

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	246.2	41.8	3.7	0.1	-	-
I. Official	--	-	-	-	-	-
II. Business	241.7	39.8	3.2	-	-	-
III. Personal	4.5	2.0	0.4	0.1	-	-
B. DOMESTIC CONSTITUENTS:	453,666.8	495,368.1	502,641.5	548,257.6	577,917.6	622,607.1
I. Government:	44,336.9	43,239.6	50,615.9	41,512.9	55,605.0	52,984.4
(a) Federal Government:	30,552.8	32,588.3	36,521.4	32,899.8	40,665.0	41,789.6
(i) Commodity Operations	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:	13,416.7	10,412.4	13,483.4	8,016.6	14,756.0	11,022.3
(i) Commodity Operations	11,042.2	8,096.1	10,873.7	6,215.2	12,485.2	8,557.8
(ii) Others	2,374.5	2,316.3	2,609.6	1,801.5	2,270.8	2,464.5
(c) Local Bodies	367.4	239.0	611.2	596.5	183.9	172.5
II. Public Sector Enterprises	26,426.1	28,412.4	31,779.6	33,252.6	44,708.7	51,292.6
(a) Agriculture, Forestry, Hunting & Fishing	127.8	60.8	203.3	145.8	364.2	671.0
(b) Mining and Quarrying	1,731.2	1,706.3	2,003.4	2,189.5	3,598.7	4,650.4
(c) Manufacturing	10,519.1	11,104.0	11,865.3	14,888.2	17,214.6	19,825.0
(d) Construction	125.8	213.8	333.2	610.5	746.8	562.4
(e) Electricity, Gas and Sanitary Services	4,509.2	5,541.5	6,031.6	4,380.9	6,085.4	7,432.8
(f) Commerce:	2,800.6	3,383.8	3,645.6	2,863.4	5,608.1	5,544.3
(i) Wholesale and Retail Trade	368.0	1,170.4	2,353.3	1,309.4	918.8	1,427.2
(ii) Exports/Imports	1,905.4	1,920.9	980.9	1,117.6	2,533.2	2,101.9
(iii) Co-operative Banks (Excl. PPCB)	--	5.5	-	-	1,006.0	1,145.3
(iv) Insurance	--	-	0.1	-	24.7	155.8
(v) Non-Bank Financial Institutions	527.2	287.0	311.3	436.4	1,125.4	714.1
(g) Transport, Storage and Communication	2,721.5	3,359.2	4,292.5	5,835.3	7,566.6	8,205.7
(h) Services	1,425.2	1,289.3	745.6	411.3	133.2	532.4
(i) Other Public Sector Enterprises	2,465.8	1,753.7	2,659.0	1,927.7	3,391.1	3,868.4
III. Private Sector (Business)	332,019.0	364,359.0	358,503.6	397,992.6	404,445.9	442,010.1
(a) Agriculture, Forestry, Hunting & Fishing	59,139.1	59,078.3	55,012.4	59,667.7	59,726.8	74,857.7
(b) Mining and Quarrying	2,797.9	2,837.8	4,087.7	3,899.4	3,642.1	3,745.0
(c) Manufacturing:	149,812.1	172,020.3	174,917.5	188,197.8	203,506.3	227,324.8
(i) Food Industries	14,792.3	16,565.0	17,020.9	16,432.4	17,326.3	18,279.1
(ii) Beverage Industries	2,872.1	4,362.9	4,118.4	4,821.5	3,366.9	3,959.1

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(iii) Tobacco	1,427.1	913.6	1,189.5	1,335.8	2,277.0	2,995.0
(iv) Textiles	65,420.8	74,374.1	75,987.7	83,501.5	90,222.7	102,002.9
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	7,131.1	7,266.6	6,941.3	7,601.6	8,462.2	14,285.4
(vi) Wood and Cork except Furniture	301.4	458.3	397.3	395.7	414.1	349.5
(vii) Furniture and Fixtures	380.6	351.2	367.3	266.2	202.0	128.8
(viii) Paper and Paper Products	2,211.7	2,662.9	2,647.7	2,316.4	2,924.3	3,298.2
(ix) Printing, Publishing and Allied Industries	2,343.7	2,664.4	2,330.0	2,998.0	2,437.4	2,632.1
(x) Leather and Leather Products except Footwear	4,007.7	3,914.8	4,740.4	4,438.6	5,266.4	5,371.9
(xi) Rubber Products	1,405.7	930.0	1,128.3	1,847.9	1,437.0	1,555.9
(xii) Chemicals and Chemical Products	7,696.8	8,974.2	9,823.2	10,534.2	11,309.3	13,779.6
(xiii) Products of Petroleum and Coal	1,052.6	1,214.3	1,641.3	2,414.4	3,824.7	4,473.1
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	2,885.9	3,792.3	5,153.2	5,896.2	8,064.8	8,620.1
(xv) Basic Metal Industries	3,741.0	4,006.0	4,326.0	4,096.4	4,204.4	4,126.5
(xvi) Metal Products except Machinery and Transport Equipments	2,488.6	2,306.3	3,219.6	3,092.6	2,796.6	2,758.0
(xvii) Machinery except Electrical Machinery	750.5	1,048.4	1,041.1	856.4	1,119.5	1,143.8
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	4,923.8	5,321.7	6,203.3	6,726.9	7,510.9	7,212.0
(xix) Transport Equipments	1,915.6	1,787.5	2,006.0	2,046.6	3,196.0	3,284.4
(xx) Miscellaneous Industries	22,063.0	29,105.6	24,635.1	26,578.8	27,143.9	27,069.4
(d) Construction	7,976.3	5,988.0	6,856.6	8,992.4	8,835.9	8,060.3
(e) Electricity, Gas, Water and Sanitary Services	4,346.1	4,457.9	5,263.5	4,932.6	4,669.6	4,001.9
(f) Commerce:	61,517.2	67,611.7	64,493.8	71,929.2	69,593.8	71,043.7
(i) Wholesale & Retail Trade	27,043.5	31,083.7	27,842.7	33,628.9	30,604.2	30,642.0
(ii) Exports/Imports	28,071.2	29,951.0	29,250.9	31,100.5	31,602.7	32,974.6
(iii) Non-Scheduled Banks and Other Financial Institutions	3,306.3	3,406.8	3,256.3	2,333.1	2,925.1	3,550.6
(iv) Co-operative Banks (Excl. PPCB)	1,609.1	1,718.3	2,141.5	2,201.7	2,105.7	2,183.4
(v) Insurance	413.6	301.3	413.3	848.5	745.1	298.0
(vi) Real Estate Dealers (Excl. item (d))	1,073.4	1,150.6	1,589.1	1,816.4	1,610.9	1,395.1
(g) Transport, Storage and Communications	13,991.6	13,996.6	13,380.1	14,711.6	14,311.3	14,085.8
(h) Services	3,111.4	4,107.2	4,550.6	4,413.6	5,578.4	5,624.1
(i) Other Private Business	29,327.4	34,261.3	29,941.2	41,248.3	34,581.6	33,266.7
IV. Trust Funds and Non-Profit Organisations	446.1	693.7	506.6	687.4	1,603.2	3,962.5
V. Personal	49,323.2	57,406.9	60,489.7	74,050.4	70,151.9	70,411.9
VI. Other activities not adequately described	1,115.5	1,256.4	746.1	761.6	1,402.9	1,945.6
TOTAL	453,913.0	495,409.9	502,645.1	548,257.7	577,917.6	622,607.1

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1998		1999	
	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	-	-	-	-
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS:	668,994.0	680,234.5	720,924.4	742,913.3
I. Government:	66,452.0	34,558.5	43,171.9	37,492.3
(a) Federal Government:	45,438.4	19,703.5	18,212.6	19,103.7
(i) Commodity Operations	45,327.4	19,703.5	18,212.6	19,103.7
(ii) Others	111.0	-	-	-
(b) Provincial Governments:	20,832.8	14,698.5	24,959.4	18,388.6
(i) Commodity Operations	18,378.2	12,433.2	22,757.3	16,108.5
(ii) Others	2,454.7	2,265.4	2,202.1	2,280.1
(c) Local Bodies	181.6	156.5	-	-
II. Public Sector Enterprises	58,087.7	62,099.7	59,771.7	56,996.6
(a) Agriculture, Forestry, Hunting & Fishing	1,049.7	1,976.2	859.7	824.7
(b) Mining and Quarrying	3,105.1	2,845.4	3,606.7	2,871.2
(c) Manufacturing	21,693.5	25,491.7	22,921.9	22,458.0
(d) Construction	577.6	2,858.9	2,880.5	925.4
(e) Electricity, Gas and Sanitary Services	5,931.3	5,405.6	6,410.4	7,203.1
(f) Commerce:	7,318.5	8,717.1	8,085.3	8,804.9
(i) Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2	1,481.5
(ii) Exports/Imports	2,539.6	3,227.6	3,213.1	3,906.6
(iii) Co-operative Banks (Excl. PPCB)	1,438.1	1,490.2	1,536.1	1,344.1
(iv) Insurance	73.3	-	-	0.7
(v) Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.3	2,071.9
(g) Transport, Storage and Communication	11,208.7	9,098.1	12,197.6	11,289.7
(h) Services	429.3	577.6	733.2	341.8
(i) Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3	2,277.8
III. Private Sector (Business)	478,619.0	521,127.2	551,776.3	576,656.5
(a) Agriculture, Forestry, Hunting & Fishing	80,903.7	84,825.3	91,643.4	96,733.9
(b) Mining and Quarrying	7,820.4	7,309.9	7,026.3	6,998.5
(c) Manufacturing:	250,852.2	287,106.4	311,759.9	319,939.9
(i) Food Industries	22,531.7	26,075.6	31,390.9	31,554.2
(ii) Beverage Industries	3,500.7	5,618.2	4,062.0	2,449.7

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1998		1999	
	Jun.	Dec.	Jun.	Dec.
(iii) Tobacco	2,686.6	4,521.6	3,259.1	3,247.9
(iv) Textiles	107,377.5	122,186.6	141,866.4	151,478.4
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	15,282.8	16,555.7	16,441.8	16,019.0
(vi) Wood and Cork except Furniture	397.7	385.7	375.6	384.4
(vii) Furniture and Fixtures	112.3	169.4	386.4	1,313.7
(viii) Paper and Paper Products	3,890.6	3,542.9	4,041.0	4,464.0
(ix) Printing, Publishing and Allied Industries	2,954.3	2,944.1	4,988.0	4,490.9
(x) Leather and Leather Products except Footwear	6,238.5	6,762.0	7,219.4	7,682.0
(xi) Rubber Products	1,731.5	1,822.4	2,585.3	1,947.5
(xii) Chemicals and Chemical Products	21,070.0	25,073.7	26,753.7	29,093.3
(xiii) Products of Petroleum and Coal	5,234.7	6,114.8	6,868.0	6,947.3
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	10,610.4	12,593.2	12,253.8	10,988.7
(xv) Basic Metal Industries	4,260.6	5,718.1	6,083.3	6,145.3
(xvi) Metal Products except Machinery and Transport Equipments	2,442.0	2,133.3	2,222.9	2,459.1
(xvii) Machinery except Electrical Machinery	1,047.3	1,804.7	1,044.8	936.9
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,897.5	8,672.9	8,624.9	9,627.6
(xix) Transport Equipments	3,058.1	3,777.1	5,100.8	4,836.4
(xx) Miscellaneous Industries	27,527.4	30,634.3	26,192.0	23,873.7
(d) Construction	9,594.9	11,902.8	6,905.7	6,273.6
(e) Electricity, Gas, Water and Sanitary Services	3,836.2	3,818.0	3,741.0	3,751.7
(f) Commerce:	65,186.1	64,679.7	70,793.7	77,916.2
(i) Wholesale & Retail Trade	22,594.9	23,965.1	25,103.8	30,414.0
(ii) Exports/Imports	34,894.0	34,227.0	35,990.9	34,890.4
(iii) Non-Scheduled Banks and Other Financial Institutions	5,009.5	3,606.5	6,267.3	6,529.7
(iv) Co-operative Banks (Excl. PPCB)	2,276.3	2,358.4	2,562.6	3,288.7
(v) Insurance	63.6	183.5	72.1	442.3
(vi) Real Estate Dealers (Excl. item (d))	347.8	339.2	797.0	2,350.9
(g) Transport, Storage and Communications	11,917.2	12,812.1	12,905.4	12,675.7
(h) Services	5,696.1	7,601.1	6,348.4	7,633.6
(i) Other Private Business	42,812.2	41,072.0	40,652.5	44,733.4
IV. Trust Funds and Non-Profit Organisations	9,487.0	9,810.6	9,250.2	7,775.8
V. Personal	54,279.9	51,321.6	55,573.9	62,400.8
VI. Other activities not adequately described	2,067.7	1,316.9	1,380.4	1,591.3
TOTAL	668,994.0	680,234.5	720,924.4	742,913.3

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2000		2001
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-
I. Official	-	-	-
II. Business	-	-	-
III. Personal	-	-	-
B. DOMESTIC CONSTITUENTS:	797,474.1	862,557.5	864,261.2
I. Government:	85,812.5	68,274.6	75,849.9
(a) Federal Government:	29,416.7	25,455.1	31,108.8
(i) Commodity Operations	29,416.7	25,455.1	30,431.6
(ii) Others	-	-	677.2
(b) Provincial Governments:	56,302.2	42,718.8	44,674.8
(i) Commodity Operations	56,302.2	40,421.8	42,401.0
(ii) Others	-	2,297.0	2,273.8
(c) Local Bodies	93.6	100.6	66.3
II. Public Sector Enterprises	72,032.9	77,192.2	88,089.3
(a) Agriculture, Forestry, Hunting & Fishing	1,195.1	708.8	757.5
(b) Mining and Quarrying	6,600.0	7,773.2	11,145.3
(c) Manufacturing	21,136.3	22,697.6	28,046.4
(d) Construction	3,832.8	2,725.8	834.9
(e) Electricity, Gas and Sanitary Services	10,023.1	10,132.9	15,536.9
(f) Commerce:	8,486.1	10,734.6	11,236.9
(i) Wholesale and Retail Trade	1,228.1	1,357.2	1,859.5
(ii) Exports/Imports	3,890.9	6,162.9	6,728.6
(iii) Co-operative Banks (Excl. PPCB)	1,369.2	1,512.1	1,276.3
(iv) Insurance	0.5	1.2	0.7
(v) Non-Bank Financial Institutions	1,997.5	1,701.2	1,371.8
(g) Transport, Storage and Communication	16,736.8	18,185.3	14,769.0
(h) Services	386.7	255.3	432.1
(i) Other Public Sector Enterprises	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	556,690.6	632,137.2	611,508.1
(a) Agriculture, Forestry, Hunting & Fishing	97,444.6	97,351.1	96,497.6
(b) Mining and Quarrying	9,694.3	10,533.2	8,104.4
(c) Manufacturing:	304,721.8	363,705.4	354,847.0
(i) Food Industries	28,133.2	34,756.4	36,551.4
(ii) Beverage Industries	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	2000		2001
	Jun.	Dec.	Jun.
(iii) Tobacco	2,555.1	3,502.8	3,514.5
(iv) Textiles	143,266.5	172,526.0	169,496.9
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	18,298.7	22,071.4	17,199.3
(vi) Wood and Cork except Furniture	271.5	314.9	287.5
(vii) Furniture and Fixtures	1,346.4	1,497.9	540.3
(viii) Paper and Paper Products	3,803.9	4,118.7	3,589.5
(ix) Printing, Publishing and Allied Industries	3,801.3	1,749.7	3,620.4
(x) Leather and Leather Products except Footwear	6,138.8	7,664.2	8,243.5
(xi) Rubber Products	935.1	1,070.5	1,270.3
(xii) Chemicals and Chemical Products	27,788.0	34,930.8	32,465.5
(xiii) Products of Petroleum and Coal	6,593.5	8,791.8	9,212.4
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	9,842.2	12,442.3	15,122.2
(xv) Basic Metal Industries	5,883.9	6,925.7	6,291.9
(xvi) Metal Products except Machinery and Transport Equipments	2,227.9	2,719.9	2,355.2
(xvii) Machinery except Electrical Machinery	1,119.9	1,031.3	883.3
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,798.5	10,220.7	11,112.2
(xix) Transport Equipments	3,756.5	4,547.6	3,173.5
(xx) Miscellaneous Industries	26,703.9	28,845.8	26,542.0
(d) Construction	5,934.3	7,117.4	6,398.7
(e) Electricity, Gas, Water and Sanitary Services	3,749.2	3,984.4	4,429.9
(f) Commerce:	78,169.5	81,871.6	76,831.8
(i) Wholesale & Retail Trade	31,380.4	35,528.3	31,718.2
(ii) Exports/Imports	33,418.1	32,419.2	30,960.1
(iii) Non-Scheduled Banks and Other Financial Institutions	7,353.1	8,049.1	8,199.7
(iv) Co-operative Banks (Excl. PPCB)	3,037.0	2,958.9	3,031.9
(v) Insurance	435.2	473.3	547.1
(vi) Real Estate Dealers (Excl. item (d))	2,545.7	2,442.8	2,374.8
(g) Transport, Storage and Communications	11,614.6	12,283.3	10,653.7
(h) Services	6,645.0	8,014.1	6,869.4
(i) Other Private Business	38,717.3	47,276.8	46,875.6
IV. Trust Funds and Non-Profit Organizations	9,370.5	9,690.9	8,249.3
V. Personal	69,215.2	70,717.9	73,752.5
VI. Other activities not adequately described	4,352.4	4,544.7	6,812.2
TOTAL	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	-
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	-	-
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

BORROWER	(End of Period: Million Rupees)			
	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		2005
	Dec.	Jun.	Dec.	Jun.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2
1. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6
(i) Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1
(ii) Others	721.7	373.7	1,539.7	2,714.4
2. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6
(i) Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4
(ii) Others	1,031.9	893.8	1,452.2	1,008.2
3. Local Bodies (City Governments)	-	-	-	-
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6	80,929.9	82,960.1
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0
B. Mining & Quarrying	2,309.2	1,192.1	-	-
C. Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8
D. Construction	99.1	58.2	-	-
E. Utilities	6,699.6	4,598.3	197.3	235.3
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5
H. Services	379.5	554.0	329.7	70.8
I. Others	-	-	-	7,882.1
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3	38,457.9
A. Co-operative Banks	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1
C. Insurance Companies	227.3	122.1	338.0	607.0
D. Micro Finance	-	-	-	-
E. Other NBFIs	20,276.5	20,671.0	28,366.3	32,400.8
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.3	1,201,390.7
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2
(4) Agricultural machinery and equipments	2,529.1	37,760.0	37,334.6	38,118.3
(5) Hunting, trapping, forestry & logging	633.9	482.0	164.8	158.2
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8
C. Mining and Quarrying	8,741.10	15,034.2	8,836.3	8,112.7
(1) Mining of coal	545.1	352.4	555.5	666.2
(2) Crude petroleum & natural gas	4,152.6	9,123.50	6,389.4	5,921.3
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9
i) Spinning, weaving and finishing of textiles	250,702.8	238,661.3	314,647.3	302,374.6
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7
Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6
4) Wearing apparel, readymade garments etc.	23,678.1	33,899.4	25,756.9	29,709.2

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

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and	11,169.8	12,634.7	15,060.0	15,417.9		
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7		
ii.) Footwear	4,657.3	5,861.4	6,696.6	7,641.2		
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6		
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1		
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2		
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0		
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6		
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7		
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6		
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9		
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3		
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9		
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1		
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8		
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5		
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5		
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4		
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3		
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5		
23) Jewellery and related articles	128.0	168.4	370.5	440.4		
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5		
25) Handicrafts	147.9	89.1	84.0	121.7		
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5		
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3		
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8		
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3		
1) Building	12,138.3	12,794.5	17,088.4	23,544.2		
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1		
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4		
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5		
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7		
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1		
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3		
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3		
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2		
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0		
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6		
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4		
L. Education	2,907.8	2,514.2	2,588.0	3,473.6		
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9		
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4		
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0		
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	13,029.2	11,998.1		
VI. Personal	128,449.3	158,064.7	203,725.3	258,004.7		
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2		
B. Consumer Financing	95,675.3	122,364.5	161,203.2	213,835.4		
i) House building	5,902.3	9,698.5	18,304.0	28,998.4		
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0		
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9		
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4		
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1		
vi) Other	21,842.8	18,611.6	15,507.9	4,923.6		
VII. Others	5,117.4	5,961.1	8,709.8	17,571.2		
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9		

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
A. FOREIGN CONSTITUENTS:	244.4	41.8	3.7	0.1	-	-
I. Official	--	-	-	-	-	-
II. Business	241.7	39.8	3.2	..	-	-
III. Personal	2.7	2.0	0.4	0.1	-	-
B. DOMESTIC CONSTITUENTS:	375,913.3	417,156.2	422,089.5	462,414.9	493,269.7	532,340.8
I. Government:	44,336.9	43,239.6	50,615.9	41,512.9	55,605.0	52,984.4
(a) Federal Government:	30,552.8	32,588.3	36,521.4	32,899.8	40,665.0	41,789.6
(i) Commodity Operations	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:	13,416.7	10,412.4	13,483.4	8,016.6	14,756.0	11,022.3
(i) Commodity Operations	11,042.2	8,096.1	10,873.7	6,215.2	12,485.2	8,557.8
(ii) Others	2,349.5	2,316.3	2,609.6	1,801.5	2,270.8	2,464.5
(c) Local Bodies	367.4	239.0	611.2	596.5	183.9	172.5
II. Public Sector Enterprises	25,702.7	27,281.4	31,272.9	32,720.3	43,344.2	49,250.3
(a) Agriculture, Forestry, Hunting & Fishing	127.8	60.8	203.3	145.8	239.4	441.6
(b) Mining and Quarrying	1,731.2	1,706.3	2,002.2	2,189.5	3,598.7	4,650.4
(c) Manufacturing	9,797.2	9,974.5	11,359.9	14,355.9	16,999.6	19,157.6
(d) Construction	125.8	213.8	333.2	610.5	746.8	562.4
(e) Electricity, Gas and Sanitary Services	4,509.2	5,541.5	6,031.6	4,380.9	6,085.4	7,432.8
(f) Commerce:	2,799.1	3,382.3	3,645.6	2,863.4	4,583.3	4,398.9
(i) Wholesale and Retail Trade	366.5	1,168.9	2,353.3	1,309.4	918.8	1,427.2
(ii) Exports/Imports	1,905.4	1,920.9	980.9	1,117.6	2,533.2	2,101.9
(iii) Co-operative Banks (Excl. PPCB)	--	5.5	-	-	6.0	-
(iv) Insurance	...	-	0.1	-	-	155.7
(v) Non-Bank Financial Institutions	527.2	287.0	311.3	436.4	1,125.4	714.1
(g) Transport, Storage and Communications	2,721.5	3,359.2	4,292.5	5,835.3	7,566.6	8,205.7
(h) Services	1,425.2	1,289.3	745.6	411.3	133.2	532.4
(i) Other Public Sector Enterprises	2,465.8	1,753.7	2,659.0	1,927.7	3,391.1	3,868.4
III. Private Sector (Business)	261,261.8	297,629.8	290,816.4	324,416.2	330,065.0	359,179.4
(a) Agriculture, Forestry, Hunting & Fishing	9,696.5	15,295.1	9,954.4	14,688.9	10,764.1	13,368.8
(b) Mining and Quarrying	2,106.5	2,075.3	3,258.3	3,212.6	3,160.7	3,488.4
(c) Manufacturing:	132,979.3	153,935.7	158,635.4	170,274.0	182,683.6	208,996.5
(i) Food Industries	12,345.2	13,697.5	14,192.9	12,569.4	14,606.9	16,379.5
(ii) Beverage Industries	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	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
(iii) Tobacco	1,422.3	909.1	1,185.2	1,331.7	2,273.1	2,992.9
(iv) Textiles	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	7,006.1	7,117.9	6,786.4	7,132.5	8,263.4	14,099.9
(vi) Wood and Cork except Furniture	266.9	409.0	353.7	346.7	338.3	268.8
(vii) Furniture and Fixtures	204.9	274.3	288.4	183.7	173.9	128.6
(viii) Paper and Paper Products	1,534.9	2,030.2	2,011.1	1,646.6	2,240.8	2,663.2
(ix) Printing, Publishing and Allied Industries	2,076.8	2,420.5	2,085.2	2,717.9	2,200.2	2,430.4
(x) Leather and Leather Fur Products except Footwear	3,714.9	3,617.7	4,451.2	4,183.8	4,994.1	5,050.9
(xi) Rubber Products	1,213.8	784.3	981.9	1,684.9	1,251.9	1,336.4
(xii) Chemicals and Chemical Products	6,390.9	7,567.2	8,326.6	9,102.3	10,010.1	12,569.9
(xiii) Products of Petroleum and Coal	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	2,196.2	3,099.4	4,397.5	4,984.4	6,955.5	7,555.7
(xv) Basic Metal Industries	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	2,092.3	1,888.3	2,779.8	2,619.9	2,778.5	2,747.3
(xvii) Machinery except Electrical Machinery	611.6	906.8	567.4	710.9	1,061.5	1,085.0
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	4,453.7	4,820.5	5,606.4	5,898.4	6,670.2	6,561.4
(xix) Transport Equipments	1,800.0	1,661.2	1,878.3	1,910.1	3,041.5	3,112.2
(xx) Miscellaneous Industries	18,185.3	24,169.2	22,664.3	24,880.9	22,871.2	23,130.0
(d) Construction	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	4,020.8	3,712.6	4,151.2	4,243.3	4,668.6	3,998.6
(f) Commerce:	59,639.5	65,275.5	61,371.8	67,659.2	67,195.1	69,218.4
(i) Wholesale & Retail Trade	26,739.8	30,867.7	27,664.3	32,532.9	29,916.0	30,598.0
(ii) Exports/Imports	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	3,306.3	3,406.8	3,115.1	2,333.1	2,925.1	3,550.6
(iv) Co-operative Societies	353.8	348.8	520.1	560.0	420.3	427.3
(v) Insurance	235.2	138.1	299.3	848.5	745.1	298.0
(vi) Real Estate Dealers (Excl. item (d))	933.1	563.1	1,589.1	1,816.4	1,588.4	1,372.3
(g) Transport, Storage and Communications	13,857.7	13,866.3	13,147.4	14,369.4	14,260.7	14,036.7
(h) Services	2,572.1	3,579.5	4,112.2	3,457.0	4,893.1	5,084.9
(i) Other Private Business	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	446.1	693.7	506.6	687.4	1,603.2	3,962.5
V. Personal	43,123.1	47,293.4	48,263.5	62,353.0	61,250.8	65,023.3
VI. Other activities not adequately described	1,042.7	1,018.4	613.7	725.2	1,401.4	1,941.0
TOTAL	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	15,536.9
(f) Commerce:	5,885.9	7,259.7	6,596.9	7,506.0	8,486.1	9,452.4	9,963.1
(i) Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2	1,481.5	1,228.1	1,357.2	1,859.5
(ii) Exports/Imports	2,539.6	3,227.6	3,213.1	3,906.6	3,890.9	6,162.9	6,728.6
(iii) Co-operative Banks (Excl. PPCB)	6.0	32.8	47.7	45.3	1,369.2	230.3	2.5
(iv) Insurance	72.8	-	-	0.7	0.5	0.7	0.7
(v) Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.3	2,071.9	1,997.5	1,701.2	1,371.8
(g) Transport, Storage and Communications	11,208.7	9,098.1	12,197.6	11,289.7	16,736.8	18,185.3	14,769.0
(h) Services	429.3	577.6	733.2	341.8	386.7	255.3	432.1
(i) Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3	2,277.8	3,635.9	3,978.6	5,330.2
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.	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		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	37,455.8	50,817.4	58,255.7		83,770.2	
I. Federal Government:	14,776.8	20,212.8	36,207.0		50,107.6	
(i) Commodity Operations	14,055.1	19,839.0	34,667.3		47,393.1	
(ii) Others	721.7	373.7	1,539.7		2,714.4	
2. Provincial Governments:	22,679.0	30,604.7	22,048.7		33,662.6	
(i) Commodity Operations	21,647.0	29,710.9	20,596.5		32,654.4	
(ii) Others	1,031.9	893.8	1,452.2		1,008.2	
3. Local Bodies (City Governments)	-	-	-		-	
II. Non-Financial Public Sector Enterprises :	53,163.7	81,770.6	80,929.9		82,960.1	
A. Agriculture, Forestry, Hunting & Fishing	-	-	-		5.0	
B. Mining & Quarrying	2,309.2	1,192.1	-		-	
C. Manufacturing	26,156.9	49,587.1	50,015.2		47,823.8	
D. Construction	99.1	58.2	-		-	
E. Utilities	6,699.6	4,598.3	197.3		235.3	
F. Commerce	2,950.6	4,018.5	5,921.9		4,363.7	
G. Transport, Storage & Communication	14,568.8	21,762.5	24,465.8		22,579.5	
H. Services	379.5	554.0	329.7		70.8	
I. Others	-	-	-		7,882.1	
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3		38,457.9	
A. Co-operative Banks	-	-	-		-	
B. Development Financial Institutions	983.4	3,966.9	6,740.0		5,450.1	
C. Insurance Companies	227.3	122.1	338.0		607.0	
D. Micro Finance	-	-	-		-	
E. Other NBFT's	20,276.5	20,671.0	28,366.3		32,400.8	
IV. Private Sector Enterprises :	716,659.1	816,424.1	1,039,974.7		1,104,798.7	
A. Agriculture, Hunting and Forestry	29,336.8	39,092.3	43,123.6		49,240.0	
(1) Growing of crops	25,642.6	29,426.3	34,580.6		37,509.5	
(2) Farming of animals	1,366.5	2,022.9	3,630.6		4,490.6	
(3) Agricultural and animal husbandry	875.7	2,873.5	576.8		453.2	
(4) Agricultural machinery and equipments	983.4	4,521.5	4,182.2		6,640.0	
(5) Hunting, trapping, forestry & logging	468.6	248.1	153.5		146.9	
B. Fishing and fish farming etc.	2,867.2	1,092.3	2,236.0		2,019.7	
C. Mining and Quarrying	8,554.9	14,792.7	8,757.6		7,997.0	
(1) Mining of coal	527.4	337.1	550.2		666.2	
(2) Crude petroleum & natural gas	4,152.60	9,123.5	6,389.4		5,918.6	
(3) Iron & non-ferrous metal ores	3,002.60	2,918.0	859.7		341.9	
(4) Quarrying of stone, sand and clay	128.3	136.6	153.5		152.8	
(5) Chemical, fertilizer, Salt etc.	743.9	2,277.5	804.8		917.4	
D. Manufacturing	499,880.3	560,790.1	684,274.5		723,555.2	
1) Food products and beverages	71,917.3	97,537.3	104,575.1		117,727.5	
2) Tobacco products	2,122.8	2,274.9	1,278.9		660.5	
3) Textiles	273,995.6	278,203.8	361,165.6		363,854.9	
i) Spinning, weaving and finishing of textiles	245,200.2	235,669.4	308,452.5		299,738.9	
a) Spinning of fibers	158,081.6	143,216.8	199,124.7		198,936.9	
b) Weaving of textiles	38,935.4	41,395.5	43,048.5		50,468.1	
c) Finishing of textiles	48,183.2	51,057.1	66,279.3		50,334.0	
ii) Made-up textile articles	16,553.7	22,475.6	25,580.5		39,210.3	
iii) Knit wear	4,321.5	6,431.4	8,776.5		9,942.8	
iv) Carpets and rugs	3,806.9	6,244.2	4,315.7		3,877.6	
Other textiles n.e.s.	4,113.3	7,383.2	14,040.3		11,085.4	
4) Wearing apparel, readymade garments etc.	23,584.9	33,537.9	25,629.6		29,648.1	

