581.4	9,030.2	10,242.1	6,830.8
(xxviii) Automobiles, Transport Machinery & Equipments	6,810.4	8,274.3	5,521.0	4,663.6
(xxix) Miscellaneous Industries	20,101.3	12,806.7	9,682.6	7,603.9
4. Ship Breaking & Waste etc.	1,918.7	1,329.3	2,094.3	1,329.0
5. Construction	5,545.5	4,978.0	11,004.3	7,477.9
6. Power (electricity), Gas, Water & Sanitary	12,166.0	15,607.3	6,369.8	5,442.9
7. Commerce :	65,882.9	55,655.5	59,170.2	61,852.1
(i) Wholesale & Retail Trade	31,551.1	26,221.0	28,536.9	34,122.5
(ii) Exports / Imports	32,829.5	28,110.5	29,651.9	27,249.6
(iii) Insurance	471.5	257.9	104.3	238.2
(iv) Co-operative Societies	26.6	352.0	138.2	2.8
(v) Real Estate	1,004.1	714.1	738.9	239.0
8. Transport, Storage & Communication :	14,155.4	13,323.6	11,984.8	14,035.4
9. Services	6,891.6	6,264.1	8,819.0	7,433.4
10. Other Private Business	46,178.1	47,056.7	68,771.1	75,957.3
V. Trust Funds & Non-Profit Organizations	9,419.7	8,483.2	8,480.8	13,333.81
VI. Personal	70,076.0	72,963.9	73,051.0	103,707.2
VII. Others	8,097.5	6,831.2	4,159.8	5,373.6
TOTAL	790,372.5	761,550.0	810,111.1	841,995.6

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2003	2004
	Dec.	Jun.
I. Government:	37,455.8	50,817.4
1. Federal Government:	14,776.8	20,212.8
(i) Commodity Operations	14,055.1	19,839.0
(ii) Others	721.7	373.7
2. Provincial Governments:	22,679.0	30,604.7
(i) Commodity Operations	21,647.0	29,710.9
(ii) Others	1,031.9	893.8
3. Local Bodies (City Governments)	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6
A. Agriculture, Forestry, Hunting & Fishing	-	-
B. Mining & Quarrying	2,309.2	1,192.1
C. Manufacturing	26,156.9	49,587.1
D. Construction	99.1	58.2
E. Utilities	6,699.6	4,598.3
F. Commerce	2,950.6	4,018.5
G. Transport, Storage & Communication	14,568.8	21,762.5
H. Services	379.5	554.0
I. Others	-	-
III. Non-Bank Financial Institutions :	21,487.1	24,759.9
A. Co-operative Banks	0.0	-
B. Development Financial Institutions	983.4	3,966.9
C. Insurance Companies	227.3	122.1
D. Micro Finance	-	-
E. Other NBFIs	20,276.5	20,671.0
IV. Private Sector Enterprises :	716,659.1	816,424.1
A. Agriculture, Hunting and Forestry	29,336.8	39,092.3
(1) Growing of crops	25,642.6	29,426.3
(2) Farming of animals	1,366.5	2,022.9
(3) Agricultural and animal husbandry	875.7	2,873.5
(4) Agricultural machinery and equipments	983.4	4,521.5
(5) Hunting, trapping, forestry & logging	468.6	248.1
B. Fishing and fish farming etc.	2,867.2	1,092.3
C. Mining and Quarrying	8,554.9	14,792.7
(1) Mining of coal	527.4	337.1
(2) Crude petroleum & natural gas	4,152.6	9,123.5
(3) Iron & non-ferrous metal ores	3,002.6	2,918.0
(4) Quarrying of stone, sand and clay	128.3	136.6
(5) Chemical, fertilizer, Salt etc.	743.9	2,277.5
D. Manufacturing	499,880.3	560,790.1
1) Food products and beverages	71,917.3	97,537.3
2) Tobacco products	2,122.8	2,274.9
3) Textiles	273,995.6	278,203.8
i) Spinning, weaving and finishing of textiles	245,200.2	235,669.4
a) Spinning of fibers	158,081.6	143,216.8
b) Weaving of textiles	38,935.4	41,395.5
c) Finishing of textiles	48,183.2	51,057.1
ii) Made-up textile articles	16,553.7	22,475.6
iii) Knit wear	4,321.5	6,431.4
iv) Carpets and rugs	3,806.9	6,244.2
v) Other textiles n.e.s.	4,113.3	7,383.2
4) Wearing apparel, readymade garments etc.	23,584.9	33,537.9

Note: The borrowers have been reclassified as per international standard industrial classification (ISIC Rev.3.1) from Dec. 2003

5.2 Classification of Scheduled Banks' Advances

by Borrower Commercial Banks

(Concl.)

(End of Period: Million Rupees)

BORROWER	2003	2004
	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	10,797.7	12,399.9
i.) Tanning & dressing of leather, luggage, handbags etc.	6,365.8	6,708.2
ii.) Footwear	4,431.9	5,691.7
6) Wood and products of wood cork	365.0	854.6
7) Paper, paperboard and products	5,072.0	6,297.1
8) Printing, publishing and allied industries	1,153.3	2,036.4
9) Coke and refined petroleum products	5,693.6	2,438.1
10) Chemicals and chemical products	38,889.6	40,297.9
11) Rubber and plastics products	2,218.0	3,596.6
12) Other non-metallic mineral products	21,028.0	23,280.1
13) Basic metals	8,168.9	11,041.0
14) Fabricated metal products	2,188.6	3,216.5
15) Machinery and equipment	7,030.6	6,629.7
16) Office, accounting and computing machinery	272.3	484.9
17) Electrical machinery and apparatus	7,209.3	9,692.7
18) Radio, television and communication equipment and apparatus	2,307.3	3,252.7
19) Medical, precision and optical instruments, watches and clocks	2,601.0	3,189.4
20) Motor vehicles, trailers and semi-trailers	3,503.7	6,225.6
21) Other transport equipments	680.7	744.9
22) Furniture and fixture	1,909.4	1,836.1
23) Jewellery and related articles	128.0	168.4
24) Sports goods	2,417.8	4,454.0
25) Handicrafts	147.9	89.1
26) Other manufacturing n.e.s.	4,477.2	7,010.5
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6
F. Electricity, gas and water supply	6,108.8	9,042.5
G. Construction	15,477.1	16,998.5
1) Building	12,127.4	12,783.5
2) Infrastructure	3,349.8	4,214.9
H. Commerce and Trade	89,189.9	97,458.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8
2) Wholesale and commission trade	72,415.7	80,084.9
i) Exports	31,003.6	37,339.0
ii) Imports	14,078.9	16,251.5
iii) Domestic whole sales	27,333.1	26,494.3
3) Retail trade	15,827.4	16,029.9
I. Hotels, restaurants and clubs etc	3,124.1	5,204.6
J. Transport, storage and communications	17,537.7	24,324.4
K. Real estate, renting and business activities	13,029.9	19,179.2
L. Education	2,907.8	2,514.2
M. Health and social work	1,601.0	2,169.3
N. Other community, social and personal service activities	3,467.0	2,423.3
O. Other private business n.e.s	21,284.6	19,835.6
V. Trust Funds and Non Profit Organizations	14,390.0	11,854.8
VI. Personal	124,806.6	155,641.1
A. Bank Employees	29,632.6	33,461.4
B. Consumer Financing	95,174.0	122,179.7
i) House building	5,754.2	9,698.5
ii) Transport	18,546.4	31,546.8
iii) Credit cards	8,766.1	12,376.1
iv) Consumer durable	1,005.8	1,891.4
v) Personal loans	39,354.5	48,080.2
vi) Other	21,746.9	18,586.7
VII. Others	4,792.1	5,408.8
TOTAL	972,754.4	1,146,676.7

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	864.3	797.8	930.7	881.4	1,045.8	512.9	933.9	1,178.4
II. Securities, Shares and Other Financial Instruments:	9,583.3	11,386.2	13,837.0	12,067.0	15,899.4	14,791.1	19,691.0	17,944.0
A. Quoted on the Stock Exchange:	6,814.8	8,897.9	10,710.0	7,707.1	13,349.4	12,327.9	14,485.5	13,482.4
1. To Stock Brokers and Dealers:	1,966.7	2,911.7	3,631.4	2,082.5	5,219.6	3,583.2	3,998.0	5,152.6
(a) Govt. and Other Trustee Securities	432.1	464.9	541.9	655.3	2,084.8	904.8	977.5	645.7
(b) Shares and Debentures	745.6	1,947.5	2,427.4	1,346.3	2,553.6	2,005.1	2,261.3	3,193.2
(c) Participation Term Certificates	0.9	0.1	0.1	0.1	-	0.6	62.4	0.5
(d) Others	788.0	499.1	662.0	80.8	581.3	672.7	696.8	1,313.2
2. To Others:	4,848.2	5,986.1	7,078.7	5,624.6	8,129.7	8,744.6	10,487.5	8,329.8
(a) Govt. and Other Trustee Securities	1,064.0	1,218.8	1,283.5	999.9	1,814.2	2,176.0	2,521.0	2,136.0
(b) Shares and Debentures	2,519.2	3,388.9	4,639.4	3,673.9	5,529.9	5,262.9	5,076.5	5,033.4
(c) Participation Term Certificates	-	-	-	-	-	-	16.1	-
(d) Others	1,265.0	1,378.5	1,155.7	950.8	785.6	1,305.7	2,874.0	1,160.4
B. Unquoted on the Stock Exchange:	2,768.5	2,488.3	3,127.0	4,359.9	2,550.0	2,463.3	5,205.5	4,461.6
1. To Stock Brokers and Dealers:	232.6	446.3	415.2	671.0	171.8	473.0	633.8	790.2
(a) Govt. and Other Trustee Securities	124.7	338.0	248.4	564.3	137.7	428.2	225.3	498.0
(b) Shares and Debentures	99.0	104.2	62.9	65.8	18.9	23.5	316.9	227.6
(c) Participation Term Certificates	-	-	-	1.3	-	0.3	-	0.5
(d) Others	8.9	4.1	103.9	39.7	15.2	20.9	91.6	64.1
2. To Others:	2,535.9	2,042.0	2,711.8	3,688.9	2,378.2	1,990.3	4,571.7	3,671.4
(a) Govt. and Other Trustee Securities	1,577.1	1,546.7	2,174.8	2,825.7	1,420.0	1,699.4	3,745.2	2,537.8
(b) Shares and Debentures	80.6	121.8	125.9	420.3	190.0	125.1	148.2	273.1
(c) Participation Term Certificates	1.8	0.1	1.6	-	-	19.8	-	3.9
(d) Others	876.4	373.4	409.4	442.9	768.2	145.9	678.3	856.6
III. Merchandise:	143,896.2	146,280.7	165,293.9	177,092.9	183,563.1	192,184.3	215,643.5	233,119.4
A. Food Items	44,956.3	36,461.4	48,462.1	50,943.1	57,230.4	48,778.6	62,848.4	69,601.4
1. Wheat	19,841.3	13,259.7	21,464.9	20,179.7	29,513.7	16,967.4	30,242.9	29,926.0
2. Rice and Paddy	15,377.9	13,392.6	15,655.2	16,870.0	13,421.9	15,680.5	10,919.1	16,071.9
3. Other Grain and Pulses	526.8	378.2	722.0	927.3	865.6	292.9	344.3	531.1
(a) Indigenous	413.9	138.4	340.9	864.8	862.3	193.8	221.0	397.9
(b) Imported	112.9	239.7	381.0	62.5	3.4	99.0	123.3	133.2
4. Edible Oils:	3,366.3	4,221.9	4,414.9	6,289.0	6,687.6	7,739.9	8,992.8	8,781.4
(a) Indigenous	1,780.4	1,637.0	2,257.7	4,176.3	5,461.2	3,848.1	5,467.4	4,862.4
(b) Imported	1,585.9	2,585.0	2,157.2	2,112.6	1,226.4	3,891.8	3,525.3	3,919.0
5. Sugar:	2,539.4	2,288.0	3,008.0	3,161.3	3,729.8	4,429.9	7,957.2	6,784.5
(a) Indigenous	1,645.2	1,650.9	1,744.0	2,464.6	3,244.0	3,018.6	5,742.0	5,972.6
(b) Imported	894.2	637.1	1,264.0	696.7	485.8	1,411.3	2,215.2	811.9
6. Kariana and Spices	325.7	576.3	566.5	855.4	902.7	949.2	953.7	3,444.0
7. Fish and Fish Preparation	905.6	481.5	492.2	1,048.7	466.3	998.8	323.5	1,156.4
8. Other Food Items:	2,073.2	1,863.1	1,838.4	1,611.8	1,642.9	1,720.1	3,115.0	2,906.0
(a) Indigenous	1,899.3	1,154.9	1,405.0	1,284.2	1,213.1	970.5	2,706.1	2,066.1
(b) Imported	174.0	708.2	433.3	327.6	429.8	749.6	408.9	840.0
B. Raw Materials:	24,996.6	30,600.3	32,826.4	37,272.0	36,254.0	42,774.7	46,432.8	54,349.3
1. Cotton Raw	8,507.8	13,474.8	13,070.5	17,743.6	13,962.5	17,256.3	18,603.0	24,475.1
(a) Indigenous	6,044.9	10,908.4	10,185.4	13,936.9	11,199.7	13,820.8	15,987.1	20,388.0
(b) Imported	2,462.8	2,566.5	2,885.1	3,806.7	2,762.8	3,435.5	2,615.9	4,087.1
2. Synthetic Fibers:	960.8	1,180.3	1,016.1	1,657.6	1,276.7	3,239.0	1,807.8	1,793.5
(a) Indigenous	351.5	366.9	198.4	989.2	677.5	2,131.6	1,045.8	793.2
(b) Imported	609.3	813.4	317.7	668.4	599.2	1,107.4	762.1	1,000.3
3. Fertilizers:	2,024.3	902.2	1,441.3	1,457.0	1,731.3	4,106.1	2,708.2	2,927.4
(a) Indigenous	715.4	306.1	1,424.8	1,435.8	475.6	1,527.4	2,353.7	2,904.4
(b) Imported	1,308.9	596.1	16.5	21.2	1,255.7	2,578.7	354.5	22.8

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	1,275.9	2,011.8	1,677.3	1,045.4	2,810.9	2,842.0	4,460.4	4,722.7
(a) Indigenous	320.5	712.2	551.9	173.5	1,449.4	740.4	1,479.0	2,106.6
(b) Imported	955.4	1,299.6	1,125.3	871.9	1,361.5	2,101.6	2,981.5	2,616.1
5. Iron and Steel	2,669.4	3,365.8	3,734.1	4,466.9	5,146.7	4,924.7	5,095.0	4,249.3
(a) Indigenous	894.5	977.4	1,409.8	1,946.4	2,604.4	2,410.4	4,020.5	2,458.8
(b) Imported	1,774.8	2,388.4	2,324.3	2,520.5	2,542.3	2,514.3	1,074.6	1,790.5
6. Wool and Goat Hair	539.7	553.2	622.0	878.3	691.4	794.7	1,255.2	987.8
7. Hides and Skins	2,446.1	1,814.2	2,419.7	2,156.5	2,765.3	2,394.8	3,854.6	2,845.1
8. Oil Seeds	414.9	783.8	216.2	712.2	693.3	991.8	302.3	471.6
9. Pesticides and Insecticides:	156.9	107.6	133.7	224.6	291.5	397.1	510.5	534.4
(a) Indigenous	51.9	41.5	46.2	42.9	53.3	150.9	52.7	106.4
(b) Imported	105.1	66.1	87.5	181.7	238.3	246.1	457.8	428.0
10. Other Raw Materials:	6,000.8	6,406.6	8,495.5	6,930.1	6,884.5	6,828.2	7,835.7	11,342.7
(a) Indigenous	2,393.4	2,473.9	3,027.9	2,113.9	2,283.9	2,762.0	3,245.8	6,649.3
(b) Imported	3,607.4	3,932.7	5,467.7	4,816.2	4,600.6	4,066.3	4,589.9	4,693.5
C. Finished Manufactured Goods:	73,943.4	79,219.0	84,005.5	88,877.7	90,078.7	99,631.0	106,362.4	109,198.7
1. Cotton Textiles:	9,584.9	11,263.8	14,122.1	13,018.7	13,326.4	17,396.0	18,100.9	19,348.3
(a) Indigenous	8,011.6	9,399.4	12,618.7	11,032.9	11,158.3	13,485.8	16,596.1	16,459.2
(b) Imported	1,573.4	1,864.4	1,503.5	1,985.8	2,168.1	3,910.2	1,504.7	2,889.1
2. Cotton Yarn:	4,293.8	5,756.5	4,610.5	6,683.3	6,619.3	7,414.5	8,398.5	8,805.1
(a) Indigenous	3,000.2	4,415.4	3,193.7	4,736.6	4,937.4	4,853.8	7,609.4	7,929.3
(b) Imported	1,293.5	1,341.1	1,416.8	1,946.7	1,681.9	2,560.7	789.1	875.8
3. Other Textiles:	5,027.7	6,370.2	7,306.5	8,613.7	8,657.9	10,745.8	8,089.2	9,630.6
(a) Indigenous	4,858.2	5,792.0	7,008.9	7,411.4	6,985.9	8,198.0	7,283.5	8,060.5
(b) Imported	169.5	578.2	297.7	1,202.4	1,672.0	2,547.8	805.7	1,570.2
4. Machinery:	15,556.6	15,400.8	15,263.6	14,094.8	14,769.9	17,843.8	21,570.3	17,332.1
(a) Indigenous	6,930.0	7,441.2	8,697.8	7,415.3	8,716.4	9,306.9	11,226.8	10,374.6
(b) Imported	8,626.6	7,959.6	6,565.8	6,679.5	6,053.5	8,536.8	10,343.5	6,957.5
5. Handloom Products	813.1	591.3	129.4	74.0	133.5	379.6	242.2	1,168.6
6. Carpets and Rugs	2,603.8	2,467.7	1,816.1	1,579.4	2,577.4	2,152.0	1,944.9	1,628.9
7. Readymade Garments	2,782.3	4,218.7	4,549.7	5,859.4	4,229.2	5,090.5	6,579.3	7,075.3
8. Cement and Cement Products:	1,046.9	624.1	1,171.2	1,074.7	997.4	921.5	885.9	1,536.7
(a) Indigenous	537.7	599.0	1,140.9	920.2	952.9	896.0	835.7	1,366.3
(b) Imported	509.1	25.1	30.3	153.9	44.5	25.5	50.2	170.3
9. Sports Goods	515.1	498.5	1,016.6	512.1	518.7	605.4	1,468.8	725.5
10. Surgical Instruments	290.0	321.5	343.6	459.7	604.7	707.3	772.0	542.3
11. Chemicals and Dyes	6,127.4	5,717.0	5,546.3	6,391.1	7,024.5	7,278.3	7,207.0	6,784.2
12. Other Finished Goods:	25,301.8	25,988.9	28,129.7	30,516.7	30,619.7	29,096.2	31,103.4	34,621.0
(a) Indigenous	11,907.5	9,803.5	12,602.7	12,025.8	12,587.8	13,105.0	17,245.8	19,209.2
(b) Imported	13,394.3	16,185.4	15,527.0	18,490.9	18,031.9	15,991.2	13,857.6	15,411.8
IV. Fixed Assets including Machinery	43,396.8	47,713.7	52,115.1	59,297.3	55,626.8	50,173.0	70,597.9	76,380.1
V. Real Estate:	77,716.5	94,979.5	99,038.2	108,832.5	109,784.5	124,773.2	118,091.4	132,774.7
(a) Land	45,870.2	57,612.5	55,280.2	63,815.7	63,333.9	68,792.2	62,586.1	78,882.2
(b) Buildings:	31,846.3	37,366.9	43,758.0	45,016.8	46,450.6	55,981.0	55,505.3	53,892.4
1. Residential	21,499.5	24,754.6	29,455.6	29,110.6	31,280.0	38,270.4	36,905.4	35,721.6
2. Non-Residential	10,346.7	12,612.3	14,302.4	15,906.1	15,170.5	17,710.6	18,599.9	18,170.8
VI. Fixed Deposits & Insurance	17,842.2	20,968.1	24,351.4	25,838.0	27,739.9	36,042.4	44,112.4	51,622.1
(a) Bank Deposits	16,442.4	19,947.6	22,919.1	24,971.4	25,638.8	34,358.9	40,988.0	50,003.6
(b) Insurance Policies	1,399.8	1,020.4	1,432.4	866.6	2,101.1	1,683.5	3,124.5	1,618.6
VII. Others:	102,258.8	90,251.9	98,346.8	111,400.8	108,985.7	129,780.8	108,847.4	109,558.4
(a) Other Secured Advances	71,304.8	54,235.9	66,841.8	67,590.3	66,162.8	73,046.5	75,495.4	77,140.1
(b) Advances Secured by Guarantees	24,165.3	25,696.1	20,355.9	30,999.5	29,761.5	41,106.7	25,530.6	24,778.9
(c) Unsecured Advances	6,788.7	10,320.0	11,149.1	12,811.0	13,061.4	15,627.6	7,821.4	7,639.5
TOTAL	395,558.1	412,377.9	453,913.0	495,409.9	502,645.1	548,257.7	577,917.6	622,607.1

(Contd.)

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1998		1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,214.0	2,132.1	213.1	265.6	659.7	770.5	896.6	331.8
II. Securities, Shares and Other Financial Instruments:	18,818.0	24,081.8	23,372.4	25,978.7	30,822.8	37,044.8	41,974.3	39,179.0
A. Quoted on the Stock Exchange:	13,581.0	17,777.3	13,898.9	14,584.2	15,645.5	18,641.5	26,258.5	24,380.9
1. To Stock Brokers and Dealers:	6,060.0	6,690.3	6,948.6	7,883.0	4,472.4	6,676.6	6,892.3	4,517.4
(a) Govt. and Other Trustee Securities	932.7	987.6	1,992.8	1,437.6	1,600.2	2,451.8	2,930.1	2,577.7
(b) Shares and Debentures	4,687.2	4,817.4	4,614.9	6,289.2	1,942.8	3,938.8	3,793.5	1,819.6
(c) Participation Term Certificates	-	222.5	8.4	4.8	15.0	11.3	13.9	43.0
(d) Others	440.1	662.8	332.6	151.5	914.5	274.7	154.8	77.1
2. To Others:	7,520.9	11,086.9	6,950.4	6,701.2	11,173.1	11,964.9	19,366.2	19,863.5
(a) Govt. and Other Trustee Securities	2,360.6	2,908.8	2,483.5	3,152.5	7,724.6	8,444.4	14,238.0	14,522.5
(b) Shares and Debentures	3,823.9	5,575.2	3,921.2	3,201.3	3,039.2	3,316.2	3,188.3	2,778.5
(c) Participation Term Certificates	0.5	11.2	12.2	129.8	4.5	90.9	13.5	453.3
(d) Others	1,335.9	2,591.8	533.5	217.5	404.8	113.4	1,926.3	2,109.2
B. Unquoted on the Stock Exchange:	5,237.1	6,304.6	9,473.4	11,394.5	15,177.3	18,403.4	15,715.8	14,798.1
1. To Stock Brokers and Dealers:	691.8	1,242.3	818.6	1,964.4	2,555.3	840.3	1,491.5	2,280.3
(a) Govt. and Other Trustee Securities	621.7	856.8	684.8	1,704.6	2,464.9	749.9	604.7	406.5
(b) Shares and Debentures	20.7	269.3	70.6	210.0	-	54.3	83.2	241.6
(c) Participation Term Certificates	-	5.0	2.1	5.1	57.6	0.4	0.4	0.6
(d) Others	49.4	111.1	61.1	44.6	32.8	35.7	803.1	1,631.6
2. To Others:	4,545.3	5,062.3	8,654.8	9,430.1	12,622.0	17,563.0	14,224.3	12,517.8
(a) Govt. and Other Trustee Securities	3,277.5	3,847.5	5,663.4	6,594.8	10,145.1	14,894.2	12,434.5	10,981.1
(b) Shares and Debentures	134.6	227.3	173.0	226.3	203.3	178.2	84.1	135.9
(c) Participation Term Certificates	11.9	3.4	27.1	0.3	71.8	75.1	214.3	86.5
(d) Others	1,121.3	984.0	2,791.3	2,608.7	2,201.9	2,415.6	1,491.3	1,314.3
III. Merchandise:	267,669.6	263,800.0	260,036.1	260,533.7	303,563.9	348,151.5	323,913.3	349,399.6
A. Food Items	85,336.0	53,216.4	61,317.9	61,450.0	110,917.6	130,845.1	127,562.3	141,566.0
1. Wheat	38,527.2	28,187.5	38,805.5	33,168.2	79,048.3	99,664.0	95,213.9	103,466.6
2. Rice and Paddy	16,917.6	5,236.4	3,343.8	6,511.2	5,251.7	6,438.1	6,321.2	11,790.9
3. Other Grains and Pulses	806.5	549.9	357.3	605.2	2,186.8	1,115.2	788.4	863.0
(a) Indigenous	456.9	396.9	311.6	508.7	1,990.3	926.6	424.2	364.6
(b) Imported	349.6	153.0	45.7	96.6	196.5	188.6	364.2	498.4
4. Edible Oils:	10,679.9	7,261.1	5,255.9	5,024.4	4,963.0	4,625.5	6,463.4	8,619.4
(a) Indigenous	8,731.8	3,183.6	3,249.4	3,379.6	2,835.3	2,580.6	4,635.0	7,400.5
(b) Imported	1,948.1	4,077.6	2,006.5	1,644.8	2,127.7	2,044.9	1,828.4	1,218.9
5. Sugar:	10,487.5	5,635.9	8,776.2	8,569.4	11,877.6	11,297.9	11,737.3	12,044.7
(a) Indigenous	9,493.3	5,484.7	7,359.4	7,701.0	11,120.0	10,849.5	10,868.1	11,365.0
(b) Imported	994.2	151.2	1,416.8	868.4	757.6	448.3	869.2	679.8
6. Kariana and Spices	1,185.7	1,146.2	1,072.1	2,556.5	2,183.9	2,476.0	1,186.9	1,044.7
7. Fish and Fish Preparation	1,141.6	1,398.7	963.8	1,682.9	1,041.2	1,023.0	1,200.6	654.3
8. Other Food Items:	4,590.0	3,800.7	2,743.3	3,332.1	4,365.0	4,205.3	4,651.1	3,082.3
(a) Indigenous	3,017.7	2,382.8	2,189.3	1,920.7	2,947.8	3,347.2	3,411.3	1,389.0
(b) Imported	1,572.4	1,417.8	554.0	1,411.4	1,417.1	858.0	1,239.7	1,693.2
B. Raw Materials:	60,423.2	72,769.3	73,354.6	76,870.4	57,598.5	69,833.6	62,366.7	83,643.7
1. Cotton Raw	24,074.3	33,380.3	29,093.9	31,788.0	21,923.4	30,044.5	21,919.3	38,186.7
(a) Indigenous	20,795.6	30,321.6	25,949.5	27,337.0	19,928.7	26,417.1	19,438.0	34,200.9
(b) Imported	3,278.6	3,058.7	3,144.4	4,451.0	1,994.7	3,627.4	2,481.2	3,958.9
2. Synthetic Fibers:	1,875.9	3,460.1	3,793.3	3,502.2	3,807.0	4,716.8	3,965.2	5,280.5
(a) Indigenous	1,139.4	1,874.7	2,572.4	2,635.3	3,063.7	3,866.6	3,099.8	3,952.2
(b) Imported	736.5	1,585.4	1,220.9	866.8	743.4	850.2	865.4	1,328.3
3. Fertilizers:	1,607.6	3,625.6	2,397.2	3,773.8	4,221.9	2,854.1	3,127.5	2,408.4
(a) Indigenous	1,597.7	3,609.1	1,987.2	2,190.6	3,655.8	2,195.7	1,225.8	1,044.8
(b) Imported	9.9	16.5	409.9	1,583.2	566.1	658.4	1,901.8	1,363.6

