

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1996	1997		1998		1999
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	0.1	-	-	-	-	-
I. Official	-	-	-	-	-	-
II. Business	-	-	-	-	-	-
III. Personal	0.1	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	548,257.6	577,917.6	622,607.1	668,994.0	680,234.5	720,924.4
I. Government:	41,512.9	55,605.0	52,984.4	66,452.0	34,558.5	43,171.9
(a) Federal Government:	32,899.8	40,665.0	41,789.6	45,438.4	19,703.5	18,212.6
(i) Commodity Operations	32,812.2	40,665.0	41,789.6	45,327.4	19,703.5	18,212.6
(ii) Others	87.6	-	-	111.0	-	-
(b) Provincial Governments:	8,016.6	14,756.0	11,022.3	20,832.8	14,698.5	24,959.4
(i) Commodity Operations	6,215.2	12,485.2	8,557.8	18,378.2	12,433.2	22,757.3
(ii) Others	1,801.5	2,270.8	2,464.5	2,454.7	2,265.4	2,202.1
(c) Local Bodies	596.5	183.9	172.5	181.6	156.5	-
II. Public Sector Enterprises	33,252.6	44,708.7	51,292.6	58,087.7	62,099.7	59,771.7
(a) Agriculture, Forestry, Hunting & Fishing	145.8	364.2	671.0	1,049.7	1,976.2	859.7
(b) Mining and Quarrying	2,189.5	3,598.7	4,650.4	3,105.1	2,845.4	3,606.7
(c) Manufacturing	14,888.2	17,214.6	19,825.0	21,693.5	25,491.7	22,921.9
(d) Construction	610.5	746.8	562.4	577.6	2,858.9	2,880.5
(e) Electricity, Gas and Sanitary Services	4,380.9	6,085.4	7,432.8	5,931.3	5,405.6	6,410.4
(f) Commerce:	2,863.4	5,608.1	5,544.3	7,318.5	8,717.1	8,085.3
(i) Wholesale and Retail Trade	1,309.4	918.8	1,427.2	1,580.4	2,184.5	1,801.2
(ii) Exports/Imports	1,117.6	2,533.2	2,101.9	2,539.6	3,227.6	3,213.1
(iii) Co-operative Banks (Excl. PPCB)	-	1,006.0	1,145.3	1,438.1	1,490.2	1,536.1
(iv) Insurance	-	24.7	155.8	73.3	-	-
(v) Non-Bank Financial Institutions	436.4	1,125.4	714.1	1,687.1	1,814.9	1,534.3
(g) Transport, Storage and Communication	5,835.3	7,566.6	8,205.7	11,208.7	9,098.1	12,197.6
(h) Services	411.3	133.2	532.4	429.3	577.6	733.2
(i) Other Public Sector Enterprises	1,927.7	3,391.1	3,868.4	6,774.1	5,129.3	2,076.3
III. Private Sector (Business)	397,992.6	404,445.9	442,010.1	478,619.0	521,127.2	551,776.3
(a) Agriculture, Forestry, Hunting & Fishing	59,667.7	59,726.8	74,857.7	80,903.7	84,825.3	91,643.4
(b) Mining and Quarrying	3,899.4	3,642.1	3,745.0	7,820.4	7,309.9	7,026.3
(c) Manufacturing:	188,197.8	203,506.3	227,324.8	250,852.2	287,106.4	311,759.9
(i) Food Industries	16,432.4	17,326.3	18,279.1	22,531.7	26,075.6	31,390.9
(ii) Beverage Industries	4,821.5	3,366.9	3,959.1	3,500.7	5,618.2	4,062.0

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1996	1997		1998		1999
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	1,335.8	2,277.0	2,995.0	2,686.6	4,521.6	3,259.1
(iv) Textiles	83,501.5	90,222.7	102,002.9	107,377.5	122,186.6	141,866.4
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	7,601.6	8,462.2	14,285.4	15,282.8	16,555.7	16,441.8
(vi) Wood and Cork except Furniture	395.7	414.1	349.5	397.7	385.7	375.6
(vii) Furniture and Fixtures	266.2	202.0	128.8	112.3	169.4	386.4
(viii) Paper and Paper Products	2,316.4	2,924.3	3,298.2	3,890.6	3,542.9	4,041.0
(ix) Printing, Publishing and Allied Industries	2,998.0	2,437.4	2,632.1	2,954.3	2,944.1	4,988.0
(x) Leather and Leather Products except Footwear	4,438.6	5,266.4	5,371.9	6,238.5	6,762.0	7,219.4
(xi) Rubber Products	1,847.9	1,437.0	1,555.9	1,731.5	1,822.4	2,585.3
(xii) Chemicals and Chemical Products	10,534.2	11,309.3	13,779.6	21,070.0	25,073.7	26,753.7
(xiii) Products of Petroleum and Coal	2,414.4	3,824.7	4,473.1	5,234.7	6,114.8	6,868.0
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	5,896.2	8,064.8	8,620.1	10,610.4	12,593.2	12,253.8
(xv) Basic Metal Industries	4096.4	4,204.4	4,126.5	4,260.6	5,718.1	6,083.3
(xvi) Metal Products except Machinery and Transport Equipments	3,092.6	2,796.6	2,758.0	2,442.0	2,133.3	2,222.9
(xvii) Machinery except Electrical Machinery	856.4	1,119.5	1,143.8	1,047.3	1,804.7	1,044.8
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	6,726.9	7,510.9	7,212.0	8,897.5	8,672.9	8,624.9
(xix) Transport Equipments	2,046.6	3,196.0	3,284.4	3,058.1	3,777.1	5,100.8
(xx) Miscellaneous Industries	26,578.8	27,143.9	27,069.4	27,527.4	30,634.3	26,192.0
(d) Construction	8,992.4	8,835.9	8,060.3	9,594.9	11,902.8	6,905.7
(e) Electricity, Gas, Water and Sanitary Services	4,932.6	4,669.6	4,001.9	3,836.2	3,818.0	3,741.0
(f) Commerce:	71,929.2	69,593.8	71,043.7	65,186.1	64,679.7	70,793.7
(i) Wholesale & Retail Trade	33,628.9	30,604.2	30,642.0	22,594.9	23,965.1	25,103.8
(ii) Exports/Imports	31,100.5	31,602.7	32,974.6	34,894.0	34,227.0	35,990.9
(iii) Non-Scheduled Banks and Other Financial Institutions	2,333.1	2,925.1	3,550.6	5,009.5	3,606.5	6,267.3
(iv) Co-operative Banks (Excl. PPCB)	2,201.7	2,105.7	2,183.4	2,276.3	2,358.4	2,562.6
(v) Insurance	848.5	745.1	298.0	63.6	183.5	72.1
(vi) Real Estate Dealers (Excl. item (d))	1,816.4	1,610.9	1,395.1	347.8	339.2	797.0
(g) Transport, Storage and Communications	14,711.6	14,311.3	14,085.8	11,917.2	12,812.1	12,905.4
(h) Services	4,413.6	5,578.4	5,624.1	5,696.1	7,601.1	6,348.4
(i) Other Private Business	41,248.3	34,581.6	33,266.7	42,812.2	41,072.0	40,652.5
IV. Trust Funds and Non-Profit Organisations	687.4	1,603.2	3,962.5	9,487.0	9,810.6	9,250.2
V. Personal	74,050.4	70,151.9	70,411.9	54,279.9	51,321.6	55,573.9
VI. Other activities not adequately described	761.6	1,402.9	1,945.6	2,067.7	1,316.9	1,380.4
TOTAL	548,257.7	577,917.6	622,607.1	668,994.0	680,234.5	720,924.4

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

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

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

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

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :				
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS :	910,037.3	885,007.5	936,194.7	969,871.7
I. Government :	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	-
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

(End of Period: Million Rupees)

BORROWER	2003	2004		2005
	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	73,832.5	103,752.9	145,695.3	208,911.9
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
C. Other Personal	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

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2005	2006	
	Dec.	Jun.	Dec.
I. Government:	71,128.2	107,132.8	93,722.1
1. Federal Government:	36,203.6	53,822.8	58,476.4
(i) Commodity Operations	32,713.4	49,249.8	53,178.7
(ii) Others	3,490.2	4,573.0	5,297.8
2. Provincial Governments:	34,924.7	53,310.0	35,245.6
(i) Commodity Operations	33,907.9	52,473.7	34,378.3
(ii) Others	1,016.8	836.4	867.4
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	86,429.4	95,021.3	96,936.2
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	175.4	1,279.7
C. Manufacturing	47,603.6	47,353.2	43,662.2
D. Construction	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0
F. Commerce	8,860.4	7,921.3	10,702.1
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0
H. Services	473.7	31.0	32.2
I. Others	2,323.0	-	-
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9
C. Insurance Companies	1,092.7	775.2	743.3
D. Micro Finance	-	200.0	315.0
E. Other NBFIs	37,966.8	46,595.0	46,153.2
IV. Private Sector Enterprises :	1,404,194.2	1,445,360.0	1,646,615.4
A. Agriculture, Hunting and Forestry	137,860.4	131,542.3	142,867.9
(1) Growing of crops	85,645.5	85,535.8	99,083.4
(2) Farming of animals	13,580.4	14,328.1	14,434.4
(3) Agricultural and animal husbandry	924.3	565.4	1,356.4
(4) Agricultural machinery and equipments	37,529.1	31,020.6	27,765.5
(5) Hunting, trapping, forestry & logging	181.1	92.3	228.1
B. Fishing and fish farming etc.	1,784.8	1,184.0	1,346.9
C. Mining and Quarrying	9,484.5	10,412.4	11,255.6
(1) Mining of coal	3,619.4	4,573.1	4,665.7
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0
(5) Chemical, fertilizer, Salt etc.	350.2	628.8	2,252.0
D. Manufacturing	848,064.1	865,087.2	969,769.4
1) Food products and beverages	129,271.0	141,615.2	143,851.9
2) Tobacco products	735.0	715.8	2,154.0
3) Textiles	435,599.0	416,346.7	466,644.9
i) Spinning, weaving and finishing of textiles	355,956.9	344,821.4	386,123.0
a) Spinning of fibers	237,100.9	210,736.6	236,159.8
b) Weaving of textiles	60,683.2	66,325.8	75,009.7
c) Finishing of textiles	58,172.8	67,759.0	74,953.5
ii) Made-up textile articles	45,062.0	39,030.4	44,334.3
iii) Knit wear	14,804.1	15,094.0	16,760.2
iv) Carpets and rugs	4,904.1	4,682.1	4,206.1
Other textiles n.e.s.	14,871.9	12,718.7	15,221.3
4) Wearing apparel, readymade garments etc.	28,525.9	29,650.4	32,511.8

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	2006		
	2005 Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and	17,314.2	16,540.4	16,330.5
i.) Tanning & dressing of leather, luggage, handbags etc.	7,385.6	7,956.7	8,873.5
ii.) Footwear	9,928.6	8,583.7	7,457.1
6) Wood and products of wood cork	1,201.9	1,913.6	1,306.4
7) Paper, paperboard and products	9,680.4	9,945.2	16,882.8
8) Printing, publishing and allied industries	3,011.1	2,708.3	3,890.6
9) Coke and refined petroleum products	11,605.2	7,972.6	17,741.7
10) Chemicals and chemical products	56,133.4	65,613.6	68,440.1
11) Rubber and plastics products	7,776.2	7,169.8	7,325.6
12) Other non-metallic mineral products	52,949.7	70,324.0	78,308.8
13) Basic metals	15,841.5	16,039.8	20,884.9
14) Fabricated metal products	7,500.4	6,398.3	7,706.6
15) Machinery and equipment	12,548.2	12,408.3	14,133.5
16) Office, accounting and computing machinery	362.6	193.7	588.4
17) Electrical machinery and apparatus	15,284.5	13,551.3	18,705.5
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,723.0
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6	7,196.9
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7	16,171.2
21) Other transport equipments	4,085.0	6,078.2	5,229.6
22) Furniture and fixture	1,655.4	1,549.4	1,435.5
23) Jewellery and related articles	652.9	817.6	1,389.0
24) Sports goods	3,920.4	4,195.2	5,587.4
25) Handicrafts	111.3	107.6	112.9
26) Other manufacturing n.e.s.	11,473.6	8,635.5	10,515.9
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2
F. Electricity, gas and water supply	17,254.2	20,530.2	26,579.7
G. Construction	36,138.1	37,164.6	49,829.2
1) Building	27,926.0	29,310.5	39,591.2
2) Infrastructure	8,212.1	7,854.2	10,238.0
H. Commerce and Trade	164,437.3	179,568.4	210,886.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7	16,989.6
2) Wholesale and commission trade	113,688.2	132,427.3	143,488.8
i) Exports	34,693.5	42,825.1	38,058.7
ii) Imports	27,912.8	32,500.2	36,164.5
iii) Domestic whole sales	51,081.8	57,102.0	69,265.6
3) Retail trade	42,023.9	34,817.3	50,407.9
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7	12,136.0
J. Transport, storage and communications	57,451.3	62,983.7	79,700.8
K. Real estate, renting and business activities	65,019.2	74,466.2	75,004.2
L. Education	2,879.3	3,633.9	4,075.1
M. Health and social work	3,361.9	3,545.1	5,289.3
N. Other community, social and personal service activities	9,132.4	10,656.7	9,995.0
O. Other private business n.e.s	39,004.5	36,350.7	46,684.8
V. Trust Funds and Non Profit Organizations	15,073.6	13,671.4	14,573.9
VI. Personal	302,764.5	343,745.8	377,117.5
A. Bank Employees	45,735.9	46,990.1	49,469.7
B. Consumer Financing	255,868.5	294,628.1	324,699.9
i) House building	32,996.7	41,791.5	48,188.2
ii) Transport	83,599.0	97,281.5	106,168.5
iii) Credit cards	27,253.1	33,522.9	39,153.5
iv) Consumer durable	1,697.6	1,559.9	1,632.8
v) Personal loans	110,322.1	120,472.3	129,556.9
C. Other Personal	1,160.1	2,127.6	2,948.0
VII. Others	12,599.7	12,817.3	16,350.7
TOTAL	1,935,149.1	2,071,191.4	2,300,533.2

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1996	1997		1998		1999
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	0.1	-	-	-	-	-
I. Official	-	-	-	-	-	-
II. Business	..	-	-	-	-	-
III. Personal	0.1	-	-	-	-	-
B. DOMESTIC CONSTITUENTS:	462,414.9	493,269.7	532,340.8	571,892.1	575,069.7	607,950.7
I. Government:	41,512.9	55,605.0	52,984.4	66,452.8	34,558.5	43,171.9
(a) Federal Government:	32,899.8	40,665.0	41,789.6	45,438.4	19,703.5	18,212.6
(i) Commodity Operations	32,812.2	40,665.0	41,789.6	45,336.6	19,703.5	18,212.6
(ii) Others	87.6	-	-	111.0	-	-
(b) Provincial Governments:	8,016.6	14,756.0	11,022.3	20,832.8	14,698.5	24,959.4
(i) Commodity Operations	6,215.2	12,485.2	8,557.8	18,378.2	12,433.2	22,757.3
(ii) Others	1,801.5	2,270.8	2,464.5	2,454.7	2,265.4	2,202.1
(c) Local Bodies	596.5	183.9	172.5	181.6	156.5	-
II. Public Sector Enterprises	32,720.3	43,344.2	49,250.3	56,587.9	60,377.5	57,985.2
(a) Agriculture, Forestry, Hunting & Fishing	145.8	239.4	441.6	982.6	1,910.9	821.1
(b) Mining and Quarrying	2,189.5	3,598.7	4,650.4	3,105.1	2,845.4	3,606.7
(c) Manufacturing	14,355.9	16,999.6	19,157.6	21,693.5	25,292.2	22,572.5
(d) Construction	610.5	746.8	562.4	577.6	2,858.9	2,880.5
(e) Electricity, Gas and Sanitary Services	4,380.9	6,085.4	7,432.8	5,931.3	5,405.6	6,410.4
(f) Commerce:	2,863.4	4,583.3	4,398.9	5,885.9	7,259.7	6,596.9
(i) Wholesale and Retail Trade	1,309.4	918.8	1,427.2	1,580.4	2,184.5	1,801.2
(ii) Exports/Imports	1,117.6	2,533.2	2,101.9	2,539.6	3,227.6	3,213.1
(iii) Co-operative Banks (Excl. PPCB)	-	6.0	-	6.0	32.8	47.7
(iv) Insurance	-	-	155.7	72.8	-	-
(v) Non-Bank Financial Institutions	436.4	1,125.4	714.1	1,687.1	1,814.9	1,534.3
(g) Transport, Storage and Communications	5,835.3	7,566.6	8,205.7	11,208.7	9,098.1	12,197.6
(h) Services	411.3	133.2	532.4	429.3	577.6	733.2
(i) Other Public Sector Enterprises	1,927.7	3,391.1	3,868.4	6,774.1	5,129.3	2,076.3
III. Private Sector (Business)	324,416.2	330,065.0	359,179.4	387,391.5	421,232.4	443,931.8
(a) Agriculture, Forestry, Hunting & Fishing	14,688.9	10,764.1	13,368.8	13,222.6	10,949.0	11,347.1
(b) Mining and Quarrying	3,212.6	3,160.7	3,488.4	7,542.2	7,001.9	6,684.2
(c) Manufacturing:	170,274.0	182,683.6	208,996.5	230,381.1	264,798.7	287,875.9
(i) Food Industries	12,569.4	14,606.9	16,379.5	19,970.0	21,611.2	26,498.2
(ii) Beverage Industries	4,749.0	3,295.4	3,881.9	3,421.9	5,541.8	4,005.3