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'd.)

(End of Period: Million Rupees)

BORROWER	2003	2004		2005
	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	10,797.7	12,399.9	14,738.0	15,026.2
i.) Tanning & dressing of leather, luggage, handbags etc.	6,365.8	6,708.2	8,253.5	7,658.0
ii.) Footwear	4,431.9	5,691.7	6,484.5	7,368.2
6) Wood and products of wood cork	365.0	854.6	691.5	1,214.8
7) Paper, paperboard and products	5,072.0	6,297.1	5,350.1	8,377.7
8) Printing, publishing and allied industries	1,153.3	2,036.4	2,271.4	2,458.3
9) Coke and refined petroleum products	5,693.6	2,438.1	10,173.9	12,164.7
10) Chemicals and chemical products	38,889.6	40,297.9	49,188.3	50,168.0
11) Rubber and plastics products	2,218.0	3,596.6	4,721.2	5,705.7
12) Other non-metallic mineral products	21,028.0	23,280.1	32,181.9	37,470.8
13) Basic metals	8,168.9	11,041.0	9,681.7	11,698.0
14) Fabricated metal products	2,188.6	3,216.5	5,705.2	5,785.5
15) Machinery and equipment	7,030.6	6,629.7	9,376.6	10,420.6
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1
17) Electrical machinery and apparatus	7,209.3	9,692.7	12,462.8	12,549.2
18) Radio, television and communication equipment and apparatus	2,307.3	3,252.7	2,698.6	3,337.5
19) Medical, precision and optical instruments, watches and clocks	2,601.0	3,189.4	4,938.9	3,648.5
20) Motor vehicles, trailers and semi-trailers	3,503.7	6,225.6	7,787.1	10,378.6
21) Other transport equipments	680.7	744.9	2,046.7	3,096.4
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,050.7
23) Jewellery and related articles	128.0	168.4	370.5	423.2
24) Sports goods	2,417.8	4,454.0	4,255.7	4,501.1
25) Handicrafts	147.9	89.1	84.0	121.5
26) Other manufacturing n.e.s.	4,477.2	7,010.5	11,297.4	11,418.0
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3
F. Electricity, gas and water supply	6,108.8	9,042.5	12,433.8	14,168.2
G. Construction	15,477.1	16,998.5	22,120.1	29,426.1
1) Building	12,127.4	12,783.5	17,077.4	23,532.8
2) Infrastructure	3,349.8	4,214.9	5,042.7	5,893.2
H. Commerce and Trade	89,189.9	97,458.5	127,907.5	124,631.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,270.8
2) Wholesale and commission trade	72,415.7	80,084.9	92,525.2	94,235.8
i) Exports	31,003.6	37,339.0	34,334.8	29,512.7
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.1
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	40,998.0
3) Retail trade	15,827.4	16,029.9	32,092.7	27,124.4
I. Hotels, restaurants and clubs etc	3,124.1	5,204.6	6,336.6	8,361.5
J. Transport, storage and communications	17,537.7	24,324.4	39,124.3	51,693.9
K. Real estate, renting and business activities	13,029.9	19,179.2	39,054.2	46,897.2
L. Education	2,907.8	2,514.2	2,588.0	3,423.3
M. Health and social work	1,601.0	2,169.3	4,204.2	3,713.9
N. Other community, social and personal service activities	3,467.0	2,423.3	5,434.9	5,884.8
O. Other private business n.e.s	21,284.6	19,835.6	39,362.9	31,269.7
V. Trust Funds and Non Profit Organizations	14,390.0	11,854.8	13,020.9	11,986.6
VI. Personal	124,806.6	155,641.1	201,008.0	255,163.6
A. Bank Employees	29,632.6	33,461.4	39,946.9	41,420.2
B. Consumer Financing	95,174.0	122,179.7	161,061.1	213,743.4
i) House building	5,754.2	9,698.5	18,304.0	28,998.4
ii) Transport	18,546.4	31,546.8	49,253.4	66,136.5
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.8
iv) Consumer durable	1,005.8	1,891.4	3,129.2	2,297.2
v) Personal loans	39,354.5	48,080.2	61,734.3	91,848.3
vi) Other	21,746.9	18,586.7	15,484.5	4,918.2
VII. Others	4,792.1	5,408.8	8,046.7	16,782.9
TOTAL	972,754.4	1,146,676.7	1,436,680.1	1,593,919.9

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	930.7	881.4	1,045.8	512.9	933.9	1,178.4	2,214.0	2,132.1
II. Securities, Shares and Other Financial Instruments:	13,837.0	12,067.0	15,899.4	14,791.1	19,691.0	17,944.0	18,818.0	24,081.8
A. Quoted on the Stock Exchange:	10,710.0	7,707.1	13,349.4	12,327.9	14,485.5	13,482.4	13,581.0	17,777.3
1. To Stock Brokers and Dealers:	3,631.4	2,082.5	5,219.6	3,583.2	3,998.0	5,152.6	6,060.0	6,690.3
(a) Govt. and Other Trustee Securities	541.9	655.3	2,084.8	904.8	977.5	645.7	932.7	987.6
(b) Shares and Debentures	2,427.4	1,346.3	2,553.6	2,005.1	2,261.3	3,193.2	4,687.2	4,817.4
(c) Participation Term Certificates	0.1	0.1	-	0.6	62.4	0.5	-	222.5
(d) Others	662.0	80.8	581.3	672.7	696.8	1,313.2	440.1	662.8
2. To Others:	7,078.7	5,624.6	8,129.7	8,744.6	10,487.5	8,329.8	7,520.9	11,086.9
(a) Govt. and Other Trustee Securities	1,283.5	999.9	1,814.2	2,176.0	2,521.0	2,136.0	2,360.6	2,908.8
(b) Shares and Debentures	4,639.4	3,673.9	5,529.9	5,262.9	5,076.5	5,033.4	3,823.9	5,575.2
(c) Participation Term Certificates	-	-	-	-	16.1	-	0.5	11.2
(d) Others	1,155.7	950.8	785.6	1,305.7	2,874.0	1,160.4	1,335.9	2,591.8
B. Unquoted on the Stock Exchange:	3,127.0	4,359.9	2,550.0	2,463.3	5,205.5	4,461.6	5,237.1	6,304.6
1. To Stock Brokers and Dealers:	415.2	671.0	171.8	473.0	633.8	790.2	691.8	1,242.3
(a) Govt. and Other Trustee Securities	248.4	564.3	137.7	428.2	225.3	498.0	621.7	856.8
(b) Shares and Debentures	62.9	65.8	18.9	23.5	316.9	227.6	20.7	269.3
(c) Participation Term Certificates	-	1.3	-	0.3	-	0.5	-	5.0
(d) Others	103.9	39.7	15.2	20.9	91.6	64.1	49.4	111.1
2. To Others:	2,711.8	3,688.9	2,378.2	1,990.3	4,571.7	3,671.4	4,545.3	5,062.3
(a) Govt. and Other Trustee Securities	2,174.8	2,825.7	1,420.0	1,699.4	3,745.2	2,537.8	3,277.5	3,847.5
(b) Shares and Debentures	125.9	420.3	190.0	125.1	148.2	273.1	134.6	227.3
(c) Participation Term Certificates	1.6	-	-	19.8	-	3.9	11.9	3.4
(d) Others	409.4	442.9	768.2	145.9	678.3	856.6	1,121.3	984.0
III. Merchandise:	165,293.9	177,092.9	183,563.1	192,184.3	215,643.5	233,119.4	267,669.6	263,800.0
A. Food Items	48,462.1	50,943.1	57,230.4	48,778.6	62,848.4	69,601.4	85,336.0	53,216.4
1. Wheat	21,464.9	20,179.7	29,513.7	16,967.4	30,242.9	29,926.0	39,527.2	28,187.5
2. Rice and Paddy	15,955.2	16,870.0	13,421.9	15,680.5	10,919.1	16,071.9	16,917.6	5,236.4
3. Other Grain and Pulses	722.0	927.3	865.6	292.9	344.3	531.1	806.5	549.9
(a) Indigenous	340.9	864.8	862.3	193.8	221.0	397.9	456.9	396.9
(b) Imported	381.0	62.5	3.4	99.0	123.3	133.2	349.6	153.0
4. Edible Oils:	4,414.9	6,289.0	6,687.6	7,739.9	8,992.8	8,781.4	10,679.9	7,261.1
(a) Indigenous	2,257.7	4,176.3	5,461.2	3,848.1	5,467.4	4,862.4	8,731.8	3,183.6
(b) Imported	2,157.2	2,112.6	1,226.4	3,891.8	3,525.3	3,919.0	1,948.1	4,077.6
5. Sugar:	3,008.0	3,161.3	3,729.8	4,429.9	7,957.2	6,784.5	10,487.5	5,635.9
(a) Indigenous	1,744.0	2,464.6	3,244.0	3,018.6	5,742.0	5,972.6	9,493.3	5,484.7
(b) Imported	1,264.0	696.7	485.8	1,411.3	2,215.2	811.9	994.2	151.2
6. Kariana and Spices	566.5	855.4	902.7	949.2	953.7	3,444.0	1,185.7	1,146.2
7. Fish and Fish Preparation	492.2	1,048.7	466.3	998.8	323.5	1,156.4	1,141.6	1,398.7
8. Other Food Items:	1,838.4	1,611.8	1,642.9	1,720.1	3,115.0	2,906.0	4,590.0	3,800.7
(a) Indigenous	1,405.0	1,284.2	1,213.1	970.5	2,706.1	2,066.1	3,017.7	2,382.8
(b) Imported	433.3	327.6	429.8	749.6	408.9	840.0	1,572.4	1,417.8
B. Raw Materials:	32,826.4	37,272.0	36,254.0	42,774.7	46,432.8	54,349.3	60,423.2	72,769.3
1. Cotton Raw	13,070.5	17,743.6	13,962.5	17,256.3	18,603.0	24,475.1	24,074.3	33,380.3
(a) Indigenous	10,185.4	13,936.9	11,199.7	13,820.8	15,987.1	20,388.0	20,795.6	30,321.6
(b) Imported	2,885.1	3,806.7	2,762.8	3,435.5	2,615.9	4,087.1	3,278.6	3,058.7
2. Synthetic Fibers:	1,016.1	1,657.6	1,276.7	3,239.0	1,807.8	1,793.5	1,875.9	3,460.1
(a) Indigenous	198.4	989.2	677.5	2,131.6	1,045.8	793.2	1,139.4	1,874.7
(b) Imported	317.7	668.4	599.2	1,107.4	762.1	1,000.3	736.5	1,585.4
3. Fertilizers:	1,441.3	1,457.0	1,731.3	4,106.1	2,708.2	2,927.4	1,607.6	3,625.6
(a) Indigenous	1,424.8	1,435.8	475.6	1,527.4	2,353.7	2,904.4	1,597.7	3,609.1
(b) Imported	16.5	21.2	1,255.7	2,578.7	354.5	22.8	9.9	16.5

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

(End of Period: Million Rupees)

SECURITY	1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	1,677.3	1,045.4	2,810.9	2,842.0	4,460.4	4,722.7	7,349.4	7,046.3
(a) Indigenous	551.9	173.5	1,449.4	740.4	1,479.0	2,106.6	5,074.7	5,329.4
(b) Imported	1,125.3	871.9	1,361.5	2,101.6	2,981.5	2,616.1	2,274.7	1,716.9
5. Iron and Steel	3,734.1	4,466.9	5,146.7	4,924.7	5,095.0	4,249.3	5,018.4	5,538.4
(a) Indigenous	1,409.8	1,946.4	2,604.4	2,410.4	4,020.5	2,458.8	2,805.6	3,934.4
(b) Imported	2,324.3	2,520.5	2,542.3	2,514.3	1,074.6	1,790.5	2,212.9	1,604.0
6. Wool and Goat Hair	622.0	878.3	691.4	794.7	1,255.2	987.8	1,054.2	1,352.3
7. Hides and Skins	2,419.7	2,156.5	2,765.3	2,394.8	3,854.6	2,845.1	4,528.1	3,379.9
8. Oil Seeds	216.2	712.2	693.3	991.8	302.3	471.6	739.0	1,229.6
9. Pesticides and Insecticides:	133.7	224.6	291.5	397.1	510.5	534.4	816.5	671.3
(a) Indigenous	46.2	42.9	53.3	150.9	52.7	106.4	298.7	244.7
(b) Imported	87.5	181.7	238.3	246.1	457.8	428.0	517.8	426.6
10. Other Raw Materials:	8,495.5	6,930.1	6,884.5	6,828.2	7,835.7	11,342.7	13,359.8	13,085.4
(a) Indigenous	3,027.9	2,113.9	2,283.9	2,762.0	3,245.8	6,649.3	6,540.7	6,206.7
(b) Imported	5,467.7	4,816.2	4,600.6	4,066.3	4,589.9	4,693.5	6,819.0	6,878.7
C. Finished Manufactured Goods:	84,005.5	88,877.7	90,078.7	99,631.0	106,362.4	109,198.7	121,910.4	137,814.3
1. Cotton Textiles:	14,122.1	13,018.7	13,326.4	17,396.0	18,100.9	19,348.3	20,621.4	26,007.9
(a) Indigenous	12,618.7	11,032.9	11,158.3	13,485.8	16,596.1	16,459.2	17,827.9	23,708.7
(b) Imported	1,503.5	1,985.8	2,168.1	3,910.2	1,504.7	2,889.1	2,793.5	2,299.2
2. Cotton Yarn:	4,610.5	6,683.3	6,619.3	7,414.5	8,398.5	8,805.1	7,338.9	11,175.0
(a) Indigenous	3,193.7	4,736.6	4,937.4	4,853.8	7,609.4	7,929.3	5,694.2	8,756.5
(b) Imported	1,416.8	1,946.7	1,681.9	2,560.7	789.1	875.8	1,644.7	2,418.5
3. Other Textiles:	7,306.5	8,613.7	8,657.9	10,745.8	8,089.2	9,630.6	9,065.4	12,024.9
(a) Indigenous	7,008.9	7,411.4	6,985.9	8,198.0	7,283.5	8,060.5	8,400.3	8,089.0
(b) Imported	297.7	1,202.4	1,672.0	2,547.8	805.7	1,570.2	665.1	3,935.9
4. Machinery:	15,263.6	14,094.8	14,769.9	17,843.8	21,570.3	17,332.1	18,998.9	21,176.0
(a) Indigenous	8,697.8	7,415.3	8,716.4	9,306.9	11,226.8	10,374.6	9,587.6	10,175.2
(b) Imported	6,565.8	6,679.5	6,053.5	8,536.8	10,343.5	6,957.5	9,411.3	11,000.8
5. Handloom Products	129.4	74.0	133.5	379.6	242.2	1,168.6	145.4	448.4
6. Carpets and Rugs	1,816.1	1,579.4	2,577.4	2,152.0	1,944.9	1,628.9	2,136.3	2,062.9
7. Readymade Garments	4,549.7	5,859.4	4,229.2	5,090.5	6,579.3	7,075.3	6,658.3	7,552.7
8. Cement and Cement Products:	1,171.2	1,074.7	997.4	921.5	885.9	1,536.7	2,797.9	3,573.1
(a) Indigenous	1,140.9	920.2	952.9	896.0	835.7	1,366.3	2,529.6	3,366.0
(b) Imported	30.3	153.9	44.5	25.5	50.2	170.3	268.2	207.1
9. Sports Goods	1,016.6	512.1	518.7	605.4	1,468.8	725.5	721.9	1,052.7
10. Surgical Instruments	343.6	459.7	604.7	707.3	772.0	542.3	553.1	615.1
11. Chemicals and Dyes	5,546.3	6,391.1	7,024.5	7,278.3	7,207.0	6,784.2	10,152.5	13,682.4
12. Other Finished Goods:	28,129.7	30,516.7	30,619.7	29,096.2	31,103.4	34,621.0	42,720.4	38,443.2
(a) Indigenous	12,602.7	12,025.8	12,587.8	13,105.0	17,245.8	19,209.2	21,951.1	24,812.2
(b) Imported	15,527.0	18,490.9	18,031.9	15,991.2	13,857.6	15,411.8	20,769.3	13,631.0
IV. Fixed Assets including Machinery	52,115.1	59,297.3	55,626.8	50,173.0	70,597.9	76,380.1	79,869.7	81,442.4
V. Real Estate:	99,038.2	108,832.5	109,784.5	124,773.2	118,091.4	132,774.7	134,529.6	144,403.2
(a) Land	55,280.2	63,815.7	63,333.9	68,792.2	62,586.1	78,882.2	83,641.3	94,591.1
(b) Buildings:	43,758.0	45,016.8	46,450.6	55,981.0	55,505.3	53,892.4	50,888.3	49,812.1
1. Residential	29,455.6	29,110.6	31,280.0	38,270.4	36,905.4	35,721.6	29,745.8	31,148.8
2. Non-Residential	14,302.4	15,906.1	15,170.5	17,710.6	18,599.9	18,170.8	21,142.6	18,663.3
VI. Fixed Deposits & Insurance	24,351.4	25,838.0	27,739.9	36,042.4	44,112.4	51,622.1	52,997.3	50,597.3
(a) Bank Deposits	22,919.1	24,971.4	25,638.8	34,358.9	40,988.0	50,003.6	47,899.6	45,493.0
(b) Insurance Policies	1,432.4	866.6	2,101.1	1,683.5	3,124.5	1,618.6	5,097.7	5,104.3
VII. Others:	98,346.8	111,400.8	108,985.7	129,780.8	108,847.4	109,558.4	112,895.8	113,777.7
(a) Other Secured Advances	66,841.8	67,590.3	66,162.8	73,046.5	75,495.4	77,140.1	74,415.1	70,924.0
(b) Advances Secured by Guarantees	20,355.9	30,999.5	29,761.5	41,106.7	25,530.6	24,778.9	28,597.7	30,026.0
(c) Unsecured Advances	11,149.1	12,811.0	13,061.4	15,627.6	7,821.4	7,639.5	9,883.1	12,827.8
TOTAL	453,913.0	495,409.9	502,645.1	548,257.7	577,917.6	622,607.1	668,994.0	680,234.5

(Contd.)

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1999		2000		2001		2002
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	213.1	265.6	659.7	770.5	896.6	331.8	1,380.8
II. Securities, Shares and Other Financial Instruments:	23,372.4	25,978.7	30,822.8	37,044.8	41,974.3	39,179.0	37,252.7
A. Quoted on the Stock Exchange:	13,898.9	14,584.2	15,645.5	18,641.5	26,258.5	24,380.9	25,390.9
1. To Stock Brokers and Dealers:	6,948.6	7,883.0	4,472.4	6,676.6	6,892.3	4,517.4	5,499.9
(a) Govt. and Other Trustee Securities	1,992.8	1,437.6	1,600.2	2,451.8	2,930.1	2,577.7	3,647.5
(b) Shares and Debentures	4,614.9	6,289.2	1,942.8	3,938.8	3,793.5	1,819.6	1,489.9
(c) Participation Term Certificates	8.4	4.8	15.0	11.3	13.9	43.0	23.9
(d) Others	332.6	151.5	914.5	274.7	154.8	77.1	338.6
2. To Others:	6,950.4	6,701.2	11,173.1	11,964.9	19,366.2	19,863.5	19,891.0
(a) Govt. and Other Trustee Securities	2,483.5	3,152.5	7,724.6	8,444.4	14,238.0	14,522.5	13,088.9
(b) Shares and Debentures	3,921.2	3,201.3	3,039.2	3,316.2	3,188.3	2,778.5	3,208.3
(c) Participation Term Certificates	12.2	129.8	4.5	90.9	13.5	453.3	155.6
(d) Others	533.5	217.5	404.8	113.4	1,926.3	2,109.2	3,438.1
B. Unquoted on the Stock Exchange:	9,473.4	11,394.5	15,177.3	18,403.4	15,715.8	14,798.1	11,861.8
1. To Stock Brokers and Dealers:	818.6	1,964.4	2,555.3	840.3	1,491.5	2,280.3	1,906.7
(a) Govt. and Other Trustee Securities	684.8	1,704.6	2,464.9	749.9	604.7	406.5	407.8
(b) Shares and Debentures	70.6	210.0	-	54.3	83.2	241.6	174.7
(c) Participation Term Certificates	2.1	5.1	57.6	0.4	0.4	0.6	5.8
(d) Others	61.1	44.6	32.8	35.7	803.1	1,631.6	1,318.5
2. To Others:	8,654.8	9,430.1	12,622.0	17,563.0	14,224.3	12,517.8	9,955.1
(a) Govt. and Other Trustee Securities	5,663.4	6,594.8	10,145.1	14,894.2	12,434.5	10,981.1	9,084.4
(b) Shares and Debentures	173.0	226.3	203.3	178.2	84.1	135.9	123.1
(c) Participation Term Certificates	27.1	0.3	71.8	75.1	214.3	86.5	71.4
(d) Others	2,791.3	2,608.7	2,201.9	2,415.6	1,491.3	1,314.3	676.2
III. Merchandise:	260,036.1	260,533.7	303,563.9	348,151.5	323,913.6	349,399.6	327,818.6
A. Food Items	61,317.9	61,450.0	110,917.6	130,845.1	127,562.9	141,566.0	147,990.2
1. Wheat	38,805.5	33,168.2	79,048.3	99,664.0	95,213.9	103,466.6	109,272.2
2. Rice and Paddy	3,343.8	6,511.2	5,251.7	6,438.1	6,321.2	11,790.9	13,201.5
3. Other Grains and Pulses	357.3	605.2	2,186.8	1,115.2	788.4	863.0	1,506.5
(a) Indigenous	311.6	508.7	1,990.3	926.6	424.2	364.6	1,295.5
(b) Imported	45.7	96.6	196.5	188.6	364.2	498.4	211.0
4. Edible Oils:	5,255.9	5,024.4	4,963.0	4,625.5	6,463.4	8,619.4	7,803.2
(a) Indigenous	3,249.4	3,379.6	2,835.3	2,580.6	4,635.0	7,400.5	5,915.5
(b) Imported	2,006.5	1,644.8	2,127.7	2,044.9	1,828.4	1,218.9	1,887.7
5. Sugar:	8,776.2	8,569.4	11,877.6	11,297.9	11,737.3	12,044.7	11,748.2
(a) Indigenous	7,359.4	7,701.0	11,120.0	10,849.5	10,868.1	11,365.0	10,719.8
(b) Imported	1,416.8	868.4	757.6	448.3	869.2	679.8	1,028.4
6. Kariana and Spices	1,072.1	2,556.5	2,183.9	2,476.0	1,186.9	1,044.7	625.8
7. Fish and Fish Preparation	963.8	1,682.9	1,041.2	1,023.0	1,200.6	654.3	851.4
8. Other Food Items:	2,743.3	3,332.1	4,365.0	4,205.3	4,651.1	3,082.3	2,981.9
(a) Indigenous	2,189.3	1,920.7	2,947.8	3,347.2	3,411.3	1,389.0	2,025.1
(b) Imported	554.0	1,411.4	1,417.1	858.0	1,239.7	1,693.2	956.5
B. Raw Materials:	73,354.6	76,870.4	57,598.5	69,833.6	62,366.7	83,643.7	63,371.7
1. Cotton Raw	29,093.9	31,788.0	21,923.4	30,044.5	21,919.3	38,186.7	30,024.2
(a) Indigenous	25,949.5	27,337.0	19,928.7	26,417.1	19,438.0	34,200.9	27,649.2
(b) Imported	3,144.4	4,451.0	1,994.7	3,627.4	2,481.2	3,958.9	2,375.0
2. Synthetic Fibers:	3,793.3	3,502.2	3,807.0	4,716.8	3,965.2	5,280.5	3,150.9
(a) Indigenous	2,572.4	2,635.3	3,063.7	3,866.6	3,099.8	3,952.2	2,151.3
(b) Imported	1,220.9	866.8	743.4	850.2	865.4	1,328.3	999.6
3. Fertilizers:	2,397.2	3,773.8	4,221.9	2,854.1	3,127.5	2,408.4	1,241.7
(a) Indigenous	1,987.2	2,190.6	3,655.8	2,195.7	1,225.8	1,044.8	876.7
(b) Imported	409.9	1,583.2	566.1	658.4	1,901.8	1,363.6	364.9