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1998		1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	7,349.4	7,046.3	7,704.0	9,178.4	6,221.9	7,272.2	10,514.5	14,768.2
(a) Indigenous	5,074.7	5,329.4	5,243.3	4,062.3	3,036.0	3,704.3	7,104.6	10,192.0
(b) Imported	2,274.7	1,716.9	2,460.7	5,116.1	3,186.0	3,567.9	3,409.9	4,576.3
5. Iron and Steel	5,018.4	5,538.4	10,812.7	10,221.7	5,899.6	5,370.5	3,973.2	5,531.6
(a) Indigenous	2,805.6	3,934.4	8,224.9	6,106.8	3,546.3	3,009.3	2,670.4	3,102.4
(b) Imported	2,212.9	1,604.0	2,587.8	4,114.9	2,353.2	2,361.3	1,302.8	2,429.2
6. Wool and Goat Hair	1,054.2	1,352.3	713.6	526.1	1,002.1	2,148.8	427.2	300.2
7. Hides and Skins	4,528.1	3,379.9	4,078.8	4,829.8	3,123.8	3,847.6	4,042.1	2,625.3
8. Oil Seeds	739.0	1,229.6	230.6	425.8	835.5	865.7	741.3	430.1
9. Pesticides and Insecticides:	816.5	671.3	461.5	568.3	729.3	904.8	1,071.8	642.1
(a) Indigenous	298.7	244.7	94.3	187.7	411.9	640.1	858.4	144.2
(b) Imported	517.8	426.6	367.3	380.6	317.4	264.8	213.4	497.9
10. Other Raw Materials:	13,359.8	13,085.4	14,068.9	12,056.4	9,833.9	11,808.7	12,584.6	13,470.6
(a) Indigenous	6,540.7	6,206.7	7,182.6	6,639.7	5,137.9	6,463.1	6,483.4	6,220.0
(b) Imported	6,819.0	6,878.7	6,886.3	5,416.7	4,696.0	5,345.5	6,101.2	7,250.6
C. Finished Manufactured Goods:	121,910.4	137,814.3	125,363.7	122,213.3	135,047.9	147,472.8	133,984.0	124,189.8
1. Cotton Textiles:	20,621.4	26,007.9	24,837.3	28,071.2	37,464.5	38,660.1	38,963.7	40,090.0
(a) Indigenous	17,827.9	23,708.7	20,745.8	22,239.2	29,194.2	29,207.3	34,196.3	36,601.6
(b) Imported	2,793.5	2,299.2	4,091.5	5,832.0	8,270.2	9,452.8	4,767.4	3,488.4
2. Cotton Yarn:	7,338.9	11,175.0	11,718.7	10,192.2	6,528.1	9,307.1	11,103.4	9,241.4
(a) Indigenous	5,694.2	8,756.5	9,995.0	8,079.1	5,081.0	7,628.6	7,332.6	7,947.6
(b) Imported	1,644.7	2,418.5	1,723.7	2,113.1	1,447.1	1,678.5	3,770.7	1,293.9
3. Other Textiles:	9,065.4	12,024.9	7,668.2	11,242.5	16,296.0	17,891.4	16,323.3	15,192.2
(a) Indigenous	8,400.3	8,089.0	7,109.9	9,346.7	15,226.7	17,420.1	14,979.9	13,866.6
(b) Imported	665.1	3,935.9	558.3	1,895.8	1,069.3	471.3	1,343.4	1,325.6
4. Machinery:	18,998.9	21,176.0	19,297.7	17,274.8	14,860.0	15,661.9	10,091.1	11,605.7
(a) Indigenous	9,587.6	10,175.2	8,603.8	7,155.5	8,424.8	7,558.4	4,257.4	3,109.6
(b) Imported	9,411.3	11,000.8	10,693.9	10,119.3	6,435.2	7,903.5	5,833.7	8,496.0
5. Handloom Products	145.4	448.4	1,295.7	1,410.3	85.7	91.6	301.5	251.4
6. Carpets and Rugs	2,136.3	2,062.9	1,376.9	852.4	1,127.0	1,042.7	1,201.5	954.0
7. Readymade Garments	6,658.3	7,552.7	10,242.7	9,135.3	8,579.8	8,194.9	8,339.3	7,176.0
8. Cement and Cement Products:	2,797.9	3,573.1	3,876.0	3,929.6	4,478.2	4,879.2	2,873.1	3,134.4
(a) Indigenous	2,529.6	3,366.0	3,528.8	3,815.6	4,120.4	4,530.2	2,778.8	2,991.0
(b) Imported	268.2	207.1	347.2	114.0	357.8	349.0	94.3	143.4
9. Sports Goods	721.9	1,052.7	1,466.3	1,641.4	1,291.9	1,837.0	1,538.2	1,360.9
10. Surgical Instruments	553.1	615.1	546.3	512.8	485.0	602.7	653.2	560.8
11. Chemicals and Dyes	10,152.5	13,682.4	10,899.8	10,257.8	14,936.7	14,971.6	12,114.3	10,047.0
12. Other Finished Goods:	42,720.4	38,443.2	32,138.1	27,693.2	28,915.0	34,332.6	30,481.3	24,576.1
(a) Indigenous	21,951.1	24,812.2	21,969.4	20,038.8	19,985.7	24,545.8	20,182.4	13,477.8
(b) Imported	20,769.3	13,631.0	10,168.7	7,654.3	8,929.3	9,786.9	10,298.9	11,098.3
IV Fixed Assets including Machinery	79,869.7	81,442.4	87,481.2	90,319.7	97,701.4	107,740.6	120,135.6	115,062.9
V. Real Estate:	134,529.6	144,403.2	170,008.6	176,649.4	172,235.4	182,737.4	186,951.5	207,577.4
(a) Land	83,641.3	94,591.1	97,506.6	102,173.5	99,091.7	107,164.8	104,655.7	115,492.0
(b) Buildings:	50,888.3	49,812.1	72,502.0	74,475.9	73,143.7	75,572.6	82,295.8	92,085.3
1. Residential	29,745.8	31,148.8	45,945.5	47,832.6	46,603.2	49,635.1	50,572.3	51,060.7
2. Non-Residential	21,142.6	18,663.3	26,556.4	26,643.3	26,540.5	25,937.6	31,723.5	41,024.6
VI Fixed Deposits & Insurance Policies:	52,997.3	50,597.3	47,246.5	44,833.3	45,121.3	43,165.7	38,808.6	35,133.2
(a) Bank Deposits	47,899.6	45,493.0	40,798.6	39,654.6	42,502.1	42,584.3	38,366.7	34,317.9
(b) Insurance Policies	5,097.7	5,104.3	6,447.9	5,178.7	2,619.2	581.4	441.9	815.3
VI Others:	112,895.8	113,777.7	132,566.7	144,332.9	147,369.6	142,947.0	151,581.1	163,353.5
(a) Other Secured Advances	74,415.1	70,924.0	90,021.1	97,156.0	100,568.1	98,021.1	97,722.4	105,354.9
(b) Advances Secured by Guarantee(s)	28,597.7	30,026.0	32,546.4	38,829.3	39,392.4	36,644.8	46,793.3	49,581.6
(c) Unsecured Advances	9,883.1	12,827.8	9,999.2	8,347.6	7,409.2	8,281.1	7,065.4	8,416.9
TOTAL	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2	910,037.3

(Contd.)

5.3 Classification of Scheduled Banks' Advances by Securities Pledged All Banks

(End of Period: Million Rupees)

SECURITY	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,380.8	1,205.8	1,141.1	848.9	997.0
II. Securities, Shares and Other Financial Instruments:	37,252.7	39,472.1	72,701.4	73,214.0	83,476.4
A. Quoted on the Stock Exchange:	25,390.9	24,536.1	27,345.5	33,963.6	38,771.1
1. To Stock Brokers and Dealers:	5,499.9	8,603.8	9,694.9	16,066.9	21,079.5
(a) Govt. and Other Trustee Securities	3,647.5	2,928.3	4,101.4	5,199.0	6,093.2
(b) Shares and Debentures	1,489.9	4,216.8	5,204.5	10,102.7	14,017.6
(c) Participation Term Certificates	23.9	141.3	268.2	79.4	293.4
(d) Others	338.6	1,317.5	120.8	685.8	675.3
2. To Others:	19,891.0	15,932.3	17,650.6	17,896.7	17,691.7
(a) Govt. and Other Trustee Securities	13,088.9	12,271.2	14,330.1	11,295.0	11,219.5
(b) Shares and Debentures	3,208.3	3,154.0	3,252.3	3,290.3	5,901.8
(c) Participation Term Certificates	155.6	22.7	16.8	207.0	214.2
(d) Others	3,438.1	484.4	51.4	3,104.4	356.2
B. Unquoted on the Stock Exchange:	11,861.8	14,936.0	45,355.9	39,250.4	44,705.2
1. To Stock Brokers and Dealers:	1,906.7	0.0	8,031.6	5,400.8	8,765.1
(a) Govt. and Other Trustee Securities	407.8	2,290.1	6,122.4	5,002.2	8,218.6
(b) Shares and Debentures	174.7	717.3	134.1	210.7	140.2
(c) Participation Term Certificates	5.8	280.2	-	4.9	30.0
(d) Others	1,318.5	0.9	1,775.2	182.9	376.3
2. To Others:	9,955.1	1,291.7	37,324.3	33,849.6	35,940.1
(a) Govt. and Other Trustee Securities	9,084.4	12,645.9	36,583.3	30,279.9	34,172.1
(b) Shares and Debentures	123.1	11,957.0	76.2	503.1	454.7
(c) Participation Term Certificates	71.4	129.4	0.1	159.2	239.7
(d) Others	676.2	0.8	664.7	2,907.4	1,073.7
III. Merchandise:	327,818.6	341,339.1	291,438.5	341,036.9	406,791.7
A. Food Items	147,990.2	110,689.3	103,739.9	72,350.1	100,566.8
1. Wheat	109,272.2	59,051.2	54,910.7	26,429.9	41,895.5
2. Rice and Paddy	13,201.5	19,317.1	6,916.4	19,131.9	18,291.6
3. Other Grains and Pulses	1,506.5	1,265.2	1,175.9	3,814.2	1,587.7
(a) Indigenous	1,295.5	1,123.7	1,048.1	3,639.5	834.4
(b) Imported	211.0	141.5	127.8	174.7	753.3
4. Edible Oils:	7,803.2	11,107.6	9,530.0	7,680.1	8,348.3
(a) Indigenous	5,915.5	6,345.7	7,325.6	2,632.6	4,217.1
(b) Imported	1,887.7	4,761.9	2,204.4	5,047.4	4,131.1
5. Sugar:	11,748.2	11,552.3	19,447.8	8,332.0	21,467.0
(a) Indigenous	10,719.8	10,676.4	16,606.8	7,710.0	20,641.2
(b) Imported	1,028.4	875.9	2,840.9	622.0	825.8
6. Kariana and Spices	625.8	722.5	1,296.5	1,519.1	1,484.6
7. Fish and Fish Preparation	851.4	352.5	1,799.3	1,648.9	2,133.2
8. Other Food Items:	2,981.9	7,321.0	8,663.3	3,794.2	5,359.0
(a) Indigenous	2,025.1	6,199.2	6,274.8	2,083.9	2,873.7
(b) Imported	956.5	1,121.7	2,388.5	1,710.3	2,485.3
B. Raw Materials:	63,371.7	85,361.7	69,072.9	104,768.7	119,475.5
1. Cotton Raw	30,024.2	48,825.5	36,124.7	63,442.8	70,530.7
(a) Indigenous	27,649.2	45,639.7	32,461.2	59,294.1	61,971.1
(b) Imported	2,375.0	3,185.8	3,663.5	4,148.7	8,559.6
2. Synthetic Fibers:	3,150.9	2,839.9	3,208.7	4,106.5	6,432.0
(a) Indigenous	2,151.3	1,503.9	2,216.1	3,164.3	4,221.9
(b) Imported	999.6	1,336.0	992.6	942.3	2,210.1
3. Fertilizers:	1,241.7	6,015.9	6,286.7	3,893.9	5,497.2
(a) Indigenous	876.7	5,487.6	4,894.9	3,225.2	3,484.0
(b) Imported	364.9	528.3	1,391.8	668.7	2,013.2

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(Concl'd.)

(End of Period: Million Rupees)

SECURITY	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	9,541.9	8,711.4	6,522.4	7,997.0	10,965.2
(a) Indigenous	5,816.3	6,109.9	3,275.3	572.7	1,266.2
(b) Imported	3,725.6	2,601.5	3,247.1	7,424.3	9,699.0
5. Iron and Steel	5,310.5	6,917.2	4,902.6	9,934.5	11,659.6
(a) Indigenous	3,321.1	4,358.9	3,781.1	7,362.9	8,175.3
(b) Imported	1,989.4	2,558.3	1,121.5	2,571.6	3,484.3
6. Wool and Goat Hair	380.8	543.9	468.9	2,038.1	913.2
7. Hides and Skins	2,095.3	2,384.3	2,864.2	4,899.1	5,179.4
8. Oil Seeds	338.0	1,031.5	901.6	1,374.0	1,932.2
9. Pesticides and Insecticides:	442.0	680.1	743.3	664.9	908.9
(a) Indigenous	87.5	69.9	272.0	243.5	349.8
(b) Imported	354.6	610.2	471.3	421.3	559.1
10. Other Raw Materials:	10,846.4	7,412.0	7,049.6	6,417.8	5,457.2
(a) Indigenous	6,512.1	4,776.4	3,971.4	3,547.3	2,174.0
(b) Imported	4,334.2	2,635.6	3,078.2	2,870.5	3,283.2
C. Finished Manufactured Goods:	116,456.6	145,288.1	118,625.7	163,918.0	186,749.4
1. Cotton Textiles:	40,780.3	44,498.7	29,704.6	44,650.3	46,757.0
(a) Indigenous	39,515.3	34,335.8	22,006.6	36,025.4	37,522.1
(b) Imported	1,265.0	10,162.9	7,697.9	8,624.9	9,234.9
2. Cotton Yarn:	9,216.5	11,579.2	11,264.1	24,266.0	24,269.3
(a) Indigenous	7,726.5	10,063.9	10,931.0	23,107.1	22,479.0
(b) Imported	1,490.0	1,515.4	333.1	1,159.0	1,790.3
3. Other Textiles:	12,958.5	16,555.8	18,370.6	27,140.9	31,791.8
(a) Indigenous	12,670.5	16,418.3	16,632.0	25,868.4	25,922.8
(b) Imported	288.0	137.5	1,738.7	1,272.5	5,869.1
4. Machinery:	11,178.6	17,833.5	13,494.2	15,165.5	17,128.6
(a) Indigenous	5,091.4	7,652.2	3,376.2	5,806.4	6,299.8
(b) Imported	6,087.2	10,181.4	10,118.0	9,359.0	10,828.8
5. Handloom Products	217.1	269.3	542.1	743.7	911.2
6. Carpets and Rugs	759.1	848.3	836.8	1,704.9	1,948.9
7. Readymade Garments	7,079.0	7,926.9	8,327.6	8,991.9	12,874.0
8. Cement and Cement Products:	3,735.1	5,573.7	4,279.8	2,875.8	6,738.2
(a) Indigenous	3,734.8	5,475.6	3,859.9	2,854.0	6,713.1
(b) Imported	0.3	98.1	419.9	21.8	25.1
9. Sports Goods	1,289.9	625.4	893.4	1,518.7	2,995.9
10. Surgical Instruments	694.8	1,017.1	738.5	1,037.1	1,317.0
11. Chemicals and Dyes	5,956.9	6,312.7	5,064.6	7,007.0	8,840.8
12. Other Finished Goods:	22,590.8	32,247.7	25,109.5	28,816.2	31,176.9
(a) Indigenous	13,650.0	25,652.4	18,297.3	21,641.6	23,235.8
(b) Imported	8,940.8	6,595.3	6,812.2	7,174.6	7,941.1
IV Fixed Assets including Machinery	120,140.5	120,520.5	126,728.6	137,212.9	136,607.6
V. Real Estate:	196,847.0	205,361.7	210,113.1	257,045.7	275,883.4
(a) Land	113,710.3	116,575.4	118,558.4	133,787.9	132,460.2
(b) Buildings:	83,136.7	88,786.3	91,554.7	123,257.8	143,423.2
1. Residential	54,334.4	57,972.9	59,270.2	70,931.1	88,955.0
2. Non-Residential	28,802.3	30,813.3	32,284.5	52,326.8	54,468.2
VI Fixed Deposits & Insurance Policies:	32,307.6	38,005.0	26,645.2	22,299.2	32,577.4
(a) Bank Deposits	31,349.5	37,099.1	23,566.2	21,655.6	31,709.2
(b) Insurance Policies	958.1	905.9	3,078.9	643.6	868.2
VI Others:	169,260.4	190,290.5	241,103.9	264,091.3	306,050.7
(a) Other Secured Advances	108,663.7	132,851.3	172,342.4	185,276.4	205,514.3
(b) Advances Secured by Guarantee(s)	52,456.1	49,922.0	54,347.6	59,334.0	67,211.8
(c) Unsecured Advances	8,140.6	7,517.2	14,413.9	19,480.9	33,324.5
TOTAL	885,007.5	936,194.7	969,871.7	1,095,749.0	1,242,384.1

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	864.3	797.8	930.7	881.4	1,045.8	512.9	933.9	1,178.4
II. Securities, Shares and Other Financial Instruments:	9,583.3	11,386.2	13,837.0	12,067.0	15,899.4	14,791.1	19,440.1	17,944.0
A. Quoted on the Stock Exchange:	6,814.8	8,897.9	10,710.0	7,707.1	13,349.4	12,327.9	14,234.6	13,482.4
1. To Stock Brokers and Dealers:	1,966.7	2,911.7	3,631.4	2,082.5	5,219.6	3,583.2	3,747.1	5,152.6
(a) Govt. and Other Trustee Securities	432.1	464.9	541.9	655.3	2,084.8	904.8	977.5	645.7
(b) Shares and Debentures	745.6	1,947.5	2,427.4	1,346.3	2,553.6	2,005.1	2,261.3	3,193.2
(c) Participation Term Certificates	0.9	0.1	0.1	0.1	-	0.6	62.4	0.5
(d) Others	788.0	499.1	662.0	80.8	581.3	672.7	445.9	1,313.2
2. To Others:	4,848.2	5,986.1	7,078.7	5,624.6	8,129.7	8,744.6	10,487.5	8,329.8
(a) Govt. and Other Trustee Securities	1,064.0	1,218.8	1,283.5	999.9	1,814.2	2,176.0	2,521.0	2,136.0
(b) Shares and Debentures	2,519.2	3,388.9	4,639.4	3,673.9	5,529.9	5,262.9	5,076.5	5,033.4
(c) Participation Term Certificates	--	--	--	--	--	--	16.1	--
(d) Others	1,265.0	1,378.5	1,155.7	950.8	785.6	1,305.7	2,874.0	1,160.4
B. Unquoted on the Stock Exchange:	2,768.5	2,488.5	3,127.0	4,359.9	2,550.0	2,463.3	5,205.5	4,461.6
1. To Stock Brokers and Dealers:	232.6	446.3	415.2	671.0	171.8	473.0	633.8	790.2
(a) Govt. and Other Trustee Securities	124.7	338.0	248.4	564.3	137.7	428.2	225.3	498.0
(b) Shares and Debentures	99.0	104.2	62.9	65.8	18.9	23.5	316.9	227.6
(c) Participation Term Certificates	--	--	--	1.3	--	--	--	0.5
(d) Others	8.9	4.1	103.9	39.7	15.2	20.9	91.6	64.1
2. To Others:	2,535.9	2,042.0	2,711.8	3,688.9	2,378.2	1,990.3	4,571.7	3,671.4
(a) Govt. and Other Trustee Securities	1,577.1	1,546.7	2,174.8	2,825.7	1,420.0	1,699.4	3,745.2	2,537.8
(b) Shares and Debentures	80.6	121.8	125.9	420.3	190.0	125.1	148.2	273.1
(c) Participation Term Certificates	1.8	0.1	1.6	--	--	19.8	--	3.9
(d) Others	876.4	373.4	409.4	442.9	768.2	145.9	678.3	856.6
III. Merchandise:	143,896.	146,267.0	165,164.7	177,089.8	183,548.2	192,172.3	215,504.0	233,010.3
A. Food Items	44,956.3	36,461.4	48,337.3	50,943.1	57,230.4	48,778.6	62,830.3	69,578.5
1. Wheat	19,841.3	13,259.7	21,340.2	20,179.7	29,513.7	16,967.4	30,239.3	29,917.6
2. Rice and Paddy	15,377.9	13,392.6	15,655.2	16,870.0	13,421.9	15,680.5	10,919.1	16,071.9
3. Other Grain and Pulses	526.8	378.2	722.0	927.3	865.6	292.9	344.3	531.1
(a) Indigenous	413.9	138.4	340.9	864.8	862.3	193.8	221.0	397.9
(b) Imported	112.9	239.7	381.0	62.5	3.4	99.0	123.3	133.2
4. Edible Oils:	3,366.3	4,221.9	4,414.9	6,289.0	6,687.6	7,739.9	8,992.8	8,781.4
(a) Indigenous	1,780.4	1,637.0	2,257.7	4,176.3	5,461.2	3,848.1	5,467.4	4,862.4
(b) Imported	1,585.9	2,585.0	2,157.2	2,112.6	1,226.4	3,891.8	3,525.3	3,919.0
5. Sugar:	2,539.4	2,288.0	3,008.0	3,161.3	3,729.8	4,429.9	7,942.7	6,770.0
(a) Indigenous	1,645.2	1,650.6	1,744.0	2,464.6	3,244.0	3,018.6	5,727.5	5,958.1
(b) Imported	894.2	637.1	1,264.0	696.7	485.8	1,411.3	2,215.2	811.9
6. Kariana and Spices	325.7	576.3	566.5	855.4	902.7	949.2	953.7	3,444.0
7. Fish and Fish Preparation	905.6	481.5	492.2	1,048.7	466.3	998.8	323.5	1,156.4
8. Other Food Items:	2,073.2	1,863.1	1,838.4	1,611.8	1,642.9	1,720.1	3,115.0	2,906.0
(a) Indigenous	1,899.3	1,154.9	1,405.0	1,284.2	1,213.1	970.5	2,706.1	2,066.1
(b) Imported	174.0	708.2	433.3	327.6	429.8	749.6	408.9	840.0
B. Raw Materials:	24,981.0	30,591.9	32,822.0	37,269.0	36,251.0	42,771.7	46,370.5	54,293.0
1. Cotton Raw	8,507.8	13,474.8	13,070.5	17,743.6	13,962.5	17,256.3	18,602.0	24,474.1
(a) Indigenous	6,044.9	10,908.4	10,185.4	13,936.9	11,199.7	13,820.8	15,987.1	20,388.0
(b) Imported	2,462.8	25,666.5	2,885.1	3,806.7	2,762.8	3,435.5	2,614.9	4,086.1
2. Synthetic Fibers:	960.8	1,180.5	1,016.1	1,657.6	1,276.7	3,239.0	1,806.8	1,792.5
(a) Indigenous	351.5	366.9	198.4	989.2	677.5	2,131.6	1,045.8	793.2
(b) Imported	609.3	813.4	317.7	668.4	599.2	1,107.4	761.0	999.3
3. Fertilizers:	2,024.3	902.2	1,441.3	1,457.0	1,731.3	4,106.1	2,708.2	2,927.2
(a) Indigenous	715.4	306.1	1,424.8	1,435.8	475.6	1,527.4	2,353.7	2,904.4
(b) Imported	1,308.9	596.1	16.5	21.2	1,255.7	2,578.7	354.5	22.8