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1996	1997		1998		1999
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	1,331.7	2,273.1	2,992.9	2,684.5	4,519.5	3,257.0
(iv) Textiles	77,737.0	82,846.9	95,856.0	100,422.7	113,124.2	132,300.8
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	7,132.5	8,263.4	14,099.9	15,100.0	16,353.4	16,223.1
(vi) Wood and Cork except Furniture	346.7	338.3	268.8	300.1	288.7	270.2
(vii) Furniture and Fixtures	183.7	173.9	128.6	112.2	163.3	380.2
(viii) Paper and Paper Products	1,646.6	2,240.8	2,663.2	3,281.8	2,883.4	3,351.8
(ix) Printing, Publishing and Allied Industries	2,717.9	2,200.2	2,430.4	2,765.6	2,737.2	4,748.9
(x) Leather and Leather Fur Products except Footwear	4,183.8	4,994.1	5,050.9	5,742.9	6,506.7	6,991.3
(xi) Rubber Products	1,684.9	1,251.9	1,336.4	1,575.0	1,598.6	2,348.5
(xii) Chemicals and Chemical Products	9,102.3	10,010.1	12,569.9	19,478.9	23,528.3	25,159.0
(xiii) Products of Petroleum and Coal	2,288.4	3,334.4	3,892.8	4,557.6	5,352.2	6,194.5
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	4,984.4	6,955.5	7,555.7	9,436.9	11,174.7	10,621.9
(xv) Basic Metal Industries	3,595.6	3,475.8	3,253.9	3,366.0	4,762.5	5,295.1
(xvi) Metal Products except Machinery and Transport Equipments	2,619.9	2,778.5	2,747.3	2,439.5	2,126.6	2,211.9
(xvii) Machinery except Electrical Machinery	710.9	1,061.5	1,085.0	986.1	1,740.3	1,012.3
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	5,898.4	6,670.2	6,561.4	8,242.0	8,084.9	7,825.2
(xix) Transport Equipments	1,910.1	3,041.5	3,112.2	2,920.3	3,622.4	4,830.2
(xx) Miscellaneous Industries	24,880.9	22,871.2	23,130.0	23,577.1	29,078.8	24,350.6
(d) Construction	5,607.0	8,220.2	7,723.4	9,594.9	11,841.5	6,883.9
(e) Electricity, Gas, Water and Sanitary Services	4,243.3	4,668.6	3,998.6	3,836.2	3,813.0	3,736.0
(f) Commerce:	67,659.2	67,195.1	69,218.4	62,989.9	62,254.5	68,223.5
(i) Wholesale & Retail Trade	32,532.9	29,916.0	30,598.0	22,553.3	23,925.2	25,100.2
(ii) Exports/Imports	29,568.2	31,600.1	32,972.0	34,894.0	34,193.8	35,989.5
(iii) Non-Scheduled Banks and Other Financial Institutions	2,333.1	2,925.1	3,550.6	5,009.4	3,606.5	6,267.3
(iv) Co-operative Societies	560.0	420.3	427.3	144.3	29.0	20.2
(v) Insurance	848.5	745.1	298.0	63.6	183.5	72.1
(vi) Real Estate Dealers (Excl. item (d))	1,816.4	1,588.4	1,372.3	325.3	316.4	774.2
(g) Transport, Storage and Communications	14,369.4	14,260.7	14,036.7	11,888.5	12,299.1	12,386.1
(h) Services	3,457.0	4,893.1	5,084.9	5,140.2	7,204.7	6,144.7
(i) Other Private Business	40,904.7	34,219.0	33,263.7	42,796.0	41,070.0	40,650.3
IV. Trust Funds and Non-Profit Organisations	687.4	1,603.2	3,962.5	9,487.0	9,802.8	9,250.2
V. Personal	62,353.0	61,250.8	65,023.3	49,906.5	47,788.8	52,324.6
VI. Other activities not adequately described	725.2	1,401.4	1,941.0	2,066.5	1,309.6	1,376.9
TOTAL	462,415.0	493,269.7	532,340.8	571,892.0	575,069.7	607,950.7

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1999	2000		2001
	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-	-
I. Official	-	-	-	-
II. Business	-	-	-	-
III. Personal	-	-	-	-
B. DOMESTIC CONSTITUENTS:	629,659.2	797,474.1	745,719.3	746,640.0
I. Government:	37,492.3	85,812.5	68,274.6	75,849.9
(a) Federal Government:	19,103.7	29,416.7	25,455.1	31,108.8
(i) Commodity Operations	19,103.7	29,416.7	25,455.1	30,431.6
(ii) Others	-	-	-	677.2
(b) Provincial Governments:	18,388.6	56,302.2	42,718.8	44,674.8
(i) Commodity Operations	16,108.5	56,302.2	40,421.8	42,401.0
(ii) Others	2,280.1	-	2,297.0	2,273.8
(c) Local Bodies	-	93.6	100.6	66.3
II. Public Sector Enterprises	55,466.4	72,032.9	75,636.9	86,526.4
(a) Agriculture, Forestry, Hunting & Fishing	802.6	1,195.1	692.1	757.5
(b) Mining and Quarrying	2,871.2	6,600.0	7,773.2	11,145.3
(c) Manufacturing	22,248.9	21,136.3	22,441.3	27,758.5
(d) Construction	925.4	3,832.8	2,725.8	833.7
(e) Electricity, Gas and Sanitary Services	7,203.1	10,023.1	10,132.9	15,536.9
(f) Commerce:	7,506.0	8,486.1	9,452.4	9,963.1
(i) Wholesale and Retail Trade	1,481.5	1,228.1	1,357.2	1,859.5
(ii) Exports/Imports	3,906.6	3,890.9	6,162.9	6,728.6
(iii) Co-operative Banks (Excl. PPCB)	45.3	1,369.2	230.3	2.5
(iv) Insurance	0.7	0.5	0.7	0.7
(v) Non-Bank Financial Institutions	2,071.9	1,997.5	1,701.2	1,371.8
(g) Transport, Storage and Communications	11,289.7	16,736.8	18,185.3	14,769.0
(h) Services	341.8	386.7	255.3	432.1
(i) Other Public Sector Enterprises	2,277.8	3,635.9	3,978.6	5,330.2
III. Private Sector (Business)	468,052.2	556,690.6	520,782.5	498,269.6
(a) Agriculture, Forestry, Hunting & Fishing	12,574.5	97,444.6	13,859.4	12,177.1
(b) Mining and Quarrying	6,730.9	9,694.3	10,024.6	7,599.1
(c) Manufacturing:	299,281.6	304,721.8	339,402.1	329,611.2
(i) Food Industries	27,739.6	28,133.2	28,361.6	30,275.9
(ii) Beverage Industries	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	1999	2000		2001
	Dec.	Jun.	Dec.	Jun.
(iii) Tobacco	3,245.7	2,555.1	3,500.7	3,504.4
(iv) Textiles	143,105.3	143,266.5	163,308.1	159,547.7
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	15,804.2	18,298.7	21,889.5	17,017.0
(vi) Wood and Cork except Furniture	283.6	271.5	215.8	188.5
(vii) Furniture and Fixtures	1,305.4	1,346.4	1,491.9	534.4
(viii) Paper and Paper Products	3,747.4	3,803.9	3,399.6	2,857.9
(ix) Printing, Publishing and Allied Industries	4,255.3	3,801.3	1,549.5	3,373.3
(x) Leather and Leather Fur Products except Footwear	7,478.4	6,138.8	7,465.7	8,038.9
(xi) Rubber Products	1,710.5	935.1	821.4	976.6
(xii) Chemicals and Chemical Products	27,723.6	27,788.0	33,036.3	30,472.9
(xiii) Products of Petroleum and Coal	6,298.7	6,593.5	8,292.3	8,772.3
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	9,903.8	9,842.2	11,183.6	13,804.8
(xv) Basic Metal Industries	5,376.5	5,883.9	6,151.9	5,539.9
(xvi) Metal Products except Machinery and Transport Equipments	2,454.1	2,227.9	2,718.2	2,354.1
(xvii) Machinery except Electrical Machinery	904.4	1,119.9	990.1	841.9
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,818.6	8,798.5	9,390.4	10,258.8
(xix) Transport Equipments	4,569.2	3,756.5	4,269.8	2,906.4
(xx) Miscellaneous Industries	22,169.0	26,703.9	27,458.4	25,031.7
(d) Construction	6,262.7	5,934.3	7,106.5	6,398.7
(e) Electricity, Gas, Water and Sanitary Services	3,746.9	3,749.2	3,975.3	4,429.9
(f) Commerce:	74,639.4	78,169.5	79,012.6	73,842.2
(i) Wholesale & Retail Trade	30,414.0	31,380.4	35,501.5	31,691.4
(ii) Exports/Imports	34,882.8	33,418.1	32,418.5	30,960.1
(iii) Non-Scheduled Banks and Other Financial Institutions	6,529.7	7,353.1	8,049.1	8,199.7
(iv) Co-operative Societies	19.5	3,037.0	127.7	69.7
(v) Insurance	442.3	435.2	473.3	546.5
(vi) Real Estate Dealers (Excl. item (d))	2,350.9	2,545.7	2,442.5	2,374.8
(g) Transport, Storage and Communications	12,649.4	11,614.6	12,267.7	10,637.6
(h) Services	7,434.0	6,645.0	7,859.5	6,718.2
(i) Other Private Business	44,732.8	38,717.3	47,274.8	46,855.6
IV. Trust Funds and Non-Profit Organisations	7,775.8	9,370.5	9,684.4	8,240.3
V. Personal	59,291.9	69,215.2	66,797.3	70,969.5
VI. Other activities not adequately described	1,580.5	4,352.4	4,543.6	6,784.2
TOTAL	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.	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

(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	73,427.0	103,593.0	145,576.7	208,825.2
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
C. Other Personal	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

(Contd.)

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	2005	2006	
	Dec.	Jun.	Dec.
I. Government:	71,123.2	107,132.8	93,722.1
1. Federal Government:	36,198.6	53,822.8	58,476.4
(i) Commodity Operations	32,713.4	49,249.8	53,178.7
(ii) Others	3,485.1	4,573.0	5,297.8
2. Provincial Governments:	34,924.7	53,310.0	35,245.6
(i) Commodity Operations	33,907.9	52,473.7	34,378.3
(ii) Others	1,016.8	836.4	867.4
3. Local Bodies (City Governments)	-	-	-
II. Non-Financial Public Sector Enterprises :	86,429.4	95,021.3	96,936.2
A. Agriculture, Forestry, Hunting & Fishing	-	-	-
B. Mining & Quarrying	-	175.4	1,279.7
C. Manufacturing	47,603.6	47,353.2	43,662.2
D. Construction	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0
F. Commerce	8,860.4	7,921.3	10,702.1
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0
H. Services	473.7	31.0	32.2
I. Others	2,323.0	-	-
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4
A. Co-operative Banks	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9
C. Insurance Companies	1,092.7	775.2	743.3
D. Micro Finance	-	200.0	315.0
E. Other NBFI's	37,966.8	46,595.0	46,153.2
IV. Private Sector Enterprises :	1,310,960.4	1,362,950.1	1,561,109.9
A. Agriculture, Hunting and Forestry	62,216.5	63,851.0	71,240.2
(1) Growing of crops	48,376.0	46,250.9	52,295.1
(2) Farming of animals	4,465.6	5,956.9	6,737.7
(3) Agricultural and animal husbandry	923.1	565.4	1,356.2
(4) Agricultural machinery and equipments	8,278.3	10,986.8	10,723.5
(5) Hunting, trapping, forestry & logging	173.6	91.0	127.8
B. Fishing and fish farming etc.	1,244.1	1,041.7	1,292.3
C. Mining and Quarrying	9,484.5	10,320.1	11,177.4
(1) Mining of coal	3,619.4	4,573.1	4,665.7
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0
(5) Chemical, fertilizer, Salt etc.	350.2	536.5	2,173.9
D. Manufacturing	836,718.6	855,489.8	960,585.2
1) Food products and beverages	125,782.7	139,660.5	141,786.2
2) Tobacco products	734.8	715.7	2,153.9
3) Textiles	432,536.9	413,807.3	464,428.2
i) Spinning, weaving and finishing of textiles	352,910.4	342,283.0	383,911.4
a) Spinning of fibers	236,906.7	210,561.2	235,951.7
b) Weaving of textiles	58,516.9	64,021.2	73,036.2
c) Finishing of textiles	57,486.8	67,700.6	74,923.5
ii) Made-up textile articles	45,061.9	39,030.0	44,333.7
iii) Knit wear	14,802.3	15,093.8	16,760.1
iv) Carpets and rugs	4,895.6	4,681.9	4,206.1
Other textiles n.e.s.	14,866.7	12,718.7	15,217.0
4) Wearing apparel, readymade garments etc.	28,478.0	29,613.4	32,435.4

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	(End of Period: Million Rupees)		
	2005	2006	
	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,965.3	16,204.2	16,023.9
i.) Tanning & dressing of leather, luggage, handbags etc.	7,266.9	7,753.7	8,735.3
ii.) Footwear	9,698.4	8,450.4	7,288.6
6) Wood and products of wood cork	1,153.8	1,866.4	1,259.3
7) Paper, paperboard and products	9,188.6	9,438.2	16,536.9
8) Printing, publishing and allied industries	2,947.4	2,685.7	3,866.3
9) Coke and refined petroleum products	11,144.6	7,855.6	17,175.0
10) Chemicals and chemical products	55,386.3	64,365.1	67,169.1
11) Rubber and plastics products	7,177.4	6,486.8	6,986.1
12) Other non-metallic mineral products	51,959.7	69,332.2	77,386.5
13) Basic metals	15,505.1	15,656.5	20,528.1
14) Fabricated metal products	7,488.9	6,388.5	7,692.8
15) Machinery and equipment	12,451.0	12,251.9	14,064.4
16) Office, accounting and computing machinery	362.6	193.7	588.4
17) Electrical machinery and apparatus	15,158.7	13,439.2	18,627.2
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,712.3
19) Medical, precision and optical instruments, watches and clocks	3,902.2	5,300.0	7,109.5
20) Motor vehicles, trailers and semi-trailers	12,923.3	15,551.1	16,134.4
21) Other transport equipments	3,994.6	5,954.5	5,145.3
22) Furniture and fixture	1,645.8	1,543.3	1,427.2
23) Jewellery and related articles	639.8	805.8	1,369.4
24) Sports goods	3,895.7	4,182.1	5,570.4
25) Handicrafts	111.3	107.6	112.9
26) Other manufacturing n.e.s.	11,275.7	8,371.0	10,296.0
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2
F. Electricity, gas and water supply	17,246.1	20,470.0	26,528.3
G. Construction	35,759.5	36,989.3	49,695.2
1) Building	27,914.1	29,291.0	39,576.8
2) Infrastructure	7,845.4	7,698.3	10,118.4
H. Commerce and Trade	164,126.8	179,209.3	210,358.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,696.8	12,307.0	16,968.1
2) Wholesale and commission trade	113,657.9	132,386.1	143,410.6
i) Exports	34,692.1	42,821.3	38,050.8
ii) Imports	27,912.8	32,493.8	36,157.2
iii) Domestic whole sales	51,052.9	57,071.0	69,202.6
3) Retail trade	41,772.1	34,516.2	49,980.0
I. Hotels, restaurants and clubs etc	9,309.2	6,809.0	12,054.0
J. Transport, storage and communications	56,947.3	62,537.4	79,372.0
K. Real estate, renting and business activities	63,862.5	74,035.7	74,628.7
L. Education	2,830.5	3,585.9	4,030.9
M. Health and social work	3,325.1	3,508.5	5,246.4
N. Other community, social and personal service activities	6,071.8	7,514.6	7,157.7
O. Other private business n.e.s	38,881.1	36,237.9	46,547.7
V. Trust Funds and Non Profit Organizations	15,046.2	13,631.0	14,509.9
VI. Personal	299,536.7	340,821.2	373,521.8
A. Bank Employees	42,805.1	44,204.7	46,402.2
B. Consumer Financing	255,577.7	294,530.5	324,231.6
i) House building	32,877.4	41,791.5	47,981.1
ii) Transport	83,561.3	97,277.7	106,087.0
iii) Credit cards	27,253.1	33,522.9	39,153.5
iv) Consumer durable	1,647.8	1,517.1	1,574.0
v) Personal loans	110,238.1	120,421.4	129,436.0
C. Other Personal	1,154.0	2,086.0	2,888.1
VII. Others	11,302.6	12,200.9	15,783.4
TOTAL	1,837,358.0	1,985,200.0	2,210,800.6