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1999		2000		2001		2002
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	7,704.0	9,178.4	6,221.9	7,272.2	10,514.5	14,768.2	9,541.9
(a) Indigenous	5,243.3	4,062.3	3,036.0	3,704.3	7,104.6	10,192.0	5,816.3
(b) Imported	2,460.7	5,116.1	3,186.0	3,567.9	3,409.9	4,576.3	3,725.6
5. Iron and Steel	10,812.7	10,221.7	5,899.6	5,370.5	3,973.2	5,531.6	5,310.5
(a) Indigenous	8,224.9	6,106.8	3,546.3	3,009.3	2,670.4	3,102.4	3,321.1
(b) Imported	2,587.8	4,114.9	2,353.2	2,361.3	1,302.8	2,429.2	1,989.4
6. Wool and Goat Hair	713.6	526.1	1,002.1	2,148.8	427.2	300.2	380.8
7. Hides and Skins	4,078.8	4,829.8	3,123.8	3,847.6	4,042.1	2,625.3	2,095.3
8. Oil Seeds	230.6	425.8	835.5	865.7	741.3	430.1	338.0
9. Pesticides and Insecticides:	461.5	568.3	729.3	904.8	1,071.8	642.1	442.0
(a) Indigenous	94.3	187.7	411.9	640.1	858.4	144.2	87.5
(b) Imported	367.3	380.6	317.4	264.8	213.4	497.9	354.6
10. Other Raw Materials:	14,068.9	12,056.4	9,833.9	11,808.7	12,584.6	13,470.6	10,846.4
(a) Indigenous	7,182.6	6,639.7	5,137.9	6,463.1	6,483.4	6,220.0	6,512.1
(b) Imported	6,886.3	5,416.7	4,696.0	5,345.5	6,101.2	7,250.6	4,334.2
C. Finished Manufactured Goods:	125,363.7	122,213.3	135,047.9	147,472.8	133,984.0	124,189.8	116,456.6
1. Cotton Textiles:	24,837.3	28,071.2	37,464.5	38,660.1	38,963.7	40,090.0	40,780.3
(a) Indigenous	20,745.8	22,239.2	29,194.2	29,207.3	34,196.3	36,601.6	39,515.3
(b) Imported	4,091.5	5,832.0	8,270.2	9,452.8	4,767.4	3,488.4	1,265.0
2. Cotton Yarn:	11,718.7	10,192.2	6,528.1	9,307.1	11,103.4	9,241.4	9,216.5
(a) Indigenous	9,995.0	8,079.1	5,081.0	7,628.6	7,332.6	7,947.6	7,726.5
(b) Imported	1,723.7	2,113.1	1,447.1	1,678.5	3,770.7	1,293.9	1,490.0
3. Other Textiles:	7,668.2	11,242.5	16,296.0	17,891.4	16,323.3	15,192.2	12,958.5
(a) Indigenous	7,109.9	9,346.7	15,226.7	17,420.1	14,979.9	13,866.6	12,670.5
(b) Imported	558.3	1,895.8	1,069.3	471.3	1,343.4	1,325.6	288.0
4. Machinery:	19,297.7	17,274.8	14,860.0	15,661.9	10,091.1	11,605.7	11,178.6
(a) Indigenous	8,603.8	7,155.5	8,424.8	7,758.4	4,257.4	3,109.6	5,091.4
(b) Imported	10,693.9	10,119.3	6,435.2	7,903.5	5,833.7	8,496.0	6,087.2
5. Handloom Products	1,295.7	1,410.3	85.7	91.6	301.5	251.4	217.1
6. Carpets and Rugs	1,376.9	852.4	1,127.0	1,042.7	1,201.5	954.0	759.1
7. Readymade Garments	10,242.7	9,135.3	8,579.8	8,194.9	8,339.3	7,176.0	7,079.0
8. Cement and Cement Products:	3,876.0	3,929.6	4,478.2	4,879.2	2,873.1	3,134.4	3,735.1
(a) Indigenous	3,528.8	3,815.6	4,120.4	4,530.2	2,778.8	2,991.0	3,734.8
(b) Imported	347.2	114.0	357.8	349.0	94.3	143.4	0.3
9. Sports Goods	1,466.3	1,641.4	1,291.9	1,837.0	1,538.2	1,360.9	1,289.9
10. Surgical Instruments	546.3	512.8	485.0	602.7	653.2	560.8	694.8
11. Chemicals and Dyes	10,899.8	10,257.8	14,936.7	14,971.6	12,114.3	10,047.0	5,956.9
12. Other Finished Goods:	32,138.1	27,693.2	28,915.0	34,332.6	30,481.3	24,576.1	22,590.8
(a) Indigenous	21,969.4	20,038.8	19,985.7	24,545.8	20,182.4	13,477.8	13,650.0
(b) Imported	10,168.7	7,654.3	8,929.3	9,786.9	10,298.9	11,098.3	8,940.8
IV Fixed Assets including Machinery	87,481.2	90,319.7	97,701.4	107,740.6	120,135.6	115,062.9	120,140.5
V. Real Estate:	170,008.6	176,649.4	172,235.4	182,737.4	186,951.5	207,577.4	196,847.0
(a) Land	97,506.6	102,173.5	99,091.7	107,164.8	104,655.7	115,492.0	113,710.3
(b) Buildings:	72,502.0	74,475.9	73,143.7	75,572.6	82,295.8	92,085.3	83,136.7
1. Residential	45,945.5	47,832.6	46,603.2	49,635.1	50,572.3	51,060.7	54,334.4
2. Non-Residential	26,556.4	26,643.3	26,540.5	25,937.6	31,723.5	41,024.6	28,802.3
VI Fixed Deposits & Insurance Policies:	47,246.5	44,833.3	45,121.3	43,165.7	38,808.6	35,133.2	32,307.6
(a) Bank Deposits	40,798.6	39,654.6	42,502.1	42,584.3	38,366.7	34,317.9	31,349.5
(b) Insurance Policies	6,447.9	5,178.7	2,619.2	581.4	441.9	815.3	958.1
VI Others:	132,566.7	144,332.9	147,369.6	142,947.0	151,581.1	163,353.5	169,260.4
(a) Other Secured Advances	90,021.1	97,156.0	100,568.1	98,021.1	97,722.4	105,354.9	108,663.7
(b) Advances Secured by Guarantee(s)	32,546.4	38,829.3	39,392.4	36,644.8	46,793.3	49,581.6	52,456.1
(c) Unsecured Advances	9,999.2	8,347.6	7,409.2	8,281.1	7,065.4	8,416.9	8,140.6
TOTAL	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2	910,037.3	885,007.5

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2002	2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,205.8	1,141.1	848.9	997.0	723.1	487.6
II. Securities, Shares and Other Financial Instruments:	39,472.1	72,701.4	73,214.0	83,476.4	103,123.5	94,665.8
A. Quoted on the Stock Exchange:	24,536.1	27,345.5	33,963.6	38,771.1	54,929.4	60,984.2
1. To Stock Brokers and Dealers:	8,603.8	9,694.9	16,066.9	21,079.5	33,705.3	38,038.8
(a) Govt. and Other Trustee Securities	2,928.3	4,101.4	5,199.0	6,093.2	5,884.3	2,475.6
(b) Shares and Debentures	4,216.8	5,204.5	10,102.7	14,017.6	25,879.5	30,614.6
(c) Participation Term Certificates	141.3	268.2	79.4	293.4	9.5	41.0
(d) Others	1,317.5	120.8	685.8	675.3	1,931.9	4,907.6
2. To Others:	15,932.3	17,650.6	17,896.7	17,691.7	21,224.1	22,945.4
(a) Govt. and Other Trustee Securities	12,271.2	14,330.1	11,295.0	11,219.5	10,902.8	7,335.2
(b) Shares and Debentures	3,154.0	3,252.3	3,290.3	5,901.8	9,626.7	13,188.3
(c) Participation Term Certificates	22.7	16.8	207.0	214.2	220.1	248.5
(d) Others	484.4	51.4	3,104.4	356.2	474.5	2,173.4
B. Unquoted on the Stock Exchange:	14,936.0	45,355.9	39,250.4	44,705.2	48,194.1	33,681.7
1. To Stock Brokers and Dealers:	2,290.1	8,031.6	5,400.8	8,765.1	13,851.2	9,195.2
(a) Govt. and Other Trustee Securities	717.3	6,122.4	5,002.2	8,218.6	12,793.8	7,252.3
(b) Shares and Debentures	280.2	134.1	210.7	140.2	843.1	1,692.6
(c) Participation Term Certificates	0.9	-	4.9	30.0	51.0	16.5
(d) Others	1,291.7	1,775.2	182.9	376.3	163.2	233.8
2. To Others:	12,645.9	37,324.3	33,849.6	35,940.1	34,342.8	24,486.4
(a) Govt. and Other Trustee Securities	11,957.0	36,583.3	30,279.9	34,172.1	32,773.2	22,876.8
(b) Shares and Debentures	129.4	76.2	503.1	454.7	363.5	445.3
(c) Participation Term Certificates	0.8	0.1	159.2	239.7	241.2	69.2
(d) Others	558.7	664.7	2,907.4	1,073.7	965.0	1,095.1
III. Merchandise:	341,339.1	291,438.5	341,036.9	406,791.7	470,285.4	519,488.4
A. Food Items	110,689.3	103,739.9	72,350.1	100,566.8	99,442.0	113,316.5
1. Wheat	59,051.2	54,910.7	26,429.9	41,895.5	32,075.6	41,614.4
2. Rice and Paddy	19,317.1	6,916.4	19,131.9	18,291.6	32,319.6	26,205.5
3. Other Grains and Pulses	1,265.2	1,175.9	3,814.2	1,587.7	1,932.8	3,527.7
(a) Indigenous	1,123.7	1,048.1	3,639.5	834.4	1,698.5	3,288.5
(b) Imported	141.5	127.8	174.7	753.3	234.3	239.2
4. Edible Oils:	11,107.6	9,530.0	7,680.1	8,348.3	8,276.2	8,530.6
(a) Indigenous	6,345.7	7,325.6	2,632.6	4,217.1	3,314.7	4,405.1
(b) Imported	4,761.9	2,204.4	5,047.4	4,131.1	4,961.5	4,125.5
5. Sugar:	11,552.3	19,447.8	8,332.0	21,467.0	16,179.1	23,731.9
(a) Indigenous	10,676.4	16,606.8	7,710.0	20,641.2	15,440.7	21,586.4
(b) Imported	875.9	2,840.9	622.0	825.8	738.5	2,145.5
6. Kariana and Spices	722.5	1,296.5	1,519.1	1,484.6	1,580.4	2,068.9
7. Fish and Fish Preparation	352.5	1,799.3	1,648.9	2,133.2	1,916.5	1,784.4
8. Other Food Items:	7,321.0	8,663.3	3,794.2	5,359.0	5,161.8	5,853.1
(a) Indigenous	6,199.2	6,274.8	2,083.9	2,873.7	2,936.1	3,892.8
(b) Imported	1,121.7	2,388.5	1,710.3	2,485.3	2,225.7	1,960.3
B. Raw Materials:	85,361.7	69,072.9	104,768.7	119,475.5	128,466.8	140,624.4
1. Cotton Raw	48,825.5	36,124.7	63,442.8	70,530.7	74,358.2	74,905.9
(a) Indigenous	45,639.7	32,461.2	59,294.1	61,971.1	67,264.3	65,471.3
(b) Imported	3,185.8	3,663.5	4,148.7	8,559.6	7,093.8	9,434.6
2. Synthetic Fibers:	2,839.9	3,208.7	4,106.5	6,432.0	13,361.9	18,275.5
(a) Indigenous	1,503.9	2,216.1	3,164.3	4,221.9	6,779.1	9,419.5
(b) Imported	1,336.0	992.6	942.3	2,210.1	6,582.7	8,856.1
3. Fertilizers:	6,015.9	6,286.7	3,893.9	5,497.2	4,567.7	6,905.4
(a) Indigenous	5,487.6	4,894.9	3,225.2	3,484.0	2,159.2	4,336.2
(b) Imported	528.3	1,391.8	668.7	2,013.2	2,408.6	2,569.2

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

(Concl.)

(End of Period: Million Rupees)

SECURITY	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
4. Petroleum Crude:	8,711.4	6,522.4	7,997.0	10,965.2	14,260.6	11,515.8	
(a) Indigenous	6,109.9	3,275.3	572.7	1,266.2	3,437.1	3,051.2	
(b) Imported	2,601.5	3,247.1	7,424.3	9,699.0	10,823.5	8,464.6	
5. Iron and Steel	6,917.2	4,902.6	9,934.5	11,659.6	6,327.1	8,805.5	
(a) Indigenous	4,358.9	3,781.1	7,362.9	8,175.3	3,865.8	4,925.3	
(b) Imported	2,558.3	1,121.5	2,571.6	3,484.3	2,461.3	3,880.2	
6. Wool and Goat Hair	543.9	468.9	2,038.1	913.2	341.2	325.0	
7. Hides and Skins	2,384.3	2,864.2	4,899.1	5,179.4	4,230.2	4,151.1	
8. Oil Seeds	1,031.5	901.6	1,374.0	1,932.2	1,955.1	2,894.1	
9. Pesticides and Insecticides:	680.1	743.3	664.9	908.9	875.4	1,583.9	
(a) Indigenous	69.9	272.0	243.5	349.8	289.1	794.5	
(b) Imported	610.2	471.3	421.3	559.1	586.3	789.3	
10. Other Raw Materials:	7,412.0	7,049.6	6,417.8	5,457.2	8,189.4	11,262.1	
(a) Indigenous	4,776.4	3,971.4	3,547.3	2,174.0	2,415.4	3,329.9	
(b) Imported	2,635.6	3,078.2	2,870.5	3,283.2	5,774.0	7,932.2	
C. Finished Manufactured Goods:	145,288.1	118,625.7	163,918.0	186,749.4	242,376.7	265,547.5	
1. Cotton Textiles:	44,498.7	29,704.6	44,650.3	46,757.0	63,610.4	63,611.0	
(a) Indigenous	34,335.8	22,006.6	36,025.4	37,522.1	48,391.2	53,188.4	
(b) Imported	10,162.9	7,697.9	8,624.9	9,234.9	15,219.2	10,422.6	
2. Cotton Yarn:	11,579.2	11,264.1	24,266.0	24,269.3	24,726.0	23,643.0	
(a) Indigenous	10,063.9	10,931.0	23,107.1	22,479.0	23,027.6	21,905.2	
(b) Imported	1,515.4	333.1	1,159.0	1,790.3	1,698.4	1,737.8	
3. Other Textiles:	16,555.8	18,370.6	27,140.9	31,791.8	34,285.4	33,653.6	
(a) Indigenous	16,418.3	16,632.0	25,868.4	25,922.8	24,124.8	23,139.3	
(b) Imported	137.5	1,738.7	1,272.5	5,869.1	10,160.6	10,514.3	
4. Machinery:	17,833.5	13,494.2	15,165.5	17,128.6	30,427.5	36,798.1	
(a) Indigenous	7,652.2	3,376.2	5,806.4	6,299.8	7,278.0	7,576.5	
(b) Imported	10,181.4	10,118.0	9,359.0	10,828.8	23,149.5	29,221.6	
5. Handloom Products	269.3	542.1	743.7	911.2	241.2	198.8	
6. Carpets and Rugs	848.3	836.8	1,704.9	1,948.9	1,911.9	1,656.4	
7. Readymade Garments	7,926.9	8,327.6	8,991.9	12,874.0	16,264.7	20,834.6	
8. Cement and Cement Products:	5,573.7	4,279.8	2,875.8	6,738.2	15,614.9	20,001.6	
(a) Indigenous	5,475.6	3,859.9	2,854.0	6,713.1	15,588.4	19,768.9	
(b) Imported	98.1	419.9	21.8	25.1	26.6	332.7	
9. Sports Goods	625.4	893.4	1,518.7	2,995.9	3,726.2	3,755.7	
10. Surgical Instruments	1,017.1	738.5	1,037.1	1,317.0	1,326.1	1,866.6	
11. Chemicals and Dyes	6,312.7	5,064.6	7,007.0	8,840.8	7,972.9	9,827.3	
12. Other Finished Goods:	32,247.7	25,109.5	28,816.2	31,176.9	42,269.3	49,700.6	
(a) Indigenous	25,652.4	18,297.3	21,641.6	23,235.8	31,227.2	39,305.9	
(b) Imported	6,595.3	6,812.2	7,174.6	7,941.1	11,042.2	10,394.7	
IV Fixed Assets including Machinery	120,520.5	126,728.6	137,212.9	136,607.6	193,533.1	214,223.2	
V. Real Estate:	205,361.7	210,113.1	257,045.7	275,883.4	311,015.2	342,818.3	
(a) Land	116,575.4	118,558.4	133,787.9	132,460.2	137,628.1	144,098.3	
(b) Buildings:	88,786.3	91,554.7	123,257.8	143,423.2	173,387.1	198,720.0	
1. Residential	57,972.9	59,270.2	70,931.1	88,955.0	104,682.3	116,688.5	
2. Non-Residential	30,813.3	32,284.5	52,326.8	54,468.2	68,704.8	82,031.5	
VI Fixed Deposits & Insurance Policies:	38,005.0	26,645.2	22,299.2	32,577.4	29,621.9	42,561.1	
(a) Bank Deposits	37,099.1	23,566.2	21,655.6	31,709.2	25,780.3	38,874.1	
(b) Insurance Policies	905.9	3,078.9	643.6	868.2	3,841.7	3,687.0	
VI Others:	190,290.5	241,103.9	264,091.3	306,050.7	427,589.2	479,908.4	
(a) Other Secured Advances	132,851.3	172,342.4	185,276.4	205,514.3	275,658.1	288,219.1	
(b) Advances Secured by Guarantee(s)	49,922.0	54,347.6	59,334.0	67,211.8	102,073.2	134,321.1	
(c) Unsecured Advances	7,517.2	14,413.9	19,480.9	33,324.5	49,857.9	57,368.3	
TOTAL	936,194.7	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9	

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

(End of Period: Million Rupees)

SECURITY	1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	930.7	881.4	1,045.8	512.9	933.9	1,178.4	2,214.0	2,132.1
II. Securities, Shares and Other Financial Instruments:	13,837.0	12,067.0	15,899.4	14,791.1	19,440.1	17,944.0	18,818.0	24,081.8
A. Quoted on the Stock Exchange:	10,710.0	7,707.1	13,349.4	12,327.9	14,234.6	13,482.4	13,581.0	17,777.3
1. To Stock Brokers and Dealers:	3,631.4	2,082.5	5,219.6	3,583.2	3,747.1	5,152.6	6,060.0	6,690.3
(a) Govt. and Other Trustee Securities	541.9	655.3	2,084.8	904.8	977.5	645.7	932.7	987.6
(b) Shares and Debentures	2,427.4	1,346.3	2,553.6	2,005.1	2,261.3	3,193.2	4,687.2	4,817.4
(c) Participation Term Certificates	0.1	0.1	-	0.6	62.4	0.5	-	222.5
(d) Others	662.0	80.8	581.3	672.7	445.9	1,313.2	440.1	662.8
2. To Others:	7,078.7	5,624.6	8,129.7	8,744.6	10,487.5	8,329.8	7,520.9	11,086.9
(a) Govt. and Other Trustee Securities	1,283.5	999.9	1,814.2	2,176.0	2,521.0	2,136.0	2,360.6	2,908.8
(b) Shares and Debentures	4,639.4	3,673.9	5,529.9	5,262.9	5,076.5	5,033.4	3,823.9	5,575.2
(c) Participation Term Certificates	--	-	-	-	16.1	-	0.5	11.2
(d) Others	1,155.7	950.8	785.6	1,305.7	2,874.0	1,160.4	1,335.9	2,591.8
B. Unquoted on the Stock Exchange:	3,127.0	4,359.9	2,550.0	2,463.3	5,205.5	4,461.6	5,237.1	6,304.6
1. To Stock Brokers and Dealers:	415.2	671.0	171.8	473.0	633.8	790.2	691.8	1,242.3
(a) Govt. and Other Trustee Securities	248.4	564.3	137.7	428.2	225.3	498.0	621.7	856.8
(b) Shares and Debentures	62.9	65.8	18.9	23.5	316.9	227.6	20.7	269.3
(c) Participation Term Certificates	--	1.3	-	0.3	-	0.5	-	5.0
(d) Others	103.9	39.7	15.2	20.9	91.6	64.1	49.4	111.1
2. To Others:	2,711.8	3,688.9	2,378.2	1,990.3	4,571.7	3,671.4	4,545.3	5,062.3
(a) Govt. and Other Trustee Securities	2,174.8	2,825.7	1,420.0	1,699.4	3,745.2	2,537.8	3,277.5	3,847.5
(b) Shares and Debentures	125.9	420.3	190.0	125.1	148.2	273.1	134.6	227.3
(c) Participation Term Certificates	1.6	-	-	19.8	-	3.9	11.9	3.4
(d) Others	409.4	442.9	768.2	145.9	678.3	856.6	1,121.3	984.0
III. Merchandise:	165,164.7	177,089.8	183,548.2	192,172.3	215,504.0	233,010.3	267,614.9	263,800.0
A. Food Items	48,337.3	50,943.1	57,230.4	48,778.6	62,830.3	69,578.5	85,336.0	53,216.4
1. Wheat	21,340.2	20,179.7	29,513.7	16,967.4	30,239.3	29,917.6	39,527.2	28,187.5
2. Rice and Paddy	15,955.2	16,870.0	13,421.9	15,680.5	10,919.1	16,071.9	16,917.6	5,236.4
3. Other Grain and Pulses	722.0	927.3	865.6	292.9	344.3	531.1	806.5	549.9
(a) Indigenous	340.9	864.8	862.3	193.8	221.0	397.9	456.9	396.9
(b) Imported	381.0	62.5	3.4	99.0	123.3	133.2	349.6	153.0
4. Edible Oils:	4,414.9	6,289.0	6,687.6	7,739.9	8,992.8	8,781.4	10,679.9	7,261.1
(a) Indigenous	2,257.7	4,176.3	5,461.2	3,848.1	5,467.4	4,862.4	8,731.8	3,183.6
(b) Imported	2,157.2	2,112.6	1,226.4	3,891.8	3,525.3	3,919.0	1,948.1	4,077.6
5. Sugar:	3,008.0	3,161.3	3,729.8	4,429.9	7,942.7	6,770.0	10,487.5	5,635.9
(a) Indigenous	1,744.0	2,464.6	3,244.0	3,018.6	5,727.5	5,958.1	9,493.3	5,484.7
(b) Imported	1,264.0	696.7	485.8	1,411.3	2,215.2	811.9	994.2	151.2
6. Kariana and Spices	566.5	855.4	902.7	949.2	953.7	3,444.0	1,185.7	1,146.2
7. Fish and Fish Preparation	492.2	1,048.7	466.3	998.8	323.5	1,156.4	1,141.6	1,398.7
8. Other Food Items:	1,838.4	1,611.8	1,642.9	1,720.1	3,115.0	2,906.0	4,590.0	3,800.7
(a) Indigenous	1,405.0	1,284.2	1,213.1	970.5	2,706.1	2,066.1	3,017.7	2,382.8
(b) Imported	433.3	327.6	429.8	749.6	408.9	840.0	1,572.4	1,417.8
B. Raw Materials:	32,822.0	37,269.0	36,251.0	42,771.7	46,370.5	54,293.0	60,420.7	72,769.3
1. Cotton Raw	13,070.5	17,743.6	13,962.5	17,256.3	18,602.0	24,474.1	24,074.3	33,380.3
(a) Indigenous	10,185.4	13,936.9	11,199.7	13,820.8	15,987.1	20,388.0	20,795.6	30,321.6
(b) Imported	2,885.1	3,806.7	2,762.8	3,435.5	2,614.9	4,086.1	3,278.6	3,058.7
2. Synthetic Fibers:	1,016.1	1,657.6	1,276.7	3,239.0	1,806.8	1,792.5	1,875.9	3,460.1
(a) Indigenous	198.4	989.2	677.5	2,131.6	1,045.8	793.2	1,139.4	1,874.7
(b) Imported	817.7	668.4	599.2	1,107.4	761.0	999.3	736.5	1,585.4
3. Fertilizers:	1,441.3	1,457.0	1,731.3	4,106.1	2,708.2	2,927.2	1,607.6	3,625.6
(a) Indigenous	1,424.8	1,435.8	475.6	1,527.4	2,353.7	2,904.4	1,597.7	3,609.1
(b) Imported	16.5	21.2	1,255.7	2,578.7	354.5	22.8	9.9	16.5

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

(End of Period: Million Rupees)