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	1994		1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	1,275.9	2,011.8	1,677.3	1,045.4	2,810.9	2,842.0	4,460.4	4,722.7
(a) Indigenous	320.5	712.2	551.9	173.5	1,449.4	740.4	1,479.0	2,106.6
(b) Imported	955.4	1,299.6	1,125.3	871.9	1,361.5	2,101.6	2,981.5	2,616.1
5. Iron and Steel	2,669.4	3,365.8	3,734.1	4,466.9	5,146.7	4,924.7	5,053.5	4,208.7
(a) Indigenous	894.5	977.4	1,409.8	1,946.4	2,604.4	2,410.4	3,978.9	2,418.3
(b) Imported	1,774.8	2,388.4	2,324.3	2,520.5	2,542.3	2,514.3	1,074.6	1,790.5
6. Wool and Goat Hair	539.7	553.2	622.0	878.3	691.4	794.7	1,255.2	987.8
7. Hides and Skins	2,446.1	1,814.2	2,419.7	2,156.5	2,765.3	2,394.8	3,847.0	2,837.5
8. Oil Seeds	414.9	783.8	216.2	712.2	693.3	991.8	297.2	466.5
9. Pesticides and Insecticides:	156.9	107.6	133.7	224.6	291.5	397.1	510.5	534.4
(a) Indigenous	51.9	41.5	46.2	42.9	53.3	150.9	52.7	106.4
(b) Imported	105.1	66.1	37.5	181.7	238.3	246.1	457.8	428.0
10. Other Raw Materials:	5,985.2	6,398.2	3,491.1	6,927.0	6,881.5	6,825.2	7,829.7	11,341.8
(a) Indigenous	2,393.4	2,473.9	3,027.9	2,113.9	2,283.9	2,762.0	3,244.9	6,648.3
(b) Imported	3,591.9	3,924.3	5,463.3	4,816.2	4,597.5	4,063.3	4,584.9	4,693.5
C. Finished Manufactured Goods:	73,939.2	79,213.7	84,005.5	88,877.7	90,066.8	99,622.0	106,303.2	109,138.7
1. Cotton Textiles:	9,584.9	11,263.8	14,122.1	13,018.7	13,326.4	17,396.0	18,099.5	19,348.3
(a) Indigenous	8,011.6	9,399.4	12,618.7	11,032.9	11,158.3	13,485.8	16,596.1	16,459.2
(b) Imported	1,573.4	1,864.4	1,503.5	1,985.8	2,168.1	3,910.2	1,503.4	2,889.1
2. Cotton Yarn:	4,293.8	5,756.5	4,610.5	6,683.3	6,619.3	7,414.5	8,398.5	8,805.1
(a) Indigenous	3,000.2	4,415.4	3,193.7	4,736.6	4,937.4	4,853.8	7,609.4	7,929.1
(b) Imported	1,293.5	1,341.1	1,416.8	1,946.7	1,681.9	2,560.7	789.1	875.8
3. Other Textiles:	5,027.7	6,370.2	7,306.5	8,613.7	8,657.9	10,745.8	8,075.9	9,621.6
(a) Indigenous	4,858.2	5,792.0	7,008.9	7,411.4	6,985.9	8,198.0	7,270.1	8,051.4
(b) Imported	169.5	578.2	297.7	1,202.4	1,672.0	2,547.8	805.7	1,570.2
4. Machinery:	15,552.4	15,400.8	15,263.6	14,094.8	14,758.0	17,834.8	21,570.3	17,326.0
(a) Indigenous	6,930.0	7,441.2	8,697.8	7,415.3	8,716.4	9,306.9	11,226.8	10,368.4
(b) Imported	8,622.4	7,959.6	6,565.8	6,679.5	6,041.6	8,527.8	10,343.5	6,957.5
5. Handloom Products	813.1	591.3	129.4	74.0	133.5	379.6	242.2	1,168.6
6. Carpets and Rugs	2,603.8	2,467.7	1,816.1	1,579.4	2,577.4	2,152.0	1,944.9	1,628.9
7. Readymade Garments	2,782.3	4,218.7	4,549.7	5,859.4	4,229.2	5,090.5	6,577.5	7,075.3
8. Cement and Cement Products:	1,046.9	624.1	1,171.2	1,074.7	997.4	921.5	885.4	1,536.2
(a) Indigenous	537.7	599.0	1,140.9	920.2	952.9	896.0	835.2	1,365.8
(b) Imported	509.1	25.1	30.3	153.9	44.5	25.5	50.2	170.3
9. Sports Goods	515.1	498.5	1,016.6	512.1	518.7	605.4	1,468.8	725.5
10. Surgical Instruments	290.0	321.5	343.6	459.7	604.7	707.3	772.0	542.3
11. Chemicals and Dyes	6,127.4	5,717.0	5,546.3	6,391.1	7,024.5	7,278.3	7,207.0	6,784.2
12. Other Finished Goods:	25,301.8	25,983.6	28,129.7	30,516.7	30,619.7	29,096.2	31,061.4	34,576.9
(a) Indigenous	11,907.5	9,803.5	12,602.7	12,025.8	12,587.8	13,105.0	17,203.7	19,165.1
(b) Imported	13,394.3	16,180.1	15,527.0	18,490.9	18,031.9	15,991.2	1,857.6	15,411.8
IV. Fixed Assets including Machinery	29,676.0	37,519.5	36,875.9	48,747.6	44,826.6	38,777.8	52,190.1	58,797.1
V. Real Estate:	42,844.6	49,275.2	54,215.7	55,679.4	59,948.0	68,747.7	67,349.8	75,490.9
(a) Land	15,096.6	14,882.5	14,663.3	13,934.2	17,385.1	17,622.7	15,993.5	25,113.1
(b) Buildings:	27,748.1	34,392.8	39,552.4	41,745.2	42,562.9	51,125.0	51,356.3	50,377.8
1. Residential	20,076.1	24,198.6	27,770.6	28,338.2	30,171.4	36,127.0	35,976.1	34,921.1
2. Non-Residential	7,672.0	10,194.1	11,781.8	13,407.0	12,391.5	14,998.0	15,380.2	15,456.7
VI. Fixed Deposits & Insurance Policies:	17,791.9	20,960.8	24,033.2	25,809.6	27,688.7	36,032.0	43,994.3	51,620.6
(a) Bank Deposits	16,392.8	19,940.8	22,601.7	24,943.4	25,588.6	34,349.0	40,889.9	50,002.0
(b) Insurance Policies	1,399.1	1,020.0	1,431.5	866.2	2,100.1	1,683.0	3,104.4	1,618.6
VII. Others:	80,851.4	74,908.0	81,100.4	96,923.2	89,135.9	111,381.2	93,857.4	94,299.6
(a) Other Secured Advances	58,589.4	43,907.3	54,928.7	57,619.4	55,944.1	64,704.9	66,716.9	67,547.0
(b) Insurance Policies	17,514.3	22,387.7	18,147.4	28,971.6	22,953.2	33,825.1	22,284.9	22,303.1
(c) Unsecured Advances	4,717.7	8,613.0	8,024.2	10,332.1	10,238.7	12,851.3	4,855.6	4,449.5
TOTAL	325,488.0	341,114.5	376,157.6	417,198.0	422,092.6	462,415.0	493,269.7	532,340.8

(Contd.)

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	1998		1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,214.0	2,132.1	213.1	265.6	659.7	770.5	896.6	331.8
II. Securities, Shares and Other Financial Instruments:	18,818.0	24,081.8	23,372.3	25,967.3	30,822.8	37,044.8	41,955.2	39,159.9
A. Quoted on the Stock Exchange:	13,581.0	17,777.3	13,898.9	14,584.2	15,645.5	18,641.5	26,258.5	24,380.9
1. To Stock Brokers and Dealers:	6,060.0	6,690.3	6,948.5	7,883.0	4,472.4	6,676.6	6,892.3	4,517.4
(a) Govt. and Other Trustee Securities	932.7	987.6	1,992.8	1,437.6	1,600.2	2,451.8	2,930.1	2,577.7
(b) Shares and Debentures	4,687.2	4,817.4	4,614.9	6,289.2	1,942.8	3,938.8	3,793.5	1,819.6
(c) Participation Term Certificates	-	222.5	8.4	4.8	15.0	11.3	13.9	43.0
(d) Others	440.1	662.8	332.5	151.5	914.5	274.7	154.8	77.1
2. To Others:	7,520.9	11,086.9	6,950.4	6,701.2	11,173.1	11,964.9	19,366.2	19,863.5
(a) Govt. and Other Trustee Securities	2,360.6	2,908.8	2,483.5	3,152.5	7,724.6	8,444.4	14,238.0	14,522.5
(b) Shares and Debentures	3,823.9	5,575.2	3,921.2	3,201.3	3,039.2	3,316.2	3,188.3	2,778.5
(c) Participation Term Certificates	0.5	11.2	12.2	129.8	4.5	90.9	13.5	453.3
(d) Others	1,335.9	2,591.8	533.5	217.5	404.8	113.4	1,926.3	2,109.2
B. Unquoted on the Stock Exchange:	5,237.1	6,304.6	9,473.4	11,383.1	15,177.3	18,403.4	15,696.8	14,779.1
1. To Stock Brokers and Dealers:	691.8	1,242.3	818.6	1,964.4	2,555.3	840.3	1,491.5	2,280.3
(a) Govt. and Other Trustee Securities	621.7	856.8	684.8	1,704.6	2,464.9	749.9	604.7	406.5
(b) Shares and Debentures	20.7	269.3	70.6	210.0	-	54.3	83.2	241.6
(c) Participation Term Certificates	-	5.0	2.1	5.1	57.6	0.4	0.4	0.6
(d) Others	49.4	111.1	61.1	44.6	32.8	35.7	803.1	1,631.6
2. To Others:	4,545.3	5,062.3	8,654.8	9,418.6	12,622.0	17,563.0	14,205.3	12,498.8
(a) Govt. and Other Trustee Securities	3,277.5	3,847.5	5,663.4	6,594.8	10,145.1	14,894.2	12,434.5	10,981.1
(b) Shares and Debentures	134.6	227.3	173.0	226.3	203.3	178.2	84.1	135.9
(c) Participation Term Certificates	11.9	3.4	27.1	0.3	71.8	75.1	195.3	67.4
(d) Others	1,121.3	984.0	2,791.3	2,597.2	2,201.9	2,415.6	1,491.3	1,314.3
III. Merchandise:	267,614.9	263,800.0	259,284.3	259,151.2	303,563.9	342,977.6	321,247.8	348,611.6
A. Food Items	85,336.0	53,216.4	60,934.9	61,435.5	110,917.6	126,143.8	125,433.2	141,322.8
1. Wheat	38,527.2	28,187.5	38,438.4	33,168.2	79,048.3	95,007.2	93,188.7	103,466.6
2. Rice and Paddy	16,917.6	5,236.4	3,343.8	6,511.2	5,251.7	6,438.1	6,321.2	11,790.9
3. Other Grain and Pulses	806.5	549.9	355.9	605.2	2,186.8	1,115.2	788.4	863.0
(a) Indigenous	456.9	396.9	310.2	508.7	1,990.3	926.6	424.2	364.6
(b) Imported	349.6	153.0	45.7	96.6	196.5	188.6	364.2	498.4
4. Edible Oils:	10,679.9	7,261.1	5,255.9	5,024.4	4,963.0	4,625.5	6,463.4	8,480.7
(a) Indigenous	8,731.8	3,183.6	3,249.4	3,379.6	2,835.3	2,580.6	4,635.0	7,261.8
(b) Imported	1,948.1	4,077.6	2,006.5	1,644.8	2,127.7	2,044.9	1,828.4	1,218.9
5. Sugar:	10,487.5	5,635.9	8,761.7	8,554.9	11,877.6	11,253.3	11,632.8	11,940.2
(a) Indigenous	9,493.3	5,484.7	7,344.9	7,686.5	11,120.0	10,805.0	10,763.6	11,260.5
(b) Imported	994.2	151.2	1,416.8	868.4	757.6	448.3	869.2	679.8
6. Kariana and Spices	1,185.7	1,146.2	1,072.1	2,556.5	2,183.9	2,476.0	1,186.9	1,044.7
7. Fish and Fish Preparation	1,141.6	1,398.7	963.8	1,682.9	1,041.2	1,023.0	1,200.6	654.3
8. Other Food Items:	4,590.0	3,800.7	2,743.3	3,332.1	4,365.0	4,205.3	4,651.1	3,082.3
(a) Indigenous	3,017.7	2,382.8	2,189.3	1,920.7	2,947.8	3,347.2	3,411.3	1,389.0
(b) Imported	1,572.4	1,417.8	554.0	1,411.4	1,417.1	858.0	1,239.7	1,693.2
B. Raw Materials:	60,420.7	72,769.3	73,158.6	76,713.0	57,598.5	69,647.5	62,185.1	83,462.1
1. Cotton Raw	24,074.3	33,380.3	28,997.6	31,685.0	21,923.4	29,912.9	21,791.2	38,058.6
(a) Indigenous	20,795.6	30,321.6	25,853.4	27,234.8	19,928.7	26,285.8	19,310.2	34,073.1
(b) Imported	3,278.6	3,058.7	3,144.1	4,450.2	1,994.7	3,627.1	2,481.0	3,985.6
2. Synthetic Fibers:	1,875.9	3,460.1	3,792.3	3,501.1	3,807.0	4,715.8	3,964.0	5,279.3
(a) Indigenous	1,139.4	1,874.7	2,572.4	2,635.3	3,063.7	3,866.6	3,099.8	3,952.2
(b) Imported	736.5	1,585.4	1,219.9	865.8	743.4	849.2	864.3	1,327.2
3. Fertilizers:	1,607.6	3,625.6	2,397.2	3,773.8	4,221.9	2,854.1	3,127.5	2,408.4
(a) Indigenous	1,597.7	3,609.1	1,987.2	2,190.6	3,655.8	2,195.7	1,225.8	1,044.8
(b) Imported	9.9	16.5	409.9	1,583.2	566.1	658.4	1,901.8	1,363.6

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	1998		1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	7,349.4	7,046.3	7,704.0	9,178.4	6,221.9	7,272.2	10,514.5	14,768.2
(a) Indigenous	5,074.7	5,329.4	5,243.3	4,062.3	3,036.0	3,704.3	7,104.6	10,192.0
(b) Imported	2,274.7	1,716.9	2,460.7	5,116.1	3,186.0	3,567.9	3,409.9	4,576.3
5. Iron and Steel	5,018.4	5,538.4	10,722.7	10,176.8	5,899.6	5,325.7	3,921.7	5,480.0
(a) Indigenous	2,805.6	3,934.4	8,134.9	6,061.9	3,546.3	2,964.4	2,618.9	3,051.0
(b) Imported	2,212.9	1,604.0	2,587.8	4,114.9	2,353.2	2,361.3	1,302.8	2,429.2
6. Wool and Goat Hair	1,054.2	1,352.3	713.6	526.1	1,002.1	2,148.8	427.2	300.2
7. Hides and Skins	4,528.1	3,379.9	4,071.2	4,822.2	3,123.8	3,840.0	4,042.1	2,625.3
8. Oil Seeds	739.0	1,229.6	230.6	425.8	835.5	865.7	741.3	430.1
9. Pesticides and Insecticides:	816.5	671.3	461.5	568.3	729.3	904.8	1,071.8	642.1
(a) Indigenous	298.7	244.7	94.3	187.7	411.9	640.1	858.4	144.2
(b) Imported	517.8	426.6	367.3	380.6	317.4	264.8	213.4	497.9
10. Other Raw Materials:	13,357.3	13,085.4	14,067.9	12,055.4	9,833.9	11,807.7	12,583.6	13,469.6
(a) Indigenous	6,540.7	6,206.7	7,181.6	6,638.7	5,137.9	6,462.2	6,482.4	6,219.0
(b) Imported	6,816.5	6,878.7	6,886.3	5,416.7	4,696.0	5,345.5	6,101.2	7,250.6
C. Finished Manufactured Goods:	121,858.2	137,814.3	125,190.8	121,002.7	135,047.9	147,186.3	133,629.5	123,826.7
1. Cotton Textiles:	20,621.4	26,007.9	24,837.3	28,071.2	37,464.5	38,660.1	38,963.7	40,090.0
(a) Indigenous	17,827.9	23,708.7	20,745.8	22,239.2	29,194.2	29,207.3	34,196.3	36,601.6
(b) Imported	2,793.5	2,299.2	4,091.5	5,832.0	8,270.2	9,452.8	4,767.4	3,488.4
2. Cotton Yarn:	7,338.9	11,175.0	11,718.7	10,192.2	6,528.1	8,307.1	11,103.4	9,241.4
(a) Indigenous	5,694.2	8,756.5	9,995.0	8,079.1	5,081.0	7,628.6	7,332.6	7,947.6
(b) Imported	1,644.7	2,418.5	1,723.7	2,113.1	1,447.1	1,678.5	3,770.7	1,293.9
3. Other Textiles:	9,065.4	12,024.9	7,645.0	11,227.4	16,296.0	17,750.0	16,116.1	14,985.0
(a) Indigenous	8,400.3	8,089.0	7,086.7	9,331.6	15,226.7	17,278.7	14,772.6	13,659.3
(b) Imported	665.1	3,935.9	558.3	1,895.8	1,069.3	471.3	1,343.4	1,325.6
4. Machinery:	18,946.8	21,176.0	19,208.5	16,124.5	14,860.0	15,561.6	9,987.5	11,502.0
(a) Indigenous	9,587.6	10,175.2	8,514.6	7,112.0	8,424.8	7,715.4	4,228.5	3,080.8
(b) Imported	9,359.2	11,000.8	10,693.9	9,012.5	6,435.2	7,846.1	5,758.9	8,421.3
5. Handloom Products	145.4	448.4	1,295.7	1,410.3	85.7	91.6	301.5	251.4
6. Carpets and Rugs	2,136.3	2,062.9	1,376.9	852.4	1,127.0	1,042.7	1,201.5	954.0
7. Readymade Garments	6,658.3	7,552.7	10,242.7	9,135.3	8,579.8	8,194.9	8,339.3	7,176.0
8. Cement and Cement Products:	2,797.9	3,573.1	3,875.5	3,929.1	4,478.2	4,878.8	2,872.7	3,133.9
(a) Indigenous	2,529.6	3,366.0	3,528.3	3,815.1	4,120.4	4,529.7	2,778.4	2,990.5
(b) Imported	268.2	207.1	347.2	114.0	357.8	349.0	94.3	143.4
9. Sports Goods	721.9	1,052.7	1,466.3	1,641.4	1,291.9	1,837.0	1,538.2	1,360.9
10. Surgical Instruments	553.1	615.1	546.3	512.8	485.0	602.7	653.2	560.8
11. Chemicals and Dyes	10,152.5	13,682.4	10,899.8	1,0257.8	14,936.7	14,971.6	12,114.3	10,047.0
12. Other Finished Goods:	42,720.4	38,443.2	32,078.2	27,648.4	28,915.0	34,288.4	30,438.2	24,524.3
(a) Indigenous	21,951.1	24,812.2	21,909.4	19,994.1	19,985.7	24,501.6	20,139.3	13,426.1
(b) Imported	20,769.3	13,631.0	10,168.7	7,654.3	8,929.3	9,786.9	10,298.9	11,098.3
IV. Fixed Assets including Machinery	62,533.8	81,442.4	67,699.6	72,686.2	97,701.4	92,006.2	99,798.7	99,658.2
V. Real Estate:	68,961.1	144,403.2	86,850.8	91,258.3	172,235.4	92,154.6	99,140.9	111,463.3
(a) Land	22,138.6	94,591.1	19,601.6	22,402.7	99,091.7	22,130.3	22,120.2	22,765.9
(b) Buildings:	46,822.5	49,812.1	67,249.2	68,855.6	73,143.7	70,024.3	77,020.7	88,697.3
1. Residential	28,810.1	31,148.8	44,047.9	45,363.8	46,603.2	47,667.8	48,879.4	48,967.3
2. Non-Residential	18,012.4	18,663.3	23,201.3	23,491.8	26,540.5	22,356.5	28,141.4	39,730.0
VI. Fixed Deposits & Insurance Policies:	52,988.5	50,597.3	47,245.6	43,702.5	45,121.3	43,135.9	38,562.7	34,892.9
(a) Bank Deposits	47,890.8	45,493.0	40,797.7	38,523.8	42,502.1	42,555.5	38,120.8	34,077.6
(b) Insurance Policies	5,097.7	5,104.3	6,447.9	5,178.7	2,619.2	580.4	441.9	815.3
VII. Others:	98,761.9	113,777.7	123,284.9	136,628.2	147,369.6	137,629.8	145,038.1	156,254.8
(a) Other Secured Advances	66,742.3	70,924.0	85,488.1	92,273.3	100,568.1	96,131.5	96,675.4	103,549.3
(b) Advances Secured by Guarantee(s)	25,243.7	30,026.0	29,820.3	36,376.5	39,392.4	35,599.8	43,611.0	47,236.3
(c) Unsecured Advances	6,775.9	12,827.8	7,976.5	7,978.4	7,409.2	5,898.4	4,751.7	5,469.2
TOTAL	571,892.1	680,234.5	607,950.7	629,659.2	797,474.1	745,719.3	746,640.0	790,372.5

(Contd.)

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(End of Period: Million Rupees)

SECURITY	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,380.8	1,205.8	1,141.1	848.9	997.0
II. Securities, Shares and Other Financial Instruments:	37,248.0	39,465.1	72,701.1	72,997.3	83,474.8
A. Quoted on the Stock Exchange:	25,386.1	24,529.2	27,345.2	33,746.9	38,769.6
1. To Stock Brokers and Dealers:	5,495.2	8,601.3	9,694.6	15,850.2	21,077.9
(a) Govt. and Other Trustee Securities	3,647.5	2,928.3	4,101.4	4,986.6	6,093.2
(b) Shares and Debentures	1,489.9	4,216.8	5,204.5	10,098.8	14,017.6
(c) Participation Term Certificates	23.9	141.3	268.2	79.4	293.4
(d) Others	333.9	1,315.0	120.5	685.4	673.7
2. To Others:	19,891.0	15,927.8	17,650.6	17,896.7	17,691.7
(a) Govt. and Other Trustee Securities	13,088.9	12,271.2	14,330.1	11,295.0	11,219.5
(b) Shares and Debentures	3,208.3	3,154.0	3,252.3	3,290.3	5,901.8
(c) Participation Term Certificates	155.6	22.7	16.8	207.0	214.2
(d) Others	3,438.1	480.0	51.4	3,104.4	356.2
B. Unquoted on the Stock Exchange:	11,861.8	14,936.0	45,355.9	39,250.4	44,705.2
1. To Stock Brokers and Dealers:	1,906.7	0.0	8,031.6	5,400.8	8,765.1
(a) Govt. and Other Trustee Securities	407.8	2,290.1	6,122.4	5,002.2	8,218.6
(b) Shares and Debentures	174.7	717.3	134.1	210.7	140.2
(c) Participation Term Certificates	5.8	280.2	-	4.9	30.0
(d) Others	1,318.5	0.9	1,775.2	182.9	376.3
2. To Others:	9,955.1	1,291.7	37,324.3	33,849.6	35,940.1
(a) Govt. and Other Trustee Securities	9,084.4	12,645.9	36,583.3	30,279.9	34,172.1
(b) Shares and Debentures	123.1	11,957.0	76.2	503.1	454.7
(c) Participation Term Certificates	71.4	129.4	0.1	159.2	239.7
(d) Others	676.2	0.8	664.7	2,907.4	1,073.7
III. Merchandise:	325,676.6	340,140.8	291,034.3	340,707.6	406,008.7
A. Food Items	147,720.3	109,816.0	103,627.4	72,269.2	100,048.3
1. Wheat	109,257.7	58,736.4	54,902.3	26,429.9	41,895.5
2. Rice and Paddy	13,149.0	18,986.4	6,880.7	19,127.2	17,861.1
3. Other Grain and Pulses	1,503.5	1,262.1	1,172.6	3,811.0	1,536.7
(a) Indigenous	1,292.4	1,120.6	1,044.8	3,636.4	783.4
(b) Imported	211.0	141.5	127.8	174.7	753.3
4. Edible Oils:	7,769.6	10,911.4	9,490.5	7,643.1	8,325.2
(a) Indigenous	5,891.9	6,149.5	7,286.1	2,595.7	4,194.1
(b) Imported	1,877.7	4,761.9	2,204.4	5,047.4	4,131.1
5. Sugar:	11,638.4	11,552.3	19,447.8	8,326.0	21,467.0
(a) Indigenous	10,610.0	10,676.4	16,606.8	7,704.0	20,641.2
(b) Imported	1,028.4	875.9	2,840.9	622.0	825.8
6. Kariana and Spices	625.8	722.5	1,296.5	1,519.1	1,484.6
7. Fish and Fish Preparation	851.4	352.5	1,799.3	1,648.9	2,133.2
8. Other Food Items:	2,925.1	7,292.5	8,637.7	3,764.0	5,345.1
(a) Indigenous	1,968.6	6,170.8	6,249.2	2,053.7	2,859.7
(b) Imported	956.5	1,121.7	2,388.5	1,710.3	2,485.3
B. Raw Materials:	61,944.4	85,326.6	68,918.4	104,604.9	119,288.3
1. Cotton Raw	28,721.5	48,824.5	36,121.8	63,442.4	70,530.7
(a) Indigenous	26,348.3	45,639.7	32,461.2	59,294.1	61,971.1
(b) Imported	2,373.2	3,184.8	3,660.6	4,148.3	8,559.6
2. Synthetic Fibers:	3,147.0	2,839.9	3,208.7	4,082.5	6,408.0
(a) Indigenous	2,147.4	1,503.9	2,216.1	3,140.2	4,197.9
(b) Imported	999.6	1,336.0	992.6	942.3	2,210.1
3. Fertilizers:	1,233.4	6,015.9	6,286.7	3,893.9	5,497.2
(a) Indigenous	868.4	5,487.6	4,894.9	3,225.2	3,484.0
(b) Imported	364.9	528.3	1,391.8	668.7	2,013.2

5.4 Classification of Scheduled Banks' Advances by Securities Pledged Commercial Banks

(Concl'd.)