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1996		1997		1998		1999		2000
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	512.9	933.9	1,178.4	2,214.0	2,132.1	213.1	265.6	659.7	
II. Securities, Shares and Other Financial Instruments:	14,791.1	19,691.0	17,944.0	18,818.0	24,081.8	23,372.4	25,978.7	30,822.8	
A. Quoted on the Stock Exchange:	12,327.9	14,485.5	13,482.4	13,581.0	17,777.3	13,898.9	14,584.2	15,645.5	
1. To Stock Brokers and Dealers:	3,583.2	3,998.0	5,152.6	6,060.0	6,690.3	6,948.6	7,883.0	4,472.4	
(a) Govt. and Other Trustee Securities	904.8	977.5	645.7	932.7	987.6	1,992.8	1,437.6	1,600.2	
(b) Shares and Debentures	2,005.1	2,261.3	3,193.2	4,687.2	4,817.4	4,614.9	6,289.2	1,942.8	
(c) Participation Term Certificates	0.6	62.4	0.5	-	222.5	8.4	4.8	15.0	
(d) Others	672.7	696.8	1,313.2	440.1	662.8	332.6	151.5	914.5	
2. To Others:	8,744.6	10,487.5	8,329.8	7,520.9	11,086.9	6,950.4	6,701.2	11,173.1	
(a) Govt. and Other Trustee Securities	2,176.0	2,521.0	2,136.0	2,360.6	2,908.8	2,483.5	3,152.5	7,724.6	
(b) Shares and Debentures	5,262.9	5,076.5	5,033.4	3,823.9	5,575.2	3,921.2	3,201.3	3,039.2	
(c) Participation Term Certificates	-	16.1	-	0.5	11.2	12.2	129.8	4.5	
(d) Others	1,305.7	2,874.0	1,160.4	1,335.9	2,591.8	533.5	217.5	404.8	
B. Unquoted on the Stock Exchange:	2,463.3	5,205.5	4,461.6	5,237.1	6,304.6	9,473.4	11,394.5	15,177.3	
1. To Stock Brokers and Dealers:	473.0	633.8	790.2	691.8	1,242.3	818.6	1,964.4	2,555.3	
(a) Govt. and Other Trustee Securities	428.2	225.3	498.0	621.7	856.8	684.8	1,704.6	2,464.9	
(b) Shares and Debentures	23.5	316.9	227.6	20.7	269.3	70.6	210.0	-	
(c) Participation Term Certificates	0.3	-	0.5	-	5.0	2.1	5.1	57.6	
(d) Others	20.9	91.6	64.1	49.4	111.1	61.1	44.6	32.8	
2. To Others:	1,990.3	4,571.7	3,671.4	4,545.3	5,062.3	8,654.8	9,430.1	12,622.0	
(a) Govt. and Other Trustee Securities	1,699.4	3,745.2	2,537.8	3,277.5	3,847.5	5,663.4	6,594.8	10,145.1	
(b) Shares and Debentures	125.1	148.2	273.1	134.6	227.3	173.0	226.3	203.3	
(c) Participation Term Certificates	19.8	-	3.9	11.9	3.4	27.1	0.3	71.8	
(d) Others	145.9	678.3	856.6	1,121.3	984.0	2,791.3	2,608.7	2,201.9	
III. Merchandise:	192,184.3	215,643.5	233,119.4	267,669.6	263,800.0	260,036.1	260,533.7	303,563.9	
A. Food Items	48,778.6	62,848.4	69,601.4	85,336.0	53,216.4	61,317.9	61,450.0	110,917.6	
1. Wheat	16,967.4	30,242.9	29,926.0	39,527.2	28,187.5	38,805.5	33,168.2	79,048.3	
2. Rice and Paddy	15,680.5	10,919.1	16,071.9	16,917.6	5,236.4	3,343.8	6,511.2	5,251.7	
3. Other Grain and Pulses	292.9	344.3	531.1	806.5	549.9	357.3	605.2	2,186.8	
(a) Indigenous	193.8	221.0	397.9	456.9	396.9	311.6	508.7	1,990.3	
(b) Imported	99.0	123.3	133.2	349.6	153.0	45.7	96.6	196.5	
4. Edible Oils:	7,739.9	8,992.8	8,781.4	10,679.9	7,261.1	5,255.9	5,024.4	4,963.0	
(a) Indigenous	3,848.1	5,467.4	4,862.4	8,731.8	3,183.6	3,249.4	3,379.6	2,835.3	
(b) Imported	3,891.8	3,525.3	3,919.0	1,948.1	4,077.6	2,006.5	1,644.8	2,127.7	
5. Sugar:	4,429.9	7,957.2	6,784.5	10,487.5	5,635.9	8,776.2	8,569.4	11,877.6	
(a) Indigenous	3,018.6	5,742.0	5,972.6	9,493.3	5,484.7	7,359.4	7,701.0	11,120.0	
(b) Imported	1,411.3	2,215.2	811.9	994.2	151.2	1,416.8	868.4	757.6	
6. Kariana and Spices	949.2	953.7	3,444.0	1,185.7	1,146.2	1,072.1	2,556.5	2,183.9	
7. Fish and Fish Preparation	998.8	323.5	1,156.4	1,141.6	1,398.7	963.8	1,682.9	1,041.2	
8. Other Food Items:	1,720.1	3,115.0	2,906.0	4,590.0	3,800.7	2,743.3	3,332.1	4,365.0	
(a) Indigenous	970.5	2,706.1	2,066.1	3,017.7	2,382.8	2,189.3	1,920.7	2,947.8	
(b) Imported	749.6	408.9	840.0	1,572.4	1,417.8	554.0	1,411.4	1,417.1	
B. Raw Materials:	42,774.7	46,432.8	54,349.3	60,423.2	72,769.3	73,354.6	76,870.4	57,598.5	
1. Cotton Raw	17,256.3	18,603.0	24,475.1	24,074.3	33,380.3	29,093.9	31,788.0	21,923.4	
(a) Indigenous	13,820.8	15,987.1	20,388.0	20,795.6	30,321.6	25,949.5	27,337.0	19,928.7	
(b) Imported	3,435.5	2,615.9	4,087.1	3,278.6	3,058.7	3,144.4	4,451.0	1,994.7	
2. Synthetic Fibers:	3,239.0	1,807.8	1,793.5	1,875.9	3,460.1	3,793.3	3,502.2	3,807.0	
(a) Indigenous	2,131.6	1,045.8	793.2	1,139.4	1,874.7	2,572.4	2,635.3	3,063.7	
(b) Imported	1,107.4	762.1	1,000.3	736.5	1,585.4	1,220.9	866.8	743.4	
3. Fertilizers:	4,106.1	2,708.2	2,927.4	1,607.6	3,625.6	2,397.2	3,773.8	4,221.9	
(a) Indigenous	1,527.4	2,353.7	2,904.4	1,597.7	3,609.1	1,987.2	2,190.6	3,655.8	
(b) Imported	2,578.7	354.5	22.8	9.9	16.5	409.9	1,583.2	566.1	

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

(End of Period: Million Rupees)

SECURITY	1996	1997		1998		1999		2000
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	2,842.0	4,460.4	4,722.7	7,349.4	7,046.3	7,704.0	9,178.4	6,221.9
(a) Indigenous	740.4	1,479.0	2,106.6	5,074.7	5,329.4	5,243.3	4,062.3	3,036.0
(b) Imported	2,101.6	2,981.5	2,616.1	2,274.7	1,716.9	2,460.7	5,116.1	3,186.0
5. Iron and Steel	4,924.7	5,095.0	4,249.3	5,018.4	5,538.4	10,812.7	10,221.7	5,899.6
(a) Indigenous	2,410.4	4,020.5	2,458.8	2,805.6	3,934.4	8,224.9	6,106.8	3,546.3
(b) Imported	2,514.3	1,074.6	1,790.5	2,212.9	1,604.0	2,587.8	4,114.9	2,353.2
6. Wool and Goat Hair	794.7	1,255.2	987.8	1,054.2	1,352.3	713.6	526.1	1,002.1
7. Hides and Skins	2,394.8	3,854.6	2,845.1	4,528.1	3,379.9	4,078.8	4,829.8	3,123.8
8. Oil Seeds	991.8	302.3	471.6	739.0	1,229.6	230.6	425.8	835.5
9. Pesticides and Insecticides:	397.1	510.5	534.4	816.5	671.3	461.5	568.3	729.3
(a) Indigenous	150.9	52.7	106.4	298.7	244.7	94.3	187.7	411.9
(b) Imported	246.1	457.8	428.0	517.8	426.6	367.3	380.6	317.4
10. Other Raw Materials:	6,828.2	7,835.7	11,342.7	13,359.8	13,085.4	14,068.9	12,056.4	9,833.9
(a) Indigenous	2,762.0	3,245.8	6,649.3	6,540.7	6,206.7	7,182.6	6,639.7	5,137.9
(b) Imported	4,066.3	4,589.9	4,693.5	6,819.0	6,878.7	6,886.3	5,416.7	4,696.0
C. Finished Manufactured Goods:	99,631.0	106,362.4	109,198.7	121,910.4	137,814.3	125,363.7	122,213.3	135,047.9
1. Cotton Textiles:	17,396.0	18,100.9	19,348.3	20,621.4	26,007.9	24,837.3	28,071.2	37,464.5
(a) Indigenous	13,485.8	16,596.1	16,459.2	17,827.9	23,708.7	20,745.8	22,239.2	29,194.2
(b) Imported	3,910.2	1,504.7	2,889.1	2,793.5	2,299.2	4,091.5	5,832.0	8,270.2
2. Cotton Yarn:	7,414.5	8,398.5	8,805.1	7,338.9	11,175.0	11,718.7	10,192.2	6,528.1
(a) Indigenous	4,853.8	7,609.4	7,929.3	5,694.2	8,756.5	9,995.0	8,079.1	5,081.0
(b) Imported	2,560.7	789.1	875.8	1,644.7	2,418.5	1,723.7	2,113.1	1,447.1
3. Other Textiles:	10,745.8	8,089.2	9,630.6	9,065.4	12,024.9	7,668.2	11,242.5	16,296.0
(a) Indigenous	8,198.0	7,283.5	8,060.5	8,400.3	8,089.0	7,109.9	9,346.7	15,226.7
(b) Imported	2,547.8	805.7	1,570.2	665.1	3,935.9	558.3	1,895.8	1,069.3
4. Machinery:	17,843.8	21,570.3	17,332.1	18,998.9	21,176.0	19,297.7	17,274.8	14,860.0
(a) Indigenous	9,306.9	11,226.8	10,374.6	9,587.6	10,175.2	8,603.8	7,155.5	8,424.8
(b) Imported	8,536.8	10,343.5	6,957.5	9,411.3	11,000.8	10,693.9	10,119.3	6,435.2
5. Handloom Products	379.6	242.2	1,168.6	145.4	448.4	1,295.7	1,410.3	85.7
6. Carpets and Rugs	2,152.0	1,944.9	1,628.9	2,136.3	2,062.9	1,376.9	852.4	1,127.0
7. Readymade Garments	5,090.5	6,579.3	7,075.3	6,658.3	7,552.7	10,242.7	9,135.3	8,579.8
8. Cement and Cement Products:	921.5	885.9	1,536.7	2,797.9	3,573.1	3,876.0	3,929.6	4,478.2
(a) Indigenous	896.0	835.7	1,366.3	2,529.6	3,366.0	3,528.8	3,815.6	4,120.4
(b) Imported	25.5	50.2	170.3	268.2	207.1	347.2	114.0	357.8
9. Sports Goods	605.4	1,468.8	725.5	721.9	1,052.7	1,466.3	1,641.4	1,291.9
10. Surgical Instruments	707.3	772.0	542.3	553.1	615.1	546.3	512.8	485.0
11. Chemicals and Dyes	7,278.3	7,207.0	6,784.2	10,152.5	13,682.4	10,899.8	10,257.8	14,936.7
12. Other Finished Goods:	29,096.2	31,103.4	34,621.0	42,720.4	38,443.2	32,138.1	27,693.2	28,915.0
(a) Indigenous	13,105.0	17,245.8	19,209.2	21,951.1	24,812.2	21,969.4	20,038.8	19,985.7
(b) Imported	15,991.2	13,857.6	15,411.8	20,769.3	13,631.0	10,168.7	7,654.3	8,929.3
IV. Fixed Assets including Machinery	50,173.0	70,597.9	76,380.1	79,869.7	81,442.4	87,481.2	90,319.7	97,701.4
V. Real Estate:	124,773.2	118,091.4	132,774.7	134,529.6	144,403.2	170,008.6	176,649.4	172,235.4
(a) Land	68,792.2	62,586.1	78,882.2	83,641.3	94,591.1	97,506.6	102,173.5	99,091.7
(b) Buildings:	55,981.0	55,505.3	53,892.4	50,888.3	49,812.1	72,502.0	74,475.9	73,143.7
1. Residential	38,270.4	36,905.4	35,721.6	29,745.8	31,148.8	45,945.5	47,832.6	46,603.2
2. Non-Residential	17,710.6	18,599.9	18,170.8	21,142.6	18,663.3	26,556.4	26,643.3	26,540.5
VI. Fixed Deposits & Insurance	36,042.4	44,112.4	51,622.1	52,997.3	50,597.3	47,246.5	44,833.3	45,121.3
(a) Bank Deposits	34,358.9	40,988.0	50,003.6	47,899.6	45,493.0	40,798.6	39,654.6	42,502.1
(b) Insurance Policies	1,683.5	3,124.5	1,618.6	5,097.7	5,104.3	6,447.9	5,178.7	2,619.2
VII. Others:	129,780.8	108,847.4	109,558.4	112,895.8	113,777.7	132,566.7	144,332.9	147,369.6
(a) Other Secured Advances	73,046.5	75,495.4	77,140.1	74,415.1	70,924.0	90,021.1	97,156.0	100,568.1
(b) Advances Secured by Guarantees	41,106.7	25,530.6	24,778.9	28,597.7	30,026.0	32,546.4	38,829.3	39,392.4
(c) Unsecured Advances	15,627.6	7,821.4	7,639.5	9,883.1	12,827.8	9,999.2	8,347.6	7,409.2
TOTAL	548,257.7	577,917.6	622,607.1	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1

(Contd.)