SECURITY	1995		1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	1,677.3	1,045.4	2,810.9	2,842.0	4,460.4	4,722.7	7,349.4	7,046.3
(a) Indigenous	551.9	173.5	1,449.4	740.4	1,479.0	2,106.6	5,074.7	5,329.4
(b) Imported	1,125.3	871.9	1,361.5	2,101.6	2,981.5	2,616.1	2,274.7	1,716.9
5. Iron and Steel	3,734.1	4,466.9	5,146.7	4,924.7	5,053.5	4,208.7	5,018.4	5,538.4
(a) Indigenous	1,409.8	1,946.4	2,604.4	2,410.4	3,978.9	2,418.3	2,805.6	3,934.4
(b) Imported	2,324.3	2,520.5	2,542.3	2,514.3	1,074.6	1,790.5	2,212.9	1,604.0
6. Wool and Goat Hair	622.0	878.3	691.4	794.7	1,255.2	987.8	1,054.2	1,352.3
7. Hides and Skins	2,419.7	2,156.5	2,765.3	2,394.8	3,847.0	2,837.5	4,528.1	3,379.9
8. Oil Seeds	216.2	712.2	693.3	991.8	297.2	466.5	739.0	1,229.6
9. Pesticides and Insecticides:	133.7	224.6	291.5	397.1	510.5	534.4	816.5	671.3
(a) Indigenous	46.2	42.9	53.3	150.9	52.7	106.4	298.7	244.7
(b) Imported	87.5	181.7	238.3	246.1	457.8	428.0	517.8	426.6
10. Other Raw Materials:	8,491.1	6,927.0	6,881.5	6,825.2	7,829.7	11,341.8	13,357.3	13,085.4
(a) Indigenous	3,027.9	2,113.9	2,283.9	2,762.0	3,244.9	6,648.3	6,540.7	6,206.7
(b) Imported	5,463.3	4,816.2	4,597.5	4,063.3	4,584.9	4,693.5	6,816.5	6,878.7
C. Finished Manufactured Goods:	84,005.5	88,877.7	90,066.8	99,622.0	106,303.2	109,138.7	121,858.2	137,814.3
1. Cotton Textiles:	14,122.1	13,018.7	13,326.4	17,396.0	18,099.5	19,348.3	20,621.4	26,007.9
(a) Indigenous	12,618.7	11,032.9	11,158.3	13,485.8	16,596.1	16,459.2	17,827.9	23,708.7
(b) Imported	1,503.5	1,985.8	2,168.1	3,910.2	1,503.4	2,889.1	2,793.5	2,299.2
2. Cotton Yarn:	4,610.5	6,683.3	6,619.3	7,414.5	8,398.5	8,805.1	7,338.9	11,175.0
(a) Indigenous	3,193.7	4,736.6	4,937.4	4,853.8	7,609.4	7,929.1	5,694.2	8,756.5
(b) Imported	1,416.8	1,946.7	1,681.9	2,560.7	789.1	875.8	1,644.7	2,418.5
3. Other Textiles:	7,306.5	8,613.7	8,657.9	10,745.8	8,075.9	9,621.6	9,065.4	12,024.9
(a) Indigenous	7,008.9	7,411.4	6,985.9	8,198.0	7,270.1	8,051.4	8,400.3	8,089.0
(b) Imported	297.7	1,202.4	1,672.0	2,547.8	805.7	1,570.2	665.1	3,935.9
4. Machinery:	15,263.6	14,094.8	14,758.0	17,834.8	21,570.3	17,326.0	18,946.8	21,176.0
(a) Indigenous	8,697.8	7,415.3	8,716.4	9,306.9	11,226.8	10,368.4	9,587.6	10,175.2
(b) Imported	6,565.8	6,679.5	6,041.6	8,527.8	10,343.5	6,957.5	9,359.2	11,000.8
5. Handloom Products	129.4	74.0	133.5	379.6	242.2	1,168.6	145.4	448.4
6. Carpets and Rugs	1,816.1	1,579.4	2,577.4	2,152.0	1,944.9	1,628.9	2,136.3	2,062.9
7. Readymade Garments	4,549.7	5,859.4	4,229.2	5,090.5	6,577.5	7,075.3	6,658.3	7,552.7
8. Cement and Cement Products:	1,171.2	1,074.7	997.4	921.5	885.4	1,536.2	2,797.9	3,573.1
(a) Indigenous	1,140.9	920.2	952.9	896.0	835.2	1,365.8	2,529.6	3,366.0
(b) Imported	30.3	153.9	44.5	25.5	50.2	170.3	268.2	207.1
9. Sports Goods	1,016.6	512.1	518.7	605.4	1,468.8	725.5	721.9	1,052.7
10. Surgical Instruments	343.6	459.7	604.7	707.3	772.0	542.3	553.1	615.1
11. Chemicals and Dyes	5,546.3	6,391.1	7,024.5	7,278.3	7,207.0	6,784.2	10,152.5	13,682.4
12. Other Finished Goods:	28,129.7	30,516.7	30,619.7	29,096.2	31,061.4	34,576.9	42,720.4	38,443.2
(a) Indigenous	12,602.7	12,025.8	12,587.8	13,105.0	17,203.7	19,165.1	21,951.1	24,812.2
(b) Imported	15,527.0	18,490.9	18,031.9	15,991.2	1,857.6	15,411.8	20,769.3	13,631.0
IV. Fixed Assets including Machinery	36,875.9	48,747.6	44,826.6	38,777.8	52,190.1	58,797.1	62,533.8	81,442.4
V. Real Estate:	54,215.7	55,679.4	59,948.0	68,747.7	67,349.8	75,490.9	68,961.1	144,403.2
(a) Land	14,663.3	13,934.2	17,385.1	17,622.7	15,993.5	25,113.1	22,138.6	94,591.1
(b) Buildings:	39,552.4	41,745.2	42,562.9	51,125.0	51,356.3	50,377.8	46,822.5	49,812.1
1. Residential	27,770.6	28,338.2	30,171.4	36,127.0	35,976.1	34,921.1	28,810.1	31,148.8
2. Non-Residential	11,781.8	13,407.0	12,391.5	14,998.0	15,380.2	15,456.7	18,012.4	18,663.3
VI. Fixed Deposits & Insurance Policies:	24,033.2	25,809.6	27,688.7	36,032.0	43,994.3	51,620.6	52,988.5	50,597.3
(a) Bank Deposits	22,601.7	24,943.4	25,588.6	34,349.0	40,889.9	50,002.0	47,890.8	45,493.0
(b) Insurance Policies	1,431.5	866.2	2,100.1	1,683.0	3,104.4	1,618.6	5,097.7	5,104.3
VII. Others:	81,100.4	96,923.2	89,135.9	111,381.2	93,857.4	94,299.6	98,761.9	113,777.7
(a) Other Secured Advances	54,928.7	57,619.4	55,944.1	64,704.9	66,716.9	67,547.0	66,742.3	70,924.0
(b) Insurance Policies	18,147.4	28,971.6	22,953.2	33,825.1	22,284.9	22,303.1	25,243.7	30,026.0
(c) Unsecured Advances	8,024.2	10,332.1	10,238.7	12,851.3	4,855.6	4,449.5	6,775.9	12,827.8
TOTAL	376,157.6	417,198.0	422,092.6	462,415.0	493,269.7	532,340.8	571,892.1	680,234.5

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	1999		2000		2001		2002
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	213.1	265.6	659.7	770.5	896.6	331.8	1,380.8
II. Securities, Shares and Other Financial Instruments:	23,372.3	25,967.3	30,822.8	37,044.8	41,955.2	39,159.9	37,248.0
A. Quoted on the Stock Exchange:	13,898.9	14,584.2	15,645.5	18,641.5	26,258.5	24,380.9	25,386.1
1. To Stock Brokers and Dealers:	6,948.5	7,883.0	4,472.4	6,676.6	6,892.3	4,517.4	5,495.2
(a) Govt. and Other Trustee Securities	1,992.8	1,437.6	1,600.2	2,451.8	2,930.1	2,577.7	3,647.5
(b) Shares and Debentures	4,614.9	6,289.2	1,942.8	3,938.8	3,793.5	1,819.6	1,489.9
(c) Participation Term Certificates	8.4	4.8	15.0	11.3	13.9	43.0	23.9
(d) Others	332.5	151.5	914.5	274.7	154.8	77.1	333.9
2. To Others:	6,950.4	6,701.2	11,173.1	11,964.9	19,366.2	19,863.5	19,891.0
(a) Govt. and Other Trustee Securities	2,483.5	3,152.5	7,724.6	8,444.4	14,238.0	14,522.5	13,088.9
(b) Shares and Debentures	3,921.2	3,201.3	3,039.2	3,316.2	3,188.3	2,778.5	3,208.3
(c) Participation Term Certificates	12.2	129.8	4.5	90.9	13.5	453.3	155.6
(d) Others	533.5	217.5	404.8	113.4	1,926.3	2,109.2	3,438.1
B. Unquoted on the Stock Exchange:	9,473.4	11,383.1	15,177.3	18,403.4	15,696.8	14,779.1	11,861.8
1. To Stock Brokers and Dealers:	818.6	1,964.4	2,555.3	840.3	1,491.5	2,280.3	1,906.7
(a) Govt. and Other Trustee Securities	684.8	1,704.6	2,464.9	749.9	604.7	406.5	407.8
(b) Shares and Debentures	70.6	210.0	-	54.3	83.2	241.6	174.7
(c) Participation Term Certificates	2.1	5.1	57.6	0.4	0.4	0.6	5.8
(d) Others	61.1	44.6	32.8	35.7	803.1	1,631.6	1,318.5
2. To Others:	8,654.8	9,418.6	12,622.0	17,563.0	14,205.3	12,498.8	9,955.1
(a) Govt. and Other Trustee Securities	5,663.4	6,594.8	10,145.1	14,894.2	12,434.5	10,981.1	9,084.4
(b) Shares and Debentures	173.0	226.3	203.3	178.2	84.1	135.9	123.1
(c) Participation Term Certificates	27.1	0.3	71.8	75.1	195.3	67.4	71.4
(d) Others	2,791.3	2,597.2	2,201.9	2,415.6	1,491.3	1,314.3	676.2
III. Merchandise:	259,284.3	259,151.2	303,563.9	342,977.6	321,247.8	348,611.6	325,676.6
A. Food Items	60,934.9	61,435.5	110,917.6	126,143.8	125,433.2	141,322.8	147,720.3
1. Wheat	38,438.4	33,168.2	79,048.3	95,007.2	93,188.7	103,466.6	109,257.7
2. Rice and Paddy	3,343.8	6,511.2	5,251.7	6,438.1	6,321.2	11,790.9	13,149.0
3. Other Grain and Pulses	355.9	605.2	2,186.8	1,115.2	788.4	863.0	1,503.5
(a) Indigenous	310.2	508.7	1,990.3	926.6	424.2	364.6	1,292.4
(b) Imported	45.7	96.6	196.5	188.6	364.2	498.4	211.0
4. Edible Oils:	5,255.9	5,024.4	4,963.0	4,625.5	6,463.4	8,480.7	7,769.6
(a) Indigenous	3,249.4	3,379.6	2,835.3	2,580.6	4,635.0	7,261.8	5,891.9
(b) Imported	2,006.5	1,644.8	2,127.7	2,044.9	1,828.4	1,218.9	1,877.7
5. Sugar:	8,761.7	8,554.9	11,877.6	11,253.3	11,632.8	11,940.2	11,638.4
(a) Indigenous	7,344.9	7,686.5	11,120.0	10,805.0	10,763.6	11,260.5	10,610.0
(b) Imported	1,416.8	868.4	757.6	448.3	869.2	679.8	1,028.4
6. Kariana and Spices	1,072.1	2,556.5	2,183.9	2,476.0	1,186.9	1,044.7	625.8
7. Fish and Fish Preparation	963.8	1,682.9	1,041.2	1,023.0	1,200.6	654.3	851.4
8. Other Food Items:	2,743.3	3,332.1	4,365.0	4,205.3	4,651.1	3,082.3	2,925.1
(a) Indigenous	2,189.3	1,920.7	2,947.8	3,347.2	3,411.3	1,389.0	1,968.6
(b) Imported	554.0	1,411.4	1,417.1	858.0	1,239.7	1,693.2	956.5
B. Raw Materials:	73,158.6	76,713.0	57,598.5	69,647.5	62,185.1	83,462.1	61,944.4
1. Cotton Raw	28,997.6	31,685.0	21,923.4	29,912.9	21,791.2	38,058.6	28,721.5
(a) Indigenous	25,853.4	27,234.8	19,928.7	26,285.8	19,310.2	34,073.1	26,348.3
(b) Imported	3,144.1	4,450.2	1,994.7	3,627.1	2,481.0	3,985.6	2,373.2
2. Synthetic Fibers:	3,792.3	3,501.1	3,807.0	4,715.8	3,964.0	5,279.3	3,147.0
(a) Indigenous	2,572.4	2,635.3	3,063.7	3,866.6	3,099.8	3,952.2	2,147.4
(b) Imported	1,219.9	865.8	743.4	849.2	864.3	1,327.2	999.6
3. Fertilizers:	2,397.2	3,773.8	4,221.9	2,854.1	3,127.5	2,408.4	1,233.4
(a) Indigenous	1,987.2	2,190.6	3,655.8	2,195.7	1,225.8	1,044.8	868.4
(b) Imported	409.9	1,583.2	566.1	658.4	1,901.8	1,363.6	364.9

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

(End of Period: Million Rupees)

SECURITY	1999		2000		2001		2002
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	7,704.0	9,178.4	6,221.9	7,272.2	10,514.5	14,768.2	9,541.9
(a) Indigenous	5,243.3	4,062.3	3,036.0	3,704.3	7,104.6	10,192.0	5,816.3
(b) Imported	2,460.7	5,116.1	3,186.0	3,567.9	3,409.9	4,576.3	3,725.6
5. Iron and Steel	10,722.7	10,176.8	5,899.6	5,325.7	3,921.7	5,480.0	5,294.5
(a) Indigenous	8,134.9	6,061.9	3,546.3	2,964.4	2,618.9	3,051.0	3,305.2
(b) Imported	2,587.8	4,114.9	2,353.2	2,361.3	1,302.8	2,429.2	1,989.4
6. Wool and Goat Hair	713.6	526.1	1,002.1	2,148.8	427.2	300.2	380.8
7. Hides and Skins	4,071.2	4,822.2	3,123.8	3,840.0	4,042.1	2,625.3	2,095.3
8. Oil Seeds	230.6	425.8	835.5	865.7	741.3	430.1	338.0
9. Pesticides and Insecticides:	461.5	568.3	729.3	904.8	1,071.8	642.1	442.0
(a) Indigenous	94.3	187.7	411.9	640.1	858.4	144.2	87.5
(b) Imported	367.3	380.6	317.4	264.8	213.4	497.9	354.6
10. Other Raw Materials:	14,067.9	12,055.4	9,833.9	11,807.7	12,583.6	13,469.6	10,750.0
(a) Indigenous	7,181.6	6,638.7	5,137.9	6,462.2	6,482.4	6,219.0	6,512.1
(b) Imported	6,886.3	5,416.7	4,696.0	5,345.5	6,101.2	7,250.6	4,334.2
C. Finished Manufactured Goods:	125,190.8	121,002.7	135,047.9	147,186.3	133,629.5	123,826.7	116,011.8
1. Cotton Textiles:	24,837.3	28,071.2	37,464.5	38,660.1	38,963.7	40,090.0	40,607.9
(a) Indigenous	20,745.8	22,239.2	29,194.2	29,207.3	34,196.3	36,601.6	39,342.9
(b) Imported	4,091.5	5,832.0	8,270.2	9,452.8	4,767.4	3,488.4	1,265.0
2. Cotton Yarn:	11,718.7	10,192.2	6,528.1	9,307.1	11,103.4	9,241.4	9,216.5
(a) Indigenous	9,995.0	8,079.1	5,081.0	7,628.6	7,332.6	7,947.6	7,726.5
(b) Imported	1,723.7	2,113.1	1,447.1	1,678.5	3,770.7	1,293.9	1,490.0
3. Other Textiles:	7,645.0	11,227.4	16,296.0	17,750.0	16,116.1	14,985.0	12,864.3
(a) Indigenous	7,086.7	9,331.6	15,226.7	17,278.7	14,772.6	13,659.3	12,576.3
(b) Imported	558.3	1,895.8	1,069.3	471.3	1,343.4	1,325.6	288.0
4. Machinery:	19,208.5	16,124.5	14,860.0	15,561.6	9,987.5	11,502.0	11,150.0
(a) Indigenous	8,514.6	7,112.0	8,424.8	7,715.4	4,228.5	3,080.8	5,084.3
(b) Imported	10,693.9	9,012.5	6,435.2	7,846.1	5,758.9	8,421.3	6,065.7
5. Handloom Products	1,295.7	1,410.3	85.7	91.6	301.5	251.4	217.1
6. Carpets and Rugs	1,376.9	852.4	1,127.0	1,042.7	1,201.5	954.0	719.8
7. Readymade Garments	10,242.7	9,135.3	8,579.8	8,194.9	8,339.3	7,176.0	7,079.0
8. Cement and Cement Products:	3,875.5	3,929.1	4,478.2	4,878.8	2,872.7	3,133.9	3,735.1
(a) Indigenous	3,528.3	3,815.1	4,120.4	4,529.7	2,778.4	2,990.5	3,734.8
(b) Imported	347.2	114.0	357.8	349.0	94.3	143.4	0.3
9. Sports Goods	1,466.3	1,641.4	1,291.9	1,837.0	1,538.2	1,360.9	1,289.9
10. Surgical Instruments	546.3	512.8	485.0	602.7	653.2	560.8	693.1
11. Chemicals and Dyes	10,899.8	1,025.8	14,936.7	14,971.6	12,114.3	10,047.0	5,951.7
12. Other Finished Goods:	32,078.2	27,648.4	28,915.0	34,288.4	30,438.2	24,524.3	22,487.5
(a) Indigenous	21,909.4	19,994.1	19,985.7	24,501.6	20,139.3	13,426.1	13,546.7
(b) Imported	10,168.7	7,654.3	8,929.3	9,786.9	10,298.9	11,098.3	8,940.8
IV. Fixed Assets including Machinery	67,699.6	72,686.2	97,701.4	92,006.2	99,798.7	99,658.2	101,110.4
V. Real Estate:	86,850.8	91,258.3	172,235.4	92,154.6	99,140.9	111,463.3	102,062.7
(a) Land	19,601.6	22,402.7	99,091.7	22,130.3	22,120.2	22,765.9	24,619.6
(b) Buildings:	67,249.2	68,855.6	73,143.7	70,024.3	77,020.7	88,697.3	77,443.2
1. Residential	44,047.9	45,363.8	46,603.2	47,667.8	48,879.4	48,967.3	52,251.2
2. Non-Residential	23,201.3	23,491.8	26,540.5	22,356.5	28,141.4	39,730.0	25,191.9
VI. Fixed Deposits & Insurance Policies:	47,245.6	43,702.5	45,121.3	43,135.9	38,562.7	34,892.9	32,197.5
(a) Bank Deposits	40,797.7	38,523.8	42,502.1	42,555.5	38,120.8	34,077.6	31,239.4
(b) Insurance Policies	6,447.9	5,178.7	2,619.2	580.4	441.9	815.3	958.1
VII. Others:	123,284.9	136,628.2	147,369.6	137,629.8	145,038.1	156,254.8	161,874.1
(a) Other Secured Advances	85,488.1	92,273.3	100,568.1	96,131.5	96,675.4	103,549.3	106,065.6
(b) Advances Secured by Guarantee(s)	29,820.3	36,376.5	39,392.4	35,599.8	43,611.0	47,236.3	50,416.1
(c) Unsecured Advances	7,976.5	7,978.4	7,409.2	5,898.4	4,751.7	5,469.2	5,392.4
TOTAL	607,950.7	629,659.2	797,474.1	745,719.3	746,640.0	790,372.5	761,550.0

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2002	2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	1,205.8	1,141.1	848.9	997.0	723.1	487.6
II. Securities, Shares and Other Financial Instruments:	39,465.1	72,701.1	72,997.3	83,474.8	103,122.3	94,664.8
A. Quoted on the Stock Exchange:	24,529.2	27,345.2	33,746.9	38,769.6	54,928.3	60,983.1
1. To Stock Brokers and Dealers:	8,601.3	9,694.6	15,850.2	21,077.9	33,704.1	38,037.7
(a) Govt. and Other Trustee Securities	2,928.3	4,101.4	4,986.6	6,093.2	5,884.3	2,475.6
(b) Shares and Debentures	4,216.8	5,204.5	10,098.8	14,017.6	25,879.5	30,614.6
(c) Participation Term Certificates	141.3	268.2	79.4	293.4	9.5	41.0
(d) Others	1,315.0	120.5	685.4	673.7	1,930.8	4,906.5
2. To Others:	15,927.8	17,650.6	17,896.7	17,691.7	21,224.1	22,945.4
(a) Govt. and Other Trustee Securities	12,271.2	14,330.1	11,295.0	11,219.5	10,902.8	7,335.2
(b) Shares and Debentures	3,154.0	3,252.3	3,290.3	5,901.8	9,626.7	13,188.3
(c) Participation Term Certificates	22.7	16.8	207.0	214.2	220.1	248.5
(d) Others	480.0	51.4	3,104.4	356.2	474.5	2,173.4
B. Unquoted on the Stock Exchange:	14,936.0	45,355.9	39,250.4	44,705.2	48,194.1	33,681.7
1. To Stock Brokers and Dealers:	2,290.1	8,031.6	5,400.8	8,765.1	13,851.2	9,195.2
(a) Govt. and Other Trustee Securities	717.3	6,122.4	5,002.2	8,218.6	12,793.8	7,252.3
(b) Shares and Debentures	280.2	134.1	210.7	140.2	843.1	1,692.6
(c) Participation Term Certificates	0.9	-	4.9	30.0	51.0	16.5
(d) Others	1,291.7	1,775.2	182.9	376.3	163.2	233.8
2. To Others:	12,645.9	37,324.3	33,849.6	35,940.1	34,342.8	24,486.4
(a) Govt. and Other Trustee Securities	11,957.0	36,583.3	30,279.9	34,172.1	32,773.2	22,876.8
(b) Shares and Debentures	129.4	76.2	503.1	454.7	363.5	445.3
(c) Participation Term Certificates	0.8	0.1	159.2	239.7	241.2	69.2
(d) Others	558.7	664.7	2,907.4	1,073.7	965.0	1,095.1
III. Merchandise:	340,140.8	291,034.3	340,707.6	406,008.7	470,100.8	519,036.7
A. Food Items	109,816.0	103,627.4	72,269.2	100,048.3	99,399.2	113,202.2
1. Wheat	58,736.4	54,902.3	26,429.9	41,895.5	32,075.6	41,612.7
2. Rice and Paddy	18,986.4	6,880.7	19,127.2	17,861.1	32,314.9	26,192.8
3. Other Grain and Pulses	1,262.1	1,172.6	3,811.0	1,536.7	1,929.0	3,527.7
(a) Indigenous	1,120.6	1,044.8	3,636.4	783.4	1,694.7	3,288.5
(b) Imported	141.5	127.8	174.7	753.3	234.3	239.2
4. Edible Oils:	10,911.4	9,490.5	7,643.1	8,325.2	8,253.2	8,507.6
(a) Indigenous	6,149.5	7,286.1	2,595.7	4,194.1	3,291.7	4,382.1
(b) Imported	4,761.9	2,204.4	5,047.4	4,131.1	4,961.5	4,125.5
5. Sugar:	11,552.3	19,447.8	8,326.0	21,467.0	16,179.1	23,731.9
(a) Indigenous	10,676.4	16,606.8	7,704.0	20,641.2	15,440.7	21,586.4
(b) Imported	875.9	2,840.9	622.0	825.8	738.5	2,145.5
6. Kariana and Spices	722.5	1,296.5	1,519.1	1,484.6	1,580.4	2,048.1
7. Fish and Fish Preparation	352.5	1,799.3	1,648.9	2,133.2	1,916.5	1,784.2
8. Other Food Items:	7,292.5	8,637.7	3,764.0	5,345.1	5,150.4	5,797.2
(a) Indigenous	6,170.8	6,249.2	2,053.7	2,859.7	2,924.7	3,881.5
(b) Imported	1,121.7	2,388.5	1,710.3	2,485.3	2,225.7	1,915.8
B. Raw Materials:	85,326.6	68,918.4	104,604.9	119,288.3	128,424.7	140,443.3
1. Cotton Raw	48,824.5	36,121.8	63,442.4	70,530.7	74,358.2	74,905.9
(a) Indigenous	45,639.7	32,461.2	59,294.1	61,971.1	67,264.3	65,471.3
(b) Imported	3,184.8	3,660.6	4,148.3	8,559.6	7,093.8	9,434.6
2. Synthetic Fibers:	2,839.9	3,208.7	4,082.5	6,408.0	13,337.8	18,251.5
(a) Indigenous	1,503.9	2,216.1	3,140.2	4,197.9	6,755.1	9,395.4
(b) Imported	1,336.0	992.6	942.3	2,210.1	6,582.7	8,856.1
3. Fertilizers:	6,015.9	6,286.7	3,893.9	5,497.2	4,567.7	6,905.4
(a) Indigenous	5,487.6	4,894.9	3,225.2	3,484.0	2,159.2	4,336.2
(b) Imported	528.3	1,391.8	668.7	2,013.2	2,408.6	2,569.2

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(Concl'd.)