(End of Period: Million Rupees)

SECURITY	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	9,541.9	8,711.4	6,522.4	7,997.0	10,965.2
(a) Indigenous	5,816.3	6,109.9	3,275.3	572.7	1,266.2
(b) Imported	3,725.6	2,601.5	3,247.1	7,424.3	9,699.0
5. Iron and Steel	5,310.5	6,899.8	4,886.3	9,915.4	11,641.5
(a) Indigenous	3,321.1	4,341.5	3,764.8	7,343.8	8,157.3
(b) Imported	1,989.4	2,558.3	1,121.5	2,571.6	3,484.3
6. Wool and Goat Hair	380.8	527.1	452.2	2,038.1	913.2
7. Hides and Skins	2,095.3	2,384.3	2,746.7	4,780.9	5,061.4
8. Oil Seeds	338.0	1,031.5	901.6	1,374.0	1,932.2
9. Pesticides and Insecticides:	442.0	680.1	743.3	664.9	908.9
(a) Indigenous	87.5	69.9	272.0	243.5	349.8
(b) Imported	354.6	610.2	471.3	421.3	559.1
10. Other Raw Materials:	10,846.4	7,412.0	7,048.6	6,415.8	5,430.1
(a) Indigenous	6,512.1	4,776.4	3,970.5	3,545.3	2,174.0
(b) Imported	4,334.2	2,635.6	3,078.2	2,870.5	3,256.1
C. Finished Manufactured Goods:	116,456.6	144,998.2	118,488.6	163,833.6	186,672.1
1. Cotton Textiles:	40,780.3	44,453.2	29,659.1	44,588.1	46,694.7
(a) Indigenous	39,515.3	34,290.3	21,961.2	35,963.1	37,459.8
(b) Imported	1,265.0	10,162.9	7,697.9	8,624.9	9,234.9
2. Cotton Yarn:	9,216.5	11,579.2	11,264.1	24,266.0	24,269.3
(a) Indigenous	7,726.5	10,063.9	10,931.0	23,107.1	22,479.0
(b) Imported	1,490.0	1,515.4	333.1	1,159.0	1,790.3
3. Other Textiles:	12,958.5	16,499.3	18,330.6	27,140.9	31,791.8
(a) Indigenous	12,670.5	16,361.8	16,591.9	25,868.4	25,922.8
(b) Imported	288.0	137.5	1,738.7	1,272.5	5,869.1
4. Machinery:	11,178.6	17,812.9	13,488.4	15,162.1	17,128.3
(a) Indigenous	5,091.4	7,645.3	3,370.5	5,803.1	6,299.5
(b) Imported	6,087.2	10,167.6	10,118.0	9,359.0	10,828.8
5. Handloom Products	217.1	269.3	542.1	743.7	911.2
6. Carpets and Rugs	759.1	712.5	827.9	1,696.4	1,940.4
7. Readymade Garments	7,079.0	7,926.9	8,327.6	8,991.9	12,874.0
8. Cement and Cement Products:	3,735.1	5,573.7	4,279.8	2,875.8	6,738.2
(a) Indigenous	3,734.8	5,475.6	3,859.9	2,854.0	6,713.1
(b) Imported	0.3	98.1	419.9	21.8	25.1
9. Sports Goods	1,289.9	623.4	891.4	1,518.7	2,995.9
10. Surgical Instruments	694.8	1,015.3	732.9	1,031.5	1,315.3
11. Chemicals and Dyes	5,956.9	6,309.9	5,061.8	7,004.4	8,838.2
12. Other Finished Goods:	22,590.8	32,222.6	25,082.9	28,814.1	31,174.9
(a) Indigenous	13,650.0	25,627.3	18,270.7	21,639.5	23,233.8
(b) Imported	8,940.8	6,595.3	6,812.2	7,174.6	7,941.1
IV Fixed Assets including Machinery	120,140.5	104,527.1	104,363.0	128,664.2	130,880.1
V. Real Estate:	196,847.0	102,697.9	111,008.3	148,893.8	192,508.7
(a) Land	113,710.3	19,149.9	24,064.9	30,288.0	51,341.3
(b) Buildings:	83,136.7	83,547.9	86,943.4	118,605.8	141,167.4
1. Residential	54,334.4	56,753.2	58,334.1	68,715.5	88,529.8
2. Non-Residential	28,802.3	26,794.7	28,609.2	49,890.3	52,637.6
VI Fixed Deposits & Insurance Policies:	32,307.6	37,722.2	26,583.5	22,218.5	32,452.1
(a) Bank Deposits	31,349.5	36,816.3	23,504.6	21,574.9	31,583.9
(b) Insurance Policies	958.1	905.9	3,078.9	643.6	868.2
VI Others:	169,260.4	184,352.2	235,164.4	258,424.0	300,355.3
(a) Other Secured Advances	108,663.7	130,394.3	170,055.7	182,990.5	203,598.1
(b) Advances Secured by Guarantee(s)	52,456.1	49,280.1	53,703.6	58,931.7	66,573.2
(c) Unsecured Advances	8,140.6	4,677.8	11,405.0	16,501.9	30,184.0
TOTAL	885,007.5	810,111.1	841,995.6	972,754.4	1,146,676.7

5.5 Classification of Scheduled Banks' Advances by Size of Account All Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1994				1995				
	Jun.		Dec.		Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	1,000	39,991	16.1	159,606	39.0	48,232	27.3	28,317	33.2
1,000 to	1,500	15,963	20.0	18,604	22.9	14,587	17.6	12,726	16.1
1,500 to	2,000	17,495	30.5	53,105	100.2	15,409	26.7	12,681	21.8
2,000 to	3,000	31,846	76.3	48,323	122.1	19,749	48.2	18,588	47.3
3,000 to	4,000	49,276	170.9	23,007	80.7	19,183	67.1	22,047	75.8
4,000 to	5,000	54,950	242.2	26,719	119.6	28,415	127.4	16,848	75.0
5,000 to	6,000	34,814	191.3	31,228	173.1	33,465	183.0	20,700	113.0
6,000 to	7,000	43,613	284.9	34,105	223.9	36,418	236.4	19,494	125.4
7,000 to	8,000	41,481	311.0	43,546	327.7	44,786	334.8	29,061	219.4
8,000 to	9,000	42,611	361.9	42,639	359.9	38,055	324.0	37,629	322.0
9,000 to	10,000	45,597	432.5	37,942	361.2	39,537	374.9	28,219	270.1
10,000 to	20,000	317,189	4,599.9	321,437	4,627.7	320,452	4,824.6	354,470	5,261.2
20,000 to	25,000	94,032	2,103.4	119,753	2,680.7	108,671	2,440.8	126,295	2,820.4
25,000 to	30,000	76,890	2,101.7	102,723	2,818.5	118,956	3,263.6	120,571	3,317.6
30,000 to	40,000	119,532	4,053.0	103,142	3,526.9	133,840	4,592.0	133,757	4,631.6
40,000 to	50,000	56,939	2,551.5	70,038	3,189.4	92,052	4,074.3	93,850	4,238.9
50,000 to	60,000	65,546	3,542.3	55,252	2,997.9	69,404	3,762.1	107,220	5,868.2
60,000 to	70,000	77,048	5,022.1	84,710	5,476.9	96,117	6,205.8	73,375	4,804.2
70,000 to	80,000	42,978	3,204.7	67,814	5,016.3	75,254	5,592.8	69,456	5,108.7
80,000 to	90,000	57,230	4,819.8	47,567	4,009.3	48,733	4,125.7	53,655	4,526.4
90,000 to	100,000	42,363	4,002.1	44,647	4,210.3	44,549	4,226.5	40,424	3,818.8
100,000 to	200,000	143,797	20,282.3	168,504	23,651.5	169,663	23,526.7	163,260	22,705.3
200,000 to	300,000	72,449	17,628.9	69,213	17,117.6	75,253	18,677.7	77,031	19,105.8
300,000 to	400,000	28,766	9,771.9	30,102	10,296.3	33,478	11,501.0	38,334	13,018.2
400,000 to	500,000	9,365	4,167.6	12,589	5,645.5	14,171	6,237.5	15,258	6,768.8
500,000 to	600,000	9,667	5,271.4	7,032	3,822.1	5,652	3,088.9	8,881	4,771.5
600,000 to	700,000	5,314	3,493.4	4,601	2,966.4	6,122	3,932.4	7,354	4,728.9
700,000 to	800,000	5,205	3,867.1	3,721	2,771.3	3,475	2,606.8	4,359	3,284.1
800,000 to	900,000	3,408	2,871.8	3,130	2,637.3	4,306	3,660.8	2,855	2,433.4
900,000 to	1,000,000	3,568	3,402.8	3,294	3,156.1	2,810	2,660.7	5,466	5,236.6
1,000,000 to	2,000,000	13,552	19,240.6	15,276	21,832.3	16,271	23,665.2	16,380	23,533.7
2,000,000 to	3,000,000	5,976	14,343.8	6,490	15,570.5	6,237	15,233.7	7,655	18,699.1
3,000,000 to	4,000,000	3,212	11,058.4	3,124	10,826.2	3,373	11,612.0	3,158	10,884.5
4,000,000 to	5,000,000	2,522	11,148.1	2,408	10,739.7	2,261	10,170.3	2,677	12,070.9
5,000,000 to	6,000,000	1,624	8,826.9	1,682	9,186.6	1,761	9,530.5	1,894	10,251.3
6,000,000 to	7,000,000	1,164	7,456.6	1,182	7,721.3	1,201	7,776.5	1,280	8,315.2
7,000,000 to	8,000,000	755	5,629.2	1,038	7,762.6	851	6,376.7	770	5,781.9
8,000,000 to	9,000,000	648	5,493.4	769	6,575.9	726	6,144.3	816	6,944.0
9,000,000 to	10,000,000	648	6,170.9	771	7,314.6	669	6,402.9	642	6,067.6
10,000,000 and over		5,334	197,294.8	5,553	202,300.0	6,377	236,233.0	7,077	265,094.1
TOTAL		1,684,360	395,558.1	1,876,386	412,377.9	1,800,521	453,913.0	1,784,530	495,409.9

5.5 Classification of Scheduled Banks' Advances by Size of Account All Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1996				1997				
	Jun.		Dec.		Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	1,000	53,197	25.0	65,274	30.5	31,559	10.8	15,126	7.9
1,000 to	1,500	19,534	25.1	19,606	25.4	7,572	9.3	8,930	10.9
1,500 to	2,000	19,468	33.3	11,369	19.6	7,235	12.6	4,777	8.2
2,000 to	3,000	31,409	76.0	17,800	44.6	12,514	30.0	13,848	34.7
3,000 to	4,000	25,462	83.8	18,160	62.7	12,096	42.5	14,838	53.0
4,000 to	5,000	14,789	65.9	23,099	106.2	12,643	55.8	12,533	56.7
5,000 to	6,000	19,828	108.9	16,949	91.7	16,611	90.8	14,406	78.4
6,000 to	7,000	39,707	268.1	92,208	615.7	16,370	106.8	20,138	131.5
7,000 to	8,000	30,430	228.6	22,696	171.1	24,844	185.9	21,746	161.8
8,000 to	9,000	30,977	260.0	24,103	202.6	21,748	184.6	19,027	160.5
9,000 to	10,000	23,401	222.5	35,625	343.2	16,820	160.2	34,337	328.1
10,000 to	20,000	326,572	4,736.5	302,158	4,402.2	313,819	4,583.3	351,056	5,298.1
20,000 to	25,000	138,180	3,093.7	150,077	3,378.7	205,057	4,575.2	184,014	4,143.6
25,000 to	30,000	80,393	2,189.2	96,174	2,666.1	110,155	3,036.0	220,738	5,869.3
30,000 to	40,000	159,098	5,392.0	133,839	4,683.4	167,832	5,856.4	168,774	5,941.5
40,000 to	50,000	86,424	3,861.6	111,272	5,028.4	92,082	4,087.6	122,615	5,478.5
50,000 to	60,000	109,484	5,926.0	131,100	7,086.8	107,064	5,863.0	110,875	6,034.0
60,000 to	70,000	90,104	5,836.3	94,771	6,192.9	87,909	5,719.5	115,197	7,471.5
70,000 to	80,000	70,771	5,332.0	69,604	5,212.4	70,576	5,273.1	97,992	7,375.0
80,000 to	90,000	50,301	4,311.0	61,194	5,200.9	56,880	4,775.5	94,985	8,110.7
90,000 to	100,000	55,921	5,252.4	36,306	3,449.8	47,861	4,531.2	34,296	3,240.7
100,000 to	200,000	178,171	24,854.7	189,203	25,706.5	196,932	26,879.6	159,101	22,265.1
200,000 to	300,000	82,444	20,460.7	78,432	19,146.0	86,016	21,030.5	82,202	19,824.8
300,000 to	400,000	41,435	14,174.9	36,926	12,841.9	36,384	12,498.3	29,232	10,078.3
400,000 to	500,000	12,392	5,484.2	16,241	7,233.2	18,730	8,407.1	13,084	5,702.1
500,000 to	600,000	5,694	3,110.2	11,513	6,309.4	7,137	3,872.1	8,597	4,767.7
600,000 to	700,000	4,319	2,789.3	4,516	2,916.0	4,557	2,912.4	4,022	2,587.0
700,000 to	800,000	3,956	2,990.4	5,851	4,392.8	3,977	2,954.6	3,206	2,390.6
800,000 to	900,000	3,716	3,159.5	3,749	3,165.0	4,584	3,914.0	3,475	2,936.1
900,000 to	1,000,000	3,785	3,605.1	4,696	4,559.7	5,082	4,904.2	2,341	2,232.1
1,000,000 to	2,000,000	19,830	27,279.4	25,473	35,818.9	18,896	26,675.6	15,988	22,043.7
2,000,000 to	3,000,000	7,907	19,370.2	8,071	19,585.8	5,999	14,828.4	7,335	17,841.3
3,000,000 to	4,000,000	3,691	12,654.1	4,241	14,626.5	4,083	14,081.9	4,253	14,740.7
4,000,000 to	5,000,000	2,137	9,582.2	3,005	13,465.3	2,373	10,667.0	2,708	12,063.6
5,000,000 to	6,000,000	1,601	8,612.5	1,771	9,548.5	2,568	13,918.9	1,998	10,847.0
6,000,000 to	7,000,000	1,063	6,965.0	1,052	6,811.7	977	6,320.5	1,279	8,394.5
7,000,000 to	8,000,000	1,004	7,471.7	984	7,413.1	1,065	7,943.0	1,150	8,606.1
8,000,000 to	9,000,000	774	6,696.7	791	6,711.2	735	6,191.7	984	8,344.8
9,000,000 to	10,000,000	678	6,424.1	729	6,943.5	890	8,483.5	805	7,707.8
10,000,000 and over		6,821	269,632.2	7,470	292,047.9	7,787	332,244.2	8,589	379,239.0
TOTAL		1,856,868	502,645.1	1,938,098	548,257.7	1,848,019	577,917.6	2,030,597	622,607.1

(Contd.)

5.5 Classification of Scheduled Banks' Advances by Size of Account All Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1998				1999				
	Jun.		Dec.		Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	1,000	29,062	9.1	101,375	13.2	23,024	7.5	14,795	6.0
1,000 to	1,500	5,718	6.4	9,493	11.8	5,045	6.1	8,513	9.5
1,500 to	2,000	3,683	6.4	9,935	17.4	4,571	7.6	5,521	9.3
2,000 to	3,000	17,332	41.1	14,275	35.3	8,748	21.9	5,865	14.1
3,000 to	4,000	10,827	36.5	12,343	44.6	10,515	37.8	7,152	25.3
4,000 to	5,000	16,469	73.1	16,122	72.3	11,393	51.1	8,966	48.6
5,000 to	6,000	9,326	51.0	11,329	62.0	13,926	75.1	5,988	38.8
6,000 to	7,000	20,350	133.1	11,575	75.6	10,876	71.6	16,059	120.1
7,000 to	8,000	16,467	123.4	15,093	113.6	16,890	126.9	13,403	113.0
8,000 to	9,000	20,452	175.5	15,833	134.6	14,024	118.0	20,376	192.3
9,000 to	10,000	18,196	173.4	18,182	171.3	13,811	130.0	214,031	3,209.8
10,000 to	20,000	418,725	6,679.0	290,712	4,437.8	266,573	4,120.1	178,708	4,091.7
20,000 to	25,000	132,392	2,987.7	231,087	5,113.0	226,798	5,007.8	106,292	2,869.3
25,000 to	30,000	144,530	3,958.0	229,270	6,328.9	186,396	5,234.2	299,748	10,194.1
30,000 to	40,000	204,761	7,018.2	160,233	5,416.6	262,892	9,217.5	213,857	9,587.0
40,000 to	50,000	147,490	6,670.9	178,841	8,107.7	197,389	8,782.9	220,414	12,097.7
50,000 to	60,000	134,075	7,192.1	155,301	8,375.7	185,545	10,123.8	171,267	11,179.6
60,000 to	70,000	113,279	7,378.1	137,748	9,007.4	88,788	5,779.5	98,623	7,436.4
70,000 to	80,000	81,883	6,054.9	108,806	8,136.3	126,382	9,581.4	124,992	10,494.5
80,000 to	90,000	79,596	6,797.5	86,558	7,350.0	88,987	7,563.4	64,281	6,057.9
90,000 to	100,000	45,917	4,369.2	27,233	2,590.0	96,535	9,076.8	152,502	20,711.9
100,000 to	200,000	151,144	21,514.3	156,131	22,680.4	165,235	22,657.4	74,469	18,119.1
200,000 to	300,000	76,792	18,680.3	75,099	18,019.3	73,084	17,668.4	30,150	10,411.9
300,000 to	400,000	29,534	10,146.6	34,476	12,059.5	37,831	13,172.8	20,782	9,265.6
400,000 to	500,000	15,486	6,826.7	14,643	6,534.4	14,709	6,569.9	12,464	6,850.3
500,000 to	600,000	7,935	4,397.4	5,886	3,200.7	10,731	5,832.8	7,132	4,614.8
600,000 to	700,000	4,153	2,693.4	5,449	3,514.4	6,908	4,498.7	4,627	3,455.2
700,000 to	800,000	3,642	2,741.5	2,880	2,138.5	4,706	3,540.4	3,136	2,668.0
800,000 to	900,000	2,792	2,356.1	4,339	3,660.8	5,240	4,460.0	2,884	2,737.2
900,000 to	1,000,000	2,405	2,275.3	2,635	2,505.5	3,047	2,872.5		
1,000,000 to	2,000,000	16,830	22,401.3	13,320	18,706.6	13,897	19,364.8	14,895	21,515.7
2,000,000 to	3,000,000	6,122	14,975.5	6,296	15,358.3	6,158	15,143.1	6,299	15,467.8
3,000,000 to	4,000,000	4,338	15,059.3	4,124	14,169.3	3,398	11,734.9	3,656	12,709.5
4,000,000 to	5,000,000	2,011	9,080.1	2,623	11,665.3	2,412	10,671.4	2,528	11,269.5
5,000,000 to	6,000,000	1,784	9,605.8	1,925	10,435.3	1,776	9,660.5	1,673	9,110.6
6,000,000 to	7,000,000	1,148	7,346.5	1,108	7,171.5	1,257	8,058.7	1,178	7,597.7
7,000,000 to	8,000,000	936	7,014.5	1,071	8,072.3	846	6,338.2	1,229	9,135.7
8,000,000 to	9,000,000	749	6,362.0	1,046	8,848.8	825	6,937.0	783	6,637.2
9,000,000 to	10,000,000	654	6,182.8	753	7,204.2	831	7,899.6	689	6,556.2
10,000,000 and over		8,984	439,399.9	9,269	438,674.3	8,797	468,702.4	8,966	486,241.8
TOTAL		2,007,969	668,994.0	2,184,417	680,234.5	2,220,796	720,924.4	2,158,334	742,913.3

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2000				2001			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	57,723	125.7	68,811	174.6	46,087	90.0	43,407	81.0
5,000 to	10,000	65,892	503.9	65,846	515.7	55,494	448.3	33,376	249.7
10,000 to	20,000	256,230	4,033.5	169,326	2,575.3	243,024	3,966.8	243,573	4,123.9
20,000 to	25,000	171,047	3,794.3	147,844	3,357.3	105,240	2,413.2	174,811	3,958.3
25,000 to	30,000	226,071	6,075.1	261,408	6,905.3	246,271	6,628.1	165,675	4,498.5
30,000 to	40,000	241,216	8,533.6	206,933	7,161.2	239,871	8,294.6	241,897	8,605.7
40,000 to	50,000	242,171	10,881.3	178,537	8,145.9	271,439	12,238.8	184,508	8,324.2
50,000 to	60,000	208,512	11,462.9	254,028	14,010.7	185,028	10,057.1	217,635	11,972.2
60,000 to	70,000	179,657	11,569.7	180,758	11,749.8	175,315	11,275.2	201,005	13,156.4
70,000 to	80,000	90,110	6,713.4	157,454	11,867.8	135,020	10,087.3	218,880	16,431.5
80,000 to	90,000	118,408	10,043.0	115,608	9,747.9	113,156	9,566.3	123,839	10,455.7
90,000 to	100,000	66,819	6,334.9	76,755	7,270.6	65,277	6,158.9	52,383	5,021.3
100,000 to	200,000	147,088	20,270.6	167,750	22,474.2	185,608	25,274.5	169,940	22,160.6
200,000 to	300,000	88,412	21,833.0	88,170	21,827.9	88,576	22,235.6	84,800	21,366.7
300,000 to	400,000	30,986	10,603.5	35,128	12,028.4	41,937	14,430.2	40,634	14,040.8
400,000 to	500,000	22,969	10,228.3	24,808	10,868.1	21,012	9,447.8	22,161	10,011.3
500,000 to	600,000	10,867	5,904.8	11,341	6,184.0	14,829	8,078.7	12,465	6,746.3
600,000 to	700,000	8,694	5,610.6	11,490	7,491.1	6,091	3,907.5	8,952	5,753.8
700,000 to	800,000	4,113	3,053.7	5,034	3,765.1	4,620	3,394.6	6,801	4,998.7
800,000 to	900,000	2,314	1,979.9	3,983	3,435.0	4,096	3,468.2	3,509	3,003.2
900,000 to	1,000,000	3,215	3,010.1	2,631	2,491.1	2,863	2,749.6	2,672	2,540.7
1,000,000 to	2,000,000	13,070	18,568.5	20,738	28,706.0	16,736	23,341.7	13,633	19,616.2
2,000,000 to	3,000,000	6,176	15,184.3	8,580	20,999.3	7,419	17,659.0	7,717	18,677.1
3,000,000 to	4,000,000	3,521	12,142.9	4,625	16,124.2	3,271	11,359.8	3,824	13,398.2
4,000,000 to	5,000,000	2,098	9,386.5	2,261	10,073.4	2,404	10,867.2	2,050	9,250.2
5,000,000 to	6,000,000	1,432	7,838.8	2,070	11,285.2	1,511	8,197.6	1,742	9,522.6
6,000,000 to	7,000,000	1,032	6,634.9	1,308	8,469.6	1,272	8,275.4	2,087	13,305.2
7,000,000 to	8,000,000	1,567	11,728.0	1,739	13,077.8	1,676	12,553.9	1,076	8,022.9
8,000,000 to	9,000,000	586	4,964.9	655	5,578.9	721	6,128.1	837	7,080.5
9,000,000 to	10,000,000	660	6,237.3	671	6,351.9	545	5,163.9	743	7,087.2
10,000,000 and over		8,732	542,222.3	10,183	567,844.3	9511	586,503.2	9,601	626,576.6
TOTAL		2,281,388	797,474.1	2,286,473	862,557.5	2,295,920	864,261.2	2,296,233	910,037.3

(Contd.)

5.5 Classification of Scheduled Banks' Advances by Size of Accounts All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2002					2003				2004	
	Jun.		Dec.			Jun.		Dec.		Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	45,472	61.0	33,058	73.2	28,870	69.9	36,013	56.1	43,226	104.3
5,000 to	10,000	61,995	458.6	46,310	329.9	23,115	174.7	24,326	192.1	44,890	335.2
10,000 to	20,000	126,322	1,896.6	120,209	1,834.3	192,837	2,779.3	241,298	3,590.6	381,438	5,390.0
20,000 to	25,000	137,027	3,131.8	77,862	1,739.3	73,887	1,648.4	315,515	7,072.8	247,007	5,885.3
25,000 to	30,000	208,491	5,796.3	194,467	5,243.0	230,605	6,143.1	172,905	4,746.8	244,917	6,623.3
30,000 to	40,000	275,138	9,778.8	226,222	7,878.5	282,581	9,970.0	322,212	11,561.5	502,873	17,440.0
40,000 to	50,000	230,842	10,343.6	251,205	11,115.5	275,805	12,494.7	362,491	16,340.8	424,499	19,169.4
50,000 to	60,000	245,280	13,479.7	229,889	12,835.1	233,910	12,991.9	250,613	13,744.5	327,752	17,918.9
60,000 to	70,000	139,210	8,979.7	212,310	13,669.5	231,712	15,023.9	220,424	14,244.1	189,697	12,247.6
70,000 to	80,000	154,361	11,528.6	164,354	12,302.1	147,774	11,031.7	197,204	14,717.8	121,174	9,019.6
80,000 to	90,000	116,107	9,854.2	126,150	10,682.8	101,160	8,540.9	99,765	8,553.2	93,062	7,886.5
90,000 to	100,000	105,769	10,029.1	114,286	10,803.0	78,890	7,461.9	74,857	7,091.9	58,975	5,559.3
100,000 to	200,000	199,801	26,330.6	171,457	23,144.3	204,749	26,942.6	213,276	28,713.5	244,498	32,565.4
200,000 to	300,000	86,922	20,877.6	76,219	18,867.8	88,620	21,751.4	101,640	24,896.3	101,065	24,355.0
300,000 to	400,000	48,712	16,699.2	60,128	20,499.4	53,562	18,295.4	62,274	21,291.2	73,231	24,867.4
400,000 to	500,000	24,239	10,969.1	17,030	7,503.3	26,500	11,686.7	26,770	11,922.8	40,241	17,991.0
500,000 to	600,000	16,663	9,217.8	9,529	5,161.7	11,142	6,046.2	17,442	9,453.0	18,232	9,914.9
600,000 to	700,000	8,928	5,783.5	8,544	5,503.5	6,302	4,118.1	11,142	7,290.7	12,894	8,361.3
700,000 to	800,000	4,330	3,239.5	4,214	3,186.4	4,452	3,335.4	7,755	5,750.7	7,995	5,954.7
800,000 to	900,000	4,790	4,093.2	2,457	2,080.8	3,407	2,888.8	4,734	4,001.6	7,253	6,125.1
900,000 to	1,000,000	4,963	4,747.6	2,820	2,682.4	4,508	4,301.7	3,896	3,690.1	5,064	4,816.9
1,000,000 to	2,000,000	27,522	37,949.3	14,040	19,719.3	15,227	21,401.9	20,926	29,019.9	25,787	36,324.9
2,000,000 to	3,000,000	8174	19,216.9	6,227	14,922.4	6,075	14,701.4	8,196	19,965.6	9,233	22,846.2
3,000,000 to	4,000,000	3091	10,751.6	3,994	13,664.1	3,583	12,389.9	4,149	14,463.5	4,478	15,667.7
4,000,000 to	5,000,000	1761	7,937.3	2,193	9,761.3	2,931	13,380.7	2,927	13,164.3	3,352	15,076.2
5,000,000 to	6,000,000	1666	9,082.9	1,940	10,571.5	1,896	10,243.0	2,390	13,028.9	2,393	13,045.2
6,000,000 to	7,000,000	987	6,471.8	1,331	8,535.1	1,134	7,389.7	1,367	8,861.1	1,831	11,895.9
7,000,000 to	8,000,000	865	6,478.2	1,272	9,549.8	991	7,402.2	1,235	9,254.8	1,375	10,260.1
8,000,000 to	9,000,000	648	5,492.8	750	6,394.3	896	7,626.2	1,144	9,714.9	1,218	10,329.4
9,000,000 to	10,000,000	677	6,451.9	802	7,598.9	978	9,316.3	967	9,224.0	1,070	10,216.8
10,000,000 and over		8,877	587,879.1	10,795	658,342.4	11,637	678,323.8	13,058	750,129.6	13,861	854,190.8
TOTAL		2,299,630	885,007.5	2,192,064	936,194.7	2,349,736	969,871.7	2,822,911	1,095,749.0	3,254,581	1,242,384.1

5.6 Classification of Scheduled Banks' Advances by Size of Account Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1994				1995			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	29,011	13.2	137,444	28.2	34,674	16.5	21,055	10.1
1,000	to	1,500	10,466	13.2	15,317	19.2	8,342	10.3	9,219	11.6
1,500	to	2,000	14,483	25.2	17,822	31.1	8,133	14.1	8,489	14.8
2,000	to	3,000	16,383	39.7	13,508	32.5	12,984	31.0	14,086	34.8
3,000	to	4,000	38,031	132.0	13,855	47.4	12,354	42.7	16,231	56.4
4,000	to	5,000	36,480	162.3	20,591	91.3	20,380	91.8	12,617	56.2
5,000	to	6,000	26,546	145.6	20,988	115.6	16,618	91.4	14,466	79.0
6,000	to	7,000	30,483	199.1	22,008	143.0	30,918	200.3	16,313	105.1
7,000	to	8,000	29,332	218.3	34,302	257.9	34,523	257.7	21,472	161.9
8,000	to	9,000	32,604	275.7	35,319	298.3	27,362	231.3	18,059	154.2
9,000	to	10,000	41,950	397.7	28,443	269.8	27,781	263.8	20,726	198.1
10,000	to	20,000	204,910	2,808.2	212,831	2,934.0	197,711	2,756.1	228,360	3,240.4
20,000	to	25,000	35,889	798.0	41,603	922.4	41,099	909.4	48,895	1,084.0
25,000	to	30,000	26,071	720.3	38,067	1,055.8	35,698	970.4	39,605	1,083.9
30,000	to	40,000	42,029	1,447.3	39,435	1,353.5	36,486	1,262.2	38,700	1,341.0
40,000	to	50,000	24,498	1,095.8	26,715	1,212.4	25,892	1,169.4	28,666	1,291.0
50,000	to	60,000	24,148	1,306.9	23,456	1,252.2	22,462	1,206.2	25,445	1,355.6
60,000	to	70,000	19,886	1,290.8	14,728	955.9	16,323	1,064.1	18,983	1,239.4
70,000	to	80,000	13,878	1,032.8	15,301	1,139.7	18,128	1,361.3	14,395	1,076.2
80,000	to	90,000	15,269	1,290.3	14,823	1,154.8	15,547	1,319.7	17,071	1,436.4
90,000	to	100,000	10,562	1,005.1	12,834	1,220.0	16,621	1,569.7	13,556	1,281.6
100,000	to	200,000	73,045	10,877.3	81,676	12,092.9	75,198	10,806.3	78,089	11,131.9
200,000	to	300,000	60,770	14,832.0	59,929	14,986.6	60,227	15,095.5	63,350	15,859.4
300,000	to	400,000	26,007	8,824.9	27,436	9,392.3	29,779	10,194.6	31,293	10,671.0
400,000	to	500,000	8,490	3,792.2	11,573	5,180.6	11,869	5,229.9	14,024	6,214.2
500,000	to	600,000	7,980	4,306.7	5,996	3,248.0	5,234	2,860.3	8,062	4,304.4
600,000	to	700,000	4,264	2,804.1	4,044	2,612.0	5,474	3,515.3	7,010	4,495.3
700,000	to	800,000	3,791	2,831.2	3,079	2,294.4	3,223	2,420.6	3,960	2,976.0
800,000	to	900,000	2,203	1,864.2	2,292	1,946.2	3,581	3,057.6	2,713	2,273.0
900,000	to	1,000,000	3,183	3,042.8	2,687	2,562.5	2,723	2,577.9	5,248	5,015.7
1,000,000	to	2,000,000	12,662	17,937.4	14,264	20,406.8	15,427	22,401.4	15,015	21,761.0
2,000,000	to	3,000,000	5,334	12,808.3	6,119	14,687.5	5,652	13,851.3	7,139	17,450.8
3,000,000	to	4,000,000	2,715	9,420.9	2,800	9,633.8	2,853	9,804.4	2,881	9,921.6
4,000,000	to	5,000,000	2,045	9,075.0	1,709	7,709.1	2,076	9,338.5	2,467	11,129.5
5,000,000	to	6,000,000	1,475	8,008.8	1,531	8,369.5	1,661	8,978.0	1,733	9,385.5
6,000,000	to	7,000,000	1,070	6,837.8	1,128	7,379.2	1,067	6,907.1	1,077	7,035.9
7,000,000	to	8,000,000	691	5,147.8	966	7,223.1	793	5,946.8	696	5,226.0
8,000,000	to	9,000,000	535	4,548.6	603	5,132.2	675	5,724.3	760	6,465.0
9,000,000	to	10,000,000	533	5,086.0	654	5,199.4	640	6,128.5	590	5,575.8
10,000,000	and over		4,703	179,024.4	4,998	185,423.4	5,651	216,479.9	6,389	244,994.3
TOTAL			944,410	325,488.0	1,032,844	341,114.5	893,839	376,157.6	898,905	417,198.0

(Contd.)