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2000	2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	770.5	896.6	331.8	1,380.8	1,205.8	1,141.1	848.9
II. Securities, Shares and Other Financial Instruments:	37,044.8	41,974.3	39,179.0	37,252.7	39,472.1	72,701.4	73,214.0
A. Quoted on the Stock Exchange:	18,641.5	26,258.5	24,380.9	25,390.9	24,536.1	27,345.5	33,963.6
1. To Stock Brokers and Dealers:	6,676.6	6,892.3	4,517.4	5,499.9	8,603.8	9,694.9	16,066.9
(a) Govt. and Other Trustee Securities	2,451.8	2,930.1	2,577.7	3,647.5	2,928.3	4,101.4	5,199.0
(b) Shares and Debentures	3,938.8	3,793.5	1,819.6	1,489.9	4,216.8	5,204.5	10,102.7
(c) Participation Term Certificates	11.3	13.9	43.0	23.9	141.3	268.2	79.4
(d) Others	274.7	154.8	77.1	338.6	1,317.5	120.8	685.8
2. To Others:	11,964.9	19,366.2	19,863.5	19,891.0	15,932.3	17,650.6	17,896.7
(a) Govt. and Other Trustee Securities	8,444.4	14,238.0	14,522.5	13,088.9	12,271.2	14,330.1	11,295.0
(b) Shares and Debentures	3,316.2	3,188.3	2,778.5	3,208.3	3,154.0	3,252.3	3,290.3
(c) Participation Term Certificates	90.9	13.5	453.3	155.6	22.7	16.8	207.0
(d) Others	113.4	1,926.3	2,109.2	3,438.1	484.4	51.4	3,104.4
B. Unquoted on the Stock Exchange:	18,403.4	15,715.8	14,798.1	11,861.8	14,936.0	45,355.9	39,250.4
1. To Stock Brokers and Dealers:	840.3	1,491.5	2,280.3	1,906.7	2,290.1	8,031.6	5,400.8
(a) Govt. and Other Trustee Securities	749.9	604.7	406.5	407.8	717.3	6,122.4	5,002.2
(b) Shares and Debentures	54.3	83.2	241.6	174.7	280.2	134.1	210.7
(c) Participation Term Certificates	0.4	0.4	0.6	5.8	0.9	-	4.9
(d) Others	35.7	803.1	1,631.6	1,318.5	1,291.7	1,775.2	182.9
2. To Others:	17,563.0	14,224.3	12,517.8	9,955.1	12,645.9	37,324.3	33,849.6
(a) Govt. and Other Trustee Securities	14,894.2	12,434.5	10,981.1	9,084.4	11,957.0	36,583.3	30,279.9
(b) Shares and Debentures	178.2	84.1	135.9	123.1	129.4	76.2	503.1
(c) Participation Term Certificates	75.1	214.3	86.5	71.4	0.8	0.1	159.2
(d) Others	2,415.6	1,491.3	1,314.3	676.2	558.7	664.7	2,907.4
III. Merchandise:	348,151.5	323,913.6	349,399.6	327,818.6	341,339.1	291,438.5	341,036.9
A. Food Items	130,845.1	127,562.9	141,566.0	147,990.2	110,689.3	103,739.9	72,350.1
1. Wheat	99,664.0	95,213.9	103,466.6	109,272.2	59,051.2	54,910.7	26,429.9
2. Rice and Paddy	6,438.1	6,321.2	11,790.9	13,201.5	19,317.1	6,916.4	19,131.9
3. Other Grains and Pulses	1,115.2	788.4	863.0	1,506.5	1,265.2	1,175.9	3,814.2
(a) Indigenous	926.6	424.2	364.6	1,295.5	1,123.7	1,048.1	3,639.5
(b) Imported	188.6	364.2	498.4	211.0	141.5	127.8	174.7
4. Edible Oils:	4,625.5	6,463.4	8,619.4	7,803.2	11,107.6	9,530.0	7,680.1
(a) Indigenous	2,580.6	4,635.0	7,400.5	5,915.5	6,345.7	7,325.6	2,632.6
(b) Imported	2,044.9	1,828.4	1,218.9	1,887.7	4,761.9	2,204.4	5,047.4
5. Sugar:	11,297.9	11,737.3	12,044.7	11,748.2	11,552.3	19,447.8	8,332.0
(a) Indigenous	10,849.5	10,868.1	11,365.0	10,719.8	10,676.4	16,606.8	7,710.0
(b) Imported	448.3	869.2	679.8	1,028.4	875.9	2,840.9	622.0
6. Kariana and Spices	2,476.0	1,186.9	1,044.7	625.8	722.5	1,296.5	1,519.1
7. Fish and Fish Preparation	1,023.0	1,200.6	654.3	851.4	352.5	1,799.3	1,648.9
8. Other Food Items:	4,205.3	4,651.1	3,082.3	2,981.9	7,321.0	8,663.3	3,794.2
(a) Indigenous	3,347.2	3,411.3	1,389.0	2,025.1	6,199.2	6,274.8	2,083.9
(b) Imported	858.0	1,239.7	1,693.2	956.5	1,121.7	2,388.5	1,710.3
B. Raw Materials:	69,833.6	62,366.7	83,643.7	63,371.7	85,361.7	69,072.9	104,768.7
1. Cotton Raw	30,044.5	21,919.3	38,186.7	30,024.2	48,825.5	36,124.7	63,442.8
(a) Indigenous	26,417.1	19,438.0	34,200.9	27,649.2	45,639.7	32,461.2	59,294.1
(b) Imported	3,627.4	2,481.2	3,985.9	2,375.0	3,185.8	3,663.5	4,148.7
2. Synthetic Fibers:	4,716.8	3,965.2	5,280.5	3,150.9	2,839.9	3,208.7	4,106.5
(a) Indigenous	3,866.6	3,099.8	3,952.2	2,151.3	1,503.9	2,216.1	3,164.3
(b) Imported	850.2	865.4	1,328.3	999.6	1,336.0	992.6	942.3
3. Fertilizers:	2,854.1	3,127.5	2,408.4	1,241.7	6,015.9	6,286.7	3,893.9
(a) Indigenous	2,195.7	1,225.8	1,044.8	876.7	5,487.6	4,894.9	3,225.2
(b) Imported	658.4	1,901.8	1,363.6	364.9	528.3	1,391.8	668.7

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2000		2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
4. Petroleum Crude:	7,272.2	10,514.5	14,768.2	9,541.9	8,711.4	6,522.4	7,997.0	
(a) Indigenous	3,704.3	7,104.6	10,192.0	5,816.3	6,109.9	3,275.3	572.7	
(b) Imported	3,567.9	3,409.9	4,576.3	3,725.6	2,601.5	3,247.1	7,424.3	
5. Iron and Steel	5,370.5	3,973.2	5,531.6	5,310.5	6,917.2	4,902.6	9,934.5	
(a) Indigenous	3,009.3	2,670.4	3,102.4	3,321.1	4,358.9	3,781.1	7,362.9	
(b) Imported	2,361.3	1,302.8	2,429.2	1,989.4	2,558.3	1,121.5	2,571.6	
6. Wool and Goat Hair	2,148.8	427.2	300.2	380.8	543.9	468.9	2,038.1	
7. Hides and Skins	3,847.6	4,042.1	2,625.3	2,095.3	2,384.3	2,864.2	4,899.1	
8. Oil Seeds	865.7	741.3	430.1	338.0	1,031.5	901.6	1,374.0	
9. Pesticides and Insecticides:	904.8	1,071.8	642.1	442.0	680.1	743.3	664.9	
(a) Indigenous	640.1	858.4	144.2	87.5	69.9	272.0	243.5	
(b) Imported	264.8	213.4	497.9	354.6	610.2	471.3	421.3	
10. Other Raw Materials:	11,808.7	12,584.6	13,470.6	10,846.4	7,412.0	7,049.6	6,417.8	
(a) Indigenous	6,463.1	6,483.4	6,220.0	6,512.1	4,776.4	3,971.4	3,547.3	
(b) Imported	5,345.5	6,101.2	7,250.6	4,334.2	2,635.6	3,078.2	2,870.5	
C. Finished Manufactured Goods:	147,472.8	133,984.0	124,189.8	116,456.6	145,288.1	118,625.7	163,918.0	
1. Cotton Textiles:	38,660.1	38,963.7	40,090.0	40,780.3	44,498.7	29,704.6	44,650.3	
(a) Indigenous	29,207.3	34,196.3	36,601.6	39,515.3	34,335.8	22,006.6	36,025.4	
(b) Imported	9,452.8	4,767.4	3,488.4	1,265.0	10,162.9	7,697.9	8,624.9	
2. Cotton Yarn:	9,307.1	11,103.4	9,241.4	9,216.5	11,579.2	11,264.1	24,266.0	
(a) Indigenous	7,628.6	7,332.6	7,947.6	7,726.5	10,063.9	10,931.0	23,107.1	
(b) Imported	1,678.5	3,770.7	1,293.9	1,490.0	1,515.4	333.1	1,159.0	
3. Other Textiles:	17,891.4	16,323.3	15,192.2	12,958.5	16,555.8	18,370.6	27,140.9	
(a) Indigenous	17,420.1	14,979.9	13,866.6	12,670.5	16,418.3	16,632.0	25,868.4	
(b) Imported	471.3	1,343.4	1,325.6	288.0	137.5	1,738.7	1,272.5	
4. Machinery:	15,661.9	10,091.1	11,605.7	11,178.6	17,833.5	13,494.2	15,165.5	
(a) Indigenous	7,758.4	4,257.4	3,109.6	5,091.4	7,652.2	3,376.2	5,806.4	
(b) Imported	7,903.5	5,833.7	8,496.0	6,087.2	10,181.4	10,118.0	9,359.0	
5. Handloom Products	91.6	301.5	251.4	217.1	269.3	542.1	743.7	
6. Carpets and Rugs	1,042.7	1,201.5	954.0	759.1	848.3	836.8	1,704.9	
7. Readymade Garments	8,194.9	8,339.3	7,176.0	7,079.0	7,926.9	8,327.6	8,991.9	
8. Cement and Cement Products:	4,879.2	2,873.1	3,134.4	3,735.1	5,573.7	4,279.8	2,875.8	
(a) Indigenous	4,530.2	2,778.8	2,991.0	3,734.8	5,475.6	3,859.9	2,854.0	
(b) Imported	349.0	94.3	143.4	0.3	98.1	419.9	21.8	
9. Sports Goods	1,837.0	1,538.2	1,360.9	1,289.9	625.4	893.4	1,518.7	
10. Surgical Instruments	602.7	653.2	560.8	694.8	1,017.1	738.5	1,037.1	
11. Chemicals and Dyes	14,971.6	12,114.3	10,047.0	5,956.9	6,312.7	5,064.6	7,007.0	
12. Other Finished Goods:	34,332.6	30,481.3	24,576.1	22,590.8	32,247.7	25,109.5	28,816.2	
(a) Indigenous	24,545.8	20,182.4	13,477.8	13,650.0	25,652.4	18,297.3	21,641.6	
(b) Imported	9,786.9	10,298.9	11,098.3	8,940.8	6,595.3	6,812.2	7,174.6	
IV Fixed Assets including Machinery	107,740.6	120,135.6	115,062.9	120,140.5	120,520.5	126,728.6	137,212.9	
V. Real Estate:	182,737.4	186,951.5	207,577.4	196,847.0	205,361.7	210,113.1	257,045.7	
(a) Land	107,164.8	104,655.7	115,492.0	113,710.3	116,575.4	118,558.4	133,787.9	
(b) Buildings:	75,572.6	82,295.8	92,085.3	83,136.7	88,786.3	91,554.7	123,257.8	
1. Residential	49,635.1	50,572.3	51,060.7	54,334.4	57,972.9	59,270.2	70,931.1	
2. Non-Residential	25,937.6	31,723.5	41,024.6	28,802.3	30,813.3	32,284.5	52,326.8	
VI Fixed Deposits & Insurance Policies:	43,165.7	38,808.6	35,133.2	32,307.6	38,005.0	26,645.2	22,299.2	
(a) Bank Deposits	42,584.3	38,366.7	34,317.9	31,349.5	37,099.1	23,566.2	21,655.6	
(b) Insurance Policies	581.4	441.9	815.3	958.1	905.9	3,078.9	643.6	
VI Others:	142,947.0	151,581.1	163,353.5	169,260.4	190,290.5	241,103.9	264,091.3	
(a) Other Secured Advances	98,021.1	97,722.4	105,354.9	108,663.7	132,851.3	172,342.4	185,276.4	
(b) Advances Secured by Guarantee(s)	36,644.8	46,793.3	49,581.6	52,456.1	49,922.0	54,347.6	59,334.0	
(c) Unsecured Advances	8,281.1	7,065.4	8,416.9	8,140.6	7,517.2	14,413.9	19,480.9	
TOTAL	862,557.5	864,261.2	910,037.3	885,007.5	936,194.7	969,871.7	1,095,749.0	

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	997.0	723.1	487.6	686.5	2,006.5	6,028.6
II. Securities, Shares and Other Financial Instruments:	83,476.4	103,123.5	94,665.8	70,258.4	98,524.0	117,843.3
A. Quoted on the Stock Exchange:	38,771.1	54,929.4	60,984.2	50,708.3	73,665.9	90,081.5
1. To Stock Brokers and Dealers:	21,079.5	33,705.3	38,038.8	34,111.7	48,687.4	60,210.6
(a) Govt. and Other Trustee Securities	6,093.2	5,884.3	2,475.6	5,269.8	2,559.4	8,584.9
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7	43,604.8	51,146.0
(c) Participation Term Certificates	293.4	9.5	41.0	706.4	-	6.8
(d) Others	675.3	1,931.9	4,907.6	1,555.8	2,523.2	472.8
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6	24,978.5	29,870.8
(a) Govt. and Other Trustee Securities	11,219.5	10,902.8	7,335.2	1,797.6	5,250.2	3,816.3
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6	16,196.6	17,715.8
(c) Participation Term Certificates	214.2	220.1	248.5	7.1	9.9	87.7
(d) Others	356.2	474.5	2,173.4	2,499.3	3,521.8	8,251.0
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1	24,858.0	27,761.8
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0	5,130.3	7,697.6
(a) Govt. and Other Trustee Securities	8,218.6	12,793.8	7,252.3	3,517.7	3,124.0	2,673.4
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4	1,540.7	4,619.0
(c) Participation Term Certificates	30.0	51.0	16.5	140.1	3.9	0.9
(d) Others	376.3	163.2	233.8	47.8	461.7	404.2
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1	19,727.7	20,064.2
(a) Govt. and Other Trustee Securities	34,172.1	32,773.2	22,876.8	10,579.2	11,350.5	16,303.6
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7	2,980.4	1,874.9
(c) Participation Term Certificates	239.7	241.2	69.2	1.9	2.2	15.3
(d) Others	1,073.7	965.0	1,095.1	2,113.2	5,394.6	1,870.3
III. Merchandise:	406,791.7	470,285.4	519,488.4	558,384.0	626,098.1	647,612.4
A. Food Items	100,566.8	99,442.0	113,316.5	118,644.0	161,268.1	151,678.1
1. Wheat	41,895.5	32,075.6	41,614.4	36,481.0	64,063.6	47,265.9
2. Rice and Paddy	18,291.6	32,319.6	26,205.5	43,400.4	35,780.3	42,296.0
3. Other Grains and Pulses	1,587.7	1,932.8	3,527.7	1,677.9	1,624.0	8,260.1
(a) Indigenous	834.4	1,698.5	3,288.5	1,519.0	1,173.4	8,005.7
(b) Imported	753.3	234.3	239.2	158.9	450.7	254.4
4. Edible Oils:	8,348.3	8,276.2	8,530.6	7,729.9	10,945.2	11,107.1
(a) Indigenous	4,217.1	3,314.7	4,405.1	3,579.9	5,399.1	5,310.3
(b) Imported	4,131.1	4,961.5	4,125.5	4,150.0	5,546.1	5,796.8
5. Sugar:	21,467.0	16,179.1	23,731.9	14,900.0	37,179.5	26,635.1
(a) Indigenous	20,641.2	15,440.7	21,586.4	13,787.1	27,400.6	25,508.3
(b) Imported	825.8	738.5	2,145.5	1,112.9	9,778.9	1,126.8
6. Kariana and Spices	1,484.6	1,580.4	2,068.9	7,257.4	3,528.7	4,212.0
7. Fish and Fish Preparation	2,133.2	1,916.5	1,784.4	2,313.7	1,511.3	2,461.2
8. Other Food Items:	5,359.0	5,161.8	5,853.1	4,883.7	6,635.4	9,440.7
(a) Indigenous	2,873.7	2,936.1	3,892.8	3,172.7	5,404.4	7,886.6
(b) Imported	2,485.3	2,225.7	1,960.3	1,711.0	1,231.0	1,554.1
B. Raw Materials:	119,475.5	128,466.8	140,624.4	169,032.2	158,488.1	173,080.1
1. Cotton Raw	70,530.7	74,358.2	74,905.9	95,801.3	80,711.6	100,190.0
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0	72,186.1	75,057.5
(b) Imported	8,559.6	7,093.8	9,434.6	12,222.3	8,525.6	25,132.6
2. Synthetic Fibers:	6,432.0	13,361.9	18,275.5	26,346.9	17,409.0	12,280.5
(a) Indigenous	4,221.9	6,779.1	9,419.5	9,963.2	6,216.4	10,493.6
(b) Imported	2,210.1	6,582.7	8,856.1	16,383.7	11,192.6	1,786.9
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5	10,345.4	8,089.0
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5	7,527.1	6,651.6
(b) Imported	2,013.2	2,408.6	2,569.2	911.0	2,818.3	1,437.5

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(Concl'd.)