(End of Period: Million Rupees)

SECURITY	2002		2003		2004		2005
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
4. Petroleum Crude:	8,711.4	6,522.4	7,997.0	10,965.2	14,260.6	11,515.8	
(a) Indigenous	6,109.9	3,275.3	572.7	1,266.2	3,437.1	3,051.2	
(b) Imported	2,601.5	3,247.1	7,424.3	9,699.0	10,823.5	8,464.6	
5. Iron and Steel	6,899.8	4,886.3	9,915.4	11,641.5	6,309.0	8,752.4	
(a) Indigenous	4,341.5	3,764.8	7,343.8	8,157.3	3,847.8	4,907.2	
(b) Imported	2,558.3	1,121.5	2,571.6	3,484.3	2,461.3	3,845.2	
6. Wool and Goat Hair	527.1	452.2	2,038.1	913.2	341.2	325.0	
7. Hides and Skins	2,384.3	2,746.7	4,780.9	5,061.4	4,230.2	4,067.0	
8. Oil Seeds	1,031.5	901.6	1,374.0	1,932.2	1,955.1	2,894.1	
9. Pesticides and Insecticides:	680.1	743.3	664.9	908.9	875.4	1,583.5	
(a) Indigenous	69.9	272.0	243.5	349.8	289.1	794.5	
(b) Imported	610.2	471.3	421.3	559.1	586.3	789.0	
10. Other Raw Materials:	7,412.0	7,048.6	6,415.8	5,430.1	8,189.4	11,242.6	
(a) Indigenous	4,776.4	3,970.5	3,545.3	2,174.0	2,415.4	3,329.9	
(b) Imported	2,635.6	3,078.2	2,870.5	3,256.1	5,774.0	7,912.7	
C. Finished Manufactured Goods:	144,998.2	118,488.6	163,833.6	186,672.1	242,277.0	265,391.2	
1. Cotton Textiles:	44,453.2	29,659.1	44,588.1	46,694.7	63,548.1	63,545.6	
(a) Indigenous	34,290.3	21,961.2	35,963.1	37,459.8	48,328.9	53,126.2	
(b) Imported	10,162.9	7,697.9	8,624.9	9,234.9	15,219.2	10,419.4	
2. Cotton Yarn:	11,579.2	11,264.1	24,266.0	24,269.3	24,726.0	23,643.0	
(a) Indigenous	10,063.9	10,931.0	23,107.1	22,479.0	23,027.6	21,905.2	
(b) Imported	1,515.4	333.1	1,159.0	1,790.3	1,698.4	1,737.8	
3. Other Textiles:	16,499.3	18,330.6	27,140.9	31,791.8	34,280.9	33,642.0	
(a) Indigenous	16,361.8	16,591.9	25,868.4	25,922.8	24,124.8	23,139.3	
(b) Imported	137.5	1,738.7	1,272.5	5,869.1	10,156.1	10,502.7	
4. Machinery:	17,812.9	13,488.4	15,162.1	17,128.3	30,427.2	36,797.8	
(a) Indigenous	7,645.3	3,370.5	5,803.1	6,299.5	7,277.7	7,576.2	
(b) Imported	10,167.6	10,118.0	9,359.0	10,828.8	23,149.5	29,221.6	
5. Handloom Products	269.3	542.1	743.7	911.2	241.2	198.8	
6. Carpets and Rugs	712.5	827.9	1,696.4	1,940.4	1,903.5	1,648.0	
7. Readymade Garments	7,926.9	8,327.6	8,991.9	12,874.0	16,264.7	20,818.4	
8. Cement and Cement Products:	5,573.7	4,279.8	2,875.8	6,738.2	15,614.9	19,999.7	
(a) Indigenous	5,475.6	3,859.9	2,854.0	6,713.1	15,588.4	19,767.0	
(b) Imported	98.1	419.9	21.8	25.1	26.6	232.7	
9. Sports Goods	623.4	891.4	1,518.7	2,995.9	3,726.2	3,755.7	
10. Surgical Instruments	1,015.3	732.9	1,031.5	1,315.3	1,324.4	1,864.9	
11. Chemicals and Dyes	6,309.9	5,061.8	7,004.4	8,838.2	7,970.2	9,806.2	
12. Other Finished Goods:	32,222.6	25,082.9	28,814.1	31,174.9	42,249.5	49,671.0	
(a) Indigenous	25,627.3	18,270.7	21,639.5	23,233.8	31,207.3	39,303.9	
(b) Imported	6,595.3	6,812.2	7,174.6	7,941.1	11,042.2	10,367.1	
IV Fixed Assets including Machinery	104,527.1	104,363.0	128,664.2	130,880.1	185,606.0	208,792.4	
V. Real Estate:	102,697.9	111,008.3	148,893.8	192,508.7	225,944.9	254,903.7	
(a) Land	19,149.9	24,064.9	30,288.0	51,341.3	55,108.6	59,790.5	
(b) Buildings:	83,547.9	86,943.4	118,605.8	141,167.4	170,836.4	195,113.2	
1. Residential	56,753.2	58,334.1	68,715.5	88,529.8	104,149.6	115,778.3	
2. Non-Residential	26,794.7	28,609.2	49,890.3	52,637.6	66,686.7	79,334.9	
VI Fixed Deposits & Insurance Policies:	37,722.2	26,583.5	22,218.5	32,452.1	29,429.1	42,471.3	
(a) Bank Deposits	36,816.3	23,504.6	21,574.9	31,583.9	25,587.4	38,784.3	
(b) Insurance Policies	905.9	3,078.9	643.6	868.2	3,841.7	3,687.0	
VI Others:	184,352.2	235,164.4	258,424.0	300,355.3	421,753.9	473,563.4	
(a) Other Secured Advances	130,394.3	170,055.7	182,990.5	203,598.1	273,486.3	285,822.1	
(b) Advances Secured by Guarantee(s)	49,280.1	53,703.6	58,931.7	66,573.2	101,589.7	133,857.0	
(c) Unsecured Advances	4,677.8	11,405.0	16,501.9	30,184.0	46,677.9	53,884.3	
TOTAL	810,111.1	841,995.6	972,754.4	1,146,676.7	1,436,680.1	1,593,919.9	

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1995				1996			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 1,000	48,232	27.3	28,317	33.2	53,197	25.0	65,274	30.5
1,000 to 1,500	14,587	17.6	12,726	16.1	19,534	25.1	19,606	25.4
1,500 to 2,000	15,409	26.7	12,681	21.8	19,468	33.3	11,369	19.6
2,000 to 3,000	19,749	48.2	18,588	47.3	31,409	76.0	17,800	44.6
3,000 to 4,000	19,183	67.1	22,047	75.8	25,462	83.8	18,160	62.7
4,000 to 5,000	28,415	127.4	16,848	75.0	14,789	65.9	23,099	106.2
5,000 to 6,000	33,465	183.0	20,700	113.0	19,828	108.9	16,949	91.7
6,000 to 7,000	36,418	236.4	19,494	125.4	39,707	268.1	92,208	615.7
7,000 to 8,000	44,786	334.8	29,061	219.4	30,430	228.6	22,696	171.1
8,000 to 9,000	38,055	324.0	37,629	322.0	30,977	260.0	24,103	202.6
9,000 to 10,000	39,537	374.9	28,219	270.1	23,401	222.5	35,625	343.2
10,000 to 20,000	320,452	4,824.6	354,470	5,261.2	326,572	4,736.5	302,158	4,402.2
20,000 to 25,000	108,671	2,440.8	126,295	2,820.4	138,180	3,093.7	150,077	3,378.7
25,000 to 30,000	118,956	3,263.6	120,571	3,317.6	80,393	2,189.2	96,174	2,666.1
30,000 to 40,000	133,840	4,592.0	133,757	4,631.6	159,098	5,392.0	133,839	4,683.4
40,000 to 50,000	92,052	4,074.3	93,850	4,238.9	86,424	3,861.6	111,272	5,028.4
50,000 to 60,000	69,404	3,762.1	107,220	5,868.2	109,484	5,926.0	131,100	7,086.8
60,000 to 70,000	96,117	6,205.8	73,375	4,804.2	90,104	5,836.3	94,771	6,192.9
70,000 to 80,000	75,254	5,592.8	69,456	5,108.7	70,771	5,332.0	69,604	5,212.4
80,000 to 90,000	48,733	4,125.7	53,655	4,526.4	50,301	4,311.0	61,194	5,200.9
90,000 to 100,000	44,549	4,226.5	40,424	3,818.8	55,921	5,252.4	36,306	3,449.8
100,000 to 200,000	169,663	23,526.7	163,260	22,705.3	178,171	24,854.7	189,203	25,706.5
200,000 to 300,000	75,253	18,677.7	77,031	19,105.8	82,444	20,460.7	78,432	19,146.0
300,000 to 400,000	33,478	11,501.0	38,334	13,018.2	41,435	14,174.9	36,926	12,841.9
400,000 to 500,000	14,171	6,237.5	15,258	6,768.8	12,392	5,484.2	16,241	7,233.2
500,000 to 600,000	5,652	3,088.9	8,881	4,771.5	5,694	3,110.2	11,513	6,309.4
600,000 to 700,000	6,122	3,932.4	7,354	4,728.9	4,319	2,789.3	4,516	2,916.0
700,000 to 800,000	3,475	2,606.8	4,359	3,284.1	3,956	2,990.4	5,851	4,392.8
800,000 to 900,000	4,306	3,660.8	2,855	2,433.4	3,716	3,159.5	3,749	3,165.0
900,000 to 1,000,000	2,810	2,660.7	5,466	5,236.6	3,785	3,605.1	4,696	4,559.7
1,000,000 to 2,000,000	16,271	23,665.2	16,380	23,533.7	19,830	27,279.4	25,473	35,818.9
2,000,000 to 3,000,000	6,237	15,233.7	7,655	18,699.1	7,907	19,370.2	8,071	19,585.8
3,000,000 to 4,000,000	3,373	11,612.0	3,158	10,884.5	3,691	12,654.1	4,241	14,626.5
4,000,000 to 5,000,000	2,261	10,170.3	2,677	12,070.9	2,137	9,582.2	3,005	13,465.3
5,000,000 to 6,000,000	1,761	9,530.5	1,894	10,251.3	1,601	8,612.5	1,771	9,548.5
6,000,000 to 7,000,000	1,201	7,776.5	1,280	8,315.2	1,063	6,965.0	1,052	6,811.7
7,000,000 to 8,000,000	851	6,376.7	770	5,781.9	1,004	7,471.7	984	7,413.1
8,000,000 to 9,000,000	726	6,144.3	816	6,944.0	774	6,696.7	791	6,711.2
9,000,000 to 10,000,000	669	6,402.9	642	6,067.6	678	6,424.1	729	6,943.5
10,000,000 and over	6,377	236,233.0	7,077	265,094.1	6,821	269,632.2	7,470	292,047.9
TOTAL	1,800,521	453,913.0	1,784,530	495,409.9	1,856,868	502,645.1	1,938,098	548,257.7

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1997					1998				
	Jun.		Dec.			Jun.		Dec.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than 1,000	31,559	10.8	15,126	7.9	29,062	9.1	101,375	13.2		
1,000 to 1,500	7,572	9.3	8,930	10.9	5,718	6.4	9,493	11.8		
1,500 to 2,000	7,235	12.6	4,777	8.2	3,683	6.4	9,935	17.4		
2,000 to 3,000	12,514	30.0	13,848	34.7	17,332	41.1	14,275	35.3		
3,000 to 4,000	12,096	42.5	14,838	53.0	10,827	36.5	12,343	44.6		
4,000 to 5,000	12,643	55.8	12,533	56.7	16,469	73.1	16,122	72.3		
5,000 to 6,000	16,611	90.8	14,406	78.4	9,326	51.0	11,329	62.0		
6,000 to 7,000	16,370	106.8	20,138	131.5	20,350	133.1	11,575	75.6		
7,000 to 8,000	24,844	185.9	21,746	161.8	16,467	123.4	15,093	113.6		
8,000 to 9,000	21,748	184.6	19,027	160.5	20,452	175.5	15,833	134.6		
9,000 to 10,000	16,820	160.2	34,337	328.1	18,196	173.4	18,182	171.3		
10,000 to 20,000	313,819	4,583.3	351,056	5,298.1	418,725	6,679.0	290,712	4,437.8		
20,000 to 25,000	205,057	4,575.2	184,014	4,143.6	132,392	2,987.7	231,087	5,113.0		
25,000 to 30,000	110,155	3,036.0	220,738	5,869.3	144,530	3,958.0	229,270	6,328.9		
30,000 to 40,000	167,832	5,856.4	168,774	5,941.5	204,761	7,018.2	160,233	5,416.6		
40,000 to 50,000	92,082	4,087.6	122,615	5,478.5	147,490	6,670.9	178,841	8,107.7		
50,000 to 60,000	107,064	5,863.0	110,875	6,034.0	134,075	7,192.1	155,301	8,375.7		
60,000 to 70,000	87,909	5,719.5	115,197	7,471.5	113,279	7,378.1	137,748	9,007.4		
70,000 to 80,000	70,576	5,273.1	97,992	7,375.0	81,883	6,054.9	108,806	8,136.3		
80,000 to 90,000	56,880	4,775.5	94,985	8,110.7	79,596	6,797.5	86,558	7,350.0		
90,000 to 100,000	47,861	4,531.2	34,296	3,240.7	45,917	4,369.2	27,233	2,590.0		
100,000 to 200,000	196,932	26,879.6	159,101	22,265.1	151,144	21,514.3	156,131	22,680.4		
200,000 to 300,000	86,016	21,030.5	82,202	19,824.8	76,792	18,680.3	75,099	18,019.3		
300,000 to 400,000	36,384	12,498.3	29,232	10,078.3	29,534	10,146.6	34,476	12,059.5		
400,000 to 500,000	18,730	8,407.1	13,084	5,702.1	15,486	6,826.7	14,643	6,534.4		
500,000 to 600,000	7,137	3,872.1	8,597	4,767.7	7,935	4,397.4	5,886	3,200.7		
600,000 to 700,000	4,557	2,912.4	4,022	2,587.0	4,153	2,693.4	5,449	3,514.4		
700,000 to 800,000	3,977	2,954.6	3,206	2,390.6	3,642	2,741.5	2,880	2,138.5		
800,000 to 900,000	4,584	3,914.0	3,475	2,936.1	2,792	2,356.1	4,339	3,660.8		
900,000 to 1,000,000	5,082	4,904.2	2,341	2,232.1	2,405	2,275.3	2,635	2,505.5		
1,000,000 to 2,000,000	18,896	26,675.6	15,988	22,043.7	16,830	22,401.3	13,320	18,706.6		
2,000,000 to 3,000,000	5,999	14,828.4	7,335	17,841.3	6,122	14,975.5	6,296	15,358.3		
3,000,000 to 4,000,000	4,083	14,081.9	4,253	14,740.7	4,338	15,059.3	4,124	14,169.3		
4,000,000 to 5,000,000	2,373	10,667.0	2,708	12,063.6	2,011	9,080.1	2,623	11,665.3		
5,000,000 to 6,000,000	2,568	13,918.9	1,998	10,847.0	1,784	9,605.8	1,925	10,435.3		
6,000,000 to 7,000,000	977	6,320.5	1,279	8,394.5	1,148	7,346.5	1,108	7,171.5		
7,000,000 to 8,000,000	1,065	7,943.0	1,150	8,606.1	936	7,014.5	1,071	8,072.3		
8,000,000 to 9,000,000	735	6,191.7	984	8,344.8	749	6,362.0	1,046	8,848.8		
9,000,000 to 10,000,000	890	8,483.5	805	7,707.8	654	6,182.8	753	7,204.2		
10,000,000 and over	7,787	332,244.2	8,589	379,239.0	8,984	439,399.9	9,269	438,674.3		
TOTAL	1,848,019	577,917.6	2,030,597	622,607.1	2,007,969	668,994.0	2,184,417	680,234.5		

(Contd.)

5.5 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			1999				2000			
			Jun.		Dec.		Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	63,296	132.0	51,287	107.0	57,723	125.7	68,811	174.6	
5,000 to	10,000	69,527	521.6	64,792	512.8	65,892	503.9	65,846	515.7	
10,000 to	20,000	266,573	4,120.1	214,031	3,209.8	256,230	4,033.5	169,326	2,575.3	
20,000 to	25,000	226,798	5,007.8	178,708	4,091.7	171,047	3,794.3	147,844	3,357.3	
25,000 to	30,000	186,396	5,234.2	106,292	2,869.3	226,071	6,075.1	261,408	6,905.3	
30,000 to	40,000	262,892	9,217.5	299,748	10,194.1	241,216	8,533.6	206,933	7,161.2	
40,000 to	50,000	197,389	8,782.9	213,857	9,587.0	242,171	10,881.3	178,537	8,145.9	
50,000 to	60,000	185,545	10,123.8	220,414	12,097.7	208,512	11,462.9	254,028	14,010.7	
60,000 to	70,000	88,788	5,779.5	171,267	11,179.6	179,657	11,569.7	180,758	11,749.8	
70,000 to	80,000	126,382	9,581.4	98,623	7,436.4	90,110	6,713.4	157,454	11,867.8	
80,000 to	90,000	88,987	7,563.4	124,992	10,494.5	118,408	10,043.0	115,608	9,747.9	
90,000 to	100,000	96,535	9,076.8	64,281	6,057.9	66,819	6,334.9	76,755	7,270.6	
100,000 to	200,000	165,235	22,657.4	152,502	20,711.9	147,088	20,270.6	167,750	22,474.2	
200,000 to	300,000	73,084	17,668.4	74,469	18,119.1	88,412	21,833.0	88,170	21,827.9	
300,000 to	400,000	37,831	13,172.8	30,150	10,411.9	30,986	10,603.5	35,128	12,028.4	
400,000 to	500,000	14,709	6,569.9	20,782	9,265.6	22,969	10,228.3	24,808	10,868.1	
500,000 to	600,000	10,731	5,832.8	12,464	6,850.3	10,867	5,904.8	11,341	6,184.0	
600,000 to	700,000	6,908	4,498.7	7,132	4,614.8	8,694	5,610.6	11,490	7,491.1	
700,000 to	800,000	4,706	3,540.4	4,627	3,455.2	4,113	3,053.7	5,034	3,765.1	
800,000 to	900,000	5,240	4,460.0	3,136	2,668.0	2,314	1,979.9	3,983	3,435.0	
900,000 to	1,000,000	3,047	2,872.5	2,884	2,737.2	3,215	3,010.1	2,631	2,491.1	
1,000,000 to	2,000,000	13,897	19,364.8	14,895	21,515.7	13,070	18,568.5	20,738	28,706.0	
2,000,000 to	3,000,000	6,158	15,143.1	6,299	15,467.8	6,176	15,184.3	8,580	20,999.3	
3,000,000 to	4,000,000	3,398	11,734.9	3,656	12,709.5	3,521	12,142.9	4,625	16,124.2	
4,000,000 to	5,000,000	2,412	10,671.4	2,528	11,269.5	2,098	9,386.5	2,261	10,073.4	
5,000,000 to	6,000,000	1,776	9,660.5	1,673	9,110.6	1,432	7,838.8	2,070	11,285.2	
6,000,000 to	7,000,000	1,257	8,058.7	1,178	7,597.7	1,032	6,634.9	1,308	8,469.6	
7,000,000 to	8,000,000	846	6,338.2	1,229	9,135.7	1,567	11,728.0	1,739	13,077.8	
8,000,000 to	9,000,000	825	6,937.0	783	6,637.2	586	4,964.9	655	5,578.9	
9,000,000 to	10,000,000	831	7,899.6	689	6,556.2	660	6,237.3	671	6,351.9	
10,000,000 and over		8,797	468,702.4	8,966	486,241.8	8,732	542,222.3	10,183	567,844.3	
TOTAL		2,220,796	720,924.4	2,158,334	742,913.3	2,281,388	797,474.1	2,286,473	862,557.5	

(Contd.)

5.5 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2001				2002			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	46,087	90.0	43,407	81.0	45,472	61.0	33,058	73.2
5,000 to 10,000	55,494	448.3	33,376	249.7	61,995	458.6	46,310	329.9
10,000 to 20,000	243,024	3,966.8	243,573	4,123.9	126,322	1,896.6	120,209	1,834.3
20,000 to 25,000	105,240	2,413.2	174,811	3,958.3	137,027	3,131.8	77,862	1,739.3
25,000 to 30,000	246,271	6,628.1	165,675	4,498.5	208,491	5,796.3	194,467	5,243.0
30,000 to 40,000	239,871	8,294.6	241,897	8,605.7	275,138	9,778.8	226,222	7,878.5
40,000 to 50,000	271,439	12,238.8	184,508	8,324.2	230,842	10,343.6	251,205	11,115.5
50,000 to 60,000	185,028	10,057.1	217,635	11,972.2	245,280	13,479.7	229,889	12,835.1
60,000 to 70,000	175,315	11,275.2	201,005	13,156.4	139,210	8,979.7	212,310	13,669.5
70,000 to 80,000	135,020	10,087.3	218,880	16,431.5	154,361	11,528.6	164,354	12,302.1
80,000 to 90,000	113,156	9,566.3	123,839	10,455.7	116,107	9,854.2	126,150	10,682.8
90,000 to 100,000	65,277	6,158.9	52,383	5,021.3	105,769	10,029.1	114,286	10,803.0
100,000 to 200,000	185,608	25,274.5	169,940	22,160.6	199,801	26,330.6	171,457	23,144.3
200,000 to 300,000	88,576	22,235.6	84,800	21,366.7	86,922	20,877.6	76,219	18,867.8
300,000 to 400,000	41,937	14,430.2	40,634	14,040.8	48,712	16,699.2	60,128	20,499.4
400,000 to 500,000	21,012	9,447.8	22,161	10,011.3	24,239	10,969.1	17,030	7,503.3
500,000 to 600,000	14,829	8,078.7	12,465	6,746.3	16,663	9,217.8	9,529	5,161.7
600,000 to 700,000	6,091	3,907.5	8,952	5,753.8	8,928	5,783.5	8,544	5,503.5
700,000 to 800,000	4,620	3,394.6	6,801	4,998.7	4,330	3,239.5	4,214	3,186.4
800,000 to 900,000	4,096	3,468.2	3,509	3,003.2	4,790	4,093.2	2,457	2,080.8
900,000 to 1,000,000	2,863	2,749.6	2,672	2,540.7	4,963	4,747.6	2,820	2,682.4
1,000,000 to 2,000,000	16,736	23,341.7	13,633	19,616.2	27,522	37,949.3	14,040	19,719.3
2,000,000 to 3,000,000	7,419	17,659.0	7,717	18,677.1	8174	19,216.9	6,227	14,922.4
3,000,000 to 4,000,000	3,271	11,359.8	3,824	13,398.2	3091	10,751.6	3,994	13,664.1
4,000,000 to 5,000,000	2,404	10,867.2	2,050	9,250.2	1761	7,937.3	2,193	9,761.3
5,000,000 to 6,000,000	1,511	8,197.6	1,742	9,522.6	1666	9,082.9	1,940	10,571.5
6,000,000 to 7,000,000	1,272	8,275.4	2,087	13,305.2	987	6,471.8	1,331	8,535.1
7,000,000 to 8,000,000	1,676	12,553.9	1,076	8,022.9	865	6,478.2	1,272	9,549.8
8,000,000 to 9,000,000	721	6,128.1	837	7,080.5	648	5,492.8	750	6,394.3
9,000,000 to 10,000,000	545	5,163.9	743	7,087.2	677	6,451.9	802	7,598.9
10,000,000 and over	9511	586,503.2	9,601	626,576.6	8,877	587,879.1	10,795	658,342.4
TOTAL	2,295,920	864,261.2	2,296,233	910,037.3	2,299,630	885,007.5	2,192,064	936,194.7

(Contd.)

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2003				2004				2005	
	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	28,870	69.9	36,013	56.1	43,226	104.3	32,687	93.5	67,229	214.8
5,000 to 10,000	23,115	174.7	24,326	192.1	44,890	335.2	178,610	1,599.6	56,169	416.5
10,000 to 20,000	192,837	2,779.3	241,298	3,590.6	381,438	5,390.0	260,476	4,625.5	395,535	7,247.7
20,000 to 25,000	73,887	1,648.4	315,515	7,072.8	247,007	5,885.3	296,887	7,041.8	201,973	4,419.5
25,000 to 30,000	230,605	6,143.1	172,905	4,746.8	244,917	6,623.3	266,481	7,250.1	414,130	11,660.5
30,000 to 40,000	282,581	9,970.0	322,212	11,561.5	502,873	17,440.0	492,992	17,360.6	422,537	14,748.8
40,000 to 50,000	275,805	12,494.7	362,491	16,340.8	424,499	19,169.4	432,869	19,500.6	414,130	18,538.5
50,000 to 60,000	233,910	12,991.9	250,613	13,744.5	327,752	17,918.9	354,106	19,435.8	335,585	18,390.3
60,000 to 70,000	231,712	15,023.9	220,424	14,244.1	189,697	12,247.6	264,454	17,179.1	351,832	22,922.5
70,000 to 80,000	147,774	11,031.7	197,204	14,717.8	121,174	9,019.6	162,033	11,984.7	337,555	25,013.4
80,000 to 90,000	101,160	8,540.9	99,765	8,553.2	93,062	7,886.5	96,477	8,180.4	121,486	10,242.8
90,000 to 100,000	78,890	7,461.9	74,857	7,091.9	58,975	5,559.3	74,548	7,070.0	101,357	9,582.1
100,000 to 200,000	204,749	26,942.6	213,276	28,713.5	244,498	32,565.4	425,921	57,160.0	461,016	61,775.5
200,000 to 300,000	88,620	21,751.4	101,640	24,896.3	101,065	24,355.0	98,860	24,223.4	144,984	35,600.3
300,000 to 400,000	53,562	18,295.4	62,274	21,291.2	73,231	24,867.4	78,433	27,503.1	116,810	41,016.4
400,000 to 500,000	26,500	11,686.7	26,770	11,922.8	40,241	17,991.0	48,518	21,491.7	69,971	31,059.3
500,000 to 600,000	11,142	6,046.2	17,442	9,453.0	18,232	9,914.9	32,902	18,168.6	28,260	15,485.2
600,000 to 700,000	6,302	4,118.1	11,142	7,290.7	12,894	8,361.3	15,877	10,298.7	18,563	11,957.6
700,000 to 800,000	4,452	3,335.4	7,755	5,750.7	7,995	5,954.7	11,408	8,585.6	14,610	10,941.3
800,000 to 900,000	3,407	2,888.8	4,734	4,001.6	7,253	6,125.1	8,496	7,224.2	7,668	6,489.5
900,000 to 1,000,000	4,508	4,301.7	3,896	3,690.1	5,064	4,816.9	6,857	6,464.5	9,457	9,052.4
1,000,000 to 2,000,000	15,227	21,401.9	20,926	29,019.9	25,787	36,324.9	30,785	43,112.5	38,183	52,145.5
2,000,000 to 3,000,000	6,075	14,701.4	8,196	19,965.6	9,233	22,846.2	13,384	32,323.2	15,570	38,168.3
3,000,000 to 4,000,000	3,583	12,389.9	4,149	14,463.5	4,478	15,667.7	5,809	19,992.2	8,159	28,585.7
4,000,000 to 5,000,000	2,931	13,380.7	2,927	13,164.3	3,352	15,076.2	5,010	22,271.4	5,455	24,581.1
5,000,000 to 6,000,000	1,896	10,243.0	2,390	13,028.9	2,393	13,045.2	3,205	17,543.4	4,047	22,043.9
6,000,000 to 7,000,000	1,134	7,389.7	1,367	8,861.1	1,831	11,895.9	2,022	13,099.3	2,043	13,200.0
7,000,000 to 8,000,000	991	7,402.2	1,235	9,254.8	1,375	10,260.1	2,241	16,767.9	1,791	13,390.1
8,000,000 to 9,000,000	896	7,626.2	1,144	9,714.9	1,218	10,329.4	1,527	12,993.4	1,668	14,149.4
9,000,000 to 10,000,000	978	9,316.3	967	9,224.0	1,070	10,216.8	1,683	16,063.8	1,403	13,386.8
10,000,000 and over	11,637	678,323.8	13,058	750,129.6	13,861	854,190.8	17,300	1,039,282.7	17,243	1,107,727.2
TOTAL	2,349,736	969,871.7	2,822,911	1,095,749.0	3,254,581	1,242,384.1	3,722,858	1,535,891.5	4,186,419	1,694,152.9

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1995				1996			
			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	34,674	16.5	21,055	10.1	33,773	15.0	45,089	19.2
1,000	to	1,500	8,342	10.3	9,219	11.6	16,244	20.8	12,434	15.5
1,500	to	2,000	8,133	14.1	8,489	14.8	9,027	15.4	8,563	14.5
2,000	to	3,000	12,984	31.0	14,086	34.8	13,869	33.5	12,762	30.8
3,000	to	4,000	12,354	42.7	16,231	56.4	12,131	41.6	13,711	46.5
4,000	to	5,000	20,380	91.8	12,617	56.2	11,836	52.8	10,274	46.0
5,000	to	6,000	16,618	91.4	14,466	79.0	12,946	71.1	12,632	67.9
6,000	to	7,000	30,918	200.3	16,313	105.1	15,397	100.7	83,756	561.4
7,000	to	8,000	34,523	257.7	21,472	161.9	21,416	161.5	15,744	119.4
8,000	to	9,000	27,362	231.3	18,059	154.2	24,166	203.6	14,678	124.3
9,000	to	10,000	27,781	263.8	20,726	198.1	18,221	173.4	27,711	267.9
10,000	to	20,000	197,711	2,756.1	228,360	3,240.4	227,685	3,223.5	202,729	2,924.7
20,000	to	25,000	41,099	909.4	48,895	1,084.0	53,413	1,195.4	62,137	1,383.8
25,000	to	30,000	35,698	970.4	39,605	1,083.9	31,347	859.5	34,188	931.3
30,000	to	40,000	36,486	1,262.2	38,700	1,341.0	36,409	1,255.7	41,576	1,433.6
40,000	to	50,000	25,892	1,169.4	28,666	1,291.0	34,972	1,561.5	41,113	1,905.5
50,000	to	60,000	22,462	1,206.2	25,445	1,355.6	25,613	1,361.4	53,518	2,765.9
60,000	to	70,000	16,323	1,064.1	18,983	1,239.4	15,622	1,010.8	13,540	873.5
70,000	to	80,000	18,128	1,361.3	14,395	1,076.2	16,718	1,262.5	12,031	902.6
80,000	to	90,000	15,547	1,319.7	17,071	1,436.4	17,937	1,528.2	14,703	1,252.8
90,000	to	100,000	16,621	1,569.7	13,556	1,281.6	15,087	1,420.9	15,999	1,526.0
100,000	to	200,000	75,198	10,806.3	78,089	11,131.9	79,899	11,246.1	92,229	12,982.5
200,000	to	300,000	60,227	15,095.5	63,350	15,859.4	61,688	15,529.0	59,486	14,689.2
300,000	to	400,000	29,779	10,194.6	31,293	10,671.0	35,938	12,222.0	31,776	11,055.5
400,000	to	500,000	11,869	5,229.9	14,024	6,214.2	11,697	5,179.8	15,104	6,731.4
500,000	to	600,000	5,234	2,860.3	8,062	4,304.4	5,043	2,759.4	9,552	5,224.0
600,000	to	700,000	5,474	3,515.3	7,010	4,495.3	3,661	2,371.1	4,298	2,765.8
700,000	to	800,000	3,223	2,420.6	3,960	2,976.0	3,826	2,894.1	5,684	4,268.0
800,000	to	900,000	3,581	3,057.6	2,713	2,273.0	3,345	2,852.0	3,302	2,773.1
900,000	to	1,000,000	2,723	2,577.9	5,248	5,015.7	3,108	2,972.7	4,456	4,316.3
1,000,000	to	2,000,000	15,427	22,401.4	15,015	21,761.0	17,718	24,267.6	24,102	33,807.1
2,000,000	to	3,000,000	5,652	13,851.3	7,139	17,450.8	7,510	18,398.6	7,378	17,843.4
3,000,000	to	4,000,000	2,853	9,804.4	2,881	9,921.6	3,451	11,825.3	3,969	13,634.2
4,000,000	to	5,000,000	2,076	9,338.5	2,467	11,129.5	1,962	8,809.6	2,717	12,156.7
5,000,000	to	6,000,000	1,661	8,978.0	1,733	9,385.5	1,364	7,365.8	1,649	8,897.4
6,000,000	to	7,000,000	1,067	6,907.1	1,077	7,035.9	993	6,505.9	973	6,305.8
7,000,000	to	8,000,000	793	5,946.8	696	5,226.0	931	6,930.9	918	6,917.1
8,000,000	to	9,000,000	675	5,724.3	760	6,465.0	732	6,222.7	746	6,335.6
9,000,000	to	10,000,000	640	6,128.5	590	5,575.8	636	6,035.3	579	5,494.1
10,000,000	and over		5,651	216,479.9	6,389	244,994.3	6,290	252,136.1	6,656	269,004.7
TOTAL			893,839	376,157.6	898,905	417,198.0	913,621	422,092.6	1,024,462	462,415.0

(Contd.)