5.6 Classification of Scheduled Banks' Advances by Size of Account Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1996				1997			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	33,773	15.0	45,089	19.2	16,647	6.8	11,321	6.1
1,000	to	1,500	16,244	20.8	12,434	15.5	5,844	7.2	5,280	6.6
1,500	to	2,000	9,027	15.4	8,563	14.5	6,277	10.9	4,155	7.2
2,000	to	3,000	13,869	33.5	12,762	30.8	9,186	22.2	11,743	29.5
3,000	to	4,000	12,131	41.6	13,711	46.5	7,410	25.5	6,654	22.8
4,000	to	5,000	11,836	52.8	10,274	46.0	9,635	43.0	9,593	43.1
5,000	to	6,000	12,946	71.1	12,632	67.9	11,186	60.9	11,451	61.8
6,000	to	7,000	15,397	100.7	83,756	561.4	14,320	93.2	13,596	88.4
7,000	to	8,000	21,416	161.5	15,744	119.4	14,812	111.1	17,241	127.8
8,000	to	9,000	24,166	203.6	14,678	124.3	14,871	126.9	13,580	114.7
9,000	to	10,000	18,221	173.4	27,711	267.9	15,979	152.0	23,450	223.7
10,000	to	20,000	227,685	3,223.5	202,729	2,924.7	212,960	3,070.6	216,256	3,190.7
20,000	to	25,000	53,413	1,195.4	62,137	1,383.8	137,013	3,045.0	71,491	1,592.1
25,000	to	30,000	31,347	859.5	34,188	931.3	38,697	1,051.7	114,245	2,943.7
30,000	to	40,000	36,409	1,255.7	41,576	1,433.6	46,836	1,627.3	45,732	1,574.3
40,000	to	50,000	34,972	1,561.5	41,113	1,905.5	32,626	1,466.6	30,558	1,364.0
50,000	to	60,000	25,613	1,361.4	53,518	2,765.9	29,145	1,554.5	30,294	1,593.4
60,000	to	70,000	15,622	1,010.8	13,540	873.5	14,321	927.9	12,039	773.4
70,000	to	80,000	16,718	1,262.5	12,031	902.6	15,378	1,147.6	13,328	994.0
80,000	to	90,000	17,937	1,528.2	14,703	1,252.8	11,795	1,000.2	13,417	1,137.8
90,000	to	100,000	15,087	1,420.9	15,999	1,526.0	10,238	976.7	11,200	1,067.2
100,000	to	200,000	79,899	11,246.1	92,229	12,982.5	92,329	13,079.5	74,132	10,759.0
200,000	to	300,000	61,688	15,529.0	59,486	14,689.2	64,361	16,003.6	56,387	13,870.8
300,000	to	400,000	35,938	12,222.0	31,776	11,055.5	31,548	10,930.7	27,064	9,365.0
400,000	to	500,000	11,697	5,179.8	15,104	6,731.4	17,939	8,046.4	11,812	5,142.3
500,000	to	600,000	5,043	2,759.4	9,552	5,224.0	6,199	3,353.8	7,560	4,190.5
600,000	to	700,000	3,661	2,371.1	4,298	2,765.8	3,942	2,523.9	3,087	1,988.6
700,000	to	800,000	3,826	2,894.1	5,684	4,268.0	2,983	2,226.9	3,012	2,244.3
800,000	to	900,000	3,345	2,852.0	3,302	2,773.1	3,875	3,298.7	3,289	2,778.9
900,000	to	1,000,000	3,108	2,972.7	4,456	4,316.3	4,540	4,382.1	2,194	2,091.7
1,000,000	to	2,000,000	17,718	24,267.6	24,102	33,807.1	16,874	23,941.8	15,017	20,746.8
2,000,000	to	3,000,000	7,510	18,398.6	7,378	17,843.4	5,423	13,381.5	6,849	16,706.0
3,000,000	to	4,000,000	3,451	11,825.3	3,969	13,634.2	3,827	13,191.8	4,012	13,918.1
4,000,000	to	5,000,000	1,962	8,809.6	2,717	12,156.7	2,251	10,124.7	2,573	11,461.9
5,000,000	to	6,000,000	1,364	7,365.8	1,649	8,897.4	2,291	12,450.1	1,856	10,095.7
6,000,000	to	7,000,000	993	6,505.9	973	6,305.8	898	5,809.2	1,175	7,718.8
7,000,000	to	8,000,000	931	6,930.9	918	6,917.1	986	7,346.7	1,091	8,162.3
8,000,000	to	9,000,000	732	6,222.7	746	6,335.6	685	5,767.2	949	8,048.2
9,000,000	to	10,000,000	636	6,035.3	579	5,494.1	723	6,893.2	781	7,480.7
10,000,000	and over		6,290	252,136.1	6,656	269,004.7	7,271	313,990.4	7,936	358,608.7
TOTAL			913,621	422,092.6	1,024,462	462,415.0	944,121	493,269.7	917,400	532,340.8

5.6 Classification of Scheduled Banks' Advances by Size of Account Commercial Banks

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1998				1999			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	23,514	8.3	89,172	11.5	22,225	7.0	12,072	5.6
1,000	to	1,500	2,527	3.0	2,578	2.9	3,854	4.7	4,929	5.8
1,500	to	2,000	3,497	6.1	7,386	13.0	3,957	6.7	3,944	6.7
2,000	to	3,000	10,495	24.3	8,939	22.5	5,548	13.5	5,017	12.1
3,000	to	4,000	7,744	25.9	6,868	24.1	5,972	20.9	4,097	13.8
4,000	to	5,000	11,348	51.4	11,455	51.0	7,802	36.0	7,905	36.0
5,000	to	6,000	7,086	38.6	9,241	50.8	9,334	50.8	5,980	32.5
6,000	to	7,000	11,168	72.1	9,428	61.1	10,186	67.2	4,694	30.5
7,000	to	8,000	14,831	111.1	12,806	96.2	12,032	90.9	12,389	93.8
8,000	to	9,000	14,634	124.6	14,949	127.1	11,967	100.7	9,659	81.2
9,000	to	10,000	16,679	159.3	13,670	129.1	9,172	86.7	15,650	148.0
10,000	to	20,000	295,536	4,718.3	171,302	2,493.1	141,776	2,112.5	126,342	1,844.5
20,000	to	25,000	59,803	1,347.4	125,740	2,702.3	144,697	3,157.1	78,616	1,780.0
25,000	to	30,000	48,128	1,295.6	124,363	3,438.3	117,726	3,354.0	54,587	1,468.9
30,000	to	40,000	40,345	1,403.6	36,818	1,268.8	42,817	1,469.8	114,550	3,709.8
40,000	to	50,000	29,378	1,331.1	29,099	1,318.7	35,070	1,587.4	34,590	1,549.7
50,000	to	60,000	26,552	1,403.1	37,573	1,973.7	33,855	1,798.1	36,551	1,909.4
60,000	to	70,000	20,861	1,342.4	13,682	884.3	14,103	908.5	16,218	1,033.6
70,000	to	80,000	11,837	895.0	11,842	884.4	12,292	931.3	11,075	830.9
80,000	to	90,000	9,095	772.8	8,260	702.8	11,866	1,009.8	8,534	729.8
90,000	to	100,000	11,943	1,134.1	7,568	716.7	11,197	1,075.4	7,064	673.1
100,000	to	200,000	67,656	9,848.8	70,712	10,582.1	69,888	10,152.7	59,857	8,645.2
200,000	to	300,000	56,142	13,695.9	55,355	13,461.4	54,586	13,194.2	53,701	13,210.5
300,000	to	400,000	25,103	8,632.3	26,831	9,303.2	30,820	10,620.9	27,903	9,615.5
400,000	to	500,000	13,293	5,885.5	10,918	4,896.8	13,461	6,012.6	19,851	8,856.8
500,000	to	600,000	4,062	2,233.9	4,517	2,459.2	8,706	4,747.3	11,275	6,164.5
600,000	to	700,000	2,672	1,725.9	3,525	2,311.6	5,723	3,694.1	5,580	3,595.7
700,000	to	800,000	3,156	2,384.8	2,614	1,940.7	4,219	3,164.9	4,468	3,335.5
800,000	to	900,000	2,218	1,874.7	3,562	3,010.8	4,084	3,457.4	2,872	2,446.7
900,000	to	1,000,000	2,292	2,168.2	1,725	1,629.4	2,729	2,571.3	2,628	2,497.1
1,000,000	to	2,000,000	15,164	20,141.9	12,435	17,405.3	13,062	18,138.5	13,760	19,704.4
2,000,000	to	3,000,000	5,562	13,554.6	5,765	14,054.6	5,675	13,960.4	5,790	14,305.3
3,000,000	to	4,000,000	4,186	14,528.2	3,809	13,101.1	3,082	10,605.5	3,485	12,114.7
4,000,000	to	5,000,000	1,898	8,570.4	2,424	10,794.6	2,274	10,058.4	2,326	10,355.7
5,000,000	to	6,000,000	1,658	8,918.6	1,825	9,886.7	1,691	9,193.6	1,573	8,561.8
6,000,000	to	7,000,000	1,029	6,583.1	966	6,245.7	1,194	7,652.4	1,106	7,131.7
7,000,000	to	8,000,000	850	6,369.1	985	7,440.7	799	5,988.7	1,139	8,471.5
8,000,000	to	9,000,000	693	5,883.4	999	8,451.7	731	6,144.0	740	6,270.3
9,000,000	to	10,000,000	496	4,707.2	714	6,834.8	787	7,482.9	662	6,299.2
10,000,000	and over		8,424	417,917.5	8,695	414,286.8	8,179	443,221.8	8,336	462,081.5
TOTAL			893,555	571,892.1	971,115	575,069.7	899,138	607,950.7	801,515	629,659.2

(Contd.)

5.6 Classification of Scheduled Banks' Advances by Size of Accounts Commercial Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2000				2001			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	36,851	69.7	43,240	112.4	30,600	43.5	32,758	52.4
5,000 to	10,000	48,263	373.7	52,005	420.2	42,044	339.1	25,260	195.7
10,000 to	20,000	203,723	3,163.9	118,610	1,762.4	191,645	3,152.0	191,625	3,289.1
20,000 to	25,000	67,986	1,534.1	71,694	1,621.2	53,889	1,240.4	128,297	2,933.5
25,000 to	30,000	133,702	3,469.6	195,987	5,083.1	151,586	3,969.1	85,668	2,323.8
30,000 to	40,000	50,115	1,753.6	49,870	1,735.1	69,295	2,409.0	73,353	2,546.8
40,000 to	50,000	33,414	1,491.3	43,927	2,010.7	45,616	2,030.7	63,259	2,905.5
50,000 to	60,000	31,225	1,656.3	36,552	1,946.4	29,327	1,563.2	40,973	2,218.8
60,000 to	70,000	21,183	1,366.6	30,048	1,939.5	28,629	1,842.6	30,404	2,028.0
70,000 to	80,000	11,925	892.0	14,374	1,065.8	17,143	1,279.9	26,793	1,983.2
80,000 to	90,000	10,278	872.6	6,958	586.8	10,045	866.6	19,683	1,658.2
90,000 to	100,000	8,236	776.7	7,293	695.4	9,428	889.8	7,418	704.1
100,000 to	200,000	66,096	9,555.1	73,051	10,410.4	86,279	12,404.2	74,420	10,140.8
200,000 to	300,000	58,582	14,655.4	73,336	18,271.1	63,683	16,281.6	62,228	15,867.9
300,000 to	400,000	28,363	9,722.4	31,621	10,835.7	37,565	12,903.9	33,340	11,608.9
400,000 to	500,000	21,224	9,482.2	22,053	9,731.8	20,613	9,271.8	18,641	8,364.3
500,000 to	600,000	10,165	5,525.0	10,966	5,981.9	13,292	7,240.6	10,647	5,720.4
600,000 to	700,000	6,995	4,519.1	8,420	5,484.2	5,847	3,750.0	6,852	4,418.7
700,000 to	800,000	4,074	3,025.6	4,844	3,621.8	4,167	3,066.3	4,996	3,701.5
800,000 to	900,000	2,285	1,955.0	3,058	2,618.4	3,960	3,353.3	2,593	2,189.0
900,000 to	1,000,000	3,183	2,978.5	2,516	2,381.6	2,756	2,647.6	2,177	2,067.7
1,000,000 to	2,000,000	12,894	18,299.5	19,783	27,262.2	15,632	2,180.0	12,684	18,180.7
2,000,000 to	3,000,000	6,008	14,832.7	7,877	19,359.8	7,111	16,901.6	7,454	18,025.9
3,000,000 to	4,000,000	3,502	12,076.9	4,456	15,530.2	3,106	10,779.3	3,704	12,972.9
4,000,000 to	5,000,000	2,072	9,265.9	2,144	9,545.6	2,287	10,342.1	1,953	8,809.8
5,000,000 to	6,000,000	1,410	7,716.5	1,978	10,783.5	1,404	7,616.6	1,658	9,067.5
6,000,000 to	7,000,000	1,007	6,472.6	1,243	8,049.7	1,103	7,132.1	2,043	13,019.0
7,000,000 to	8,000,000	1,405	10,537.9	1,645	12,355.8	1,593	11,919.3	1,033	7,699.9
8,000,000 to	9,000,000	579	4,904.1	608	5,178.7	677	5,757.4	810	6,852.5
9,000,000 to	10,000,000	652	6,160.6	641	6,067.8	503	4,767.2	713	6,802.6
10,000,000 and over		8,441	530,876.0	9,561	543,270.1	8,870	559,079.0	9,041	602,023.4
TOTAL		895,838	699,981.3	950,359	745,719.3	959,695	746,640.0	982,478	790,372.5

**5.6 Classification of Scheduled Banks' Advances
by Size of Accounts
Commercial Banks**

(Concl.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2002					2003				2004	
	Jun.		Dec.		Jun.		Dec.		Jun.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than 5,000	38,994	42.7	28,137	63.8	20,602	44.7	16,791	36.0	29,711	59.4	
5,000 to 10,000	51,742	375.7	14,146	107.9	17,561	134.8	17,984	137.1	17,810	137.3	
10,000 to 20,000	100,773	1,504.8	99,439	1,486.7	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7	
20,000 to 25,000	106,502	2,450.9	58,469	1,303.4	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2	
25,000 to 30,000	167,710	4,688.4	149,948	4,013.1	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4	
30,000 to 40,000	82,718	2,879.8	90,045	3,144.6	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1	
40,000 to 50,000	58,874	2,608.2	64,832	2,901.3	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2	
50,000 to 60,000	45,882	2,485.3	43,987	2,409.8	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4	
60,000 to 70,000	39,887	2,573.6	35,824	2,304.9	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1	
70,000 to 80,000	24,294	1,820.8	19,168	1,405.3	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0	
80,000 to 90,000	33,112	2,836.2	9,578	808.4	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3	
90,000 to 100,000	19,319	1,854.4	24,370	2,359.4	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4	
100,000 to 200,000	62,323	8,808.6	75,376	10,404.9	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7	
200,000 to 300,000	61,000	14,770.4	48,610	12,147.4	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6	
300,000 to 400,000	36,891	12,700.1	50,470	17,138.1	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7	
400,000 to 500,000	21,465	9,742.4	15,574	6,859.7	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8	
500,000 to 600,000	14,794	8,193.5	9,125	4,942.6	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2	
600,000 to 700,000	8,760	5,673.8	5,540	3,560.3	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3	
700,000 to 800,000	3,979	2,967.9	3,703	2,790.2	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3	
800,000 to 900,000	4,772	4,078.1	2,385	2,017.9	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0	
900,000 to 1,000,000	4,473	4,270.0	2,619	2,482.8	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2	
1,000,000 to 2,000,000	26,908	37,103.2	13,427	18,839.8	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0	
2,000,000 to 3,000,000	7,619	18,027.3	6,108	14,628.2	5,968	14,439.5	7,974	19,450.5	8,995	22,263.2	
3,000,000 to 4,000,000	2,916	10,160.8	3,854	13,153.2	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2	
4,000,000 to 5,000,000	1,677	7,557.1	2,057	9,159.7	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4	
5,000,000 to 6,000,000	1,614	8,799.0	1,885	10,269.7	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2	
6,000,000 to 7,000,000	927	6,082.2	1,281	8,216.4	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1	
7,000,000 to 8,000,000	805	6,028.2	1,222	9,179.1	954	7,127.1	1,192	8,937.5	1,331	9,935.6	
8,000,000 to 9,000,000	617	5,229.7	681	5,805.6	783	6,658.4	1,110	9,429.4	1,174	9,964.7	
9,000,000 to 10,000,000	658	6,271.2	778	7,368.6	965	9,193.7	931	8,877.3	1,060	10,121.2	
10,000,000 and over	8,311	558,965.9	10,305	628,836.2	11,142	647,842.1	12,551	728,664.6	13,607	843,113.8	
TOTAL	1,040,326	761,550.0	892,943	810,111.1	1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN											
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00
1994	June											
No. of Accounts	883,551	1,411	45,048	8,361	431,814	26,462	20,852	--	2,137	68,083	3,091	83,298
Amount	197,719.9	215.3	12,344.6	3,278.5	34,814.2	42,006.4	15,047.7	--	5,692.5	23,238.2	1,716.5	42,509.0
	December											
No. of Accounts	965,509	1,106	25,389	3,686	686,194	35,874	20,385	--	4,007	30,537	1,696	54,294
Amount	205,139.8	390.1	13,365.0	2,786.6	48,128.2	45,193.7	14,752.9	--	7,817.5	22,850.2	1,921.5	34,488.2
1995	June											
No. of Accounts	917,402	1,087	22,046	5,798	627,701	18,616	14,062	--	2,002	32,178	1,129	71,878
Amount	219,249.2	698.1	14,930.2	2,871.0	44,929.2	57,712.3	18,127.8	--	7,203.4	25,391.5	2,020.7	40,437.0
	December											
No. of Accounts	979,714	293	30,753	3,386	458,779	26,075	14,725	72	2,477	51,139	2,908	66,995
Amount	247,926.5	395.8	16,998.6	2,985.5	38,075.1	58,014.1	17,616.0	73.4	9,776.9	34,017.2	1,969.4	42,331.9
1996	June											
No. of Accounts	870,068	1,733	77,394	5,302	623,997	31,130	20,159	2	2,142	55,106	1,724	85,253
Amount	244,814.4	681.5	19,504.2	3,112.4	46,796.5	63,971.0	17,571.6	18.3	11,011.5	33,810.0	2,058.0	39,053.4
	December											
No. of Accounts	910,683	404	21,769	13,661	772,850	23,684	29,150	-	2,005	37,936	2,111	68,706
Amount	252,023.1	417.7	18,283.8	8,151.8	63,914.0	70,575.8	27,195.1	-	8,862.3	34,133.7	1,982.3	42,954.0
1997	June											
No. of Accounts	890,590	756	22,561	4,450	731,615	44,975	16,009	459	2,218	29,493	2,644	71,312
Amount	229,975.5	788.5	20,979.4	4,191.6	64,355.7	115,636.8	31,182.6	1,071.6	12,683.4	33,228.9	1,851.6	47,539.7
	December											
No. of Accounts	688,987	818	50,447	4,080	987,341	59,572	26,404	426	13,503	52,883	4,617	99,436
Amount	88,757.3	1,598.8	26,337.8	5,727.5	101,804.8	193,032.2	35,574.2	6,215.9	15,912.2	40,589.3	3,143.1	84,603.7
1998	June											
No. of Accounts	606,798	1,045	32,375	1,972	992,163	120,915	16,022	123	14,052	20,913	5,020	162,591
Amount	119,772.0	1,105.6	26,699.7	5,111.2	74,180.2	228,901.3	36,294.6	5,856.1	15,574.2	32,852.2	2,130.8	920,28.5
	December											
No. of Accounts	6,82128	276	19,567	2,535	1,161,060	78,963	1,8641	666	5,111	17,635	5,040	33,422
Amount	108,060.4	1,144.7	33,281.2	29,228.4	102,224.3	238,186.7	25,553.7	6,532.3	11,439.6	33,330.0	3,018.5	49,324.2
1999	June											
No. of Accounts	590,108	995	2,1208	6,532	1,238,288	111,355	16,773	134	8,949	28,618	4,354	107,594
Amount	89,266.4	4,120.5	31,810.0	7,994.2	88,196.8	242,522.8	30,396.1	5,365.9	9,912.2	42,787.4	1,425.4	107,231.3
	December											
No. of Accounts	487,007	612	8,987	1,209	1,297,753	120,742	31,773	440	16,382	56,125	5,453	93,914
Amount	111,622.4	1,673.8	33,087.8	6,131.8	102,987.0	247,830.6	36,618.6	8,098.7	9,704.8	53,921.1	12,957.9	77,814.0

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										TOTAL
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00	
1994 June	443	16,604	894	8,566	20,584	60,932	46	1,351	832	--	1,684,360
No. of Accounts	801.6	3,018.5	596.6	783.0	7,424.8	3,343.5	320.5	211.8	475.0	--	395,558.1
Amount											(17.54)
December	277	15,054	291	517	14,476	15,902	83	975	134	--	1,876,386
No. of Accounts	735.6	4,560.9	573.5	540.5	7,181.1	943.6	315.5	306.2	387.2	--	412,377.9
Amount											(16.50)
1995 June	278	6,438	3977	2,421	19,280	52,659	65	1,112	392	--	1,800,521
No. of Accounts	818.0	3,350.1	557.4	847.4	10,960.6	2,877.3	318.2	163.7	449.6	--	453,913.0
Amount											(17.49)
December	550	6,532	504	3,604	17,408	117,645	59	494	418	--	1,784,530
No. of Accounts	1,099.7	3,270.9	530.1	836.1	11,166.8	7,409.9	318.1	189.6	408.3	--	495,409.9
Amount											(17.82)
1996 June	743	7,467	887	999	12,736	59,382	62	307	275	--	1,856,868
No. of Accounts	1,115.9	3,487.2	793.3	951.8	9,401.4	3,660.0	299.5	114.0	419.2	--	502,645.1
Amount											(17.02)
December	2,413	5,874	580	1,888	13,883	29,600	46	447	404	--	1,938,098
No. of Accounts	987.7	2,717.6	739.5	668.1	12,055.5	1,625.2	300.3	285.2	385.1	--	548,257.7
Amount											(17.35)
1997 June	3,731	2,641	464	382	10,005	12,877	127	103	134	473	1,848,019
No. of Accounts	968.8	2,591.4	489.5	452.6	7,575.3	949.3	288.4	111.2	425.7	580.0	577,917.5
Amount											(18.53)
December	3,739	15,614	904	989	13,417	3,682	1,038	501	805	1,394	2,030,597
No. of Accounts	969.1	5,546.6	406.4	468.3	9,832.9	491.8	427.8	294.8	722.4	1,150.4	622,607.1
Amount											(26.48)
1998 June	3,590	7,708	3,138	3,656	12,114	1,714	103	110	352	1,495	2,007,969
No. of Accounts	986.6	7,410.8	4,616.2	965.9	10,916.7	741.1	411.3	169.2	966.5	1,302.3	668,994.0
Amount											(26.03)
December	46,916	8,8701	341	467	20,499	122	161	813	200	1,153	2,184,417
No. of Accounts	13,197.8	6,707.9	540.6	872.0	14,454.4	190.6	435.8	368.2	1,223.6	919.7	680,234.5
Amount											(24.55)
1999 June	4,917	18,265	2,534	22,032	36,102	33	7	704	55	1,239	2,220,796
No. of Accounts	1,109.9	19,232.3	919.6	9,578.2	25,238.3	31.2	3.6	454.4	47.5	3,280.3	720,924.3
Amount											(29.23)
December	1,518	6,499	402	4,577	22,194	124	88	633	276	1,626	2,158,334
No. of Accounts	799.4	9,969.5	498.6	7,820.8	16,497.2	151.4	419.5	308.9	1,187.9	2,811.7	742,913.4
Amount											(26.86)

(Contd.)