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	10,965.2	14,260.6	11,515.8	11,208.7	10,745.0	13,739.5
(a) Indigenous	1,266.2	3,437.1	3,051.2	5,489.6	5,571.0	6,397.0
(b) Imported	9,699.0	10,823.5	8,464.6	5,719.1	5,174.1	7,342.6
5. Iron and Steel	11,659.6	6,327.1	8,805.5	6,195.5	10,237.3	11,950.4
(a) Indigenous	8,175.3	3,865.8	4,925.3	3,101.4	5,312.4	8,649.2
(b) Imported	3,484.3	2,461.3	3,880.2	3,094.1	4,925.0	3,301.1
6. Wool and Goat Hair	913.2	341.2	325.0	246.6	449.1	257.3
7. Hides and Skins	5,179.4	4,230.2	4,151.1	4,097.4	4,036.6	5,381.5
8. Oil Seeds	1,932.2	1,955.1	2,894.1	3,098.0	3,210.1	3,967.0
9. Pesticides and Insecticides:	908.9	875.4	1,583.9	2,360.2	3,436.2	2,578.7
(a) Indigenous	349.8	289.1	794.5	993.1	1,311.6	1,310.5
(b) Imported	559.1	586.3	789.3	1,367.0	2,124.6	1,268.3
10. Other Raw Materials:	5,457.2	8,189.4	11,262.1	13,354.2	17,907.7	14,646.2
(a) Indigenous	2,174.0	2,415.4	3,329.9	7,703.3	11,804.9	8,485.2
(b) Imported	3,283.2	5,774.0	7,932.2	5,650.9	6,102.8	6,161.0
C. Finished Manufactured Goods:	186,749.4	242,376.7	265,547.5	270,707.7	306,341.9	322,854.2
1. Cotton Textiles:	46,757.0	63,610.4	63,611.0	70,736.0	73,907.6	77,465.3
(a) Indigenous	37,522.1	48,391.2	53,188.4	57,662.9	50,793.0	70,413.2
(b) Imported	9,234.9	15,219.2	10,422.6	13,073.0	23,114.6	7,052.0
2. Cotton Yarn:	24,269.3	24,726.0	23,643.0	30,151.9	30,644.8	27,873.5
(a) Indigenous	22,479.0	23,027.6	21,905.2	28,399.6	24,146.3	26,174.4
(b) Imported	1,790.3	1,698.4	1,737.8	1,752.3	6,498.5	1,699.2
3. Other Textiles:	31,791.8	34,285.4	33,653.6	30,422.6	43,079.1	49,918.9
(a) Indigenous	25,922.8	24,124.8	23,139.3	21,997.0	21,189.7	39,943.2
(b) Imported	5,869.1	10,160.6	10,514.3	8,425.6	21,889.5	9,975.7
4. Machinery:	17,128.6	30,427.5	36,798.1	37,234.5	18,680.3	29,279.2
(a) Indigenous	6,299.8	7,278.0	7,576.5	6,381.3	4,887.0	5,559.2
(b) Imported	10,828.8	23,149.5	29,221.6	30,853.2	13,793.3	19,720.0
5. Handloom Products	911.2	241.2	198.8	778.5	757.5	1,105.4
6. Carpets and Rugs	1,948.9	1,911.9	1,656.4	2,294.3	2,851.1	1,138.6
7. Readymade Garments	12,874.0	16,264.7	20,834.6	23,973.2	25,021.3	21,935.7
8. Cement and Cement Products:	6,738.2	15,614.9	20,001.6	19,123.2	25,636.0	25,894.4
(a) Indigenous	6,713.1	15,588.4	19,768.9	18,594.5	24,787.6	24,954.5
(b) Imported	25.1	26.6	232.7	528.7	848.4	939.9
9. Sports Goods	2,995.9	3,726.2	3,755.7	1,755.1	4,378.1	2,931.9
10. Surgical Instruments	1,317.0	1,326.1	1,866.6	988.4	2,103.9	1,920.1
11. Chemicals and Dyes	8,840.8	7,972.9	9,827.3	8,206.9	12,864.2	12,451.6
12. Other Finished Goods:	31,176.9	42,269.3	49,700.6	45,043.2	66,418.0	70,939.6
(a) Indigenous	23,235.8	31,227.2	39,305.9	34,622.8	32,882.5	56,310.2
(b) Imported	7,941.1	11,042.2	10,394.7	10,420.3	33,535.5	14,629.5
IV Fixed Assets including Machinery	136,607.6	193,533.1	214,223.2	270,834.4	280,022.1	273,662.2
V. Real Estate:	275,883.4	311,015.2	342,818.3	463,707.3	406,423.4	469,704.7
(a) Land	132,460.2	137,628.1	144,098.3	201,835.4	153,666.5	182,497.4
(b) Buildings:	143,423.2	173,387.1	198,720.0	261,871.8	252,756.8	287,207.4
1. Residential	88,955.0	104,682.3	116,688.5	166,639.3	160,863.2	174,694.5
2. Non-Residential	54,468.2	68,704.8	82,031.5	95,232.6	91,893.6	112,512.9
VI Fixed Deposits & Insurance Policies:	32,577.4	29,621.9	42,561.1	50,687.1	56,633.9	49,818.9
(a) Bank Deposits	31,709.2	25,780.3	38,874.1	44,174.4	47,721.1	45,528.1
(b) Insurance Policies	868.2	3,841.7	3,687.0	6,512.8	8,912.8	4,290.8
VI Others:	306,050.7	427,589.2	479,908.4	520,591.5	601,483.4	735,863.1
(a) Other Secured Advances	205,514.3	275,658.1	288,219.1	307,465.3	316,204.1	448,619.3
(b) Advances Secured by Guarantee(s)	67,211.8	102,073.2	134,321.1	134,985.4	177,237.0	189,332.6
(c) Unsecured Advances	33,324.5	49,857.9	57,368.3	78,140.8	108,042.3	97,911.1
TOTAL	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2

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

(End of Period: Million Rupees)

SECURITY	1996		1997		1998		1999		2000
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	512.9	933.9	1,178.4	2,214.0	2,132.1	213.1	265.6	659.7	
II. Securities, Shares and Other Financial Instruments:	14,791.1	19,440.1	17,944.0	18,818.0	24,081.8	23,372.3	25,967.3	30,822.8	
A. Quoted on the Stock Exchange:	12,327.9	14,234.6	13,482.4	13,581.0	17,777.3	13,898.9	14,584.2	15,645.5	
1. To Stock Brokers and Dealers:	3,583.2	3,747.1	5,152.6	6,060.0	6,690.3	6,948.5	7,883.0	4,472.4	
(a) Govt. and Other Trustee Securities	904.8	977.5	645.7	932.7	987.6	1,992.8	1,437.6	1,600.2	
(b) Shares and Debentures	2,005.1	2,261.3	3,193.2	4,687.2	4,817.4	4,614.9	6,289.2	1,942.8	
(c) Participation Term Certificates	0.6	62.4	0.5	-	222.5	8.4	4.8	15.0	
(d) Others	672.7	445.9	1,313.2	440.1	662.8	332.5	151.5	914.5	
2. To Others:	8,744.6	10,487.5	8,329.8	7,520.9	11,086.9	6,950.4	6,701.2	11,173.1	
(a) Govt. and Other Trustee Securities	2,176.0	2,521.0	2,136.0	2,360.6	2,908.8	2,483.5	3,152.5	7,724.6	
(b) Shares and Debentures	5,262.9	5,076.5	5,033.4	3,823.9	5,575.2	3,921.2	3,201.3	3,039.2	
(c) Participation Term Certificates	-	16.1	-	0.5	11.2	12.2	129.8	4.5	
(d) Others	1,305.7	2,874.0	1,160.4	1,335.9	2,591.8	533.5	217.5	404.8	
B. Unquoted on the Stock Exchange:	2,463.3	5,205.5	4,461.6	5,237.1	6,304.6	9,473.4	11,383.1	15,177.3	
1. To Stock Brokers and Dealers:	473.0	633.8	790.2	691.8	1,242.3	818.6	1,964.4	2,555.3	
(a) Govt. and Other Trustee Securities	428.2	225.3	498.0	621.7	856.8	684.8	1,704.6	2,464.9	
(b) Shares and Debentures	23.5	316.9	227.6	20.7	269.3	70.6	210.0	-	
(c) Participation Term Certificates	0.3	-	0.5	-	5.0	2.1	5.1	57.6	
(d) Others	20.9	91.6	64.1	49.4	111.1	61.1	44.6	32.8	
2. To Others:	1,990.3	4,571.7	3,671.4	4,545.3	5,062.3	8,654.8	9,418.6	12,622.0	
(a) Govt. and Other Trustee Securities	1,699.4	3,745.2	2,537.8	3,277.5	3,847.5	5,663.4	6,594.8	10,145.1	
(b) Shares and Debentures	125.1	148.2	273.1	134.6	227.3	173.0	226.3	203.3	
(c) Participation Term Certificates	19.8	-	3.9	11.9	3.4	27.1	0.3	71.8	
(d) Others	145.9	678.3	856.6	1,121.3	984.0	2,791.3	2,597.2	2,201.9	
III. Merchandise:	192,172.3	215,504.0	233,010.3	267,614.9	263,800.0	259,284.3	259,151.2	303,563.9	
A. Food Items	48,778.6	62,830.3	69,578.5	85,336.0	53,216.4	60,934.9	61,435.5	110,917.6	
1. Wheat	16,967.4	30,239.3	29,917.6	39,527.2	28,187.5	38,438.4	33,168.2	79,048.3	
2. Rice and Paddy	15,680.5	10,919.1	16,071.9	16,917.6	5,236.4	3,343.8	6,511.2	5,251.7	
3. Other Grain and Pulses	292.9	344.3	531.1	806.5	549.9	355.9	605.2	2,186.8	
(a) Indigenous	193.8	221.0	397.9	456.9	396.9	310.2	508.7	1,990.3	
(b) Imported	99.0	123.3	133.2	349.6	153.0	45.7	96.6	196.5	
4. Edible Oils:	7,739.9	8,992.8	8,781.4	10,679.9	7,261.1	5,255.9	5,024.4	4,963.0	
(a) Indigenous	3,848.1	5,467.4	4,862.4	8,731.8	3,183.6	3,249.4	3,379.6	2,835.3	
(b) Imported	3,891.8	3,525.3	3,919.0	1,948.1	4,077.6	2,006.5	1,644.8	2,127.7	
5. Sugar:	4,429.9	7,942.7	6,770.0	10,487.5	5,635.9	8,761.7	8,554.9	11,877.6	
(a) Indigenous	3,018.6	5,727.5	5,958.1	9,493.3	5,484.7	7,344.9	7,686.5	11,120.0	
(b) Imported	1,411.3	2,215.2	811.9	994.2	151.2	1,416.8	868.4	757.6	
6. Kariana and Spices	949.2	953.7	3,444.0	1,185.7	1,146.2	1,072.1	2,556.5	2,183.9	
7. Fish and Fish Preparation	998.8	323.5	1,156.4	1,141.6	1,398.7	963.8	1,682.9	1,041.2	
8. Other Food Items:	1,720.1	3,115.0	2,906.0	4,590.0	3,800.7	2,743.3	3,332.1	4,365.0	
(a) Indigenous	970.5	2,706.1	2,066.1	3,017.7	2,382.8	2,189.3	1,920.7	2,947.8	
(b) Imported	749.6	408.9	840.0	1,572.4	1,417.8	554.0	1,411.4	1,417.1	
B. Raw Materials:	42,771.7	46,370.5	54,293.0	60,420.7	72,769.3	73,158.6	76,713.0	57,598.5	
1. Cotton Raw	17,256.3	18,602.0	24,474.1	24,074.3	33,380.3	28,997.6	31,685.0	21,923.4	
(a) Indigenous	13,820.8	15,987.1	20,388.0	20,795.6	30,321.6	25,853.4	27,234.8	19,928.7	
(b) Imported	3,435.5	2,614.9	4,086.1	3,278.6	3,058.7	3,144.1	4,450.2	1,994.7	
2. Synthetic Fibers:	3,239.0	1,806.8	1,792.5	1,875.9	3,460.1	3,792.3	3,501.1	3,807.0	
(a) Indigenous	2,131.6	1,045.8	793.2	1,139.4	1,874.7	2,572.4	2,635.3	3,063.7	
(b) Imported	1,107.4	761.0	999.3	736.5	1,585.4	1,219.9	865.8	743.4	
3. Fertilizers:	4,106.1	2,708.2	2,927.2	1,607.6	3,625.6	2,397.2	3,773.8	4,221.9	
(a) Indigenous	1,527.4	2,353.7	2,904.4	1,597.7	3,609.1	1,987.2	2,190.6	3,655.8	
(b) Imported	2,578.7	354.5	22.8	9.9	16.5	409.9	1,583.2	566.1	

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

(End of Period: Million Rupees)