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1997				1998			
			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	16,647	6.8	11,321	6.1	23,514	8.3	89,172	11.5
1,000	to	1,500	5,844	7.2	5,280	6.6	2,527	3.0	2,578	2.9
1,500	to	2,000	6,277	10.9	4,155	7.2	3,497	6.1	7,386	13.0
2,000	to	3,000	9,186	22.2	11,743	29.5	10,495	24.3	8,939	22.5
3,000	to	4,000	7,410	25.5	6,654	22.8	7,744	25.9	6,868	24.1
4,000	to	5,000	9,635	43.0	9,593	43.1	11,348	51.4	11,455	51.0
5,000	to	6,000	11,186	60.9	11,451	61.8	7,086	38.6	9,241	50.8
6,000	to	7,000	14,320	93.2	13,596	88.4	11,168	72.1	9,428	61.1
7,000	to	8,000	14,812	111.1	17,241	127.8	14,831	111.1	12,806	96.2
8,000	to	9,000	14,871	126.9	13,580	114.7	14,634	124.6	14,949	127.1
9,000	to	10,000	15,979	152.0	23,450	223.7	16,679	159.3	13,670	129.1
10,000	to	20,000	212,960	3,070.6	216,256	3,190.7	295,536	4,718.3	171,302	2,493.1
20,000	to	25,000	137,013	3,045.0	71,491	1,592.1	59,803	1,347.4	125,740	2,702.3
25,000	to	30,000	38,697	1,051.7	114,245	2,943.7	48,128	1,295.6	124,363	3,438.3
30,000	to	40,000	46,836	1,627.3	45,732	1,574.3	40,345	1,403.6	36,818	1,268.8
40,000	to	50,000	32,626	1,466.6	30,558	1,364.0	29,378	1,331.1	29,099	1,318.7
50,000	to	60,000	29,145	1,554.5	30,294	1,593.4	26,552	1,403.1	37,573	1,973.7
60,000	to	70,000	14,321	927.9	12,039	773.4	20,861	1,342.4	13,682	884.3
70,000	to	80,000	15,378	1,147.6	13,328	994.0	11,837	895.0	11,842	884.4
80,000	to	90,000	11,795	1,000.2	13,417	1,137.8	9,095	772.8	8,260	702.8
90,000	to	100,000	10,238	976.7	11,200	1,067.2	11,943	1,134.1	7,568	716.7
100,000	to	200,000	92,329	13,079.5	74,132	10,759.0	67,656	9,848.8	70,712	10,582.1
200,000	to	300,000	64,361	16,003.6	56,387	13,870.8	56,142	13,695.9	55,355	13,461.4
300,000	to	400,000	31,548	10,930.7	27,064	9,365.0	25,103	8,632.3	26,831	9,303.2
400,000	to	500,000	17,939	8,046.4	11,812	5,142.3	13,293	5,885.5	10,918	4,896.8
500,000	to	600,000	6,199	3,353.8	7,560	4,190.5	4,062	2,233.9	4,517	2,459.2
600,000	to	700,000	3,942	2,523.9	3,087	1,988.6	2,672	1,725.9	3,525	2,311.6
700,000	to	800,000	2,983	2,226.9	3,012	2,244.3	3,156	2,384.8	2,614	1,940.7
800,000	to	900,000	3,875	3,298.7	3,289	2,778.9	2,218	1,874.7	3,562	3,010.8
900,000	to	1,000,000	4,540	4,382.1	2,194	2,091.7	2,292	2,168.2	1,725	1,629.4
1,000,000	to	2,000,000	16,874	23,941.8	15,017	20,746.8	15,164	20,141.9	12,435	17,405.3
2,000,000	to	3,000,000	5,423	13,381.5	6,849	16,706.0	5,562	13,554.6	5,765	14,054.6
3,000,000	to	4,000,000	3,827	13,191.8	4,012	13,918.1	4,186	14,528.2	3,809	13,101.1
4,000,000	to	5,000,000	2,251	10,124.7	2,573	11,461.9	1,898	8,570.4	2,424	10,794.6
5,000,000	to	6,000,000	2,291	12,450.1	1,856	10,095.7	1,658	8,918.6	1,825	9,886.7
6,000,000	to	7,000,000	898	5,809.2	1,175	7,718.8	1,029	6,583.1	966	6,245.7
7,000,000	to	8,000,000	986	7,346.7	1,091	8,162.3	850	6,369.1	985	7,440.7
8,000,000	to	9,000,000	685	5,767.2	949	8,048.2	693	5,883.4	999	8,451.7
9,000,000	to	10,000,000	723	6,893.2	781	7,480.7	496	4,707.2	714	6,834.8
10,000,000	and over		7,271	313,990.4	7,936	358,608.7	8,424	417,917.5	8,695	414,286.8
TOTAL			944,121	493,269.7	917,400	532,340.8	893,555	571,892.1	971,115	575,069.7

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		1999				2000			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	49,358	88.8	37,964	80.0	36,851	69.7	43,240	112.4
5,000 to	10,000	52,691	396.3	48,372	386.0	48,263	373.7	52,005	420.2
10,000 to	20,000	141,776	2,112.5	126,342	1,844.5	203,723	3,163.9	118,610	1,762.4
20,000 to	25,000	144,697	3,157.1	78,616	1,780.0	67,986	1,534.1	71,694	1,621.2
25,000 to	30,000	117,726	3,354.0	54,587	1,468.9	133,702	3,469.6	195,987	5,083.1
30,000 to	40,000	42,817	1,469.8	114,550	3,709.8	50,115	1,753.6	49,870	1,735.1
40,000 to	50,000	35,070	1,587.4	34,590	1,549.7	33,414	1,491.3	43,927	2,010.7
50,000 to	60,000	33,855	1,798.1	36,551	1,909.4	31,225	1,656.3	36,552	1,946.4
60,000 to	70,000	14,103	908.5	16,218	1,033.6	21,183	1,366.6	30,048	1,939.5
70,000 to	80,000	12,292	931.3	11,075	830.9	11,925	892.0	14,374	1,065.8
80,000 to	90,000	11,866	1,009.8	8,534	729.8	10,278	872.6	6,958	586.8
90,000 to	100,000	11,197	1,075.4	7,064	673.1	8,236	776.7	7,293	695.4
100,000 to	200,000	69,888	10,152.7	59,857	8,645.2	66,096	9,555.1	73,051	10,410.4
200,000 to	300,000	54,586	13,194.2	53,701	13,210.5	58,582	14,655.4	73,336	18,271.1
300,000 to	400,000	30,820	10,620.9	27,903	9,615.5	28,363	9,722.4	31,621	10,835.7
400,000 to	500,000	13,461	6,012.6	19,851	8,856.8	21,224	9,482.2	22,053	9,731.8
500,000 to	600,000	8,706	4,747.3	11,275	6,164.5	10,165	5,525.0	10,966	5,981.9
600,000 to	700,000	5,723	3,694.1	5,580	3,595.7	6,995	4,519.1	8,420	5,484.2
700,000 to	800,000	4,219	3,164.9	4,468	3,335.5	4,074	3,025.6	4,844	3,621.8
800,000 to	900,000	4,084	3,457.4	2,872	2,446.7	2,285	1,955.0	3,058	2,618.4
900,000 to	1,000,000	2,729	2,571.3	2,628	2,497.1	3,183	2,978.5	2,516	2,381.6
1,000,000 to	2,000,000	13,062	18,138.5	13,760	19,704.4	12,894	18,299.5	19,783	27,262.2
2,000,000 to	3,000,000	5,675	13,960.4	5,790	14,305.3	6,008	14,832.7	7,877	19,359.8
3,000,000 to	4,000,000	3,082	10,605.5	3,485	12,114.7	3,502	12,076.9	4,456	15,530.2
4,000,000 to	5,000,000	2,274	10,058.4	2,326	10,355.7	2,072	9,265.9	2,144	9,545.6
5,000,000 to	6,000,000	1,691	9,193.6	1,573	8,561.8	1,410	7,716.5	1,978	10,783.5
6,000,000 to	7,000,000	1,194	7,652.4	1,106	7,131.7	1,007	6,472.6	1,243	8,049.7
7,000,000 to	8,000,000	799	5,988.7	1,139	8,471.5	1,405	10,537.9	1,645	12,355.8
8,000,000 to	9,000,000	731	6,144.0	740	6,270.3	579	4,904.1	608	5,178.7
9,000,000 to	10,000,000	787	7,482.9	662	6,299.2	652	6,160.6	641	6,067.8
10,000,000 and over		8,179	443,221.8	8,336	462,081.5	8,441	530,876.0	9,561	543,270.1
TOTAL		899,138	607,950.7	801,515	629,659.2	895,838	699,981.3	950,359	745,719.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2001				2002			
		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	30,600	43.5	32,758	52.4	39,004	42.7	28,137	63.8
5,000 to	10,000	42,044	339.1	25,260	195.7	51,742	375.7	14,146	107.9
10,000 to	20,000	191,645	3,152.0	191,625	3,289.1	100,773	1,504.8	99,439	1,486.7
20,000 to	25,000	53,889	1,240.4	128,297	2,933.5	106,502	2,450.9	58,469	1,303.4
25,000 to	30,000	151,586	3,969.1	85,668	2,323.8	167,710	4,688.4	149,948	4,013.1
30,000 to	40,000	69,295	2,409.0	73,353	2,546.8	82,718	2,879.8	90,045	3,144.6
40,000 to	50,000	45,616	2,030.7	63,259	2,905.5	58,874	2,608.2	64,832	2,901.3
50,000 to	60,000	29,327	1,563.2	40,973	2,218.8	45,882	2,485.3	43,987	2,409.8
60,000 to	70,000	28,629	1,842.6	30,404	2,028.0	39,887	2,573.6	35,824	2,306.9
70,000 to	80,000	17,143	1,279.9	26,793	1,983.2	24,294	1,820.8	19,168	1,405.3
80,000 to	90,000	10,045	866.6	19,683	1,658.2	33,112	2,836.2	9,578	808.4
90,000 to	100,000	9,428	889.8	7,418	704.1	19,319	1,854.4	24,370	2,359.4
100,000 to	200,000	86,279	12,404.2	74,420	10,140.8	62,323	8,808.6	75,376	10,404.9
200,000 to	300,000	63,683	16,281.6	62,228	15,867.9	61,000	14,770.4	48,610	12,147.4
300,000 to	400,000	37,565	12,903.9	33,340	11,608.9	36,891	12,700.1	50,470	17,138.1
400,000 to	500,000	20,613	9,271.8	18,641	8,364.3	21,465	9,742.4	15,574	6,859.7
500,000 to	600,000	13,292	7,240.6	10,647	5,720.4	14,794	8,193.5	9,125	4,942.6
600,000 to	700,000	5,847	3,750.0	6,852	4,418.7	8,760	5,673.8	5,540	3,560.3
700,000 to	800,000	4,167	3,066.3	4,996	3,701.5	3,979	2,967.9	3,703	2,790.2
800,000 to	900,000	3,960	3,353.3	2,593	2,189.0	4,772	4,078.1	2,385	2,017.9
900,000 to	1,000,000	2,756	2,647.6	2,177	2,067.7	4,473	4,270.0	2,619	2,482.8
1,000,000 to	2,000,000	15,632	21,800.0	12,684	18,180.7	26,908	37,103.2	13,427	18,839.8
2,000,000 to	3,000,000	7,111	16,901.6	7,454	18,025.9	7,619	18,027.3	6,108	14,628.2
3,000,000 to	4,000,000	3,106	10,779.3	3,704	12,972.9	2,916	10,160.8	3,854	13,153.2
4,000,000 to	5,000,000	2,287	10,342.1	1,953	8,809.8	1,677	7,557.1	2,057	9,159.7
5,000,000 to	6,000,000	1,404	7,616.6	1,658	9,067.5	1,614	8,799.0	1,885	10,269.7
6,000,000 to	7,000,000	1,103	7,132.1	2,043	13,019.0	927	6,082.2	1,281	8,216.4
7,000,000 to	8,000,000	1,593	11,919.3	1,033	7,699.9	805	6,028.2	1,222	9,179.1
8,000,000 to	9,000,000	677	5,757.4	810	6,852.5	617	5,229.7	681	5,805.6
9,000,000 to	10,000,000	503	4,767.2	713	6,802.6	658	6,271.2	778	7,368.6
10,000,000 and over		8,870	559,079.0	9,041	602,023.4	8,311	558,965.9	10,305	628,836.2
TOTAL		959,695	746,640.0	982,478	790,372.5	1,040,326	761,550.0	892,943	810,111.1

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

(Concl.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2003				2004				2005	
	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	20,602	44.7	16,791	36.0	29,711	59.4	24,452	69.0	59,913	191.4
5,000 to 10,000	17,561	134.8	17,984	137.1	17,810	137.3	160,574	1,446.3	41,669	293.5
10,000 to 20,000	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7	205,038	3,830.1	347,528	6,556.0
20,000 to 25,000	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2	246,949	5,919.5	151,577	3,288.3
25,000 to 30,000	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4	198,594	5,375.0	355,950	10,054.8
30,000 to 40,000	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1	176,472	6,210.0	179,372	6,292.3
40,000 to 50,000	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2	196,027	8,915.3	164,499	7,395.3
50,000 to 60,000	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4	209,620	11,533.7	148,185	8,169.3
60,000 to 70,000	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1	164,567	10,646.6	251,362	16,397.6
70,000 to 80,000	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0	93,435	6,922.9	234,072	17,302.6
80,000 to 90,000	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3	60,587	5,127.0	84,409	7,125.4
90,000 to 100,000	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4	49,799	4,712.9	73,584	6,943.6
100,000 to 200,000	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7	228,807	30,208.6	269,230	35,719.8
200,000 to 300,000	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6	80,964	19,998.7	125,493	30,993.3
300,000 to 400,000	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7	73,647	25,856.3	112,707	39,620.0
400,000 to 500,000	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8	47,563	21,065.0	68,490	30,405.0
500,000 to 600,000	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2	32,785	18,105.1	27,838	15,252.9
600,000 to 700,000	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3	15,441	10,014.2	18,381	11,840.2
700,000 to 800,000	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3	11,252	8,466.5	14,356	10,753.6
800,000 to 900,000	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0	8,452	7,187.7	7,218	6,123.2
900,000 to 1,000,000	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2	6,829	6,437.9	9,379	8,978.8
1,000,000 to 2,000,000	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0	30,570	42,812.4	37,846	51,676.9
2,000,000 to 3,000,000	5,968	14,439.5	7,974	19,450.5	8,995	22,263.2	13,286	32,080.2	15,430	37,818.8
3,000,000 to 4,000,000	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2	5,764	19,834.5	8,075	28,290.7
4,000,000 to 5,000,000	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4	4,958	22,038.7	5,397	24,325.5
5,000,000 to 6,000,000	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2	3,173	17,369.3	3,987	21,722.1
6,000,000 to 7,000,000	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1	1,963	12,722.9	1,989	12,841.7
7,000,000 to 8,000,000	954	7,127.1	1,192	8,937.5	1,331	9,935.6	2,201	16,465.2	1,767	13,209.1
8,000,000 to 9,000,000	783	6,658.4	1,110	9,429.4	1,174	9,964.7	1,518	12,917.8	1,648	13,981.9
9,000,000 to 10,000,000	965	9,193.7	931	8,877.3	1,060	10,121.2	1,662	15,863.9	1,382	13,189.3
10,000,000 and over	11,142	647,842.1	12,551	728,664.6	13,607	843,113.8	17,064	1,026,526.9	17,019	1,097,167.2
TOTAL	1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	2,374,013	1,436,680.1	2,839,752	1,593,919.9

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
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	88,732.3	1,598.8	26,337.8	5,727.5	101,829.8	193,032.2	34,574.2	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	119,772.9	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	92,028.5
	December											
No. of Accounts	6,821,28	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
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

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	
1995 June											
No. of Accounts	278	6,438	3977	2,421	19,280	52,659	65	1,112	392	--	1,800,521
Amount	818.0	3,350.1	557.4	847.4	10,960.6	2,877.3	318.2	163.7	449.6	--	453,913.0 (17.49)
December											
No. of Accounts	550	6,532	504	3,604	17,408	117,645	59	494	418	--	1,784,530
Amount	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 (17.82)
1996 June											
No. of Accounts	743	7,467	887	999	12,736	59,382	62	307	275	--	1,856,868
Amount	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 (17.02)
December											
No. of Accounts	2,413	5,878	580	1,888	13,883	29,600	46	447	404	--	1,938,098
Amount	987.7	2,717.6	739.5	668.1	12,055.5	1,625.2	300.3	285.2	385.1	--	548,257.7 (17.35)
1997 June											
No. of Accounts	3,731	2,641	464	382	10,005	12,877	127	103	134	473	1,848,019
Amount	968.8	2,591.4	489.5	452.6	7,575.3	949.3	288.4	111.2	425.7	580.0	577,917.6 (18.53)
December											
No. of Accounts	3,739	15,614	904	989	13,417	3,682	1,038	501	805	1,394	2,030,597
Amount	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 (26.48)
1998 June											
No. of Accounts	3,590	7,708	3,138	3,656	12,114	1,714	103	110	352	1,495	2,007,969
Amount	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 (26.03)
December											
No. of Accounts	46,916	8,8701	341	467	20,499	122	161	813	200	1,153	2,184,417
Amount	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 (24.55)
1999 June											
No. of Accounts	4,917	18,265	2,534	22,032	36,102	33	7	704	55	1,239	2,220,796
Amount	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	720,924.4 (29.23)
December											
No. of Accounts	1,518	6,499	402	4,577	22,194	124	88	633	276	1,626	2,158,334
Amount	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	742,913.3 (26.86)
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	797,474.1 (24.51)
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)

(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
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	14,298.6	53,839.2	5,934.9	56,995.0
December												
No. of Accounts	482,266	887	35,966	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
December												
No. of Accounts	1,642,599	3,318	32,534	32,584	1,359,087	314,908	37,582	647	18,456	39,193	715	226,537
Amount	257,426.6	31,829.1	105,898.1	27,711.5	150,032.7	575,897.8	165,561.8	1,111.0	13,364.5	98,660.4	5,194.2	84,971.9
2005 June												
No. of Accounts	2,065,294	11,359	27,625	22,904	1,335,489	416,952	50,020	943	17,006	34,289	619	188,964
Amount	363,397.3	12,131.4	101,052.1	21,954.6	145,025.3	656,920.4	149,871.0	1,290.4	14,684.8	102,673.4	4,657.8	90,899.1

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Concl.)

(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	
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	912.9	864,261.2 (23.89)
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	910,037.3 (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	442.2	808.9	885,007.2 (22.62)
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	936,194.7 (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	969,871.7 (24.43)
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)
December											
No. of Accounts	420	4,082	208	1,634	8,181	115	20	21	17	-	3,722,858
Amount	2,977.0	5,952.3	556.0	1,846.6	5,541.1	282.0	498.5	74.8	503.5	-	1,535,891.5 (22.44)
2005											
June											
No. of Accounts	1,693	4,155	755	1,835	6,075	388	14	40	-	-	4,186,419
Amount	6,737.9	9,950.3	3,264.5	3,257.6	5,830.5	159.1	223.1	172.5	-	-	1,694,152.9 (21.56)

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1995				1996				1997			
	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	3,288.3	2,691.4	3,605.8	2,883.6	4,946.7	3,988.7	3,470.0	2,974.9	3,484.9	2,632.0	3,267.7	2,102.6
01.00*	0.2	0.2	4.1	4.1	..	-	-	-	34.9	27.4	-	-
02.00*	1.4	168.6	0.5	-	2.7	1.8	1.3	0.4	0.7	...	0.4	0.2
03.00*	36.2	22.5	27.4	15.9	22.6	11.1	29.8	16.3	28.2	18.9	20.9	0.5
03.25	--	--	-	-	-	-	-	-	-	-	-	-
03.50	--	--	-	-	-	-	-	-	-	-
03.75	--	--	-	-	-	-	-	-	-	-	-	-
04.00	8.6	1.3	1.5	1.5	1.9	1.5	3.8	3.6	62.4	13.0	27.2	8.7
04.25	--	--	-	-	-	-	-	-	-	-	-	-
04.50	--	--	-	-	-	-	-	-	-	-
04.75	0.1	0.1	-	-	-	-	-	-	-	-	-	-
05.00	42.8	601.8	53.3	36.6	113.1	94.5	584.9	566.8	159.4	133.3	126.3	104.5
05.25	2.7	--	7.5	-	2.8	0.2	2.4	-	0.5	-	1.3	0.4
05.50	30.4	30.4	21.2	21.1	27.6	27.6	31.0	30.9	9.4	9.4	-	-
05.75	--	--	-	-	309.7	-	352.2	-	-	-	-	-
06.00	508.9	590.2	129.9	122.7	349.2	342.5	991.6	980.6	896.7	875.1	44.7	44.5
06.25	--	--	-	-	-	-	-	-	-	-	-	-
06.50	7.9	6.2	11.3	10.5	8.2	6.5	8.2	7.0	9.2	8.3	7.3	6.6
06.75	--	--	-	-	-	-	-	-	-	-	-	-
07.00	102.2	100.0	34.6	34.6	16.7	16.7	23.0	22.0	263.1	252.4	255.0	254.9
07.25	--	--	-	-	-	-	-	-	-	-	-	-
07.50	302.9	5.4	11.0	6.2	1.8	1.8	0.1	0.1	6.0	3.0	65.3	10.4
07.75	--	--	-	-	-	-	-	-	-	-	-	-
08.00	331.6	331.1	277.9	277.9	301.4	297.6	210.7	206.3	159.9	157.0	198.7	193.4
08.25	--	--	-	-	-	-	-	-	-	-	-	-
08.50	23.2	23.2	62.9	62.9	62.5	61.3	24.1	24.1	10.3	10.3	0.1	0.1
08.75	207.7	207.7	22.7	22.7	21.7	21.7	130.3	130.3	24.1	24.1	24.1	24.1
09.00	352.8	352.8	286.4	286.4	270.8	270.8	331.9	331.8	556.6	540.8	1,049.2	327.0
09.25	--	--	-	-	0.3	-	-	-	-	-	24.7	24.7
09.50	51.7	51.7	122.7	122.7	131.7	131.7	157.7	157.7	168.8	168.8	210.0	170.7
09.75	--	--	-	-	-	-	-	-	-	-	299.9	99.9
10.00	2,175.8	1,864.4	1,141.1	885.1	1,112.0	485.7	833.8	252.9	1,628.1	857.9	1,308.9	803.5
10.25	--	--	5.0	4.1	34.3	30.0	0.2	0.2	0.9	-	370.1	74.6
10.50	353.9	318.8	1,532.6	297.4	265.1	264.5	340.1	339.2	338.5	338.0	927.9	832.6
10.75	20.9	20.9	1.3	1.3	4.2	1.8	2.0	2.0	-	-	933.7	766.5
11.00	4,084.5	3,661.0	3,109.8	2,669.3	2,717.1	2,518.8	4,371.3	4,257.5	3,660.8	3,295.5	2,403.2	1,816.2
11.25	340.7	340.3	342.6	342.6	278.0	273.0	2.5	2.4	4.8	1.5	124.4	102.9
11.50	0.4	0.4	1.5	1.0	2.3	1.0	5.5	5.0	119.9	-	47.1	29.3
11.75	83.1	88.1	25.6	25.6	24.5	24.5	122.0	122.0	24.4	24.4	147.0	144.8
12.00	723.4	599.1	738.9	614.4	650.7	593.1	568.2	552.6	848.0	801.8	1,620.2	1,366.8
12.25	--	--	6.6	6.5	6.8	6.8	7.9	7.3	42.6	42.6	8.1	8.1
12.50	394.1	190.8	3,994.7	3,771.1	250.3	180.3	179.5	112.6	197.5	101.9	1,144.0	1,072.0
12.75	20.2	20.2	33.5	33.5	9.2	9.2	4.3	4.1	4.9	4.9	64.3	64.3
13.00	1,547.7	1,530.1	1,499.8	1,480.3	1,809.7	1,779.1	1,955.6	1,648.1	2,165.2	2,057.4	1,801.6	1,707.0
13.25	35.1	35.1	57.9	57.9	34.9	34.9	27.0	27.0	55.8	55.8	87.2	4.9
13.50	2,731.9	2,534.4	5,708.0	5,113.5	2,298.2	2,282.5	909.1	669.3	321.7	319.3	213.4	211.8
13.75	131.1	131.1	91.5	91.4	7.8	7.7	21.0	21.0	8.8	-	31.9	31.9
14.00	10,198.6	9,064.9	8,033.9	7,587.2	12,294.0	10,384.8	15,796.5	14,663.4	16,417.8	15,309.3	13,334.8	10,065.0
14.25	16.8	16.8	683.7	683.7	47.9	47.9	64.1	64.1	158.4	158.3	1.8	1.8
14.50	185.5	183.7	102.6	102.6	273.8	258.9	83.4	83.4	366.4	284.5	233.6	188.9
14.75	3.8	3.8	13.4	13.4	23.0	1.0	6.5	6.5	1.7	1.7	15.3	15.3
15.00	5,251.7	5,240.5	1,967.4	1,955.8	1,978.0	1,946.5	4,909.2	4,891.6	5,408.3	5,402.4	2,432.8	2,413.3
15.25	2.5	2.5	2.6	2.6	-	-	0.8	0.8	74.7	74.7	19.1	19.1
15.50	150.9	79.6	48.9	48.9	32.4	32.4	15.6	14.9	304.4	304.4	80.6	77.7
15.75	681.3	861.3	578.5	504.9	542.3	471.7	648.0	577.7	34.4	32.2	214.5	214.5
16.00 & over	9,672.5	9,311.6	12,924.0	12,434.8	11,446.2	11,102.7	12,877.1	12,785.6	11,940.4	11,596.1	14,990.8	14,164.9
TOTAL	45,139.6	41,284.2	47,325.9	42,638.5	42,734.0	38,014.2	50,104.2	46,563.9	50,003.3	45,938.1	48,179.3	39,570.8