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN											
	00.00	05.00	10.00	15.00	20.00	25.00	30.00	33.33	35.00	40.00	45.00	50.00
2000 June												
No. of Accounts	701,185	528	22,099	2,821	1,226,553	113,786	29,427	252	2,816	30,600	4,458	105,474
Amount	153,040.5	1,452.6	47,097.6	14,269.0	101,292.7	258,328.1	29,029.0	11,263.4	6,053.2	63,194.5	4,444.7	71,836.7
December												
No. of Accounts	643,080	3,850	20,321	3,745	1,218,005	132,376	28,692	2,107	7,314	43,336	4,083	125,429
Amount	141,070.0	4,139.9	50,298.7	8,424.7	102,287.7	305,659.7	32,805.8	9,838.9	10,873.2	69,235.0	12,303.8	66,614.7
2001 June												
No. of Accounts	675,704	1,740	13,521	2,395	1,253,539	175,754	16,658	1,902	9,255	27,926	1,545	78,639
Amount	172,936.6	2,376.6	41,811.7	11,089.1	97,295.3	314,209.8	36,194.5	9,548.6	10,852.4	60,917.0	4,184.7	70,805.8
December												
No. of Accounts	552,761	3,113	23,880	1,151	1,249,205	169,778	37,012	9	5,455	39,990	1,527	162,896
Amount	179,386.0	2,371.5	51,239.1	4,869.3	126,792.7	319,726.1	33,172.5	3.1	13,125.6	61,631.3	4,791.9	70,252.9
2002 June												
No. of Accounts	539,775	7,970	28,322	4,458	1,186,612	263,645	30,237	8	7,254	22,102	503	143,035
Amount	231,087.7	2,775.5	30,408.0	5,004.6	100,878.5	299,909.2	38,077.6	10.6	142,986	53,839.2	5,934.9	56,995.0
December												
No. of Accounts	482,266	887	53,966	12,451	1,292,022	157,641	12,981	245	9,200	25,515	1,860	127,063
Amount	154,148.5	1,104.5	51,567.0	9,893.6	126,863.2	356,444.5	37,232.7	870.8	22,894.2	61,826.7	2,991.4	75,286.0
2003 June												
No. of Accounts	550,851	2,029	11,105	18,886	1,310,306	212,519	15,852	344	14,192	32,018	2,054	142,425
Amount	151,929.1	1,539.1	44,764.0	11,571.5	126,218.0	421,009.7	34,591.4	368.3	12,137.0	60,004.4	3,362.6	62,228.6
December												
No. of Accounts	905,514	1,224	25,976	32,592	1,322,535	267,666	22,223	597	10,297	27,159	569	187,296
Amount	151,722.3	2,367.8	58,391.3	13,108.2	144,191.7	494,292.4	54,786.0	954.5	7,790.4	76,843.4	2,866.9	61,951.4
2004 June												
No. of Accounts	1,277,175	1,127	23,577	20,339	1,351,570	244,661	26,539	1,270	8,952	58,126	1,872	219,776
Amount	213,803.0	4,426.6	72,483.5	15,184.2	141,500.2	516,257.5	95,679.7	1,503.1	7,672.5	84,558.9	3,125.0	64,735.8

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Concl'd.)
(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										Total
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2000	June										
No. of Accounts	1,459	5,546	126	3,214	21,805	8,427	9	12	25	766	2,281,388
Amount	931.5	10,191.9	209.9	5,207.6	15,394.4	1,094.3	6.8	22.4	248.7	2,864.8	797,474.3 (24.51)
2000	December										
No. of Accounts	2,084	7,765	943	3,921	29,131	8,769	92	77	310	1,043	2,286,473
Amount	2,443.3	11,643.4	542.8	6,109.9	21,393.8	1,304.1	616.4	287.5	1,750.7	2,913.3	862,557.5 (25.77)
2001	June										
No. of Accounts	2,411	9,088	245	3,244	19,828	521	84	183	269	1,469	2,295,920
Amount	1,006.2	7,545.4	216.4	3,302.2	17,473.0	192.9	544.8	126.6	718.7	812.9	864,261.2 (23.89)
2001	December										
No. of Accounts	283	14,763	133	3,166	25,493	1,037	40	109	242	4,190	2,296,233
Amount	534.0	9,198.2	545.5	11,375.2	19,192.4	163.0	285.7	114.6	534.6	732.3	910,037.5 (23.95)
2002	June										
No. of Accounts	313	7,780	104	1,804	52,321	314	21	351	36	2,665	2,299,630
Amount	5,417.4	8,593.0	781.6	7,420.5	20,976.6	387.0	723.1	237.5	4,42.2	808.9	88,5007.2 (22.62)
2002	December										
No. of Accounts	119	3,979	95	2,669	24,236	175	21	383	147	2,143	2,192,064
Amount	2,553.1	6,194.1	3,172.7	3,269.9	16,901.7	211.3	612.9	171.4	1,346.1	638.6	936,194.9 (24.49)
2003	June										
No. of Accounts	1,816	2,438	1,184	1,054	27,320	262	20	619	63	2,379	2,349,736
Amount	3,940.2	4,224.8	2,842.1	5,362.7	19,209.3	1,395.2	1,067.7	342.9	1,314.4	448.8	969,871.8 (24.43)
2003	December										
No. of Accounts	206	2,811	397	3,631	9,572	64	31	55	17	2,479	2,822,911
Amount	1,111.9	4,862.8	1,308.1	6,194.8	9,736.9	374.7	549.1	151.8	1,796.6	396.0	1,095,749.0 (23.90)
2004	June										
No. of Accounts	208	3,252	101	3,557	9,947	106	23	314	23	2,066	3,254,581
Amount	1,026.2	2,387.3	519.7	6,270.7	9,366.7	275.3	301.2	486.2	546.5	274.4	1,242,384.1 (22.70)

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1994				1995				1996			
	Jun.		Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	4,046.4	2,767.7	2,498.7	1,983.2	3,288.3	2,691.4	3,605.8	2,883.6	4,946.7	3,988.7	3,470.0	2,974.9
01.00*	14.9	0.9	--	--	0.2	0.2	4.1	4.1	--	--	--	--
02.00*	4.7	0.9	3.9	3.4	170.0	168.6	0.5	--	2.7	1.8	1.3	0.4
03.00*	36.9	16.2	26.8	25.4	36.2	22.5	27.4	15.9	22.6	11.1	29.8	16.3
03.25	3.8	3.8	--	--	--	--	--	--	--	--	--	--
03.50	0.3	0.3	0.1	--	--	--	--	--	--	--	--	--
03.75	0.1	0.1	--	--	--	--	--	--	--	--	--	--
04.00	10.2	2.3	2.0	1.3	8.6	1.3	1.5	1.5	1.9	1.5	3.8	3.6
04.25	3.7	3.7	--	--	--	--	--	--	--	--	--	--
04.50	0.1	--	--	--	--	--	--	--	--	--	--	--
04.75	--	--	--	--	0.1	0.1	--	--	--	--	--	--
05.00	142.3	114.7	127.1	108.6	622.8	601.8	53.3	36.6	113.1	94.5	584.9	566.8
05.25	1.8	--	10.8	--	2.7	--	7.5	--	2.8	0.2	2.4	--
05.50	22.0	19.4	26.4	23.6	30.4	30.4	21.2	21.1	27.6	27.6	31.0	30.9
05.75	--	--	--	--	--	--	--	--	309.7	--	352.2	--
06.00	962.1	567.2	527.4	512.0	608.9	590.2	129.9	122.7	349.2	342.5	991.6	980.6
06.25	--	--	--	--	--	--	--	--	--	--	--	--
06.50	11.4	7.5	27.5	25.5	7.9	6.2	11.3	10.5	8.2	6.5	8.2	7.0
06.75	--	--	--	--	--	--	--	--	--	--	--	--
07.00	38.7	31.5	209.4	208.1	102.2	100.0	34.6	34.6	16.7	16.7	23.0	22.0
07.25	--	--	--	--	--	--	--	--	--	--	--	--
07.50	258.3	3.3	434.7	166.1	302.9	5.4	11.0	6.2	1.8	1.8	0.1	0.1
07.75	--	--	--	--	--	--	--	--	--	--	--	--
08.00	486.0	332.1	170.1	170.1	331.6	331.1	277.9	277.9	301.4	297.6	2,10.7	206.3
08.25	--	--	--	--	--	--	--	--	--	--	--	--
08.50	45.8	45.4	92.8	92.8	23.2	23.2	62.9	62.9	62.5	61.3	24.1	24.1
08.75	21.0	21.0	35.9	35.9	207.7	207.7	22.7	22.7	21.7	21.7	1,30.3	130.3
09.00	276.3	276.3	218.9	218.3	352.8	352.8	286.4	286.4	270.8	270.8	3,31.9	331.8
09.25	--	--	--	--	--	--	--	--	0.3	--	--	--
09.50	97.2	95.6	102.3	102.3	51.7	51.7	122.7	122.7	131.7	131.7	157.7	157.7
09.75	--	--	--	--	--	--	--	--	--	--	--	--
10.00	3,425.4	3,020.1	507.1	250.5	2,175.8	1,864.4	1,141.1	885.1	1,112.0	485.7	833.8	252.9
10.25	--	--	0.9	--	--	--	5.0	4.1	34.3	30.0	0.2	0.2
10.50	410.0	352.4	1,393.9	1,303.1	353.9	318.8	1,532.6	297.4	265.1	264.5	340.1	339.2
10.75	--	--	549.8	549.8	20.9	20.9	1.3	1.3	4.2	1.8	2.0	2.0
11.00	3,982.0	3,352.8	3,716.6	3,103.0	4,084.5	3,661.0	3,109.8	2,669.3	2,717.1	2,518.8	4,371.3	4,257.5
11.25	452.3	451.8	352.6	322.3	340.7	340.3	342.6	342.6	278.0	273.0	2.5	2.4
11.50	9.3	9.3	8.3	8.3	0.4	0.4	1.5	1.0	2.3	1.0	5.5	5.0
11.75	14.3	14.3	3.3	1.9	83.1	88.1	25.6	25.6	24.5	24.5	122.0	122.0
12.00	1,088.5	1,003.0	790.1	668.9	723.4	599.1	738.9	614.4	650.7	593.1	568.2	552.6
12.25	0.2	0.2	8.7	8.4	--	--	6.6	6.5	6.8	6.8	7.9	7.3
12.50	1,526.1	1,413.5	173.8	69.1	394.1	190.8	3,994.7	3,771.1	250.3	180.3	179.5	112.6
12.75	189.3	189.2	20.3	20.3	20.2	20.2	33.5	33.5	9.2	9.2	4.3	4.1
13.00	2,020.9	1,991.7	1,895.3	1,870.8	1,547.7	1,530.1	1,499.8	1,480.3	1,809.7	1,779.1	1,955.6	1,648.1
13.25	37.4	37.4	39.2	39.2	35.1	35.1	57.9	57.9	34.9	34.9	27.0	27.0
13.50	4,237.4	4,026.7	7,480.1	7,266.9	2,731.9	2,534.4	5,708.0	5,113.5	2,298.2	2,282.5	909.1	669.3
13.75	11.1	10.9	24.5	24.5	131.1	131.1	91.5	91.4	7.8	7.7	21.0	21.0
14.00	9,779.0	9,377.9	11,842.9	10,496.6	10,198.6	9,064.9	8,033.9	7,587.2	12,294.0	10,384.8	15,796.5	14,663.4
14.25	1.1	1.1	0.8	0.8	16.8	16.8	683.7	683.7	47.9	47.9	64.1	64.1
14.50	114.5	114.5	151.3	150.7	185.5	183.7	102.6	102.6	273.8	258.9	83.4	83.4
14.75	4.6	4.6	933.4	932.2	3.8	3.8	13.4	13.4	23.0	1.0	6.5	6.5
15.00	3,843.0	3,814.1	2,427.9	2,257.0	5,251.7	5,240.5	1,967.4	1,955.8	1,978.0	1,946.5	4,909.2	4,891.6
15.25	3.5	3.5	3.7	3.7	2.5	2.5	2.6	2.6	--	--	0.8	0.8
15.50	155.7	116.6	201.4	130.1	150.9	79.6	48.9	48.9	32.4	32.4	15.6	14.9
15.75	3,049.5	3,049.5	918.5	918.3	681.3	861.3	578.5	504.9	542.3	471.7	648.0	577.7
16.00 & over	8,756.3	7,664.1	9,529.4	9,369.3	9,672.5	9,311.6	12,924.0	12,434.8	11,446.2	11,102.7	12,877.1	12,785.6
TOTAL	49,325.8	44,330.1	47,461.5	43,442.3	45,139.6	41,284.2	47,325.9	42,638.5	42,734.0	38,014.2	50,104.2	46,563.9

* 01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00 * 03.00 stands for 02.25 to 03.00

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1997				1998				1999			
	Jun.		Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	3,484.9	2,632.0	3,267.7	2,102.6	2,005.0	1,613.0	2,231.8	1,801.1	1,026.2	432.0	1,658.8	460.7
01.00*	34.9	27.4	-	-	-	-	-	-	-	-	-	-
02.00*	0.7	...	0.4	0.2	-	-	-	-	-	-	-	-
03.00*	28.2	18.9	20.9	0.5	454.5	454.5	-	-	3.9	3.7	-	-
03.25	-	-	-	-	-	-	-	-	-	-	-	-
03.50	-	-	-	-	95.8	95.8	-	-	-	-	-	-
03.75	-	-	-	-	-	-	-	-	-	-	-	-
04.00	62.4	13.0	27.2	8.7	56.3	56.3	-	-	451.3	41.3	12.1	-
04.25	-	-	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	-	-	-	-	-	39.7	0.3	-	-
04.75	-	-	-	-	-	-	-	-	-	-	-	-
05.00	159.4	133.3	126.3	104.5	57.2	39.1	31.9	24.6	152.7	141.0	7.8	6.9
05.25	0.5	-	1.3	0.4	1.3	-	0.8	-	7.3	0.3	1.7	-
05.50	9.4	9.4	-	-	-	-	-	-	16.3	16.3	-	-
05.75	-	-	-	-	-	-	-	-	-	-	-	-
06.00	896.7	875.1	44.7	44.5	88.5	88.2	64.7	64.5	71.5	42.6	356.5	173.8
06.25	-	-	-	-	-	-	-	-	-	-	672.7	672.7
06.50	9.2	8.3	7.3	6.6	7.4	6.6	41.2	7.1	34.2	0.1	47.2	13.1
06.75	-	-	-	-	-	-	-	-	-	-	-	-
07.00	263.1	252.4	255.0	254.9	146.7	146.2	335.2	328.8	178.0	178.0	543.8	307.4
07.25	-	-	-	-	-	-	88.7	88.6	-	-	-	-
07.50	6.0	3.0	65.3	10.4	62.2	43.5	54.5	17.8	10.4	0.2	333.8	42.9
07.75	-	-	-	-	-	-	-	-	-	-	-	-
08.00	159.9	157.0	198.7	193.4	518.7	459.1	1,820.8	737.2	2,408.9	2,252.3	4,868.3	3,239.5
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	10.3	10.3	0.1	0.1	9.3	9.3	0.1	0.1	-	-	152.1	143.6
08.75	24.1	24.1	24.1	24.1	22.6	22.6	37.2	37.2	-	-	34.3	34.3
09.00	556.6	540.8	1,049.2	327.0	83.3	83.3	349.2	332.5	21.2	14.9	178.2	80.1
09.25	-	-	24.7	24.7	9.5	5.5	-	-	-	-	1.1	-
09.50	168.8	168.8	210.0	170.7	216.3	212.2	216.6	216.6	156.4	155.8	1.8	1.8
09.75	-	-	299.9	99.9	17.3	11.1	-	-	-	-	-	-
10.00	1,628.1	857.9	1,308.9	803.5	678.6	369.6	2,763.5	2,176.3	298.5	161.9	520.2	464.3
10.25	0.9	-	370.1	74.6	11.8	7.4	-	-	-	-	-	-
10.50	338.5	338.0	927.9	832.6	268.6	264.9	334.8	334.8	2.7	2.7	698.8	698.8
10.75	-	-	933.7	766.5	237.5	229.5	9.2	9.2	-	-	1.2	1.2
11.00	3,660.8	3,295.5	2,403.2	1,816.2	2,083.7	1,766.8	1,329.7	1,059.2	2,208.4	563.9	1,113.1	534.1
11.25	4.8	1.5	124.4	102.9	11.8	5.6	2.5	1.5	4.5	4.0	3.5	3.0
11.50	119.9	-	47.1	29.3	144.1	105.3	0.2	-	32.4	32.4	143.3	143.1
11.75	24.4	24.4	147.0	144.8	24.4	24.4	24.4	24.4	24.4	24.4	24.8	24.8
12.00	848.0	801.8	1,620.2	1,366.8	1,896.8	167.2	3,788.7	3,739.2	4,268.4	4,248.2	2,256.8	2,174.5
12.25	42.6	42.6	8.1	8.1	39.1	37.5	-	-	826.7	546.9	11.9	-
12.50	197.5	101.9	1,144.0	1,072.0	331.6	219.7	415.1	375.7	999.4	939.9	1,666.9	1,586.2
12.75	4.9	4.9	64.3	64.3	39.3	393.3	2.4	2.4	19.9	19.8	101.4	101.1
13.00	2,165.2	2,057.4	1,801.6	1,707.0	873.6	827.4	940.2	935.7	677.9	647.9	1,453.0	1,379.4
13.25	55.8	55.8	87.2	4.9	74.9	44.7	-	-	55.2	28.2	76.4	76.4
13.50	321.7	319.3	213.4	211.8	563.0	523.7	299.2	298.4	109.8	109.1	192.5	192.1
13.75	8.8	-	31.9	31.9	-	-	4,638.5	4,606.4	40.0	40.0	0.6	0.6
14.00	16,417.8	15,309.3	13,334.8	10,065.0	17,315.1	14,892.0	18,259.1	17,846.0	17,895.0	16,959.4	10,375.4	10,291.8
14.25	158.4	158.3	1.8	1.8	104.3	102.6	-	-	201.6	190.4	-	-
14.50	366.4	284.5	233.6	188.9	426.5	327.4	30.5	30.5	556.4	504.4	249.4	229.2
14.75	1.7	1.7	15.3	15.3	51.0	1.3	0.1	0.1	30.7	30.7	8.8	8.8
15.00	5,408.3	5,402.4	2,432.8	2,413.3	1,744.2	1,738.9	5,236.9	5,124.2	3,683.1	3,337.9	1,823.1	1,458.0
15.25	74.7	74.7	19.1	19.1	12.9	9.2	10.4	10.4	155.0	155.0	12.1	12.1
15.50	304.4	304.4	80.6	77.7	503.6	432.7	482.1	482.1	274.7	274.7	158.1	157.4
15.75	34.4	32.2	214.5	214.5	165.2	112.5	181.4	166.7	233.0	233.0	58.2	34.7
16.00 & over	11,940.4	11,596.1	14,990.8	14,164.9	35,254.6	33,225.5	27,197.5	23,077.3	16,338.2	15,369.1	22,201.9	20,635.6
TOTAL	50,003.3	45,938.1	48,179.3	39,570.8	66,738.8	58,821.4	71,219.0	63,957.4	53,514.3	47,702.6	52,021.4	45,383.8

Note:- (i) Private Sector excludes Advances to Bank Employees. (ii) Figures do not include financing under Islamic Modes.

(Contd.)

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2000				2001			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	2,354	1,483.4	3,499.0	2,429.6	2,807.6	2,061.2	3,622.9	3,053.0
01.00*	-	-	-	-	-	-	-	-
02.00*	73.2	57.5	1,287.8	1.5	1,276.0	-	2.6	-
03.00*	505.5	10.4	371.9	11.1	664.6	4.9	788.5	781.5
03.25	-	-	-	-	-	-	-	-
03.50	-	-	-	-	-	-	-	-
03.75	04	-	-	-	-	-	-	-
04.00	1,292.3	436.9	0.4	64.0	976.2	242.9	2,018.3	287.5
04.25	-	-	663.8	-	-	-	-	-
04.50	1.9	1.9	-	-	4.6	4.6	-	-
04.75	-	-	-	-	-	-	-	-
05.00	54.0	24.1	53.6	24.2	340.7	291.3	31.0	0.5
05.25	0.9	-	-	-	-	-	-	-
05.50	-	-	-	-	-	-	30.0	30.0
05.75	-	-	-	-	-	-	-	-
06.00	42.9	40.6	47.3	46.5	116.1	115.9	43.5	43.5
06.25	-	-	-	-	-	-	-	-
06.50	44.2	44.2	47.8	47.8	225.4	218.6	-	-
06.75	-	-	-	-	-	-	-	-
07.00	345.1	345.1	2,595.3	2,595.3	1,349.3	1,348.9	386.7	386.7
07.25	-	-	-	-	-	-	-	-
07.50	6.8	-	211.7	202.3	235.0	201.6	197.6	197.6
07.75	-	-	-	-	-	-	-	-
08.00	2,394.2	1,835.4	1,589.7	1,565.9	996.1	980.9	928.3	783.8
08.25	-	-	-	-	-	-	-	-
08.50	-	-	135.1	135.1	114.6	114.6	12.0	12.0
08.75	-	-	-	-	32.2	32.2	9.6	9.6
09.00	111.1	110.9	52.6	52.6	583.3	581.6	408.2	408.2
09.25	-	-	-	-	-	-	-	-
09.50	-	-	-	-	168.1	168.1	278.0	278.0
09.75	-	-	-	-	-	-	371.5	371.5
10.00	253.4	208.2	521.1	462.8	739.5	588.2	1,665.7	1,582.8
10.25	32.5	32.5	-	-	-	-	-	-
10.50	450.0	245.0	122.2	117.1	679.2	678.9	374.3	374.3
10.75	101.6	101.6	0.3	0.3	5.4	5.4	681.5	331.5
11.00	2,031.5	1,879.8	715.9	628.5	1,658.4	1,559.9	993.9	588.7
11.25	4.2	4.0	4.0	3.9	4.1	4.0	-	-
11.50	465.2	167.0	71.5	71.5	63.6	63.6	353.2	352.9
11.75	24.8	24.8	137.0	137.0	40.3	40.3	24.8	24.8
12.00	2,584.2	1,643.5	1,642.3	1,549.1	841.2	810.9	2,670.0	3,614.7
12.25	190.1	190.1	-	-	99.1	97.0	111.2	111.2
12.50	1,338.0	1,149.8	462.9	462.8	496.1	493.9	590.1	590.1
12.75	718.8	718.8	410.2	410.2	3.2	1.3	10.1	10.0
13.00	1,064.4	978.0	2,384.6	2,372.7	4,340.9	2,569.8	2,678.0	2,673.8
13.25	284.7	284.7	137.9	137.9	1,726.4	226.4	248.8	248.8
13.50	476.2	444.7	777.3	777.3	498.2	492.4	281.1	281.1
13.75	0.1	0.1	62.1	62.1	18.5	18.5	8.2	8.2
14.00	10,073.6	9,357.8	13,546.2	12,641.7	15,224.3	14,335.4	12,076.7	11,948.1
14.25	39.0	38.8	98.4	94.4	129.4	129.4	586.3	490.2
14.50	665.5	610.4	410.4	410.4	519.7	519.7	203.1	203.1
14.75	-	-	46.9	46.9	161.0	161.0	-	-
15.00	1,726.7	1,330.7	3,237.3	2,879.1	4,391.0	3,682.1	2,368.3	2,354.5
15.25	-	-	4.7	4.7	5.0	5.0	-	-
15.50	59.0	59.0	423.2	423.2	677.1	12.2	33.5	33.5
15.75	55.5	41.7	88.5	54.9	615.8	598.3	28.2	28.2
16.00 & over	18,681.5	16,446.8	21,324.4	17,838.5	15,946.2	13,850.2	20,708.0	19,979.5
TOTAL	48,547.0	40,347.8	57,184.8	48,766.6	58,773.2	47,310.9	56,823.5	52,473.2

* 01.00 stands for 00.25 to 01.00 *02.00 stands for 01.25 to 02.00 * 03.00 stands for 02.25 to 03.00

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(Concl'd.)