SECURITY	1996	1997		1998		1999		2000
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	2,842.0	4,460.4	4,722.7	7,349.4	7,046.3	7,704.0	9,178.4	6,221.9
(a) Indigenous	740.4	1,479.0	2,106.6	5,074.7	5,329.4	5,243.3	4,062.3	3,036.0
(b) Imported	2,101.6	2,981.5	2,616.1	2,274.7	1,716.9	2,460.7	5,116.1	3,186.0
5. Iron and Steel	4,924.7	5,053.5	4,208.7	5,018.4	5,538.4	10,722.7	10,176.8	5,899.6
(a) Indigenous	2,410.4	3,978.9	2,418.3	2,805.6	3,934.4	8,134.9	6,061.9	3,546.3
(b) Imported	2,514.3	1,074.6	1,790.5	2,212.9	1,604.0	2,587.8	4,114.9	2,353.2
6. Wool and Goat Hair	794.7	1,255.2	987.8	1,054.2	1,352.3	713.6	526.1	1,002.1
7. Hides and Skins	2,394.8	3,847.0	2,837.5	4,528.1	3,379.9	4,071.2	4,822.2	3,123.8
8. Oil Seeds	991.8	297.2	466.5	739.0	1,229.6	230.6	425.8	835.5
9. Pesticides and Insecticides:	397.1	510.5	534.4	816.5	671.3	461.5	568.3	729.3
(a) Indigenous	150.9	52.7	106.4	298.7	244.7	94.3	187.7	411.9
(b) Imported	246.1	457.8	428.0	517.8	426.6	367.3	380.6	317.4
10. Other Raw Materials:	6,825.2	7,829.7	11,341.8	13,357.3	13,085.4	14,067.9	12,055.4	9,833.9
(a) Indigenous	2,762.0	3,244.9	6,648.3	6,540.7	6,206.7	7,181.6	6,638.7	5,137.9
(b) Imported	4,063.3	4,584.9	4,693.5	6,816.5	6,878.7	6,886.3	5,416.7	4,696.0
C. Finished Manufactured Goods:	99,622.0	106,303.2	109,138.7	121,858.2	137,814.3	125,190.8	121,002.7	135,047.9
1. Cotton Textiles:	17,396.0	18,099.5	19,348.3	20,621.4	26,007.9	24,837.3	28,071.2	37,464.5
(a) Indigenous	13,485.8	16,596.1	16,459.2	17,827.9	23,708.7	20,745.8	22,239.2	29,194.2
(b) Imported	3,910.2	1,503.4	2,889.1	2,793.5	2,299.2	4,091.5	5,832.0	8,270.2
2. Cotton Yarn:	7,414.5	8,398.5	8,805.1	7,338.9	11,175.0	11,718.7	10,192.2	6,528.1
(a) Indigenous	4,853.8	7,609.4	7,929.1	5,694.2	8,756.5	9,995.0	8,079.1	5,081.0
(b) Imported	2,560.7	789.1	875.8	1,644.7	2,418.5	1,723.7	2,113.1	1,447.1
3. Other Textiles:	10,745.8	8,075.9	9,621.6	9,065.4	12,024.9	7,645.0	11,227.4	16,296.0
(a) Indigenous	8,198.0	7,270.1	8,051.4	8,400.3	8,089.0	7,086.7	9,331.6	15,226.7
(b) Imported	2,547.8	805.7	1,570.2	665.1	3,935.9	558.3	1,895.8	1,069.3
4. Machinery:	17,834.8	21,570.3	17,326.0	18,946.8	21,176.0	19,208.5	16,124.5	14,860.0
(a) Indigenous	9,306.9	11,226.8	10,368.4	9,587.6	10,175.2	8,514.6	7,112.0	8,424.8
(b) Imported	8,527.8	10,343.5	6,957.5	9,359.2	11,000.8	10,693.9	9,012.5	6,435.2
5. Handloom Products	379.6	242.2	1,168.6	145.4	448.4	1,295.7	1,410.3	85.7
6. Carpets and Rugs	2,152.0	1,944.9	1,628.9	2,136.3	2,062.9	1,376.9	852.4	1,127.0
7. Readymade Garments	5,090.5	6,577.5	7,075.3	6,658.3	7,552.7	10,242.7	9,135.3	8,579.8
8. Cement and Cement Products:	921.5	885.4	1,536.2	2,797.9	3,573.1	3,875.5	3,929.1	4,478.2
(a) Indigenous	896.0	835.2	1,365.8	2,529.6	3,366.0	3,528.3	3,815.1	4,120.4
(b) Imported	25.5	50.2	170.3	268.2	207.1	347.2	114.0	357.8
9. Sports Goods	605.4	1,468.8	725.5	721.9	1,052.7	1,466.3	1,641.4	1,291.9
10. Surgical Instruments	707.3	772.0	542.3	553.1	615.1	546.3	512.8	485.0
11. Chemicals and Dyes	7,278.3	7,207.0	6,784.2	10,152.5	13,682.4	10,899.8	1,025.8	14,936.7
12. Other Finished Goods:	29,096.2	31,061.4	34,576.9	42,720.4	38,443.2	32,078.2	27,648.4	28,915.0
(a) Indigenous	13,105.0	17,203.7	19,165.1	21,951.1	24,812.2	21,909.4	19,994.1	19,985.7
(b) Imported	15,991.2	1,857.6	15,411.8	20,769.3	13,631.0	10,168.7	7,654.3	8,929.3
IV. Fixed Assets including Machinery	38,777.8	52,190.1	58,797.1	62,533.8	81,442.4	67,699.6	72,686.2	97,701.4
V. Real Estate:	68,747.7	67,349.8	75,490.9	68,961.1	144,403.2	86,850.8	91,258.3	172,235.4
(a) Land	17,622.7	15,993.5	25,113.1	22,138.6	94,591.1	19,601.6	22,402.7	99,091.7
(b) Buildings:	51,125.0	51,356.3	50,377.8	46,822.5	49,812.1	67,249.2	68,855.6	73,143.7
1. Residential	36,127.0	35,976.1	34,921.1	28,810.1	31,148.8	44,047.9	45,363.8	46,603.2
2. Non-Residential	14,998.0	15,380.2	15,456.7	18,012.4	18,663.3	23,201.3	23,491.8	26,540.5
VI. Fixed Deposits & Insurance Policies:	36,032.0	43,994.3	51,620.6	52,988.5	50,597.3	47,245.6	43,702.5	45,121.3
(a) Bank Deposits	34,349.0	40,889.9	50,002.0	47,890.8	45,493.0	40,797.7	38,523.8	42,502.1
(b) Insurance Policies	1,683.0	3,104.4	1,618.6	5,097.7	5,104.3	6,447.9	5,178.7	2,619.2
VII. Others:	111,381.2	93,857.4	94,299.6	98,761.9	113,777.7	123,284.9	136,628.2	147,369.6
(a) Other Secured Advances	64,704.9	66,716.9	67,547.0	66,742.3	70,924.0	85,488.1	92,273.3	100,568.1
(b) Insurance Policies	33,825.1	22,284.9	22,303.1	25,243.7	30,026.0	29,820.3	36,376.5	39,392.4
(c) Unsecured Advances	12,851.3	4,855.6	4,449.5	6,775.9	12,827.8	7,976.5	7,978.4	7,409.2
TOTAL	462,415.0	493,269.7	532,340.8	571,892.1	680,234.5	607,950.7	629,659.2	797,474.1

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2000		2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	770.5	896.6	331.8	1,380.8	1,205.8	1,141.1	848.9	
II. Securities, Shares and Other Financial Instruments:	37,044.8	41,955.2	39,159.9	37,248.0	39,465.1	72,701.1	72,997.3	
A. Quoted on the Stock Exchange:	18,641.5	26,258.5	24,380.9	25,386.1	24,529.2	27,345.2	33,746.9	
1. To Stock Brokers and Dealers:	6,676.6	6,892.3	4,517.4	5,495.2	8,601.3	9,694.6	15,850.2	
(a) Govt. and Other Trustee Securities	2,451.8	2,930.1	2,577.7	3,647.5	2,928.3	4,101.4	4,986.6	
(b) Shares and Debentures	3,938.8	3,793.5	1,819.6	1,489.9	4,216.8	5,204.5	10,098.8	
(c) Participation Term Certificates	11.3	13.9	43.0	23.9	141.3	268.2	79.4	
(d) Others	274.7	154.8	77.1	333.9	1,315.0	120.5	685.4	
2. To Others:	11,964.9	19,366.2	19,863.5	19,891.0	15,927.8	17,650.6	17,896.7	
(a) Govt. and Other Trustee Securities	8,444.4	14,238.0	14,522.5	13,088.9	12,271.2	14,330.1	11,295.0	
(b) Shares and Debentures	3,316.2	3,188.3	2,778.5	3,208.3	3,154.0	3,252.3	3,290.3	
(c) Participation Term Certificates	90.9	13.5	453.3	155.6	22.7	16.8	207.0	
(d) Others	113.4	1,926.3	2,109.2	3,438.1	480.0	51.4	3,104.4	
B. Unquoted on the Stock Exchange:	18,403.4	15,696.8	14,779.1	11,861.8	14,936.0	45,355.9	39,250.4	
1. To Stock Brokers and Dealers:	840.3	1,491.5	2,280.3	1,906.7	2,290.1	8,031.6	5,400.8	
(a) Govt. and Other Trustee Securities	749.9	604.7	406.5	407.8	717.3	6,122.4	5,002.2	
(b) Shares and Debentures	54.3	83.2	241.6	174.7	280.2	134.1	210.7	
(c) Participation Term Certificates	0.4	0.4	0.6	5.8	0.9	-	4.9	
(d) Others	35.7	803.1	1,631.6	1,318.5	1,291.7	1,775.2	182.9	
2. To Others:	17,563.0	14,205.3	12,498.8	9,955.1	12,645.9	37,324.3	33,849.6	
(a) Govt. and Other Trustee Securities	14,894.2	12,434.5	10,981.1	9,084.4	11,957.0	36,583.3	30,279.9	
(b) Shares and Debentures	178.2	84.1	135.9	123.1	129.4	76.2	503.1	
(c) Participation Term Certificates	75.1	195.3	67.4	71.4	0.8	0.1	159.2	
(d) Others	2,415.6	1,491.3	1,314.3	676.2	558.7	664.7	2,907.4	
III. Merchandise:	342,977.6	321,247.8	348,611.6	325,676.6	340,140.8	291,034.3	340,707.6	
A. Food Items	126,143.8	125,433.2	141,322.8	147,720.3	109,816.0	103,627.4	72,269.2	
1. Wheat	95,007.2	93,188.7	103,466.6	109,257.7	58,736.4	54,902.3	26,429.9	
2. Rice and Paddy	6,438.1	6,321.2	11,790.9	13,149.0	18,986.4	6,880.7	19,127.2	
3. Other Grain and Pulses	1,115.2	788.4	863.0	1,503.5	1,262.1	1,172.6	3,811.0	
(a) Indigenous	926.6	424.2	364.6	1,292.4	1,120.6	1,044.8	3,636.4	
(b) Imported	188.6	364.2	498.4	211.0	141.5	127.8	174.7	
4. Edible Oils:	4,625.5	6,463.4	8,480.7	7,769.6	10,911.4	9,490.5	7,643.1	
(a) Indigenous	2,580.6	4,635.0	7,261.8	5,891.9	6,149.5	7,286.1	2,595.7	
(b) Imported	2,044.9	1,828.4	1,218.9	1,877.7	4,761.9	2,204.4	5,047.4	
5. Sugar:	11,253.3	11,632.8	11,940.2	11,638.4	11,552.3	19,447.8	8,326.0	
(a) Indigenous	10,805.0	10,763.6	11,260.5	10,610.0	10,676.4	16,606.8	7,704.0	
(b) Imported	448.3	869.2	679.8	1,028.4	875.9	2,840.9	622.0	
6. Kariana and Spices	2,476.0	1,186.9	1,044.7	625.8	722.5	1,296.5	1,519.1	
7. Fish and Fish Preparation	1,023.0	1,200.6	654.3	851.4	352.5	1,799.3	1,648.9	
8. Other Food Items:	4,205.3	4,651.1	3,082.3	2,925.1	7,292.5	8,637.7	3,764.0	
(a) Indigenous	3,347.2	3,411.3	1,389.0	1,968.6	6,170.8	6,249.2	2,053.7	
(b) Imported	858.0	1,239.7	1,693.2	956.5	1,121.7	2,388.5	1,710.3	
B. Raw Materials:	69,647.5	62,185.1	83,462.1	61,944.4	85,326.6	68,918.4	104,604.9	
1. Cotton Raw	29,912.9	21,791.2	38,058.6	28,721.5	48,824.5	36,121.8	63,442.4	
(a) Indigenous	26,285.8	19,310.2	34,073.1	26,348.3	45,639.7	32,461.2	59,294.1	
(b) Imported	3,627.1	2,481.0	3,985.6	2,373.2	3,184.8	3,660.6	4,148.3	
2. Synthetic Fibers:	4,715.8	3,964.0	5,279.3	3,147.0	2,839.9	3,208.7	4,082.5	
(a) Indigenous	3,866.6	3,099.8	3,952.2	2,147.4	1,503.9	2,216.1	3,140.2	
(b) Imported	849.2	864.3	1,327.2	999.6	1,336.0	992.6	942.3	
3. Fertilizers:	2,854.1	3,127.5	2,408.4	1,233.4	6,015.9	6,286.7	3,893.9	
(a) Indigenous	2,195.7	1,225.8	1,044.8	868.4	5,487.6	4,894.9	3,225.2	
(b) Imported	658.4	1,901.8	1,363.6	364.9	528.3	1,391.8	668.7	

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

(End of Period: Million Rupees)

SECURITY	2000	2001		2002		2003	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	7,272.2	10,514.5	14,768.2	9,541.9	8,711.4	6,522.4	7,997.0
(a) Indigenous	3,704.3	7,104.6	10,192.0	5,816.3	6,109.9	3,275.3	572.7
(b) Imported	3,567.9	3,409.9	4,576.3	3,725.6	2,601.5	3,247.1	7,424.3
5. Iron and Steel	5,325.7	3,921.7	5,480.0	5,294.5	6,899.8	4,886.3	9,915.4
(a) Indigenous	2,964.4	2,618.9	3,051.0	3,305.2	4,341.5	3,764.8	7,343.8
(b) Imported	2,361.3	1,302.8	2,429.2	1,989.4	2,558.3	1,121.5	2,571.6
6. Wool and Goat Hair	2,148.8	427.2	300.2	380.8	527.1	452.2	2,038.1
7. Hides and Skins	3,840.0	4,042.1	2,625.3	2,095.3	2,384.3	2,746.7	4,780.9
8. Oil Seeds	865.7	741.3	430.1	338.0	1,031.5	901.6	1,374.0
9. Pesticides and Insecticides:	904.8	1,071.8	642.1	442.0	680.1	743.3	664.9
(a) Indigenous	640.1	858.4	144.2	87.5	69.9	272.0	243.5
(b) Imported	264.8	213.4	497.9	354.6	610.2	471.3	421.3
10. Other Raw Materials:	11,807.7	12,583.6	13,469.6	10,750.0	7,412.0	7,048.6	6,415.8
(a) Indigenous	6,462.2	6,482.4	6,219.0	6,512.1	4,776.4	3,970.5	3,545.3
(b) Imported	5,345.5	6,101.2	7,250.6	4,334.2	2,635.6	3,078.2	2,870.5
C. Finished Manufactured Goods:	147,186.3	133,629.5	123,826.7	116,011.8	144,998.2	118,488.6	163,833.6
1. Cotton Textiles:	38,660.1	38,963.7	40,090.0	40,607.9	44,453.2	29,659.1	44,588.1
(a) Indigenous	29,207.3	34,196.3	36,601.6	39,342.9	34,290.3	21,961.2	35,963.1
(b) Imported	9,452.8	4,767.4	3,488.4	1,265.0	10,162.9	7,697.9	8,624.9
2. Cotton Yarn:	9,307.1	11,103.4	9,241.4	9,216.5	11,579.2	11,264.1	24,266.0
(a) Indigenous	7,628.6	7,332.6	7,947.6	7,726.5	10,063.9	10,931.0	23,107.1
(b) Imported	1,678.5	3,770.7	1,293.9	1,490.0	1,515.4	333.1	1,159.0
3. Other Textiles:	17,750.0	16,116.1	14,985.0	12,864.3	16,499.3	18,330.6	27,140.9
(a) Indigenous	17,278.7	14,772.6	13,659.3	12,576.3	16,361.8	16,591.9	25,868.4
(b) Imported	471.3	1,343.4	1,325.6	288.0	137.5	1,738.7	1,272.5
4. Machinery:	15,561.6	9,987.5	11,502.0	11,150.0	17,812.9	13,488.4	15,162.1
(a) Indigenous	7,715.4	4,228.5	3,080.8	5,084.3	7,645.3	3,370.5	5,803.1
(b) Imported	7,846.1	5,758.9	8,421.3	6,065.7	10,167.6	10,118.0	9,359.0
5. Handloom Products	91.6	301.5	251.4	217.1	269.3	542.1	743.7
6. Carpets and Rugs	1,042.7	1,201.5	954.0	719.8	712.5	827.9	1,696.4
7. Readymade Garments	8,194.9	8,339.3	7,176.0	7,079.0	7,926.9	8,327.6	8,991.9
8. Cement and Cement Products:	4,878.8	2,872.7	3,133.9	3,735.1	5,573.7	4,279.8	2,875.8
(a) Indigenous	4,529.7	2,778.4	2,990.5	3,734.8	5,475.6	3,859.9	2,854.0
(b) Imported	349.0	94.3	143.4	0.3	98.1	419.9	21.8
9. Sports Goods	1,837.0	1,538.2	1,360.9	1,289.9	623.4	891.4	1,518.7
10. Surgical Instruments	602.7	653.2	560.8	693.1	1,015.3	732.9	1,031.5
11. Chemicals and Dyes	14,971.6	12,114.3	10,047.0	5,951.7	6,309.9	5,061.8	7,004.4
12. Other Finished Goods:	34,288.4	30,438.2	24,524.3	22,487.5	32,222.6	25,082.9	28,814.1
(a) Indigenous	24,501.6	20,139.3	13,426.1	13,546.7	25,627.3	18,270.7	21,639.5
(b) Imported	9,786.9	10,298.9	11,098.3	8,940.8	6,595.3	6,812.2	7,174.6
IV. Fixed Assets including Machinery	92,006.2	99,798.7	99,658.2	101,110.4	104,527.1	104,363.0	128,664.2
V. Real Estate:	92,154.6	99,140.9	111,463.3	102,062.7	102,697.9	111,008.3	148,893.8
(a) Land	22,130.3	22,120.2	22,765.9	24,619.6	19,149.9	24,064.9	30,288.0
(b) Buildings:	70,024.3	77,020.7	88,697.3	77,443.2	83,547.9	86,943.4	118,605.8
1. Residential	47,667.8	48,879.4	48,967.3	52,251.2	56,753.2	58,334.1	68,715.5
2. Non-Residential	22,356.5	28,141.4	39,730.0	25,191.9	26,794.7	28,609.2	49,890.3
VI. Fixed Deposits & Insurance Policies:	43,135.9	38,562.7	34,892.9	32,197.5	37,722.2	26,583.5	22,218.5
(a) Bank Deposits	42,555.5	38,120.8	34,077.6	31,239.4	36,816.3	23,504.6	21,574.9
(b) Insurance Policies	580.4	441.9	815.3	958.1	905.9	3,078.9	643.6
VII. Others:	137,629.8	145,038.1	156,254.8	161,874.1	184,352.2	235,164.4	258,424.0
(a) Other Secured Advances	96,131.5	96,675.4	103,549.3	106,065.6	130,394.3	170,055.7	182,990.5
(b) Advances Secured by Guarantee(s)	35,599.8	43,611.0	47,236.3	50,416.1	49,280.1	53,703.6	58,931.7
(c) Unsecured Advances	5,898.4	4,751.7	5,469.2	5,392.4	4,677.8	11,405.0	16,501.9
TOTAL	745,719.3	746,640.0	790,372.5	761,550.0	810,111.1	841,995.6	972,754.4