* 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	1998				1999				2000			
	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	2,005.0	1,613.0	2,231.8	1,801.1	1,026.2	432.0	1,658.8	460.7	2,354	1,483.4	3,499.0	2,429.6
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	73.2	57.5	1,287.8	1.5
03.00*	454.5	454.5	-	-	3.9	3.7	-	-	505.5	10.4	371.9	11.1
03.25	-	-	-	-	-	-	-	-	-	-	-	-
03.50	95.8	95.8	-	-	-	-	-	-	-	-	-	-
03.75	-	-	-	-	-	-	-	-	-	-	-	-
04.00	56.3	56.3	-	-	451.3	41.3	12.1	-	1,292.7	436.9	0.4	64.0
04.25	-	-	-	-	-	-	-	-	-	-	663.8	-
04.50	-	-	-	-	39.7	0.3	-	-	1.9	1.9	-	-
04.75	-	-	-	-	-	-	-	-	-	-	-	-
05.00	57.2	39.1	31.9	24.6	152.7	141.0	7.8	6.9	54.0	24.1	53.6	24.2
05.25	1.3	-	0.8	-	7.3	0.3	1.7	-	0.9	-	-	-
05.50	-	-	-	-	16.3	16.3	-	-	-	-	-	-
05.75	-	-	-	-	-	-	-	-	-	-	-	-
06.00	88.5	88.2	64.7	64.5	71.5	42.6	356.5	173.8	42.9	40.6	47.3	46.5
06.25	-	-	-	-	-	-	672.7	672.7	-	-	-	-
06.50	7.4	6.6	41.2	7.1	34.2	0.1	47.2	13.1	44.2	44.2	47.8	47.8
06.75	-	-	-	-	-	-	-	-	-	-	-	-
07.00	146.7	146.2	335.2	328.8	178.0	178.0	543.8	307.4	345.1	345.1	2,595.3	2,643.1
07.25	-	-	88.7	88.6	-	-	-	-	-	-	-	-
07.50	62.2	43.5	54.5	17.8	10.4	0.2	333.8	42.9	6.8	-	211.7	202.3
07.75	-	-	-	-	-	-	-	-	-	-	-	-
08.00	518.7	459.1	1,820.8	737.2	2,408.9	2,252.3	4,868.3	3,239.5	2,394.2	1,835.4	1,589.7	1,565.9
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	9.3	9.3	0.1	0.1	-	-	152.1	143.6	-	-	135.1	135.1
08.75	22.6	22.6	37.2	37.2	-	-	34.3	34.3	-	-	-	-
09.00	83.3	83.3	349.2	332.5	21.2	14.9	178.2	80.1	111.1	110.9	52.6	52.6
09.25	9.5	5.5	-	-	-	-	1.1	-	-	-	-	-
09.50	216.3	212.2	216.6	216.6	156.4	155.8	1.8	1.8	-	-	-	-
09.75	17.3	11.1	-	-	-	-	-	-	-	-	-	-
10.00	678.6	369.6	2,763.5	2,176.3	298.5	161.9	520.2	464.3	253.4	208.2	521.1	462.8
10.25	11.8	7.4	-	-	-	-	-	-	32.5	32.5	-	-
10.50	268.6	264.9	334.8	334.8	2.7	2.7	698.8	698.8	450.0	245.0	122.2	117.1
10.75	237.5	229.5	9.2	9.2	-	-	1.2	1.2	101.6	101.6	0.3	0.3
11.00	2,083.7	1,766.8	1,329.7	1,059.2	2,208.4	563.9	1,113.1	534.1	2,031.5	1,879.8	715.9	628.5
11.25	11.8	5.6	2.5	1.5	4.5	4.0	3.5	3.0	4.2	4.0	4.0	3.9
11.50	144.1	105.3	0.2	-	32.4	32.4	143.3	143.1	465.2	167.0	71.5	71.5
11.75	24.4	24.4	24.4	24.4	24.4	24.4	24.8	24.8	24.8	24.8	137.0	137.0
12.00	1,896.8	167.2	3,788.7	3739.2	4,268.4	4,248.2	2,256.8	2,174.5	2,584.2	1,643.5	1,642.3	1,549.1
12.25	39.1	37.5	-	-	826.7	546.9	11.9	-	190.1	190.1	-	-
12.50	331.6	219.7	415.1	375.7	999.4	939.9	1,666.9	1,586.2	1,338.0	1,149.8	462.9	414.7
12.75	39.3	39.3	2.4	2.4	19.9	19.8	101.4	101.1	718.8	718.8	410.2	410.2
13.00	873.6	827.4	940.2	935.7	677.9	647.9	1,453.0	1,379.4	1,064.4	978.0	2,384.6	2,372.7
13.25	74.9	44.7	-	-	55.2	28.2	76.4	76.4	284.7	284.7	137.9	137.9
13.50	563.0	523.7	299.2	298.4	109.8	109.1	192.5	192.1	476.2	444.7	777.3	777.3
13.75	-	-	4,638.5	4,606.4	40.0	40.0	0.6	0.6	0.1	0.1	62.1	62.1
14.00	17,315.1	14,892.0	18,259.1	17,846.0	17,895.0	16,959.4	10,375.4	10,291.8	10,073.6	9,357.8	13,546.2	12,641.7
14.25	104.3	102.6	-	-	201.6	190.4	-	-	39.0	38.8	98.4	98.4
14.50	426.5	327.4	30.5	30.5	556.4	504.4	249.4	229.2	665.5	610.4	410.4	410.4
14.75	51.0	1.3	0.1	0.1	30.7	30.7	8.8	8.8	-	-	46.9	46.9
15.00	1,774.2	1,738.9	5,236.9	5,124.2	3,683.1	3,337.9	1,823.1	1,458.0	1,726.7	1,330.7	3,237.3	2,879.1
15.25	12.9	9.2	10.4	10.4	155.0	155.0	12.1	12.1	-	-	4.7	4.7
15.50	503.6	432.7	482.1	482.1	274.7	274.7	158.1	157.4	59.0	59.0	423.2	423.2
15.75	165.2	112.5	181.4	166.7	233.0	233.0	58.2	34.7	55.5	41.7	88.5	54.9
16.00 & over	35,254.6	33,225.5	27,197.5	23,077.3	16,338.2	15,369.1	22,201.9	20,635.6	18,681.5	16,446.8	21,324.4	17,838.5
TOTAL	66,738.8	58,821.4	71,219.0	63,957.4	53,514.3	47,702.6	52,021.4	45,383.8	48,547.0	40,347.8	57,184.8	48,766.6

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	2001				2002			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	2,807.6	2,061.2	3,622.9	3,053.0	1,872.4	1,285.1	1,279	1,076
01.00*	-	-	-	-	-	-	-	-
02.00*	1,276.0	-	2.6	-	25.0	25.0	-	-
03.00*	664.6	4.9	788.5	781.5	676.2	668.0	75.3	52.5
03.25	-	-	-	-	32.2	32.2	274.8	274.8
03.50	-	-	-	-	114.1	114.1	574.2	574.2
03.75	-	-	-	-	-	-	208.0	208.0
04.00	976.2	242.9	2,018.3	287.5	2,656.3	2,314.9	1,485.2	1,363.1
04.25	-	-	-	-	-	-	711.1	711.1
04.50	4.6	4.6	-	-	39.8	39.8	1,244.6	1,244.6
04.75	-	-	-	-	-	-	130.5	130.5
05.00	340.7	291.3	31.0	0.5	330.0	295.1	798.2	770.6
05.25	-	-	-	-	-	-	-	-
05.50	-	-	30.0	30.0	174.8	174.8	229	184.0
05.75	-	-	-	-	-	-	-	-
06.00	116.1	115.9	43.5	43.5	88.2	88.2	666.1	604.6
06.25	-	-	-	-	-	-	40.2	40.0
06.50	225.4	218.6	-	-	9.7	8.1	68.6	66.8
06.75	-	-	-	-	-	-	-	-
07.00	1,349.3	1,348.9	386.7	386.7	870.5	870.5	174.6	174.6
07.25	-	-	-	-	100.0	100.0	6.0	6.0
07.50	235.0	201.6	197.6	197.6	515.2	515.2	188.2	188.2
07.75	-	-	-	-	20.0	20.2	-	-
08.00	996.1	980.9	928.3	783.8	1,598.1	1,433.6	519.2	504.7
08.25	-	-	-	-	279.0	279.0	-	-
08.50	114.6	114.6	12.0	12.0	178.4	178.4	111.0	110.4
08.75	32.2	32.2	9.6	9.6	-	-	-	-
09.00	583.3	581.6	408.2	408.2	65.1	65.1	1,223.3	1,223.3
09.25	-	-	-	-	-	-	-	-
09.50	168.1	168.1	278.0	278.0	200.1	200.1	6.0	5.5
09.75	-	-	371.5	371.5	360.0	10.0	-	-
10.00	739.5	588.2	1,665.7	1,582.8	1,608.0	1,037.0	5,252.9	2,827.0
10.25	-	-	-	-	-	-	1,989.8	1,989.8
10.50	679.2	678.9	374.3	374.3	1,445.6	1,111.7	713.7	713.7
10.75	5.4	5.4	681.5	331.5	421.6	421.6	-	-
11.00	1,658.4	1,559.9	993.9	588.7	964.9	457.6	2,974.8	2,941.3
11.25	4.1	4.0	-	-	-	-	-	-
11.50	63.6	63.6	353.2	352.9	79.2	75.2	81.3	77.3
11.75	40.3	40.3	24.8	24.8	15.9	15.9	79.0	79.0
12.00	841.2	810.9	3,670.0	3,614.7	4,551.8	4,269.3	9,641.7	9,434.9
12.25	99.1	97.0	111.2	111.2	-	-	245.9	245.0
12.50	496.1	493.9	590.1	590.1	316.3	286.6	631.1	622.7
12.75	3.2	1.3	10.1	10.0	-	-	10.4	10.4
13.00	4,340.9	2,569.8	2,678.0	2,673.8	2,477.6	1,360.4	1,450.7	1,323.0
13.25	1,726.4	226.4	248.8	248.8	381.0	381.0	25.7	25.7
13.50	498.2	492.4	281.1	281.1	574.7	574.7	568.7	568.7
13.75	18.5	18.5	8.2	8.2	5.2	5.2	29.9	29.9
14.00	15,224.3	14,335.4	12,076.7	11,948.1	11,239.9	10,527.0	14,267.7	8,785.9
14.25	129.4	129.4	586.3	490.2	72.1	-	-	-
14.50	519.7	519.7	203.1	203.1	242.8	242.8	144.6	144.6
14.75	161.0	161.0	-	-	40.5	40.5	15.9	15.9
15.00	4,391.0	3,682.1	2,368.3	2,354.5	1,026.5	972.2	693.2	656.6
15.25	5.0	5.0	-	-	4.4	4.4	-	-
15.50	677.1	12.2	33.5	33.5	27.3	27.3	10.8	1.2
15.75	615.8	598.3	28.2	28.2	55.7	55.7	-	-
16.00 & over	15,946.2	13,850.2	20,708.0	19,979.5	18,647.2	18,116.4	21,281.8	20,888.4
TOTAL	58,773.2	47,310.9	56,823.5	52,473.2	54,403.4	48,699.6	70,122.6	60,895.2

* 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	2003				2004				2005	
	Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	844.2	630.5	3,126.3	3,125.2	1,338.7	1,338.7	32,380.8	32,380.8	27,634.2	27,619.3
01.00*	67.9	67.3	2,809.6	2,809.6	162.3	162.3	13.8	13.8	0.6	0.6
02.00*	585.7	585.5	3,702.8	2,278.1	5,662.2	3,971.1	3,735.0	3,402.2	0.0	0.0
03.00*	3,466.3	2,555.1	12,652.2	9,541.7	7,245.5	6,745.5	9,420.6	5,634.8	2,887.7	2,387.7
03.25	922.7	172.9	188.6	188.6	116.7	116.7	84.6	84.6	-	-
03.50	1,285.3	1,285.3	971.5	971.5	1,555.8	1,555.8	547.7	547.7	135.0	135.0
03.75	460.4	460.4	38.2	38.2	163.8	163.8	396.5	396.5	432.1	432.1
04.00	3,032.2	2,291.8	3,174.2	3,174.2	2,388.0	2,388.0	2,677.2	2,677.2	2,303.7	2,303.7
04.25	135.3	135.3	298.2	298.2	209.2	209.2	439.3	439.3	316.5	316.5
04.50	297.8	297.8	352.6	352.6	603.8	603.8	2,522.7	2,522.7	639.2	448.7
04.75	17.4	17.4	285.2	285.2	90.0	90.0	4.2	4.2	652.6	652.6
05.00	606.1	570.3	6,797.7	3,839.0	9,540.0	9,446.9	8,690.8	8,531.3	1,900.9	1,900.9
05.25	0.0	0.0	1,000.5	1,000.5	-	-	106.9	85.0	-	-
05.50	136.0	0.0	1,704.9	1,704.9	55.5	55.5	370.9	370.9	666.7	666.7
05.75	295.0	295.0	544.0	544.0	2.0	2.0	159.2	159.2	-	-
06.00	761.4	758.1	1,015.8	1,015.8	5,021.9	4,920.1	2,453.3	2,370.4	4,524.4	2,332.7
06.25	0.2	0.2	44.2	44.2	22.8	22.8	22.1	22.1	929.7	29.0
06.50	28.5	27.3	95.3	95.3	3,210.8	3,180.8	821.2	821.2	113.4	113.4
06.75	100.0	100.0	21.4	21.4	125.0	125.0	1,403.5	1,403.5	112.8	112.8
07.00	670.4	632.4	4,190.4	4,190.4	6,048.6	5,996.1	5,351.3	5,351.3	3,363.4	3,363.5
07.25	9.9	9.9	1.1	1.1	123.7	123.7	74.9	74.9	1,013.3	48.7
07.50	256.0	255.3	741.3	741.3	671.0	671.0	774.9	774.9	3,720.4	2,267.1
07.75	1.7	1.7	2.1	2.1	-	-	2.8	2.8	770.2	770.2
08.00	396.0	306.9	983.6	983.6	5,259.3	5,259.3	11,980.1	11,763.0	5,788.1	5,690.3
08.25	1.3	1.3	31.5	31.5	-	-	59.1	59.1	9.2	9.3
08.50	230.2	229.7	594.7	594.7	1,117.0	1,117.0	2,807.2	2,807.2	1,286.0	1,286.0
08.75	12.1	12.1	43.1	43.1	-	-	83.3	83.3	265.2	265.2
09.00	6,860.3	3,820.1	1,948.4	1,948.4	3,447.6	3,447.6	4,346.5	4,346.5	8,236.9	6,198.7
09.25	0.5	0.5	27.3	27.3	7.7	7.7	104.9	104.9	486.1	486.1
09.50	192.2	191.9	168.2	168.2	218.1	218.1	478.9	478.9	1,601.1	1,601.1
09.75	80.5	77.2	20.3	20.3	-	-	44.5	44.5	1,089.6	1,089.7
10.00	2,208.8	1,893.3	2,204.4	2,204.4	4,543.1	4,543.1	5,430.6	5,430.6	4,202.4	4,202.4
10.25	181.3	180.0	31.5	31.5	7.5	7.5	19.6	19.6	298.8	298.8
10.50	436.1	436.1	628.2	628.2	180.6	180.6	86.7	86.7	501.3	501.3
10.75	5.2	4.3	13.8	13.8	14.4	14.4	24.4	24.4	141.4	141.4
11.00	3,222.3	3,151.8	5,763.4	5,763.4	8,042.9	7,992.9	12,212.4	10,770.0	15,584.3	15,454.8
11.25	0.4	0.4	5.4	5.4	1.5	1.5	8.6	8.6	103.0	103.0
11.50	118.1	118.0	80.2	80.2	40.3	40.3	58.5	58.5	226.1	226.1
11.75	17.3	0.8	51.8	51.8	21.6	21.6	82.8	82.8	6,838.9	6,838.9
12.00	18,547.9	13,416.5	18,022.8	16,073.4	4,875.5	3,849.9	853.9	853.9	2,873.3	2,873.2
12.25	1.1	1.1	7.7	7.7	5.3	5.3	2.0	2.0	60.0	60.0
12.50	476.9	476.9	108.5	108.5	253.6	253.6	157.3	157.3	163.6	163.6
12.75	7.9	7.9	28.7	28.7	74.6	74.6	84.9	84.9	142.1	142.1
13.00	930.6	910.2	987.1	987.1	1,234.9	1,234.9	4,658.0	4,658.0	1,712.0	1,712.0
13.25	26.7	26.7	46.7	46.7	58.1	58.1	79.8	79.8	218.6	218.6
13.50	265.6	265.1	10.3	10.3	75.7	75.7	268.9	268.9	677.1	677.1
13.75	30.2	28.4	40.9	40.9	133.2	133.2	29.6	29.6	64.3	64.3
14.00	13,510.5	13,375.1	13,505.1	13,505.1	8,755.6	8,755.6	291.0	291.0	2,233.5	2,233.5
14.25	0.0	0.0	1.6	1.6	-	-	-	-	-	-
14.50	84.2	84.2	36.6	36.6	62.1	62.1	77.6	77.6	257.3	257.4
14.75	8.7	8.7	40.3	40.3	26.3	26.3	-	-	18.3	18.3
15.00	1,877.1	1,849.6	655.0	655.0	626.4	626.4	481.8	481.8	509.5	509.5
15.25	0.0	0.0	1.4	1.4	22.5	22.5	-	-	1.1	1.1
15.50	26.1	26.0	65.1	65.1	19.4	19.4	-	-	24.5	24.6
15.75	1.3	1.3	2.1	2.1	36.0	36.0	-	-	3.4	3.4
16.00 & over	12,914.3	12,523.0	8,099.7	8,032.7	5,717.6	5,709.6	2,619.1	2,611.4	2,792.1	2,784.4
TOTAL	76,652.2	64,574.9	98,012.9	88,501.6	89,235.5	85,683.5	119,886.0	113,836.1	110,525.8	102,036.8

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

(End of Period: Million Rupees)

RATE OF RETURN	1995				1996			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	26,430.4	13,893.8	34,430.2	17,385.2	25,683.3	14,381.9	39,450.5	20,338.4
01.00 #	8.2	6.7	4.8	3.2	44.6	19.2	140.9	123.6
02.00 #	4,313.1	4,049.7	5,159.4	4,818.0	4,657.9	4,158.0	5,147.0	4,538.6
03.00 #	1,995.9	1,580.2	2,168.4	1,753.7	2,098.7	1,581.6	2,155.7	1,890.3
04.00 #	245.2	40.8	266.0	57.6	297.6	46.2	240.1	9.5
05.00 #	1,735.3	988.2	2,031.3	1,104.0	1,299.7	563.6	1,429.2	707.9
06.00 #	2,322.5	1,250.4	1,616.3	928.7	1,913.1	691.3	3,577.8	1,540.9
07.00 #	1,309.7	907.2	1,057.0	950.6	953.1	912.2	669.1	632.5
08.00 #	3,264.5	3,054.8	2,027.1	1,951.1	1,935.8	1,861.1	1,645.8	1,581.4
08.25	0.1	0.1	0.2	-	2.4	-	-	-
08.50	45.3	45.2	4.0	2.3	6.9	5.3	4.3	4.3
08.75	--	--	0.6	0.2	0.1	0.2	-	-
09.00	1,025.7	1,002.9	279.4	269.4	131.5	119.4	86.4	72.3
09.25	70.4	70.4	60.0	60.0	11.1	7.8	1.2	1.2
09.50	199.9	199.9	99.4	99.3	24.3	24.0	79.1	39.7
09.75	10.8	0.1	7.1	-	5.3	0.1	5.7	4.3
10.00	31,500.4	7,809.0	20,713.7	7,296.7	20,604.5	5,684.8	23,126.7	6,098.3
10.25	47.8	22.0	95.3	65.3	122.6	89.1	90.9	30.9
10.50	2,928.6	2,091.8	2,811.4	2,616.4	1,354.9	191.7	584.5	395.3
10.75	2,300.7	1,421.5	5,669.6	2,026.2	1,102.1	1,082.5	680.6	625.9
11.00	7,997.1	2,330.6	3,635.0	2,441.2	5,842.4	3,485.4	5,110.5	3,534.8
11.25	868.1	592.4	467.8	259.3	1,869.3	414.0	746.5	179.1
11.50	1,226.3	996.2	1,121.6	1,028.3	624.9	494.7	4,449.7	517.2
11.75	2,008.1	1,961.9	2,318.7	2,064.6	2,880.8	1,576.5	1,716.6	1,668.7
12.00	3,306.1	2,961.6	3,113.0	2,976.7	3,060.7	2,991.0	4,767.2	3,782.2
12.25	66.9	63.7	418.7	397.4	600.4	154.7	113.5	86.9
12.50	1,368.7	1,240.0	1,779.8	1,643.7	827.9	687.2	1,003.7	916.5
12.75	1,250.0	937.3	758.1	215.3	304.0	83.8	1,031.9	540.6
13.00	24,083.2	17,871.0	21,891.5	19,900.5	22,241.3	20,373.6	21,579.3	18,621.0
13.25	741.3	658.0	428.3	400.8	940.2	890.6	801.9	801.9
13.50	42,809.3	41,342.8	37,793.8	34,566.0	13,727.4	13,206.9	9,326.3	8,422.2
13.75	3,091.6	3,073.0	4,959.3	4,117.1	3,072.7	2,757.2	2,280.0	2,248.2
14.00	38,768.1	19,042.3	66,511.7	27,441.8	101,117.5	54,351.6	104,801.4	63,524.2
14.25	4,513.0	928.0	4,310.1	1,058.2	13,044.0	1,114.8	1,920.1	1,642.0
14.50	2,573.3	2,095.6	2,551.0	2,218.0	3,624.7	3,591.5	3,413.2	3,587.6
14.75	605.9	604.5	377.5	340.7	635.0	503.9	750.5	574.0
15.00	17,546.1	16,996.7	21,295.8	19,354.0	19,804.8	18,793.7	29,420.0	26,037.2
15.25	1,311.5	839.1	580.7	370.2	1,041.6	1,029.2	617.3	583.0
15.50	6,182.1	4,714.1	4,888.7	3,929.7	6,936.9	4,839.5	5,522.5	4,020.7
15.75	7,629.6	7,625.3	9,031.5	7,635.6	5,822.1	4,865.7	8,860.7	8,412.5
16.00	22,707.6	14,792.0	26,999.7	24,530.7	22,110.5	19,538.5	26,183.0	23,520.1
16.25	687.0	686.9	1,040.1	1,019.8	1,170.0	972.6	730.6	710.4
16.50	12,179.2	10,631.7	14,944.3	13,905.6	11,800.5	10,164.8	15,372.3	13,911.9
16.75	987.9	985.6	2,355.4	2,341.8	2,582.4	2,567.7	2,825.8	2,785.3
17.00	12,079.0	10,718.2	8,538.4	7,466.5	20,601.8	15,331.7	10,652.8	10,128.9
17.25	2,151.7	1,952.9	4,972.6	4,035.3	3,403.2	2,918.1	3,491.8	2,051.9
17.50	26,695.6	25,236.8	25,778.1	23,461.0	20,939.4	19,616.1	18,347.4	17,405.7
17.75	6,768.9	6,401.8	3,539.3	3,384.4	2,653.3	2,480.1	3,796.3	3,484.8
18.00	20,178.2	19,430.7	19,280.7	17,615.4	22,940.9	21,236.0	26,175.4	23,635.0
18.25	2,748.2	2,686.2	2,895.9	2,697.1	2,726.4	2,558.6	3,936.3	3,509.7
18.50	9,532.9	7,542.8	8,876.1	8,396.5	10,615.3	10,248.3	11,889.2	11,143.3
18.75	2,073.9	1,984.7	2,468.6	2,465.0	364.9	314.9	1,781.9	1,091.7
19.00	25,780.2	25,147.3	23,024.7	20,621.7	21,053.9	20,249.2	19,303.4	17,959.7
19.25	86.7	86.4	166.9	166.4	614.1	614.0	547.6	538.0
19.50	1,282.6	1,268.0	3,030.8	2,793.3	1,668.1	1,667.6	1,843.3	1,822.2
19.75	3,675.6	3,163.0	3,991.5	3,970.0	5,408.7	5,352.3	10,247.5	9,866.6
20.00 & over	11,457.3	11,038.2	29,447.1	28,789.5	38,989.6	37,972.8	53,680.5	48,428.0
TOTAL	408,773.4	309,062.0	448,084.0	341,407.2	459,911.2	341,428.5	498,153.5	379,328.7

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	1997				1998			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	34,436.3	19,012.4	22,293.4	13,938.6	13,643.0	7,090.7	11,861.4	4,944.4
01.00 #	2,192.7	1,769.2	-	-	-	-	-	-
02.00 #	1,536.9	681.5	943.1	181.1	-	-	-	-
03.00 #	1,118.3	758.2	990.3	556.9	32.5	-	-	-
04.00 #	392.2	82.3	476.4	113.5	7.0	-	-	-
05.00 #	624.7	26.3	708.9	26.0	530.9	22.1	697.4	32.2
06.00 #	7,749.0	1,098.7	429.4	184.6	477.3	161.6	1,696.5	488.4
07.00 #	562.8	496.6	447.3	318.7	264.2	141.4	6,113.0	5,939.2
08.00 #	1,441.4	1,146.8	2,431.6	1,022.1	5,079.4	3,688.8	43,861.8	28,998.8
08.25	7.5	7.5	-	-	0.1	0.1	0.1	0.1
08.50	600.6	477.8	105.6	89.4	90.3	89.5	7.9	7.3
08.75	-	-	-	-	-	-	-	-
09.00	980.1	837.1	4,436.9	4,405.4	427.1	359.5	500.5	287.7
09.25	1.1	1.1	59.5	59.5	144.6	10.3	5.5	5.5
09.50	19.7	14.3	4,136.8	3,678.4	370.4	219.8	53.6	50.1
09.75	2.0	-	5,501.7	325.1	201.3	40.9	-	-
10.00	20,580.7	5,990.3	30,626.8	9,891.1	23,215.3	8,101.9	18,785.4	3,494.2
10.25	138.6	40.5	298.7	292.1	52.6	40.5	5.7	5.6
10.50	4,995.0	2,994.4	9,442.2	1,379.8	862.9	500.1	219.4	49.7
10.75	1,058.3	57.6	2,575.7	2,542.4	255.0	199.3	24.9	24.9
11.00	10,016.5	4,873.8	30,730.6	24,331.1	31,531.3	26,689.5	9,408.4	4,970.2
11.25	202.6	150.8	1,004.7	941.7	419.0	377.6	753.6	143.7
11.50	2,297.5	2,246.6	773.7	756.0	727.9	419.4	7,920.1	361.3
11.75	13.7	13.4	244.3	102.9	216.8	216.7	0.4	0.2
12.00	8,212.9	6,841.3	29,441.8	14,345.3	6,237.8	4,219.4	3,319.5	1,773.8
12.25	314.1	314.1	153.8	150.4	274.1	62.1	..	-
12.50	5,846.8	4,370.8	3,578.0	197.8	1,117.9	819.3	287.3	280.5
12.75	525.9	178.5	857.1	141.2	347.5	42.6	93.4	-
13.00	25,063.4	22,484.7	16,860.4	12,431.9	12,485.6	11,374.5	11,510.7	11,305.5
13.25	1,027.7	1,010.9	91.9	64.7	1,717.2	1,475.6	727.5	700.4
13.50	1,032.3	967.2	873.5	873.4	2,982.6	2,645.5	696.9	661.6
13.75	92.0	92.0	476.7	475.4	1,469.1	1,394.4	2,976.1	2,918.1
14.00	94,030.6	76,460.2	93,320.0	87,054.1	104,210.6	91,811.0	123,344.3	105,263.8
14.25	1,264.9	1,264.3	2,827.6	2,679.4	3,733.8	3,592.0	2,651.1	1,995.4
14.50	4,328.0	3,731.7	5,501.4	5,106.9	7,719.7	6,234.9	6,619.8	5,008.7
14.75	874.8	857.4	1,283.0	1,259.4	1,414.6	1,333.8	1,725.5	1,452.1
15.00	42,759.2	32,815.3	39,341.4	35,852.3	28,241.6	24,004.6	26,119.5	24,430.6
15.25	1,608.3	1,222.2	1,179.0	1,149.0	10,448.4	2,310.5	2,516.3	2,230.8
15.50	5,525.5	4,093.5	7,673.2	4,799.7	12,733.7	7,786.1	8,122.3	6,121.7
15.75	4,552.2	4,444.3	3,839.6	3,101.9	11,521.4	5,042.7	7,227.3	5,901.8
16.00	44,645.9	26,131.8	34,829.7	21,952.2	41,511.1	22,389.6	38,557.7	28,667.1
16.25	921.4	892.9	2,688.4	2,579.5	4,096.6	3,238.5	1,451.1	1,399.6
16.50	19,857.1	10,032.9	26,167.9	12,596.3	35,548.9	10,969.1	22,593.0	15,296.2
16.75	852.3	851.9	559.8	559.7	5,291.1	4,422.4	939.3	889.2
17.00	17,373.5	15,404.8	18,817.1	16,799.8	38,264.1	26,167.6	23,628.1	16,605.0
17.25	1,765.3	1,240.4	2,687.2	1,102.2	3,019.6	2,549.7	2,117.7	1,699.4
17.50	11,314.6	10,163.1	12,472.5	10,573.4	21,290.0	14,207.0	20,771.5	19,230.7
17.75	1,740.8	1,723.7	2,802.9	2,552.1	3,147.6	1,737.1	2,288.6	2,157.3
18.00	31,317.1	15,957.7	26,347.7	21,888.3	24,503.7	22,885.6	28,212.1	25,059.7
18.25	2,155.4	2,081.2	2,871.2	2,696.4	4,445.2	4,375.6	4,084.3	3,942.5
18.50	7,115.2	4,849.3	4,730.8	4,482.9	6,410.2	5,991.4	9,180.2	8,847.6
18.75	383.6	383.6	627.1	226.0	2,580.4	154.5	2,325.0	2,322.5
19.00	23,309.6	20,602.6	22,613.4	21,468.1	39,114.6	31,503.4	33,140.3	28,999.0
19.25	69.9	69.9	384.7	375.0	827.6	619.8	643.4	633.7
19.50	945.3	887.2	1,491.5	1,437.1	1,154.7	904.0	3,707.2	3,443.5
19.75	2,389.7	2,038.5	2,919.0	2,827.9	3,658.4	3,330.4	4,429.1	4,263.9
20.00 & over	73,730.7	67,991.7	85,460.2	77,128.4	82,187.1	76,823.1	111,093.8	100,989.9
TOTAL	527,914.3	385,227.9	574,427.8	436,064.5	602,255.1	444,787.3	609,015.5	484,295.5

(Contd.)