(End of Period: Million Rupees)

RATE OF RETURN	2002				2003				2004	
	Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	1,872.4	1285.1	1,279	1,076	844.2	630.5	3,126.3	3,125.2	1,338.7	1,338.7
01.00*	-	-	-	-	67.9	67.3	2,809.6	2,809.6	162.3	162.3
02.00*	25.0	25.0	-	-	585.7	585.5	3,702.8	2,278.1	5,662.2	3,971.1
03.00*	6,76.2	668.0	75.3	52.5	3,466.3	2,555.1	12,652.2	9,541.7	7,245.5	6,745.5
03.25	32.2	32.2	274.8	274.8	922.7	172.9	188.6	188.6	116.7	116.7
03.50	114.1	114.1	574.2	574.2	1,285.3	1,285.3	971.5	971.5	1,555.8	1,555.8
03.75	-	-	208.0	208.0	460.4	460.4	38.2	38.2	163.8	163.8
04.00	2,656.3	2314.9	1,485.2	1,363.1	3,032.2	2,291.8	3,174.2	3,174.2	2,388.0	2,388.0
04.25	-	-	711.1	711.1	135.3	135.3	298.2	298.2	209.2	209.2
04.50	39.8	39.8	1,244.6	1,244.6	297.8	297.8	352.6	352.6	603.8	603.8
04.75	-	-	130.5	130.5	17.4	17.4	285.2	285.2	90.0	90.0
05.00	330.0	295.1	798.2	770.6	606.1	570.3	6,797.7	3,839.0	9,540.0	9,446.9
05.25	-	-	-	-	0.0	0.0	1,000.5	1,000.5	-	-
05.50	174.8	174.8	229	184.0	136.0	0.0	1,704.9	1,704.9	55.5	55.5
05.75	-	-	-	-	295.0	295.0	544.0	544.0	2.0	2.0
06.00	88.2	88.2	666.1	604.6	761.4	758.1	1,015.8	1,015.8	5,021.9	4,920.1
06.25	-	-	40.2	40.0	0.2	0.2	44.2	44.2	22.8	22.8
06.50	9.7	8.1	68.6	66.8	28.5	27.3	95.3	95.3	3,210.8	3,180.8
06.75	-	-	-	-	100.0	100.0	21.4	21.4	125.0	125.0
07.00	870.5	870.5	174.6	174.6	670.4	632.4	4,190.4	4,190.4	6,048.6	5,996.1
07.25	100.0	100.0	6.0	6.0	9.9	9.9	1.1	1.1	123.7	123.7
07.50	515.2	515.2	188.2	188.2	256.0	255.3	741.3	741.3	671.0	671.0
07.75	20.0	20.2	-	-	1.7	1.7	2.1	2.1	-	-
08.00	1,598.1	1433.6	519.2	504.7	396.0	306.9	983.6	983.6	5,259.3	5,259.3
08.25	279.0	279.0	-	-	1.3	1.3	31.5	31.5	-	-
08.50	178.4	178.4	111.0	110.4	230.2	229.7	594.7	594.7	1,117.0	1,117.0
08.75	-	-	-	-	12.1	12.1	43.1	43.1	-	-
09.00	65.1	65.1	1,223.3	1,223.3	6,860.3	3,820.1	1,948.4	1,948.4	3,447.6	3,447.6
09.25	-	-	-	-	0.5	0.5	27.3	27.3	7.7	7.7
09.50	200.1	200.1	6.0	5.5	192.2	191.9	168.2	168.2	218.1	218.1
09.75	360.0	10.0	-	-	80.5	77.2	20.3	20.3	-	-
10.00	1,608.0	1037.0	5,252.9	2,827.0	2,208.8	1,893.3	2,204.4	2,204.4	4,543.1	4,543.1
10.25	-	-	1,989.8	1,989.8	181.3	180.0	31.5	31.5	7.5	7.5
10.50	1,445.6	1111.7	713.7	713.7	436.1	436.1	628.2	628.2	180.6	180.6
10.75	421.6	421.6	-	-	5.2	4.3	13.8	13.8	14.4	14.4
11.00	964.9	457.6	2,974.8	2,941.3	3,222.3	3,151.8	5,763.4	5,763.4	8,042.9	7,992.9
11.25	-	-	-	-	0.4	0.4	5.4	5.4	1.5	1.5
11.50	79.2	75.2	81.3	77.3	118.1	118.0	80.2	80.2	40.3	40.3
11.75	15.9	15.9	79.0	79.0	17.3	0.8	51.8	51.8	21.6	21.6
12.00	4,551.8	4269.3	9,641.7	9,434.9	18,547.9	13,416.5	18,022.8	16,073.4	4,875.5	3,849.9
12.25	-	-	245.9	245.0	1.1	1.1	7.7	7.7	5.3	5.3
12.50	316.3	286.6	631.1	622.7	476.9	476.9	108.5	108.5	253.6	253.6
12.75	-	-	10.4	10.4	7.9	7.9	28.7	28.7	74.6	74.6
13.00	2,477.6	1360.4	1,450.7	1,323.0	930.6	910.2	987.1	987.1	1,234.9	1,234.9
13.25	381.0	381.0	25.7	25.7	26.7	26.7	46.7	46.7	58.1	58.1
13.50	574.7	574.7	568.7	568.7	265.6	265.1	10.3	10.3	75.7	75.7
13.75	5.2	5.2	29.9	29.9	30.2	28.4	40.9	40.9	133.2	133.2
14.00	11,239.9	10527.0	14,267.7	8,785.9	13,510.5	13,375.1	13,505.1	13,505.1	8,755.6	8,755.6
14.25	72.1	-	-	-	0.0	0.0	1.6	1.6	-	-
14.50	242.8	242.8	144.6	144.6	84.2	84.2	36.6	36.6	62.1	62.1
14.75	40.5	40.5	15.9	15.9	8.7	8.7	40.3	40.3	26.3	26.3
15.00	1,026.5	972.2	693.2	656.6	1,877.1	1,849.6	655.0	655.0	626.4	626.4
15.25	4.4	4.4	-	-	0.0	0.0	1.4	1.4	22.5	22.5
15.50	27.3	27.3	10.8	1.2	26.1	26.0	65.1	65.1	19.4	19.4
15.75	55.7	55.7	-	-	1.3	1.3	2.1	2.1	36.0	36.0
16.00 & over	18,647.2	18116.4	21,281.8	20,888.4	12,914.3	12,523.0	8,099.7	8,032.7	5,717.6	5,709.6
TOTAL	54,403.4	48,699.6	70,122.6	60,895.2	76,652.2	64,574.9	98,012.9	88,501.6	89,235.5	85,683.5

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1994				1995			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	16,889.5	9,637.2	26,763.0	14,744.1	26,430.4	13,893.8	34,433.3	17,385.2
01.00 #	65.2	41.4	77.4	29.0	8.2	6.7	4.8	3.2
02.00 #	4,042.9	3,793.8	4,384.0	4,234.3	4,313.1	4,049.7	5,158.6	4,818.0
03.00 #	1,989.2	1,760.1	2,009.2	1,582.8	1,995.9	1,580.2	2,168.4	1,753.7
04.00 #	206.8	440.1	210.5	24.0	245.2	40.8	265.7	57.6
05.00 #	983.2	257.2	1,876.1	1,189.8	1,735.3	988.2	2,031.3	1,104.0
06.00 #	4,585.2	2,094.6	1,983.4	1,303.2	2,322.5	1,250.4	1,616.4	928.7
07.00 #	1,302.7	1,254.5	2,003.2	1,708.3	1,309.7	907.2	1,057.0	950.6
08.00 #	4,224.4	3,782.8	4,303.2	3,770.4	3,264.5	3,054.8	2,027.1	1,951.1
08.25	--	--	58.7	58.7	0.1	0.1	0.2	-
08.50	19.0	17.3	3.5	3.5	45.3	45.2	4.0	2.3
08.75	--	--	--	--	--	--	0.6	0.2
09.00	326.7	319.9	322.0	308.0	1,025.7	1,002.9	279.4	269.4
09.25	--	--	60.0	60.0	70.4	70.4	60.0	60.0
09.50	245.6	240.1	127.8	125.9	199.9	199.9	99.3	99.3
09.75	2.8	2.8	8.4	0.1	10.8	0.1	7.1	-
10.00	21,747.3	7,471.1	20,740.0	9,836.2	31,500.4	7,809.0	20,714.3	7,296.7
10.25	21.0	14.2	436.3	27.2	47.8	22.0	95.3	65.3
10.50	4,753.4	1,485.1	3,972.1	1,894.6	2,928.6	2,091.8	2,811.5	2,616.4
10.75	6,749.4	183.6	327.5	320.5	2,300.7	1,421.5	5,669.6	2,026.2
11.00	7,519.6	7,242.3	18,392.9	2,078.0	7,997.1	2,330.6	3,634.8	2,441.2
11.25	643.6	439.6	1,054.0	181.2	868.1	592.4	467.8	259.3
11.50	1,129.3	863.0	1,070.1	971.9	1,226.3	996.2	1,121.6	1,028.3
11.75	549.3	549.3	1,597.5	1,559.1	2,008.1	1,961.9	2,318.7	2,064.6
12.00	9,625.9	8,738.6	6,474.3	5,954.1	3,306.1	2,961.6	3,113.0	2,976.7
12.25	277.2	273.4	113.4	95.1	66.9	63.7	418.7	397.4
12.50	4,868.4	825.5	4,307.7	618.2	1,368.7	1,240.0	1,779.8	1,643.7
12.75	1,180.4	1,177.2	714.6	640.6	1,250.0	937.3	758.1	215.3
13.00	6,095.8	4,869.3	14,976.9	12,939.2	24,083.2	17,871.0	21,893.7	19,900.5
13.25	957.2	258.6	1,098.8	10,006.1	741.3	658.0	428.3	400.8
13.50	35,029.9	33,415.5	38,785.4	37,232.6	42,809.3	41,342.8	37,802.3	34,566.0
13.75	2,271.2	2,161.8	2,578.3	2,568.7	3,091.6	3,073.0	4,950.2	4,117.1
14.00	44,643.9	20,413.8	27,501.2	12,981.0	38,768.1	19,042.3	66,513.1	27,441.8
14.25	613.1	591.3	1,109.5	976.7	4,513.0	928.0	4,310.1	1,058.2
14.50	2,666.1	2,580.3	2,030.5	1,776.1	2,573.3	2,095.6	2,551.0	2,218.0
14.75	1,187.3	751.3	1,214.2	714.0	605.9	604.5	378.8	340.7
15.00	18,851.7	18,430.5	17,458.0	16,619.3	17,546.1	16,996.7	21,295.8	19,354.0
15.25	250.5	218.8	390.7	256.9	1,311.5	839.1	580.7	370.2
15.50	1,498.3	1,054.7	2,688.6	1,830.4	6,182.1	4,714.1	4,880.5	3,929.7
15.75	10,869.2	9,944.1	9,002.6	8,122.8	7,629.6	7,625.3	9,032.8	7,635.6
16.00	18,446.1	15,971.4	17,801.4	15,143.1	22,707.6	14,792.0	26,999.7	24,530.7
16.25	551.4	551.4	551.6	487.2	687.0	686.9	1,040.1	1,019.8
16.50	11,643.8	8,577.1	12,048.6	11,052.0	12,179.2	10,631.7	14,944.3	13,905.6
16.75	351.9	330.1	579.5	561.8	987.9	985.6	2,355.4	2,341.8
17.00	8,882.8	8,375.4	10,502.4	10,135.2	12,079.0	10,718.2	8,538.4	7,466.5
17.25	297.2	295.5	931.9	898.5	2,151.7	1,952.9	7,977.4	4,035.3
17.50	9,111.0	8,459.3	22,356.9	21,761.0	26,695.6	25,236.8	25,782.8	23,461.0
17.75	6,861.7	6,308.8	9,831.6	8,937.2	6,768.9	6,401.8	3,539.3	3,384.4
18.00	30,959.8	27,610.5	17,037.4	16,037.9	20,178.2	19,430.7	19,282.6	17,615.4
18.25	4,586.4	4,528.0	3,391.3	3,128.6	2,748.2	2,686.2	2,895.9	2,697.1
18.50	1,600.7	1,568.2	5,911.3	4,073.1	9,532.9	7,542.8	8,877.7	8,396.5
18.75	338.9	335.2	949.1	931.4	2,073.9	1,984.7	2,468.6	2,465.0
19.00	24,865.1	24,670.6	31,424.3	30,876.5	25,780.2	25,147.3	23,024.7	20,621.7
19.25	211.1	211.1	354.3	222.3	86.7	86.4	166.9	166.4
19.50	1,540.0	1,522.1	1,134.4	1,133.9	1,282.6	1,268.0	3,030.8	2,703.8
19.75	3,964.7	3,703.2	3,080.0	3,001.1	3,675.6	3,163.0	3,991.5	3,970.0
20.00 & over	3,138.0	3,112.3	4,805.6	4,525.0	11,457.3	11,041.1	29,416.5	28,789.5
TOTAL	346,232.3	263,328.5	364,916.4	283,347.6	408,773.4	309,062.0	448,084.0	341,407.2

01.00 stands for 00.25 to 01.00 and so on up to 08.00 which stands for 07.25 to 08.00.

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1996				1997			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	25,683.3	14,381.9	39,450.5	20,338.4	34,436.3	19,012.4	22,293.4	13,938.6
01.00 #	44.6	19.2	140.9	123.6	2,192.7	1,769.2	-	-
02.00 #	4,657.9	4,158.0	5,147.0	4,538.6	1,536.9	681.5	943.1	181.1
03.00 #	2,098.7	1,581.6	2,155.7	1,890.3	1,118.3	758.2	990.3	556.9
04.00 #	297.6	46.2	240.1	9.5	392.2	82.3	476.4	113.5
05.00 #	1,299.7	563.6	1,429.2	707.9	624.7	26.3	708.9	26.0
06.00 #	1,913.1	691.3	3,577.8	1,540.9	7,749.0	1,098.7	429.4	184.6
07.00 #	1,935.8	912.2	669.1	632.5	562.8	496.6	447.3	318.7
08.00 #	953.1	1,861.1	1,645.8	1,581.4	1,441.4	1,146.8	2,431.6	1,022.1
08.25	2.4	-	-	-	7.5	7.5	-	-
08.50	6.9	5.3	4.3	4.3	600.6	477.8	105.6	89.4
08.75	0.2	0.2	-	-	-	-	-	-
09.00	131.6	119.4	86.4	72.3	980.1	837.1	4,436.9	4,405.4
09.25	11.1	7.8	1.2	1.2	1.1	1.1	59.5	59.5
09.50	24.3	24.0	79.1	39.7	19.7	14.3	4,136.8	3,678.4
09.75	5.3	0.1	5.7	4.3	2.0	-	5,501.7	325.1
10.00	20,604.5	5,684.8	23,126.7	6,098.3	20,580.7	5,990.3	30,626.8	9,891.1
10.25	122.6	89.1	90.9	30.9	138.6	40.5	298.7	292.1
10.50	1,354.9	191.7	584.5	395.3	4,995.0	2,994.4	9,442.2	1,379.8
10.75	1,102.1	1,082.5	680.6	625.9	1,058.3	57.6	2,575.7	2,542.4
11.00	5,842.4	3,485.4	5,110.5	3,534.8	10,016.5	4,873.8	30,730.6	24,331.1
11.25	1,869.3	414.0	746.5	179.1	202.6	150.8	1,004.7	941.7
11.50	624.9	494.7	4,449.7	517.2	2,297.5	2,246.6	773.7	756.0
11.75	2,880.8	1,576.5	1,716.6	1,668.7	13.7	13.4	244.3	102.9
12.00	3,060.7	2,991.0	4,767.2	3,782.2	8,212.9	6,841.3	29,441.8	14,345.3
12.25	600.4	154.7	113.5	86.9	314.1	314.1	153.8	150.4
12.50	827.9	687.2	1,003.7	916.5	5,846.8	4,370.8	3,578.0	197.8
12.75	304.0	83.8	1,031.9	540.6	525.9	178.5	857.1	141.2
13.00	22,241.3	20,373.6	21,579.3	18,621.0	25,063.4	22,484.7	16,860.4	12,431.9
13.25	940.2	890.6	801.9	801.9	1,027.7	1,010.9	91.9	64.7
13.50	13,727.4	13,206.9	9,326.3	4,822.2	1,032.3	967.2	873.5	873.4
13.75	3,072.7	2,757.2	2,280.0	2,248.2	92.0	92.0	476.7	475.4
14.00	101,117.5	54,351.6	104,801.4	63,524.2	94,030.6	76,460.2	93,320.0	87,054.1
14.25	13,044.0	1,114.8	1,920.1	1,642.0	1,264.9	1,264.3	2,827.6	2,679.4
14.50	3,624.7	3,591.5	3,413.2	2,587.6	4,328.0	3,731.7	5,501.4	5,106.9
14.75	635.0	503.9	750.5	574.0	874.8	857.4	1,283.0	1,259.4
15.00	19,804.8	18,793.7	29,420.0	26,037.2	42,759.2	32,815.3	39,341.4	35,852.3
15.25	1,041.6	1,029.2	617.3	583.0	1,608.3	1,222.2	1,179.0	1,149.0
15.50	6,936.9	4,839.5	5,522.5	4,020.7	5,525.5	4,093.5	7,673.2	4,799.7
15.75	5,822.1	4,865.7	8,860.7	8412.5	4,552.2	4,444.3	3,839.6	3,101.9
16.00	22,110.5	19,538.5	26,183.0	23,520.1	44,645.9	26,131.8	34,829.7	21,952.2
16.25	1,170.0	972.6	730.6	710.4	921.4	892.9	2,688.4	2,579.5
16.50	11,800.5	10,164.8	15,372.3	13,911.9	19,857.1	10,032.9	26,167.9	12,596.3
16.75	2,582.4	2,567.7	2,825.8	2,785.3	852.3	851.9	559.8	559.7
17.00	20,601.8	15,331.7	10,652.8	10,128.9	17,373.5	15,404.8	18,817.1	16,799.8
17.25	3,403.2	2,918.1	3,491.8	2,051.9	1,765.3	1,240.4	2,687.2	1,102.2
17.50	20,939.4	19,616.1	18,347.4	17,405.7	11,314.6	10,163.1	12,472.5	10,573.4
17.75	2,653.3	2,480.1	3,796.3	3,484.8	1,740.8	1,723.7	2,802.9	2,552.1
18.00	22,940.9	21,236.0	26,175.4	23,635.0	31,317.1	15,957.7	26,347.7	21,888.3
18.25	2,726.4	2,558.6	3,936.3	3,509.7	2,155.4	2,081.2	2,871.2	2,696.4
18.50	10,615.3	10,248.3	11,889.2	11,143.3	7,115.2	4,849.3	4,730.8	4,482.9
18.75	364.9	314.9	1,781.9	1,091.7	383.6	383.6	627.1	226.0
19.00	21,053.9	20,249.2	19,303.4	17,959.7	23,309.6	20,602.6	22,613.4	21,468.1
19.25	614.1	614.0	547.6	538.0	69.9	69.9	384.7	375.0
19.50	1,668.1	1,667.6	1,843.3	1822.2	945.3	887.2	1,491.5	1,437.1
19.75	5,408.7	5,352.3	10,247.5	9,866.6	2,389.7	2,038.5	2,919.0	2,827.9
20.00 & over	41,510.7	37,972.8	53,680.5	48,428.0	73,730.7	67,991.7	85,460.2	77,128.4
TOTAL	459,911.2	341,428.5	498,133.5	379,328.7	527,914.3	385,227.9	574,427.8	436,064.5

(Contd.)

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1998				1999			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	13,643.0	7,090.7	11,861.4	4,944.4	13,305.5	3,488.9	18,057.9	5,474.4
01.00 #	-	-	-	-	-	-	-	-
02.00 #	-	-	-	-	-	-	-	-
03.00 #	32.5	-	-	-	1,261.0	38.3	1,518.8	217.7
04.00 #	7.0	-	-	-	11,208.9	5,142.8	10,163.2	785.2
05.00 #	530.9	22.1	697.4	32	3,158.9	2,386.6	1,161.5	394.9
06.00 #	477.3	161.6	1,696.5	488	733.6	535.5	3,715.4	2,707.9
07.00 #	264.2	141.4	6,113.0	5,939.2	5,530.7	5,282.1	10,484.1	7,447.8
08.00 #	5,079.4	3,688.8	43,861.8	28,998.8	58,742.8	51,843.9	60,453.9	55,938.2
08.25	0.1	0.1	0.1	0.1	-	-	-	-
08.50	90.3	89.5	7.9	7.3	158.8	158.7	88.7	85.5
08.75	-	-	-	-	50.0	50.0	51.9	51.9
09.00	427.1	359.5	500.5	287.7	1,296.8	1,222.7	509.8	466.0
09.25	144.6	10.3	5.5	5.5	50.9	50.9	104.2	104.2
09.50	370.4	219.8	53.6	50.1	70.7	68.8	29.5	29.3
09.75	201.3	40.9	-	-	25.0	15.0	525.1	525.0
10.00	23,215.3	8,101.9	18,785.4	3,494.2	12,104.2	3,168.6	10,214.0	4,455.4
10.25	52.6	40.5	5.7	5.6	101.2	101.1	445.8	444.3
10.50	862.9	500.1	219.4	48.7	961.8	950.1	3,161.6	1,349.1
10.75	255.0	199.3	24.9	24.9	645.9	645.8	1,289.3	1,178.1
11.00	31,531.3	26,689.5	9,408.4	4,970.2	7,475.5	5,556.7	5,103.6	3,924.4
11.25	419.0	377.6	753.6	143.7	620.8	600.3	227.7	244.6
11.50	727.9	419.4	7,920.1	361.3	1,505.0	1,500.6	1,734.4	1,628.1
11.75	216.8	216.7	0.4	0.2	396.6	128.8	1,030.9	763.2
12.00	6,237.8	4,219.4	3,319.5	1,773.8	16,366.3	9,715.4	12,263.5	10,303.3
12.25	274.1	62.1	-	-	1,503.4	539.9	1,407.6	1,407.0
12.50	1,117.9	819.3	287.3	280.5	2,486.7	2,268.5	9,625.8	3,661.3
12.75	347.5	42.6	93.4	-	1,098.0	1,051.2	2,824.1	2,680.8
13.00	12,485.6	11,374.5	11,510.7	11,305.5	15,435.0	11,871.6	16,565.3	15,275.3
13.25	1,717.2	1,475.6	727.5	700.4	3,277.7	1,014.1	1,407.8	1,407.8
13.50	2,982.6	2,645.5	696.9	661.6	3,083.9	1,884.8	3,979.8	3,658.3
13.75	1,469.1	1,394.4	2976.1	2,918.1	712.4	712.4	2,960.6	2,346.9
14.00	104,210.6	91,811.0	123,344.3	105,263.8	110,137.2	106,017.4	117,766.4	111,673.6
14.25	3,733.8	3,592.0	2,651.1	1,995.4	8,687.3	2,118.0	3,938.7	2,991.7
14.50	7,719.7	6,234.9	6,619.8	5,008.7	7,937.3	7,205.8	11,819.2	9,212.3
14.75	1,414.6	1,333.8	1,725.5	1,452.1	1,876.2	1,588.7	1,003.6	975.3
15.00	28,241.6	24,004.6	26,119.5	24,430.6	31,758.1	29,008.8	40,440.5	34,565.1
15.25	10,448.4	2,310.5	2,516.3	2,230.8	3,667.5	1,231.6	2,889.5	2,447.0
15.50	12,733.7	7,786.1	8,122.3	6,121.7	7,334.0	5,020.2	6,679.6	6,556.5
15.75	11,521.4	5,042.7	7,227.3	5,901.8	7,473.5	7,014.2	7,450.0	6,374.4
16.00	41,511.1	22,389.6	38,557.7	28,667.1	34,108.3	30,364.1	46,155.7	39,998.7
16.25	4,096.6	3,238.5	1,451.1	1,399.6	1,894.0	1,818.5	1,219.1	1,098.6
16.50	35,548.9	10,969.1	22,593.0	15,296.2	39,858.0	15,205.9	43,732.7	10,937.9
16.75	5,291.1	4,422.4	939.3	889.2	1,444.5	1,282.8	1,468.4	1,468.4
17.00	38,264.1	26,167.6	23,628.1	16,605.0	23,580.0	13,211.1	16,807.4	15,243.7
17.25	3,019.6	2,549.7	2,117.7	1,699.4	5,004.8	3,305.7	3,543.9	2,156.7
17.50	21,290.0	14,207.0	20,771.5	19,230.7	13,942.5	12,007.1	17,441.7	14,852.7
17.75	3,147.6	1,737.1	2,288.6	2,157.3	2,507.4	2,504.8	556.8	555.2
18.00	24,503.7	22,885.6	28,212.1	25,059.7	82,642.7	72,901.5	77,694.7	70,106
18.25	4,445.2	4,375.6	4,084.3	3,942.5	43,186.4	38,883.1	52,755.6	49,114.2
18.50	6,410.2	5,991.4	9,180.2	8,847.6	4,960.2	4,178.3	4,904.8	4,581.3
18.75	2,580.4	154.5	2,325.0	2,322.5	2,380.6	2,262.1	279.2	250.9
19.00	39,114.6	31,503.4	33,140.3	28,999.0	23,828.1	22,672.6	14,896.6	13,833.6
19.25	827.6	619.8	643.4	6,33.7	516.6	516.6	207.9	207.9
19.50	1,154.7	904.0	3,707.2	3,443.5	1,515.0	1,514.7	2,933.2	2,884.9
19.75	3,658.4	3,330.4	4,429.1	4,263.9	3,470.9	3,408.4	892.9	715.9
20.00 & over	82,187.1	76,823.1	111,093.8	100,989.3	40,331.1	30,040.4	32,257.9	28,694.4
TOTAL	602,255.1	444,787.3	609,015.5	484,295.5	667,410.2	533,276.3	690,891.9	560,455.2

01.00 stands for 00.25 to 01.00 and so on up to 08.00 which stands for 07.25 to 08.00.