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	997.0	723.1	487.6	686.5	2,006.5	6,028.6
II. Securities, Shares and Other Financial Instruments:	83,474.8	103,122.3	94,664.8	70,257.6	98,522.7	117,831.3
A. Quoted on the Stock Exchange:	38,769.6	54,928.3	60,983.1	50,707.5	73,664.7	90,069.5
1. To Stock Brokers and Dealers:	21,077.9	33,704.1	38,037.7	34,110.9	48,686.1	60,198.6
(a) Govt. and Other Trustee Securities	6,093.2	5,884.3	2,475.6	5,269.8	2,559.4	8,573.4
(b) Shares and Debentures	14,017.6	25,879.5	30,614.6	26,579.7	43,604.8	51,146.0
(c) Participation Term Certificates	293.4	9.5	41.0	706.4	-	6.8
(d) Others	673.7	1,930.8	4,906.5	1,555.0	2,522.0	472.4
2. To Others:	17,691.7	21,224.1	22,945.4	16,596.6	24,978.5	29,870.8
(a) Govt. and Other Trustee Securities	11,219.5	10,902.8	7,335.2	1,797.6	5,250.2	3,816.3
(b) Shares and Debentures	5,901.8	9,626.7	13,188.3	12,292.6	16,196.6	17,715.8
(c) Participation Term Certificates	214.2	220.1	248.5	7.1	9.9	87.7
(d) Others	356.2	474.5	2,173.4	2,499.3	3,521.8	8,251.0
B. Unquoted on the Stock Exchange:	44,705.2	48,194.1	33,681.7	19,550.1	24,858.0	27,761.8
1. To Stock Brokers and Dealers:	8,765.1	13,851.2	9,195.2	5,523.0	5,130.3	7,697.6
(a) Govt. and Other Trustee Securities	8,218.6	12,793.8	7,252.3	3,517.7	3,124.0	2,673.4
(b) Shares and Debentures	140.2	843.1	1,692.6	1,817.4	1,540.7	4,619.0
(c) Participation Term Certificates	30.0	51.0	16.5	140.1	3.9	0.9
(d) Others	376.3	163.2	233.8	47.8	461.7	404.2
2. To Others:	35,940.1	34,342.8	24,486.4	14,027.1	19,727.7	20,064.2
(a) Govt. and Other Trustee Securities	34,172.1	32,773.2	22,876.8	10,579.2	11,350.5	16,303.6
(b) Shares and Debentures	454.7	363.5	445.3	1,332.7	2,980.4	1,874.9
(c) Participation Term Certificates	239.7	241.2	69.2	1.9	2.2	15.3
(d) Others	1,073.7	965.0	1,095.1	2,113.2	5,394.6	1,870.3
III. Merchandise:	406,008.7	470,100.8	519,036.7	557,143.6	625,591.8	647,299.4
A. Food Items	100,048.3	99,399.2	113,202.2	118,473.7	161,127.6	151,613.6
1. Wheat	41,895.5	32,075.6	41,612.7	36,481.0	64,021.3	47,265.9
2. Rice and Paddy	17,861.1	32,314.9	26,192.8	43,395.7	35,775.2	42,291.2
3. Other Grain and Pulses	1,536.7	1,929.0	3,527.7	1,677.8	1,624.0	8,260.1
(a) Indigenous	783.4	1,694.7	3,288.5	1,518.9	1,173.4	8,005.7
(b) Imported	753.3	234.3	239.2	158.9	450.7	254.4
4. Edible Oils:	8,325.2	8,253.2	8,507.6	7,706.2	10,934.2	11,096.7
(a) Indigenous	4,194.1	3,291.7	4,382.1	3,556.2	5,388.1	5,299.9
(b) Imported	4,131.1	4,961.5	4,125.5	4,150.0	5,546.1	5,796.8
5. Sugar:	21,467.0	16,179.1	23,731.9	14,900.0	37,179.5	26,635.1
(a) Indigenous	20,641.2	15,440.7	21,586.4	13,787.1	27,400.6	25,508.3
(b) Imported	825.8	738.5	2,145.5	1,112.9	9,778.9	1,126.8
6. Kariana and Spices	1,484.6	1,580.4	2,048.1	7,239.7	3,524.7	4,209.6
7. Fish and Fish Preparation	2,133.2	1,916.5	1,784.2	2,313.5	1,511.3	2,461.2
8. Other Food Items:	5,345.1	5,150.4	5,797.2	4,759.7	6,557.4	9,394.0
(a) Indigenous	2,859.7	2,924.7	3,881.5	3,161.4	5,327.5	7,841.0
(b) Imported	2,485.3	2,225.7	1,915.8	1,598.4	1,229.9	1,553.0
B. Raw Materials:	119,288.3	128,424.7	140,443.3	168,791.4	158,380.3	173,018.5
1. Cotton Raw	70,530.7	74,358.2	74,905.9	95,769.7	80,711.6	100,190.0
(a) Indigenous	61,971.1	67,264.3	65,471.3	83,579.0	72,186.1	75,057.5
(b) Imported	8,559.6	7,093.8	9,434.6	12,190.8	8,525.6	25,132.6
2. Synthetic Fibers:	6,408.0	13,337.8	18,251.5	26,312.9	17,384.9	12,256.4
(a) Indigenous	4,197.9	6,755.1	9,395.4	9,939.1	6,192.3	10,469.5
(b) Imported	2,210.1	6,582.7	8,856.1	16,373.8	11,192.6	1,786.9
3. Fertilizers:	5,497.2	4,567.7	6,905.4	6,323.5	10,345.4	8,089.0
(a) Indigenous	3,484.0	2,159.2	4,336.2	5,412.5	7,527.1	6,651.6
(b) Imported	2,013.2	2,408.6	2,569.2	911.0	2,818.3	1,437.5

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

(Concl.)

(End of Period: Million Rupees)

SECURITY	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	10,965.2	14,260.6	11,515.8	11,208.7	10,742.2	13,738.6
(a) Indigenous	1,266.2	3,437.1	3,051.2	5,489.6	5,568.1	6,396.0
(b) Imported	9,699.0	10,823.5	8,464.6	5,719.1	5,174.1	7,342.6
5. Iron and Steel	11,641.5	6,309.0	8,752.4	6,164.5	10,184.7	29.9
(a) Indigenous	8,157.3	3,847.8	4,907.2	3,082.5	5,259.7	8,628.8
(b) Imported	3,484.3	2,461.3	3,845.2	3,082.0	4,925.0	3,301.1
6. Wool and Goat Hair	913.2	341.2	325.0	246.6	449.1	257.3
7. Hides and Skins	5,061.4	4,230.2	4,067.0	4,091.1	4,019.1	5,381.5
8. Oil Seeds	1,932.2	1,955.1	2,894.1	2,976.1	3,210.1	3,967.0
9. Pesticides and Insecticides:	908.9	875.4	1,583.5	2,359.9	3,436.2	2,578.7
(a) Indigenous	349.8	289.1	794.5	992.8	1,311.6	1,310.5
(b) Imported	559.1	586.3	789.0	1,367.0	2,124.6	1,268.3
10. Other Raw Materials:	5,430.1	8,189.4	11,242.6	13,338.5	17,897.0	14,630.0
(a) Indigenous	2,174.0	2,415.4	3,329.9	7,703.3	11,804.9	8,485.2
(b) Imported	3,256.1	5,774.0	7,912.7	5,635.2	6,092.0	6,144.8
C. Finished Manufactured Goods:	186,672.1	242,277.0	265,391.2	269,878.4	306,084.0	322,667.3
1. Cotton Textiles:	46,694.7	63,548.1	63,545.6	70,648.5	73,826.6	77,388.9
(a) Indigenous	37,459.8	48,328.9	53,126.2	57,600.7	50,712.0	70,343.1
(b) Imported	9,234.9	15,219.2	10,419.4	13,047.8	23,114.6	7,045.8
2. Cotton Yarn:	24,269.3	24,726.0	23,643.0	30,151.9	30,644.8	27,873.5
(a) Indigenous	22,479.0	23,027.6	21,905.2	28,399.6	24,146.3	26,174.4
(b) Imported	1,790.3	1,698.4	1,737.8	1,752.3	6,498.5	1,699.2
3. Other Textiles:	31,791.8	34,280.9	33,642.0	30,422.6	43,074.2	49,915.0
(a) Indigenous	25,922.8	24,124.8	23,139.3	21,997.0	21,184.7	39,939.3
(b) Imported	5,869.1	10,156.1	10,502.7	8,425.6	21,889.5	9,975.7
4. Machinery:	17,128.3	30,427.2	36,797.8	36,681.4	18,676.3	29,278.9
(a) Indigenous	6,299.5	7,277.7	7,576.2	6,381.0	4,886.7	9,558.9
(b) Imported	10,828.8	23,149.5	29,221.6	30,300.4	13,789.6	19,720.0
5. Handloom Products	911.2	241.2	198.8	777.7	757.5	1,105.4
6. Carpets and Rugs	1,940.4	1,903.5	1,648.0	2,281.0	2,851.1	1,138.6
7. Readymade Garments	12,874.0	16,264.7	20,818.4	23,973.2	25,017.3	21,935.2
8. Cement and Cement Products:	6,738.2	15,614.9	19,999.7	19,121.3	25,633.3	25,894.4
(a) Indigenous	6,713.1	15,588.4	19,767.0	18,592.9	24,784.9	24,954.5
(b) Imported	25.1	26.6	232.7	528.4	848.4	939.9
9. Sports Goods	2,995.9	3,726.2	3,755.7	1,755.1	4,376.1	2,929.3
10. Surgical Instruments	1,315.3	1,324.4	1,864.9	986.6	2,096.8	1,915.0
11. Chemicals and Dyes	8,838.2	7,970.2	9,806.2	8,174.5	12,848.1	12,440.4
12. Other Finished Goods:	31,174.9	42,249.5	49,671.0	44,904.6	66,281.9	70,852.7
(a) Indigenous	23,233.8	31,207.3	39,303.9	34,620.8	32,746.4	56,223.2
(b) Imported	7,941.1	11,042.2	10,367.1	10,283.8	33,535.5	14,629.5
IV Fixed Assets including Machinery	130,880.1	185,606.0	208,792.4	265,610.5	275,046.2	268,938.1
V. Real Estate:	192,508.7	225,944.9	254,903.7	378,755.9	332,125.9	391,739.2
(a) Land	51,341.3	55,108.6	59,790.5	121,024.1	82,943.1	107,831.8
(b) Buildings:	141,167.4	170,836.4	195,113.2	257,731.8	249,182.8	283,907.4
1. Residential	88,529.8	104,149.6	115,778.3	165,145.7	160,041.6	173,371.7
2. Non-Residential	52,637.6	66,686.7	79,334.9	92,586.1	89,141.1	110,535.7
VI Fixed Deposits & Insurance Policies:	32,452.1	29,429.1	42,471.3	50,619.7	56,552.4	49,752.7
(a) Bank Deposits	31,583.9	25,587.4	38,784.3	44,106.9	47,639.6	45,461.9
(b) Insurance Policies	868.2	3,841.7	3,687.0	6,512.8	8,912.8	4,290.8
VI Others:	300,355.3	421,753.9	473,563.4	514,284.3	595,354.5	729,211.3
(a) Other Secured Advances	203,598.1	273,486.3	285,822.1	304,740.8	313,452.1	445,619.4
(b) Advances Secured by Guarantee(s)	66,573.2	101,589.7	133,857.0	134,657.5	176,929.6	188,981.5
(c) Unsecured Advances	30,184.0	46,677.9	53,884.3	74,886.0	104,972.8	94,610.4
TOTAL	1,146,676.7	1,436,680.1	1,593,919.9	1,837,358.0	1,985,200.0	2,210,800.6

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1996		1997				1998		
	Dec.		Jun.		Dec.		Jun.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	1,000	65,274	30.5	31,559	10.8	15,126	7.9	29,062	9.1
1,000 to	1,500	19,606	25.4	7,572	9.3	8,930	10.9	5,718	6.4
1,500 to	2,000	11,369	19.6	7,235	12.6	4,777	8.2	3,683	6.4
2,000 to	3,000	17,800	44.6	12,514	30.0	13,848	34.7	17,332	41.1
3,000 to	4,000	18,160	62.7	12,096	42.5	14,838	53.0	10,827	36.5
4,000 to	5,000	23,099	106.2	12,643	55.8	12,533	56.7	16,469	73.1
5,000 to	6,000	16,949	91.7	16,611	90.8	14,406	78.4	9,326	51.0
6,000 to	7,000	92,208	615.7	16,370	106.8	20,138	131.5	20,350	133.1
7,000 to	8,000	22,696	171.1	24,844	185.9	21,746	161.8	16,467	123.4
8,000 to	9,000	24,103	202.6	21,748	184.6	19,027	160.5	20,452	175.5
9,000 to	10,000	35,625	343.2	16,820	160.2	34,337	328.1	18,196	173.4
10,000 to	20,000	302,158	4,402.2	313,819	4,583.3	351,056	5,298.1	418,725	6,679.0
20,000 to	25,000	150,077	3,378.7	205,057	4,575.2	184,014	4,143.6	132,392	2,987.7
25,000 to	30,000	96,174	2,666.1	110,155	3,036.0	220,738	5,869.3	144,530	3,958.0
30,000 to	40,000	133,839	4,683.4	167,832	5,856.4	168,774	5,941.5	204,761	7,018.2
40,000 to	50,000	111,272	5,028.4	92,082	4,087.6	122,615	5,478.5	147,490	6,670.9
50,000 to	60,000	131,100	7,086.8	107,064	5,863.0	110,875	6,034.0	134,075	7,192.1
60,000 to	70,000	94,771	6,192.9	87,909	5,719.5	115,197	7,471.5	113,279	7,378.1
70,000 to	80,000	69,604	5,212.4	70,576	5,273.1	97,992	7,375.0	81,883	6,054.9
80,000 to	90,000	61,194	5,200.9	56,880	4,775.5	94,985	8,110.7	79,596	6,797.5
90,000 to	100,000	36,306	3,449.8	47,861	4,531.2	34,296	3,240.7	45,917	4,369.2
100,000 to	200,000	189,203	25,706.5	196,932	26,879.6	159,101	22,265.1	151,144	21,514.3
200,000 to	300,000	78,432	19,146.0	86,016	21,030.5	82,202	19,824.8	76,792	18,680.3
300,000 to	400,000	36,926	12,841.9	36,384	12,498.3	29,232	10,078.3	29,534	10,146.6
400,000 to	500,000	16,241	7,233.2	18,730	8,407.1	13,084	5,702.1	15,486	6,826.7
500,000 to	600,000	11,513	6,309.4	7,137	3,872.1	8,597	4,767.7	7,935	4,397.4
600,000 to	700,000	4,516	2,916.0	4,557	2,912.4	4,022	2,587.0	4,153	2,693.4
700,000 to	800,000	5,851	4,392.8	3,977	2,954.6	3,206	2,390.6	3,642	2,741.5
800,000 to	900,000	3,749	3,165.0	4,584	3,914.0	3,475	2,936.1	2,792	2,356.1
900,000 to	1,000,000	4,696	4,559.7	5,082	4,904.2	2,341	2,232.1	2,405	2,275.3
1,000,000 to	2,000,000	25,473	35,818.9	18,896	26,675.6	15,988	22,043.7	16,830	22,401.3
2,000,000 to	3,000,000	8,071	19,585.8	5,999	14,828.4	7,335	17,841.3	6,122	14,975.5
3,000,000 to	4,000,000	4,241	14,626.5	4,083	14,081.9	4,253	14,740.7	4,338	15,059.3
4,000,000 to	5,000,000	3,005	13,465.3	2,373	10,667.0	2,708	12,063.6	2,011	9,080.1
5,000,000 to	6,000,000	1,771	9,548.5	2,568	13,918.9	1,998	10,847.0	1,784	9,605.8
6,000,000 to	7,000,000	1,052	6,811.7	977	6,320.5	1,279	8,394.5	1,148	7,346.5
7,000,000 to	8,000,000	984	7,413.1	1,065	7,943.0	1,150	8,606.1	936	7,014.5
8,000,000 to	9,000,000	791	6,711.2	735	6,191.7	984	8,344.8	749	6,362.0
9,000,000 to	10,000,000	729	6,943.5	890	8,483.5	805	7,707.8	654	6,182.8
10,000,000 and over		7,470	292,047.9	7,787	332,244.2	8,589	379,239.0	8,984	439,399.9
TOTAL		1,938,098	548,257.7	1,848,019	577,917.6	2,030,597	622,607.1	2,007,969	668,994.0