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

(End of Period: Million Rupees)

RATE OF RETURN	1999				2000			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	13,305.5	3,488.9	18,057.9	5,474.4	21,644.0	11,131.8	26,877.3	12,165.5
01.00 #	-	-	-	-	-	-	-	-
02.00 #	-	-	-	-	-	-	-	-
03.00 #	1,261.0	38.3	1,518.8	217.7	2,711.2	265.5	1,995.4	725.1
04.00 #	11,208.9	5,142.8	10,163.2	785.2	12,651.7	1,009.9	11,640.4	577.4
05.00 #	3,158.9	2,391.5	1,161.5	394.9	727.2	198.5	896.8	177.7
06.00 #	733.6	530.6	3,715.4	2,707.9	500.3	345.4	761.8	554.2
07.00 #	5,530.7	5,282.1	10,484.1	7,447.8	9,702.8	9,499.8	9,268.6	8,967.2
08.00 #	58,742.8	51,843.9	60,453.9	55,938.2	53,234.7	48,618.1	50,291.9	46,493.0
08.25	-	-	-	-	1.2	1.2	-	-
08.50	158.8	158.7	88.7	85.5	363.4	122.3	3,408.5	3,405.3
08.75	50.0	50.0	51.9	51.9	-	-	51.6	46.0
09.00	1,296.8	1,222.7	509.8	466.0	5,431.8	570.9	5,593.4	378.0
09.25	50.9	50.9	104.2	104.2	378.7	77.7	-	-
09.50	70.7	68.8	29.5	29.3	1,111.9	1,034.0	403.7	403.7
09.75	25.0	15.0	525.1	525.0	2,104.7	179.5	617.5	557.8
10.00	12,104.2	3,168.6	10,214.0	4,455.4	14,205.9	6,402.1	12,710.1	5,924.4
10.25	101.2	101.1	445.8	444.3	988.4	775.4	1,090.4	1,090.1
10.50	961.8	950.1	3,161.6	1,349.1	4,110.2	3,760.1	3,361.0	3,227.8
10.75	645.9	645.8	1,289.3	1,178.1	1,107.6	1,017.6	767.1	765.7
11.00	7,475.5	5,556.7	5,103.6	3,924.4	14,432.2	7,069.0	15,710.0	7,979.1
11.25	620.8	600.3	277.7	244.6	3,165.1	1,272.5	1,913.6	669.3
11.50	1,505.0	1,500.6	1,734.4	1,628.1	6,875.2	5,228.9	2,886.0	2,734.9
11.75	396.6	128.8	1,030.9	763.2	1,414.9	1,403.6	1,089.5	719.5
12.00	16,366.3	9,715.4	12,263.5	10,305.3	87,262.8	21,463.0	69,885.2	13,766.2
12.25	1,503.4	539.9	1,407.6	1,407.0	2,123.8	1,030.6	841.6	654.6
12.50	2,486.7	2,268.5	9,625.8	3,661.3	23,027.9	3,978.6	22,507.6	11,129.0
12.75	1,098.0	1,051.2	2,824.1	2,680.8	1,685.8	1,514.0	2,892.7	1,744.5
13.00	15,435.0	11,871.6	16,565.3	15,275.3	19,138.4	18,146.0	28,252.3	26,289.8
13.25	3,277.7	1,014.1	1,407.8	1,407.8	3,008.0	1,591.9	4,943.6	3,303.6
13.50	3,083.9	1,884.8	3,979.8	3,658.3	3,409.7	3,164.2	15,399.0	14,066.5
13.75	712.4	712.4	2,960.6	2,346.9	2,689.6	1,349.6	2,415.5	1,507.1
14.00	110,137.2	106,017.4	117,766.4	111,673.6	130,519.6	127,061.2	163,675.4	157,620.2
14.25	8,687.3	2,118.0	3,938.7	2,991.7	2,549.8	2,277.2	3,536.8	2,672.9
14.50	7,937.3	7,205.8	11,819.2	9,212.3	11,512.4	6,966.1	12,058.6	9,801.6
14.75	1,876.2	1,588.7	1,003.6	975.3	1,678.5	1,678.5	1,007.4	1,004.5
15.00	31,758.1	29,008.8	40,440.5	34,565.1	35,869.1	31,374.9	51,522.9	42,302.2
15.25	3,667.5	1,231.6	2,889.5	2,447.0	1,303.2	1,042.2	1,132.7	1,129.8
15.50	7,334.0	5,020.2	6,679.6	6,556.5	10,317.8	7,427.6	8,140.9	5,317.7
15.75	7,473.5	7,014.2	7,450.0	6,374.4	9,637.1	9,009.5	10,966.4	9,455.9
16.00	34,108.3	30,364.1	46,155.7	39,998.7	72,562.5	68,102.0	74,659.1	69,755.5
16.25	1,894.0	1,818.5	1,219.1	1,098.6	3,651.0	2,678.9	3,084.9	2,995.0
16.50	39,858.0	15,205.9	43,732.7	10,937.9	31,472.7	25,509.4	11,796.9	9,634.6
16.75	1,444.5	1,282.8	1,468.4	1,468.4	20,265.3	17,430.1	45,452.1	39,803.7
17.00	23,580.0	13,211.1	16,807.4	15,243.7	17,920.1	12,718.1	24,778.2	21,573.0
17.25	5,004.8	3,305.7	3,543.9	2,156.7	224.8	184.3	559.9	555.4
17.50	13,942.5	12,007.1	17,441.7	14,852.7	6,738.5	5,328.1	5,661.4	4,139.8
17.75	2,507.4	2,504.8	556.8	555.2	171.5	169.6	335.2	334.0
18.00	82,642.7	72,901.5	77,694.7	70,106.6	36,483.7	31,520.4	30,130.5	24,585.9
18.25	43,186.4	38,883.1	52,755.6	49,114.2	18,839.4	17,736.7	23,312.5	21,005.9
18.50	4,960.2	4,178.3	4,904.8	4,581.3	3,078.2	2,686.2	1,631.3	1,561.0
18.75	2,380.6	2,262.1	279.2	250.9	115.0	115.0	84.1	84.1
19.00	23,828.1	22,672.6	14,896.6	13,833.6	7,712.4	7,238.5	10,223.4	9,319.1
19.25	516.6	516.6	207.9	207.9	156.8	154.4	98.2	98.2
19.50	1,515.0	1,514.7	2,933.2	2,884.9	1,445.5	1,421.2	346.5	346.0
19.75	3,470.9	3,408.4	892.9	715.9	332.4	319.4	228.1	191.1
20.00 & over	40,331.1	36,040.4	32,257.9	28,694.4	24,152.5	22,573.5	21,231.0	19,968.0
TOTAL	667,410.2	533,276.3	690,891.9	560,455.2	748,927.1	555,039.0	805,372.7	625,494.1

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

(End of Period: Million Rupees)

RATE OF RETURN	2001				2002			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	26,892.9	16,256.6	33,186.0	25,382.5	31,830.0	25,763.1	11,848.3	7,193.3
01.00 #	-	-	-	-	-	-	-	-
02.00 #	1,710.0	395.6	2,579.3	122.8	2,541.2	1,002.7	-	-
03.00 #	1,095.9	51.0	1,858.3	227.2	1,927.1	540.9	1,875.1	99.7
04.00 #	11,815.6	859.8	11,457.4	3,662.6	10,141.5	4,656.4	9,017.4	4,364.8
05.00 #	807.1	137.1	1,772.4	578.4	2,885.8	2,004.20	5,373.0	4,396.8
06.00 #	550.0	343.6	491.4	292.4	1,879.9	1,716.70	14,456.5	13,311.7
07.00 #	4,193.9	3,828.6	2,317.2	1,334.4	5,201.1	4,587.6	32,342.8	30,514.9
08.00 #	22,993.3	19,094.6	15,293.5	13,388.6	33,340.5	29,778.4	31,703.1	27,082.8
08.25	-	-	-	-	839.7	650.0	1,506.4	705.4
08.50	2,780.4	2,779.1	2,627.1	2,627.1	4,190.6	4,188.6	8,270.0	6,198.1
08.75	1,048.5	1,024.0	924.1	924.1	1,174.2	840.0	1,506.3	536.1
09.00	8,384.1	8,014.1	10,667.2	5,645.0	9,850.1	6,250.9	16,715.1	12,372.5
09.25	141.3	141.3	761.7	761.7	1,780.8	904.9	2,601.3	1,760.9
09.50	1,180.1	1,180.1	6,223.5	6,221.8	5,088.4	4,654.8	13,745.5	7,652.3
09.75	1,581.8	1,540.3	2,045.2	1,110.2	3,279.1	1,118.8	3,287.0	2,232.2
10.00	15,263.5	8,358.1	32,935.4	26,002.0	36,058.7	27,184.1	36,805.3	28,663.5
10.25	6.9	6.8	1,111.9	1,111.9	721.8	667.7	1,002.1	651.9
10.50	20,112.5	19,631.7	5,839.2	5,721.5	5,093.8	4,369.4	9,673.0	6,901.3
10.75	8,413.1	1,820.5	3,065.0	878.6	1,061.9	1,061.9	3,444.3	1,503.8
11.00	17,989.0	8,354.8	26,893.7	16,646.9	26,248.6	15,361.8	37,299.6	31,185.4
11.25	734.7	231.5	1,995.3	1,377.5	1,458.7	853.1	1,396.6	874.9
11.50	2,873.6	2,513.6	6,092.2	4,732.2	10,989.2	10,982.3	9,219.0	6,120.3
11.75	145.4	145.4	2,796.4	1,177.4	3,150.1	2,780.1	747.4	747.2
12.00	68,872.9	12,940.1	98,309.3	22,390.5	102,462.1	19,898.1	127,701.2	42,949.6
12.25	3,415.0	3,415.0	1,031.3	756.3	1,023.5	1,023.5	5,248.1	2,605.8
12.50	19,199.3	8,055.4	6,391.0	5,946.3	6,974.3	6,044.5	10,804.7	8,836.6
12.75	3,673.0	3,335.5	4,001.5	3,781.3	2,390.6	2,070.6	2,164.0	2,086.5
13.00	39,251.6	32,290.6	38,441.7	30,503.3	42,764.0	35,402.8	32,482.9	28,127.9
13.25	5,143.8	4,972.8	5,408.4	3,370.6	3,699.3	1,302.6	2,709.0	1,508.9
13.50	22,011.5	17,725.9	14,222.7	12,393.3	10,087.4	7,060.8	5,376.6	4,271.8
13.75	7,045.5	3,899.6	6,580.1	5,567.3	3,030.4	926.9	1,894.7	1,002.4
14.00	147,096.2	139,790.9	151,834.1	138,547.0	146,382.0	141,336.4	170,122.3	166,808.9
14.25	4,301.0	2,676.3	4,040.4	3,314.5	4,160.2	3,587.0	3,882.9	3,074.9
14.50	12,099.5	10,665.5	11,416.2	9,607.8	4,992.1	4,890.7	5,157.3	5,079.2
14.75	1,864.1	1,169.1	2,416.1	1,396.1	1,347.1	1,347.1	3,174.7	2,602.7
15.00	48,080.5	41,077.9	58,146.8	39,403.7	46,997.4	39,926	36,406.6	31,238.6
15.25	1,739.2	1,739.2	886.3	864.8	983.3	728.3	827.7	572.7
15.50	10,423.2	7,860.3	7,382.1	5,091.5	5,940.2	5,028.0	7,277.6	6,356.5
15.75	13,383.6	9,836.8	4,929.6	3,153.6	1,694.0	1,079.8	1,553.5	1,553.5
16.00	80,940.6	68,363.1	103,501.3	83,495.1	92,989.6	69,975.2	51,712.1	47,547.6
16.25	2,897.2	2,894.1	859.4	776.1	699.6	692.1	8,426.6	6,901.6
16.50	8,528.9	6,420.3	7,979.8	7,091.5	6,807.6	6,496.4	11,820.5	10,322.3
16.75	39,565.8	35,794.5	66,384.6	55,591.5	70,441.8	50,464.6	56,132.9	49,903.2
17.00	24,418.4	21,228.9	17,673.9	17,007.6	13,936.4	12,436.9	7,988.8	7,951.1
17.25	217.3	216.0	236.4	236.4	712.7	137.7	1,878.6	111.6
17.50	6,316.6	5,935.5	2,247.6	2,188.5	1,903.2	1,741.6	1,375.5	1,293.9
17.75	989.7	989.7	61.5	61.5	126.9	126.9	73.2	73.2
18.00	34,577.8	27,544.0	28,524.2	27,078.1	21,680.3	20,518.9	12,954.1	11,877.1
18.25	14,610.7	12,310.5	747.9	599.4	668.1	491.5	5,117.5	2,097.0
18.50	2,015.0	2,013.2	1,335.7	1,333.4	1,044.4	1,044.4	4,587.8	2,223.3
18.75	40.5	40.5	71.1	71.1	90.6	90.6	8,838.3	8,070.9
19.00	10,249.5	9,488.9	9,243.3	9,164.9	7,523.3	7,389.7	7,709.5	7,065.1
19.25	49.3	49.3	75.9	75.9	115.6	115.6	47.2	47.2
19.50	405.9	405.8	394.0	394.0	292.5	292.5	291.2	291.2
19.75	171.3	136.4	227.4	227.4	1,174.3	1,174.3	122.0	122.0
20.00 & over	21,179.6	20,638.4	25,278.5	25,168.8	24,736.9	23,217.5	16,377.1	16,365.8
TOTAL	805,488.1	612,628.7	853,213.9	636,576.2	830,604.1	619,977.6	866,072.1	676,010.7

(Contd.)

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

(End of Period: Million Rupees)

RATE OF RETURN	2003				2004	
	Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	29,132.5	23,397.7	31,532.6	31,254.3	32,246.7	31,618.7
01.00 #	3,934.7	3,923.5	4,350.8	2,592.8	1,177.8	813.8
02.00 #	11,143.0	6,291.9	59,261.6	25,268.1	62,845.5	22,996.7
03.00 #	56,382.8	43,813.4	151,550.7	140,078.7	143,855.7	122,298.0
04.00 #	106,960.6	90,472.1	97,405.4	88,947.0	188,008.0	155,468.7
05.00 #	52,470.1	43,906.4	82,379.2	75,204.9	99,503.2	91,120.1
06.00 #	83,674.1	29,117.0	68,522.7	63,431.8	90,638.9	79,622.7
07.00 #	30,531.3	25,660.8	48,423.5	46,516.0	65,397.1	65,047.7
08.00 #	45,406.7	41,769.9	59,558.9	59,280.1	81,677.5	71,516.8
08.25	1,280.4	630.0	1,170.0	570.0	1,769.0	1,169.0
08.50	11,774.0	7,791.9	11,021.6	11,021.6	17,225.1	17,225.1
08.75	895.5	837.0	807.0	807.0	1,285.5	1,285.5
09.00	21,513.9	18,972.4	31,475.2	28,775.1	36,946.2	35,546.9
09.25	979.9	157.0	3,243.9	443.9	775.8	775.8
09.50	8,994.2	7,113.0	6,147.9	5,565.6	4,659.9	4,659.9
09.75	1,232.1	1,232.1	1,492.5	1,492.5	2,976.6	2,976.6
10.00	38,997.9	32,378.6	47,316.0	46,264.5	42,056.6	41,784.4
10.25	2,213.4	794.6	238.6	230.4	145.2	145.2
10.50	3,870.2	3,832.6	6,565.1	4,518.3	6,544.6	6,544.6
10.75	331.0	331.0	2,490.4	2,490.4	171.4	171.4
11.00	44,550.1	42,296.5	34,930.9	34,778.6	53,493.9	52,050.5
11.25	512.2	100.8	387.4	387.4	65.2	65.2
11.50	2,600.6	2,541.4	1,428.0	1,308.2	1,377.1	1,334.3
11.75	1,134.1	333.1	615.1	615.1	913.4	913.4
12.00	45,743.6	41,705.8	36,099.0	33,477.3	28,418.4	28,415.6
12.25	178.4	146.2	184.0	184.0	27.1	27.1
12.50	8,864.1	5,814.5	3,301.5	3,301.5	1,387.3	1,387.3
12.75	247.4	246.5	319.8	319.8	104.7	104.7
13.00	18,841.6	14,535.3	15,910.3	15,910.3	10,588.3	10,588.3
13.25	177.4	177.4	199.2	199.2	5,200.8	5,200.8
13.50	1,938.3	1,867.3	2,903.9	2,903.9	1,198.8	1,198.8
13.75	4,393.8	3,602.9	3,787.9	3,084.6	5,745.7	5,745.7
14.00	146,555.0	138,376.4	122,657.3	121,746.4	111,770.9	110,352.1
14.25	337.2	137.0	144.7	144.7	15.0	15.0
14.50	1,533.6	1,355.0	443.0	443.0	642.8	642.8
14.75	242.0	142.0	55.3	39.4	51.7	51.7
15.00	23,569.2	22,937.2	13,931.0	13,892.1	7,961.2	7,935.9
15.25	118.6	36.7	69.1	69.1	0.0	0.0
15.50	1,052.7	932.3	174.1	174.1	300.3	300.3
15.75	1,827.4	672.8	548.8	548.8	275.5	275.5
16.00	15,741.5	15,381.0	14,969.4	13,806.6	11,018.5	8,670.1
16.25	183.7	181.2	255.4	255.4	-	-
16.50	1,871.1	1,857.8	731.4	656.8	1,481.1	219.5
16.75	28,665.3	27,200.9	511.5	511.5	881.7	881.7
17.00	2,997.8	2,993.7	989.9	989.9	4,097.5	4,097.5
17.25	29.3	29.3	144.5	144.5	8.4	8.4
17.50	324.1	313.3	207.0	207.0	180.7	180.7
17.75	0.1	0.1	81.5	81.5	0.9	0.9
18.00	3,582.0	3,570.9	10,391.7	10,390.1	6,018.4	6,017.4
18.25	1,689.0	1,548.8	432.2	285.8	10.1	10.1
18.50	147.2	147.2	174.7	174.7	285.5	285.5
18.75	72.2	72.2	64.0	63.3	3.3	3.3
19.00	6,490.9	6,463.7	3,678.6	3,678.6	4,074.0	4,073.6
19.25	58.7	58.7	105.1	105.1	5.2	5.2
19.50	84.4	84.4	47.2	47.2	98.3	98.3
19.75	41.6	41.6	98.1	98.1	-	-
20.00 & over	15,105.1	15,043.0	11,810.0	11,810.2	15,540.8	15,496.9
TOTAL	893,219.5	735,368.1	997,736.1	911,586.6	1,153,148.6	1,019,441.6

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.)

(End of Period: Million Rupees)

RATE OF RETURN	2004		2005	
	Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector
00.00	74,200.6	72,742.9	90,365.5	89,383.5
01.00 #	571.1	207.2	656.6	203.2
02.00 #	8,221.7	4,956.6	6,069.4	2,804.5
03.00 #	46,065.5	35,195.0	19,022.2	19,022.2
04.00 #	160,741.0	115,346.9	33,003.9	29,450.4
05.00 #	265,452.3	212,689.3	66,898.0	51,841.6
06.00 #	188,980.1	169,947.5	77,515.8	66,453.8
07.00 #	132,669.9	127,529.0	143,759.4	112,673.5
08.00 #	124,608.9	123,964.2	266,967.8	227,966.2
08.25	5,957.9	5,357.9	24,729.5	20,581.0
08.50	36,792.4	36,313.7	36,981.8	35,317.2
08.75	3,845.0	3,843.4	42,204.9	25,474.8
09.00	49,004.6	48,162.3	136,610.3	101,770.4
09.25	1,275.1	1,275.1	18,779.4	17,423.1
09.50	19,239.9	19,234.9	29,282.9	28,511.1
09.75	1,013.4	1,013.4	14,551.1	13,315.9
10.00	49,701.7	49,542.5	113,555.3	111,385.0
10.25	1,132.5	1,132.5	9,456.6	8,958.0
10.50	4,503.7	4,501.1	17,143.9	16,885.0
10.75	194.1	194.1	6,610.4	6,610.5
11.00	59,481.6	59,461.1	121,330.2	121,320.3
11.25	1,405.9	1,404.6	4,858.0	4,857.1
11.50	6,480.2	6,458.2	14,604.3	14,603.3
11.75	180.1	180.1	9,131.5	9,125.8
12.00	15,587.6	15,584.5	43,832.5	43,823.9
12.25	273.5	273.5	4,740.3	4,735.3
12.50	3,161.5	3,161.5	6,875.1	6,860.3
12.75	507.3	507.3	2,013.6	2,013.6
13.00	10,451.5	9,827.2	24,626.1	24,043.5
13.25	540.1	540.1	1,644.0	1,644.0
13.50	900.5	900.5	1,820.6	1,820.6
13.75	4,049.6	4,019.6	6,891.9	6,891.9
14.00	87,380.8	87,378.2	111,134.8	111,134.8
14.25	665.8	658.6	814.6	814.6
14.50	1,101.5	1,101.1	943.1	943.1
14.75	39.5	39.5	241.9	241.8
15.00	7,607.1	7,607.1	13,208.1	13,207.7
15.25	102.3	102.3	75.7	75.7
15.50	76.9	76.9	113.1	113.1
15.75	203.3	203.3	82.3	82.3
16.00	7,375.5	7,375.5	6,189.0	6,189.0
16.25	126.0	126.0	59.7	59.7
16.50	3,842.4	3,839.7	5,761.2	5,760.7
16.75	924.2	924.2	461.9	461.9
17.00	348.4	348.4	379.2	379.2
17.25	75.9	75.9	45.0	45.0
17.50	55.8	55.8	96.2	96.2
17.75	62.6	62.6	48.9	48.9
18.00	4,626.3	4,625.9	10,050.2	10,050.2
18.25	57.6	57.6	179.5	179.5
18.50	34.1	34.1	13.5	13.5
18.75	26.2	26.2	23.1	23.1
19.00	6,370.3	6,348.9	10,371.1	10,371.1
19.25	92.2	92.2	46.1	46.1
19.50	251.4	251.4	3.8	3.8
19.75	75.1	75.1	69.6	69.6
20.00 & over	17,293.5	17,293.5	26,682.6	26,682.5
TOTAL	1,416,005.5	1,274,247.4	1,583,627.1	1,414,863.6

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
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
	Dec.	10.12	5.51	5.96	6.08	8.82	7.18	7.54	6.99
2005	Jun.	8.84	7.14	7.83	7.64	9.84	8.09	10.06	8.81

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
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Interest Bearing

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
	Dec.	10.55	6.42	6.74	4.66	7.42	7.76	4.51	5.60
2005	Jun.	8.51	6.86	6.09	4.59	6.68	6.76	8.86	7.01

Islamic Modes of Financing

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
	Dec.	9.64	5.49	5.92	6.17	8.93	7.11	8.02	7.11
2005	Jun.	9.03	7.15	7.93	7.80	10.16	8.21	10.15	8.94

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
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
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

* 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
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
Dec.2004					
Over all	6.99	6.42	7.56	6.89	12.20
Government	4.24	4.22	-	4.28	-
Non-Financial Public Sector Enterprises	4.58	4.49	4.35	4.94	-
Non-Bank Financial Institutions	4.85	5.35	4.85	3.84	-
Private Sector(Business)	6.88	6.30	5.30	7.31	12.37
NGO's & Non-Profit Organization	5.86	7.97	8.01	4.06	9.07
Personal	9.93	8.79	16.60	8.59	6.46
Others	4.17	6.01	6.07	1.80	12.17
Jun.2005					
Over all	8.81	8.46	10.24	8.22	12.39
Government	8.00	8.14	-	7.53	-
Non-Financial Public Sector Enterprises	6.66	6.19	7.37	7.38	-
Non-Bank Financial Institutions	7.73	8.29	7.96	6.60	-
Private Sector(Business)	8.47	8.12	7.61	8.34	12.59
NGO's & Non-Profit Organization	6.39	9.17	8.50	3.09	11.99
Personal	11.68	10.99	19.09	9.16	5.97
Others	8.22	7.67	7.21	10.37	11.78

* Including zero rate of return