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2000				2001			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	21,644.0	11,131.8	26,877.3	12,165.5	26,892.9	16,256.6	33,186.0	25,382.5
01.00 #	-	-	-	-	-	-	-	-
02.00 #	2,711.2	265.5	1,995.4	725.1	1,710.0	395.6	2,579.3	122.8
03.00 #	1,008.8	94.1	1,246.3	216.1	1,095.9	51.0	1,858.3	227.2
04.00 #	12,651.7	1,009.9	11,640.4	577.4	11,682.0	859.8	11,457.4	3,662.6
05.00 #	727.2	198.5	896.8	177.7	807.1	137.1	1,772.4	578.4
06.00 #	500.3	345.4	761.8	554.2	550.0	123.6	491.4	292.4
07.00 #	9,702.8	9,499.8	9,268.6	8,967.2	4,193.9	3,828.6	2,317.2	1,334.4
08.00 #	53,234.7	48,618.1	50,291.9	46,493.0	22,993.3	19,094.6	15,293.5	13,388.6
08.25	1.2	1.2	-	-	-	-	-	-
08.50	363.4	122.3	3,408.5	3,405.3	2,780.4	2,779.1	2,627.1	2,627.1
08.75	-	-	51.6	46.0	1,048.5	1,024.0	924.1	924.1
09.00	5,431.8	570.9	5,593.4	378.0	8,384.1	8,014.1	10,667.2	5,645.0
09.25	378.7	77.7	-	-	141.3	141.3	761.7	761.7
09.50	1,111.9	1,034.0	403.7	403.7	1,180.1	1,180.1	6,223.5	6,221.8
09.75	2,104.7	179.5	617.5	557.8	1,581.8	1,540.3	2,045.2	1,110.2
10.00	14,205.9	6,402.1	12,710.1	5,924.4	15,263.5	8,358.1	32,935.4	26,002.0
10.25	988.4	775.4	1,090.4	1,090.1	6.9	6.8	1,111.9	1,111.9
10.50	4,110.2	3,760.1	3,361.0	3,227.8	20,112.5	19,631.7	5,839.2	5,721.5
10.75	1,107.6	1,017.6	767.1	765.7	8,413.1	1,820.5	3,065.0	878.6
11.00	14,432.2	7,069.0	15,710.0	7,979.1	17,989.0	8,354.8	26,893.7	16,646.9
11.25	3,165.1	1,272.5	1,913.6	669.3	734.7	231.5	1,995.3	1,377.5
11.50	6,875.2	5,228.9	2,886.0	2,734.9	2,873.6	2,513.6	6,092.2	4,732.2
11.75	1,414.9	1,403.6	1,089.5	719.5	145.4	145.4	2,796.4	1,177.4
12.00	87,262.8	21,463.0	69,885.2	13,766.2	68,872.9	12,940.1	98,309.3	22,390.5
12.25	2,123.8	1,030.6	841.6	654.6	3,415.0	3,415.0	1,031.3	756.3
12.50	23,027.9	3,978.6	22,507.6	11,129.0	19,199.3	8,055.4	6,391.0	5,946.3
12.75	1,685.8	1,514.0	2,892.7	1,744.5	3,673.0	3,335.5	4,001.5	3,781.3
13.00	19,138.4	18,146.0	28,252.3	26,289.8	39,251.6	32,290.6	38,441.7	30,503.3
13.25	3,008.0	1,591.9	4,943.6	3,303.6	5,143.8	4,972.8	5,408.4	3,370.6
13.50	3,409.7	3,164.2	15,399.0	14,066.5	22,011.5	17,725.9	14,222.7	12,393.3
13.75	2,689.6	1,349.6	2,415.5	1,507.1	7,045.5	3,899.6	6,580.1	5,567.3
14.00	130,519.6	127,061.2	163,675.4	157,620.2	147,096.2	139,790.9	151,834.1	138,547.0
14.25	2,549.8	2,277.2	3,536.8	2,672.9	4,301.0	2,676.3	4,040.4	3,314.5
14.50	11,512.4	6,966.1	12,058.6	9,801.6	12,099.5	10,665.5	11,416.2	9,607.8
14.75	1,678.5	1,678.5	1,007.4	1,004.5	1,864.1	1,169.1	2,416.1	1,396.1
15.00	35,869.1	31,374.9	51,522.9	42,302.2	48,080.5	41,077.9	58,146.8	39,403.7
15.25	1,303.2	1,042.2	1,132.7	1,129.8	1,739.2	1,739.2	886.3	864.8
15.50	10,317.8	7,427.6	8,140.9	5,317.7	10,423.2	7,860.3	7,382.1	5,091.5
15.75	9,637.1	9,009.5	10,966.4	9,455.9	13,383.6	9,836.8	4,929.6	3,153.6
16.00	72,562.5	68,102.0	74,659.1	69,755.5	80,940.6	68,363.1	103,501.3	83,495.1
16.25	3,651.0	2,678.9	3,084.9	2,995.0	2,897.2	2,894.1	859.4	776.1
16.50	31,472.7	25,509.4	11,796.9	9,634.6	8,528.9	6,420.3	7,979.8	7,091.5
16.75	20,265.3	17,430.1	45,452.1	39,803.7	39,565.8	35,794.5	66,384.6	55,591.5
17.00	17,920.1	12,718.1	24,778.2	21,573.0	24,418.4	21,228.9	17,673.9	17,007.6
17.25	224.8	184.3	559.9	555.4	217.3	216.0	236.4	236.4
17.50	6,738.5	5,328.1	5,661.4	4,139.8	6,316.6	5,935.5	2,247.6	2,188.5
17.75	171.5	169.6	335.2	334.0	989.7	989.7	61.5	61.5
18.00	36,483.7	31,520.4	30,130.5	24,585.9	34,577.8	27,544.0	28,524.2	27,078.1
18.25	18,839.4	17,736.7	23,312.5	21,005.9	14,610.7	12,310.5	747.9	599.4
18.50	3,078.2	2,686.2	1,631.3	1,561.0	2,015.0	2,013.2	1,335.7	1,333.4
18.75	115.0	115.0	84.1	84.1	40.5	40.5	71.1	71.1
19.00	7,712.4	7,238.5	10,223.4	9,319.1	10,249.5	9,488.9	9,243.3	9,164.9
19.25	156.8	154.4	98.2	98.2	49.3	49.3	75.9	75.9
19.50	1,445.5	1,421.2	346.5	346.0	405.9	405.8	394.0	394.0
19.75	332.4	319.4	228.1	191.1	171.3	136.4	227.4	227.4
20.00 & over	24,152.5	22,573.5	21,231.0	19,968.0	21,179.6	20,638.4	25,278.5	25,168.8
TOTAL	748,927.1	555,039.0	805,372.7	625,494.1	805,488.1	612,628.7	853,213.9	636,576.2

(Contd.)

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	2002				2003	
	Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	31,830.0	25,763.1	11,848.3	7,193.3	29,132.5	23,397.7
01.00 #	-	-	-	-	3,934.7	3,923.5
02.00 #	2,541.2	1,002.7	-	-	11,143.0	6,291.9
03.00 #	19,27.10	540.9	1,875.1	99.7	56,382.8	43,813.4
04.00 #	10,141.4	4,656.4	9,017.4	4,364.8	106,960.6	90,472.1
05.00 #	2,885.7	2,004.20	5,373.0	4,396.8	52,470.1	43,906.4
06.00 #	1,879.9	1,716.70	14,456.5	13,311.7	83,674.1	29,117.0
07.00 #	5,201.1	4,587.6	32,342.8	30,514.9	30,531.3	25,660.8
08.00 #	33,340.5	29,778.4	31,703.1	27,082.8	26,756.4	25,704.6
08.25	839.7	650.0	1,506.4	705.4	1,280.4	630.0
08.50	4,190.6	4,188.6	8,270.0	6,198.1	11,774.0	7,791.9
08.75	1,174.2	840.0	1,506.3	536.1	895.5	837.0
09.00	9,850.1	6,250.9	16,715.1	12,372.5	21,513.9	18,972.4
09.25	1,780.8	904.9	2,601.3	1,760.9	979.9	157.0
09.50	5,088.4	4,654.8	13,745.5	7,652.3	8,994.2	7,113.0
09.75	3,279.1	1,118.8	3,287.0	2,232.2	1,232.1	1,232.1
10.00	36,058.7	27,184.1	36,805.3	28,663.5	38,997.9	32,378.6
10.25	721.8	667.7	1,002.1	651.9	2,213.4	794.6
10.50	5,093.8	4,369.4	9,673.0	6,901.3	3,870.2	3,832.6
10.75	1,061.9	1,061.9	3,444.3	1,503.8	331.0	331.0
11.00	26,248.6	15,361.8	37,299.6	31,185.4	44,550.1	42,296.5
11.25	1,458.7	853.1	1,396.6	874.9	512.2	100.8
11.50	10,989.2	10,982.3	9,219.0	6,120.3	2,600.6	2,541.4
11.75	3,150.1	2,780.1	747.4	747.2	1,134.1	333.1
12.00	102,462.1	19,898.1	127,701.2	42,949.6	45,743.6	41,705.8
12.25	1,023.5	1,023.5	5,248.1	2,605.8	178.4	146.2
12.50	6,974.3	6,044.5	10,804.7	8,836.6	8,864.1	5,814.5
12.75	2,390.6	2,070.6	2,164.0	2,086.5	247.4	246.5
13.00	42,764.0	35,402.8	32,482.9	28,127.9	18,841.6	14,535.3
13.25	3,699.3	1,302.6	2,709.0	1,508.9	177.4	177.4
13.50	10,087.4	7,060.8	5,376.6	4,271.8	1,938.3	1,867.3
13.75	3,030.4	926.9	1,894.7	1,002.4	4,393.8	3,602.9
14.00	146,382.0	141,336.4	170,122.3	166,808.9	146,555.0	138,376.4
14.25	4,160.2	3,587.0	3,882.9	3,074.9	337.2	137.0
14.50	4,992.1	4,890.7	5,157.3	5,079.2	1,533.6	1,355.0
14.75	1,347.1	1,347.1	3,174.7	2,602.7	242.0	142.0
15.00	46,997.4	3,992.6	36,406.6	31,238.6	23,569.2	22,937.2
15.25	983.3	728.3	827.7	572.7	118.6	36.7
15.50	5,940.2	5,028.0	7,277.6	6,356.5	1,052.7	932.3
15.75	1,694.0	1,079.8	1,553.5	1,553.5	1,827.4	672.8
16.00	92,989.6	69,975.2	51,712.1	47,547.6	15,741.5	15,381.0
16.25	699.6	692.1	8,426.6	6,901.6	183.7	181.2
16.50	6,807.6	6,496.4	11,820.5	10,322.3	1,871.1	1,857.8
16.75	70,441.8	50,464.6	56,132.9	49,903.2	28,665.3	27,200.9
17.00	13,934.4	12,436.9	7,988.8	7,951.1	2,997.8	2,993.7
17.25	712.7	137.7	1,878.6	111.6	29.3	29.3
17.50	1,903.2	1,741.6	1,375.5	1,293.9	324.1	313.3
17.75	126.9	126.9	73.2	73.2	0.1	0.1
18.00	21,680.3	20,518.9	12,954.1	11,877.1	3,582.0	3,570.9
18.25	668.1	491.5	5,117.5	2,097.0	1,689.0	1,548.8
18.50	1,044.4	1,044.4	4,587.8	2,223.3	147.2	147.2
18.75	90.6	90.6	8,838.3	8,070.9	72.2	72.2
19.00	7,523.3	7,389.7	7,709.5	7,065.1	6,490.9	6,463.7
19.25	115.6	115.6	47.2	47.2	58.7	58.7
19.50	292.5	292.5	291.2	291.2	84.4	84.4
19.75	1,174.3	1,174.3	122.0	122.0	41.6	41.6
20.00 & over	24,736.9	23,217.5	16,377.1	16,365.8	15,105.1	15,043.0
TOTAL	830,604.1	619,977.6	866,072.1	676,010.7	893,219.5	735,368.1

01.00 stands for 00.25 to 01.00 and so on up to 08.00 which stands for 07.25 to 08.00.

5.9 Classification of Scheduled Banks' Advances Financing under Islamic Modes by Rates of Return

(Concl'd.)

(End of Period: Million Rupees)

RATE OF RETURN	2003		2004	
	Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector
00.00	31,532.6	31,254.3	32,246.7	31,618.7
01.00 #	4,350.8	2,592.8	1,177.8	813.8
02.00 #	59,261.6	25,268.1	62,845.5	22,996.7
03.00 #	151,550.7	140,078.7	143,855.7	122,298.0
04.00 #	97,405.4	88,947.0	188,008.0	155,468.7
05.00 #	82,379.2	75,204.9	99,503.2	91,120.1
06.00 #	68,522.7	63,431.8	90,638.9	79,622.7
07.00 #	48,423.5	46,516.0	65,397.1	65,047.7
08.00 #	59,558.9	59,280.1	81,677.5	71,516.8
08.25	1,170.0	570.0	1,769.0	1,169.0
08.50	11,021.6	11,021.6	17,225.1	17,225.1
08.75	807.0	807.0	1,285.5	1,285.5
09.00	31,475.2	28,775.1	36,946.2	35,546.9
09.25	3,243.9	443.9	775.8	775.8
09.50	6,147.9	5,565.6	4,659.9	4,659.9
09.75	1,492.5	1,492.5	2,976.6	2,976.6
10.00	47,316.0	46,264.5	42,056.6	41,784.4
10.25	238.6	230.4	145.2	145.2
10.50	6,565.1	4,518.3	6,544.6	6,544.6
10.75	2,490.4	2,490.4	171.4	171.4
11.00	34,930.9	34,778.6	53,493.9	52,050.5
11.25	387.4	387.4	65.2	65.2
11.50	1,428.0	1,308.2	1,377.1	1,334.3
11.75	615.1	615.1	913.4	913.4
12.00	36,099.0	33,477.3	28,418.4	28,415.6
12.25	184.0	184.0	27.1	27.1
12.50	3,301.5	3,301.5	1,387.3	1,387.3
12.75	319.8	319.8	104.7	104.7
13.00	15,910.3	15,910.3	10,588.3	10,588.3
13.25	199.2	199.2	5,200.8	5,200.8
13.50	2,903.9	2,903.9	1,198.8	1,198.8
13.75	3,787.9	3,084.6	5,745.7	5,745.7
14.00	122,657.3	121,746.4	111,770.9	110,352.1
14.25	144.7	144.7	15.0	15.0
14.50	443.0	443.0	642.8	642.8
14.75	55.3	39.4	51.7	51.7
15.00	13,931.0	13,892.1	7,961.2	7,935.9
15.25	69.1	69.1	0.0	0.0
15.50	174.1	174.1	300.3	300.3
15.75	548.8	548.8	275.5	275.5
16.00	14,969.4	13,806.6	11,018.5	8,670.1
16.25	255.4	255.4	-	-
16.50	731.4	656.8	1,481.1	219.5
16.75	511.5	511.5	881.7	881.7
17.00	989.9	989.9	4,097.5	4,097.5
17.25	144.5	144.5	8.4	8.4
17.50	207.0	207.0	180.7	180.7
17.75	81.5	81.5	0.9	0.9
18.00	10,391.7	10,390.1	6,018.4	6,017.4
18.25	432.2	285.8	10.1	10.1
18.50	174.7	174.7	285.5	285.5
18.75	64.0	63.3	3.3	3.3
19.00	3,678.6	3,678.6	4,074.0	4,073.6
19.25	105.1	105.1	5.2	5.2
19.50	47.2	47.2	98.3	98.3
19.75	98.1	98.1	-	-
20.00 & over	11,810.0	11,810.2	15,540.8	15,496.9
TOTAL	997,736.1	911,586.6	1,153,148.6	1,019,441.6

**5.10 Classification of Scheduled Banks' Advances
Weighted Average Rates of Return/Interest
Interest Bearing & Islamic Modes of Financing**

(Percent per annum)

AS AT THE END OF		Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	TOTAL ADVANCES
1994	Jun.	15.38	15.21	13.77	14.07	12.76	14.07	13.00	13.66
	Dec.	13.84	15.66	14.47	14.63	12.04	12.35	12.99	13.53
1995	Jun.	14.22	16.09	14.42	14.55	12.46	14.61	12.88	13.74
	Dec.	14.64	16.61	15.07	14.77	11.13	15.34	13.71	13.91
1996	Jun.	16.11	16.05	15.09	15.19	13.00	15.70	13.45	14.36
	Dec.	13.25	16.67	15.42	14.81	12.93	14.74	13.20	14.26
1997	Jun.	11.65	16.51	15.92	14.00	12.45	15.89	13.60	14.55
	Dec.	12.41	16.37	15.14	14.72	13.70	15.36	14.46	14.71
1998	Jun.	15.43	16.58	15.94	16.32	14.69	15.31	15.59	15.64
	Dec.	14.51	16.24	15.88	15.78	14.09	15.24	15.72	15.42
1999	Jun.	11.35	15.65	15.08	15.63	13.79	14.50	14.95	14.80
	Dec.	11.14	14.40	14.81	15.20	13.58	13.85	14.68	14.46
2000	Jun.	10.68	13.15	13.49	14.24	13.04	13.44	13.79	13.52
	Dec.	11.29	13.51	13.50	14.43	12.97	13.18	13.88	13.55
2001	Jun.	11.14	13.48	13.40	14.42	13.28	13.73	13.87	13.61
	Dec.	8.10	13.45	13.18	14.07	13.37	13.58	13.67	13.45
2002	Jun.	9.15	13.02	12.86	13.68	13.42	13.34	13.26	13.19
	Dec.	9.06	12.94	12.43	13.41	13.09	13.32	12.99	12.87
2003	Jun.	11.49	5.98	7.65	10.35	11.55	7.78	10.34	9.40
	Dec.	10.30	5.37	5.89	8.04	10.28	6.48	8.34	7.76
2004	Jun.	10.25	4.96	5.79	6.89	9.26	6.03	8.41	7.28

5. 10 Classification of Scheduled Banks' Advances Weighted Average Rates of Interest

(Percent per annum)

AS AT THE END OF		Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	TOTAL ADVANCES
Interest Bearing									
1994	Jun.	13.48	9.58	12.65	14.49	2.33	13.40	11.11	12.78
	Dec.	12.85	12.08	12.90	14.22	13.00	12.93	13.57	13.43
1995	Jun.	13.89	12.66	12.23	14.28	13.04	13.30	12.18	13.19
	Dec.	13.12	11.58	11.94	14.39	12.91	14.97	13.23	13.39
1996	Jun.	12.50	13.58	11.77	14.92	12.16	13.66	11.87	13.04
	Dec.	12.26	12.94	13.00	15.07	12.99	13.16	13.67	13.70
1997	Jun.	11.55	15.35	13.21	14.44	12.73	13.95	13.15	13.53
	Dec.	12.25	13.20	13.79	15.35	13.11	12.35	12.59	13.72
1998	Jun.	14.47	16.38	14.84	16.12	16.23	16.32	16.49	16.09
	Dec.	13.75	15.17	14.52	15.48	14.19	15.76	15.53	15.00
1999	Jun.	13.39	14.15	13.89	15.19	14.08	14.95	14.29	14.47
	Dec.	11.41	13.79	14.56	14.17	13.75	13.14	14.07	14.09
2000	Jun.	11.10	13.76	13.67	13.15	12.23	13.65	13.34	13.25
	Dec.	11.53	13.57	12.88	13.82	12.90	13.49	12.93	13.08
2001	Jun.	11.75	13.54	13.69	13.50	12.84	13.07	12.05	13.07
	Dec.	11.00	11.35	13.28	13.81	12.50	14.72	12.42	13.00
2002	Jun.	8.10	11.27	13.12	13.56	12.72	13.88	12.47	13.00
	Dec.	8.07	11.12	13.51	13.67	12.58	13.79	12.42	12.99
2003	Jun.	12.01	11.97	9.39	15.66	12.63	7.74	10.66	11.87
	Dec.	10.61	7.56	7.21	11.99	12.15	7.68	6.95	8.95
2004	Jun.	9.20	6.01	6.89	11.21	9.08	7.08	9.04	8.41
Islamic Modes of Financing									
1994	Jun.	15.51	16.05	14.41	13.85	12.84	13.91	13.25	13.78
	Dec.	13.94	16.30	14.57	14.80	11.90	12.34	12.92	13.54
1995	Jun.	14.24	16.45	14.52	14.68	12.40	14.70	12.95	13.80
	Dec.	14.68	16.72	15.19	14.92	10.92	15.35	13.77	13.97
1996	Jun.	16.32	16.50	15.21	15.28	13.09	15.76	13.58	14.48
	Dec.	13.26	17.24	15.56	14.71	12.92	14.77	13.16	14.32
1997	Jun.	11.68	16.57	16.01	13.87	12.42	15.99	13.64	14.65
	Dec.	12.47	16.77	15.19	14.58	13.75	15.44	14.68	14.79
1998	Jun.	15.87	16.61	15.97	16.39	14.50	15.21	15.45	15.59
	Dec.	15.05	16.32	15.94	15.85	14.08	15.20	15.76	15.47
1999	Jun.	11.27	15.69	15.12	15.75	13.76	14.49	15.00	14.82
	Dec.	10.91	14.42	14.82	15.41	13.57	13.89	14.74	14.49
2000	Jun.	10.61	13.12	13.48	14.31	13.08	13.42	13.83	13.54
	Dec.	11.24	13.51	13.54	14.48	12.97	13.15	14.01	13.59
2001	Jun.	11.02	13.47	13.39	14.53	13.31	13.84	14.03	13.65
	Dec.	8.05	13.54	13.18	14.09	13.45	13.50	13.74	13.48
2002	Jun.	9.30	13.09	12.85	13.70	13.47	13.32	13.32	13.20
	Dec.	9.23	13.05	12.38	13.37	13.15	13.29	13.04	12.86
2003	Jun.	11.43	5.92	7.50	9.39	11.47	7.79	10.31	9.19
	Dec.	10.20	5.17	5.75	7.72	10.08	6.37	8.47	7.64
2004	Jun.	10.86	4.86	5.73	6.61	9.27	5.88	8.34	7.19

5.11 Classification of Scheduled Banks' Advances
Weighted Average Rate of Return* on Advances
by Borrower

(Percent Per Annum)

Borrower	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.1997					
Over all	14.55	14.93	16.24	14.47	12.16
Government	15.36	13.71	-	15.87	-
Public Sector	14.63	15.20	16.59	13.50	10.48
Private Sector (Business)	15.12	15.82	16.04	15.49	12.53
NGO's & Non-Profit Organization	17.46	15.91	18.00	15.58	-
Personal	10.51	9.75	16.77	7.75	9.35
Others	13.07	16.50	15.29	12.35	13.25
Dec.1997					
Over all	14.71	15.77	15.93	13.65	14.39
Government	13.02	13.43	-	12.90	-
Public Sector	14.80	16.35	15.93	13.38	14.07
Private Sector (Business)	15.32	16.43	15.47	14.75	14.70
NGO's & Non-Profit Organization	16.35	17.54	16.75	11.79	-
Personal	12.05	12.48	17.59	8.63	9.66
Others	13.18	17.46	15.60	12.09	19.89
Jun.1998					
Over all	15.64	15.81	15.77	15.84	14.59
Government	15.53	15.37	-	15.59	-
Public Sector	16.05	14.78	15.90	16.78	12.07
Private Sector (Business)	15.89	16.33	15.45	16.31	14.89
NGO's & Non-Profit Organization	17.52	17.46	16.99	18.09	-
Personal	12.87	11.21	18.21	12.12	9.35
Others	14.15	17.50	6.47	15.79	2.43
Dec.1998					
Over all	15.42	16.54	15.85	15.15	13.85
Government	13.95	15.28	-	13.59	-
Public Sector	14.97	17.79	15.74	12.43	18.56
Private Sector (Business)	15.84	17.07	14.92	16.34	13.88
NGO's & Non-Profit Organization	15.44	17.74	17.21	13.41	12.00
Personal	12.67	8.71	21.90	10.38	10.66
Others	17.70	20.51	15.85	15.32	12.01
Jun.1999					
Over all	14.80	15.18	14.71	14.75	14.36
Government	15.38	15.42	-	15.37	-
Public Sector	15.49	15.83	15.20	15.55	12.60
Private Sector (Business)	15.02	15.63	13.52	15.41	14.61
NGO's & Non-Profit Organization	14.49	17.65	16.62	10.97	-
Personal	11.50	8.20	20.97	8.15	7.19
Others	13.34	12.02	13.29	14.37	21.51

* Including zero rate of return

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec.1999					
Over all	14.46	14.63	13.95	14.71	14.02
Government	15.84	14.81	-	16.02	-
Public Sector	14.92	15.50	14.50	14.99	9.30
Private Sector (Business)	14.78	15.07	12.96	15.59	14.23
NGO's & Non-Profit Organization	15.79	15.97	15.24	17.60	-
Personal	10.15	6.97	19.26	7.09	8.96
Others	13.68	12.19	12.56	15.77	13.96
Jun.2000					
Over all	13.52	13.49	13.33	13.56	13.65
Government	12.28	12.00	-	12.36	-
Public Sector	13.36	13.69	12.88	13.80	4.44
Private Sector (Business)	14.07	14.07	12.55	14.74	13.98
NGO's & Non-Profit Organization	15.96	15.42	12.71	16.81	-
Personal	10.38	7.80	18.70	8.33	8.54
Others	14.65	16.00	12.30	13.35	13.09
Dec.2000					
Over all	13.55	13.13	13.44	13.85	13.62
Government	12.45	12.00	-	12.54	-
Public Sector	13.68	12.35	13.50	14.70	4.68
Private Sector (Business)	14.03	13.74	12.59	14.94	13.85
NGO's & Non-Profit Organization	13.52	8.31	12.75	16.87	14.00
Personal	10.20	8.39	18.41	7.07	10.55
Others	14.37	14.76	13.97	14.88	12.36
Jun.2001					
Over all	13.61	13.49	13.72	13.63	13.69
Government	12.25	12.14	8.00	12.28	-
Public Sector	13.91	13.49	13.91	14.35	5.21
Private Sector (Business)	14.08	13.97	13.02	14.69	13.94
NGO's & Non-Profit Organization	11.96	8.57	15.46	13.08	12.00
Personal	10.85	9.69	17.09	8.65	8.42
Others	15.44	16.15	15.13	14.98	7.29

* Including zero rate of return

(Contd.)

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

Borrower	(Percent Per Annum)				
	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Dec.2001					
Over all	13.45	13.64	12.95	13.33	13.99
Government	12.68	12.23	5.00	12.78	-
Non-Financial Public Sector Enterprises	13.15	12.33	11.87	13.69	2.00
Non-Bank Financial Institutions	12.09	12.55	13.16	14.44	2.00
Private Sector(Business)	13.70	14.02	12.13	13.81	14.30
NGO's & Non-Profit Organization	14.35	16.65	13.06	13.27	-
Personal	12.43	11.55	17.94	10.27	11.46
Others	15.04	15.99	9.31	15.05	13.49
Jun.2002					
Over all	13.19	13.05	12.60	13.33	13.64
Government	12.79	12.16	-	12.89	-
Non-Financial Public Sector Enterprises	13.38	13.28	11.70	13.77	2.00
Non-Bank Financial Institutions	12.29	13.28	11.71	13.95	7.62
Private Sector(Business)	13.27	13.24	11.10	13.85	13.82
NGO's & Non-Profit Organization	11.61	12.82	10.26	11.20	12.27
Personal	13.17	10.82	18.98	11.00	8.16
Others	13.71	14.15	8.56	13.08	16.67
Dec.2002					
Over all	12.87	12.49	11.85	13.30	13.96
Government	12.00	12.00	-	12.00	-
Non-Financial Public Sector Enterprises	12.56	12.99	10.33	12.67	-
Non-Bank Financial Institutions	11.66	13.11	9.07	15.45	-
Private Sector(Business)	12.96	12.50	10.00	14.28	14.07
NGO's & Non-Profit Organization	12.77	15.31	9.65	12.31	20.00
Personal	13.52	11.62	18.85	10.13	10.90
Others	11.76	11.15	11.48	14.43	13.90

* Including zero rate of return

5.11 Classification of Scheduled Banks' Advances
Weighted Average Rate of Return on Advances
by Borrower

(Concl.d.)

(Percent Per Annum)

Borrower	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2003					
Over all	9.40	8.04	7.77	9.95	14.21
Government	5.99	5.75	3.50	6.15	-
Non-Financial Public Sector Enterprises	8.16	7.14	5.14	9.88	-
Non-Bank Financial Institutions	7.60	8.43	6.94	6.51	-
Private Sector(Business)	9.79	8.26	5.65	11.03	14.35
NGO's & Non-Profit Organization	6.65	9.64	3.51	5.61	11.00
Personal	9.83	7.74	13.43	8.61	9.06
Others	10.14	10.59	6.25	11.45	14.52
Dec.2003					
Over all	7.76	6.80	6.72	7.42	13.74
Government	2.94	2.10	10.50	3.56	-
Non-Financial Public Sector Enterprises	5.71	5.04	3.94	6.67	-
Non-Bank Financial Institutions	4.56	5.59	4.34	3.64	-
Private Sector(Business)	7.92	6.70	4.17	8.09	13.96
NGO's & Non-Profit Organization	5.44	8.82	2.75	3.85	11.00
Personal	9.76	9.55	12.63	7.75	6.56
Others	7.60	7.17	5.71	9.49	13.11
Jun.2004					
Over all	7.28	6.63	6.51	7.28	13.74
Government	3.53	4.00	-	2.91	-
Non-Financial Public Sector Enterprises	4.60	3.99	3.35	6.54	-
Non-Bank Financial Institutions	4.43	5.26	3.80	3.31	-
Private Sector(Business)	7.33	6.55	4.11	8.19	13.95
NGO's & Non-Profit Organization	6.15	8.34	2.96	4.94	11.91
Personal	10.07	9.47	13.20	8.40	6.36
Others	8.51	8.65	4.40	9.67	12.34

* Including zero rate of return