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1998		1999				2000		
	Dec.		Jun.		Dec.		Jun.		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	1,000	101,375	13.2	23,024	7.5	14,795	6.0	20,690	8.2
1,000 to	1,500	9,493	11.8	5,045	6.1	8,513	9.5	4,701	5.3
1,500 to	2,000	9,935	17.4	4,571	7.6	5,521	9.3	3,731	6.6
2,000 to	3,000	14,275	35.3	8,748	21.9	5,865	14.1	9,211	22.1
3,000 to	4,000	12,343	44.6	10,515	37.8	7,152	25.3	5,391	18.7
4,000 to	5,000	16,122	72.3	11,393	51.1	9,441	42.8	13,999	64.8
5,000 to	6,000	11,329	62.0	13,926	75.1	8,966	48.6	5,610	31.3
6,000 to	7,000	11,575	75.6	10,876	71.6	5,988	38.8	19,193	126.2
7,000 to	8,000	15,093	113.6	16,890	126.9	16,059	120.1	15,643	117.5
8,000 to	9,000	15,833	134.6	14,024	118.0	13,403	113.0	12,652	108.1
9,000 to	10,000	18,182	171.3	13,811	130.0	20,376	192.3	12,794	120.8
10,000 to	20,000	290,712	4,437.8	266,573	4,120.1	214,031	3,209.8	256,230	4,033.5
20,000 to	25,000	231,087	5,113.0	226,798	5,007.8	178,708	4,091.7	171,047	3,794.3
25,000 to	30,000	229,270	6,328.9	186,396	5,234.2	106,292	2,869.3	226,071	6,075.1
30,000 to	40,000	160,233	5,416.6	262,892	9,217.5	299,748	10,194.1	241,216	8,533.6
40,000 to	50,000	178,841	8,107.7	197,389	8,782.9	213,857	9,587.0	242,171	10,881.3
50,000 to	60,000	155,301	8,375.7	185,545	10,123.8	220,414	12,097.7	208,512	11,462.9
60,000 to	70,000	137,748	9,007.4	88,788	5,779.5	171,267	11,179.6	179,657	11,569.7
70,000 to	80,000	108,806	8,136.3	126,382	9,581.4	98,623	7,436.4	90,110	6,713.4
80,000 to	90,000	86,558	7,350.0	88,987	7,563.4	124,992	10,494.5	118,408	10,043.0
90,000 to	100,000	27,233	2,590.0	96,535	9,076.8	64,281	6,057.9	66,819	6,334.9
100,000 to	200,000	156,131	22,680.4	165,235	22,657.4	152,502	20,711.9	147,088	20,270.6
200,000 to	300,000	75,099	18,019.3	73,084	17,668.4	74,469	18,119.1	88,412	21,833.0
300,000 to	400,000	34,476	12,059.5	37,831	13,172.8	30,150	10,411.9	30,986	10,603.5
400,000 to	500,000	14,643	6,534.4	14,709	6,569.9	20,782	9,265.6	22,969	10,228.3
500,000 to	600,000	5,886	3,200.7	10,731	5,832.8	12,464	6,850.3	10,867	5,904.8
600,000 to	700,000	5,449	3,514.4	6,908	4,498.7	7,132	4,614.8	8,694	5,610.6
700,000 to	800,000	2,880	2,138.5	4,706	3,540.4	4,627	3,455.2	4,113	3,053.7
800,000 to	900,000	4,339	3,660.8	5,240	4,460.0	3,136	2,668.0	2,314	1,979.9
900,000 to	1,000,000	2,635	2,505.5	3,047	2,872.5	2,884	2,737.2	3,215	3,010.1
1,000,000 to	2,000,000	13,320	18,706.6	13,897	19,364.8	14,895	21,515.7	13,070	18,568.5
2,000,000 to	3,000,000	6,296	15,358.3	6,158	15,143.1	6,299	15,467.8	6,176	15,184.3
3,000,000 to	4,000,000	4,124	14,169.3	3,398	11,734.9	3,656	12,709.5	3,521	12,142.9
4,000,000 to	5,000,000	2,623	11,665.3	2,412	10,671.4	2,528	11,269.5	2,098	9,386.5
5,000,000 to	6,000,000	1,925	10,435.3	1,776	9,660.5	1,673	9,110.6	1,432	7,838.8
6,000,000 to	7,000,000	1,108	7,171.5	1,257	8,058.7	1,178	7,597.7	1,032	6,634.9
7,000,000 to	8,000,000	1,071	8,072.3	846	6,338.2	1,229	9,135.7	1,567	11,728.0
8,000,000 to	9,000,000	1,046	8,848.8	825	6,937.0	783	6,637.2	586	4,964.9
9,000,000 to	10,000,000	753	7,204.2	831	7,899.6	689	6,556.2	660	6,237.3
10,000,000 and over		9,269	438,674.3	8,797	468,702.4	8,966	486,241.8	8,732	542,222.3
TOTAL		2,184,417	680,234.5	2,220,796	720,924.4	2,158,334	742,913.3	2,281,388	797,474.1

(Contd.)

5.5 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)			2000		2001				2002	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	68,811	174.6	46,087	90.0	43,407	81.0	45,472	61.0	
5,000 to	10,000	65,846	515.7	55,494	448.3	33,376	249.7	61,995	458.6	
10,000 to	20,000	169,326	2,575.3	243,024	3,966.8	243,573	4,123.9	126,322	1,896.6	
20,000 to	25,000	147,844	3,357.3	105,240	2,413.2	174,811	3,958.3	137,027	3,131.8	
25,000 to	30,000	261,408	6,905.3	246,271	6,628.1	165,675	4,498.5	208,491	5,796.3	
30,000 to	40,000	206,933	7,161.2	239,871	8,294.6	241,897	8,605.7	275,138	9,778.8	
40,000 to	50,000	178,537	8,145.9	271,439	12,238.8	184,508	8,324.2	230,842	10,343.6	
50,000 to	60,000	254,028	14,010.7	185,028	10,057.1	217,635	11,972.2	245,280	13,479.7	
60,000 to	70,000	180,758	11,749.8	175,315	11,275.2	201,005	13,156.4	139,210	8,979.7	
70,000 to	80,000	157,454	11,867.8	135,020	10,087.3	218,880	16,431.5	154,361	11,528.6	
80,000 to	90,000	115,608	9,747.9	113,156	9,566.3	123,839	10,455.7	116,107	9,854.2	
90,000 to	100,000	76,755	7,270.6	65,277	6,158.9	52,383	5,021.3	105,769	10,029.1	
100,000 to	200,000	167,750	22,474.2	185,608	25,274.5	169,940	22,160.6	199,801	26,330.6	
200,000 to	300,000	88,170	21,827.9	88,576	22,235.6	84,800	21,366.7	86,922	20,877.6	
300,000 to	400,000	35,128	12,028.4	41,937	14,430.2	40,634	14,040.8	48,712	16,699.2	
400,000 to	500,000	24,808	10,868.1	21,012	9,447.8	22,161	10,011.3	24,239	10,969.1	
500,000 to	600,000	11,341	6,184.0	14,829	8,078.7	12,465	6,746.3	16,663	9,217.8	
600,000 to	700,000	11,490	7,491.1	6,091	3,907.5	8,952	5,753.8	8,928	5,783.5	
700,000 to	800,000	5,034	3,765.1	4,620	3,394.6	6,801	4,998.7	4,330	3,239.5	
800,000 to	900,000	3,983	3,435.0	4,096	3,468.2	3,509	3,003.2	4,790	4,093.2	
900,000 to	1,000,000	2,631	2,491.1	2,863	2,749.6	2,672	2,540.7	4,963	4,747.6	
1,000,000 to	2,000,000	20,738	28,706.0	16,736	23,341.7	13,633	19,616.2	27,522	37,949.3	
2,000,000 to	3,000,000	8,580	20,999.3	7,419	17,659.0	7,717	18,677.1	8,174	19,216.9	
3,000,000 to	4,000,000	4,625	16,124.2	3,271	11,359.8	3,824	13,398.2	3,091	10,751.6	
4,000,000 to	5,000,000	2,261	10,073.4	2,404	10,867.2	2,050	9,250.2	1,761	7,937.3	
5,000,000 to	6,000,000	2,070	11,285.2	1,511	8,197.6	1,742	9,522.6	1,666	9,082.9	
6,000,000 to	7,000,000	1,308	8,469.6	1,272	8,275.4	2,087	13,305.2	987	6,471.8	
7,000,000 to	8,000,000	1,739	13,077.8	1,676	12,553.9	1,076	8,022.9	865	6,478.2	
8,000,000 to	9,000,000	655	5,578.9	721	6,128.1	837	7,080.5	648	5,492.8	
9,000,000 to	10,000,000	671	6,351.9	545	5,163.9	743	7,087.2	677	6,451.9	
10,000,000 and over		10,183	567,844.3	9511	586,503.2	9,601	626,576.6	8,877	587,879.1	
TOTAL		2,286,473	862,557.5	2,295,920	864,261.2	2,296,233	910,037.3	2,299,630	885,007.5	

5.5 Classification of Scheduled Banks' Advances by Size of Accounts

All Banks

(End of Period : Million Rupees)

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

(Contd.)

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2004		2005				2006			
		Dec.		Jun.		Dec.		Jun.		Dec.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	32,687	93.5	67,229	214.8	135,019	486.0	55,642	172.3	46,030	126.5
5,000 to	10,000	178,610	1,599.6	56,169	416.5	76,727	525.8	83,046	613.7	27,698	208.8
10,000 to	20,000	260,476	4,625.5	395,535	7,247.7	408,470	6,783.1	592,029	9,603.1	359,178	4,439.5
20,000 to	25,000	296,887	7,041.8	201,973	4,419.5	369,400	8,231.0	135,277	2,982.4	347,134	7,173.9
25,000 to	30,000	266,481	7,250.1	414,130	11,660.5	189,814	5,438.4	250,805	7,318.0	57,718	1,579.6
30,000 to	40,000	492,992	17,360.6	422,537	14,748.8	723,990	24,645.3	691,333	24,292.3	1,009,048	36,811.0
40,000 to	50,000	432,869	19,500.6	414,130	18,538.5	346,707	15,557.8	335,174	15,085.5	265,827	11,928.7
50,000 to	60,000	354,106	19,435.8	335,585	18,390.3	319,163	17,669.8	307,402	16,982.4	333,046	18,263.1
60,000 to	70,000	264,454	17,179.1	351,832	22,922.5	401,178	26,203.0	423,442	27,316.8	347,612	22,677.2
70,000 to	80,000	162,033	11,984.7	337,555	25,013.4	276,368	20,618.7	350,581	26,456.6	339,289	25,285.9
80,000 to	90,000	96,477	8,180.4	121,486	10,242.8	144,363	12,161.8	195,273	16,439.7	282,386	23,999.9
90,000 to	100,000	74,548	7,070.0	101,357	9,582.1	77,382	7,326.6	164,500	15,734.2	125,567	11,890.1
100,000 to	200,000	425,921	57,160.0	461,016	61,775.5	578,034	78,364.8	571,702	76,891.4	714,818	96,789.1
200,000 to	300,000	98,860	24,223.4	144,984	35,600.3	154,508	37,293.3	172,823	42,697.1	158,247	39,134.4
300,000 to	400,000	78,433	27,503.1	116,810	41,016.4	111,790	38,387.9	100,889	35,204.9	155,559	54,387.9
400,000 to	500,000	48,518	21,491.7	69,971	31,059.3	97,753	42,858.7	115,879	50,449.5	128,033	54,807.6
500,000 to	600,000	32,902	18,168.6	28,260	15,485.2	28,822	15,724.1	53,068	28,595.7	39,853	21,973.8
600,000 to	700,000	15,877	10,298.7	18,563	11,957.6	24,002	15,436.1	18,337	11,801.3	17,764	11,497.2
700,000 to	800,000	11,408	8,585.6	14,610	10,941.3	15,173	11,374.5	16,732	12,537.9	12,826	9,590.3
800,000 to	900,000	8,496	7,224.2	7,668	6,489.5	15,769	13,348.9	10,946	9,274.1	13,135	11,095.1
900,000 to	1,000,000	6,857	6,464.5	9,457	9,052.4	13,848	13,145.1	16,259	15,572.6	16,736	15,970.2
1,000,000 to	2,000,000	30,785	43,112.5	38,183	52,145.5	69,507	96,700.6	50,709	73,208.5	57,059	80,316.3
2,000,000 to	3,000,000	13,384	32,323.2	15,570	38,168.3	27,177	66,971.2	20,031	50,064.5	23,042	57,040.6
3,000,000 to	4,000,000	5,809	19,992.2	8,159	28,585.7	14,324	49,649.9	10,626	36,860.4	13,258	45,394.8
4,000,000 to	5,000,000	5,010	22,271.4	5,455	24,581.1	8,105	36,444.7	7,369	32,603.8	9,647	42,640.6
5,000,000 to	6,000,000	3,205	17,543.4	4,047	22,043.9	5,172	28,200.5	3,500	19,090.0	5,564	30,227.5
6,000,000 to	7,000,000	2,022	13,099.3	2,043	13,200.0	2,971	19,302.1	2,606	16,794.9	3,561	23,014.1
7,000,000 to	8,000,000	2,241	16,767.9	1,791	13,390.1	2,739	20,492.6	2,305	17,244.6	2,496	18,640.9
8,000,000 to	9,000,000	1,527	12,993.4	1,668	14,149.4	2,174	18,404.3	1,581	13,425.0	2,041	17,332.7
9,000,000 to	10,000,000	1,683	16,063.8	1,403	13,386.8	2,162	20,456.4	1,862	17,610.3	2,000	18,947.2
10,000,000 and over		17,300	1,039,282.7	17,243	1,107,727.2	19,356	1,166,946.0	19,781	1,348,268.1	22,645	1,487,348.7
TOTAL		3,722,858	1,535,891.5	4,186,419	1,694,152.9	4,661,967	1,935,149.1	4,781,509	2,071,191.4	4,938,817	2,300,533.2

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1996		1997				1998	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Account	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	45,089	19.2	16,647	6.8	11,321	6.1	23,514	8.3
1,000	to	1,500	12,434	15.5	5,844	7.2	5,280	6.6	2,527	3.0
1,500	to	2,000	8,563	14.5	6,277	10.9	4,155	7.2	3,497	6.1
2,000	to	3,000	12,762	30.8	9,186	22.2	11,743	29.5	10,495	24.3
3,000	to	4,000	13,711	46.5	7,410	25.5	6,654	22.8	7,744	25.9
4,000	to	5,000	10,274	46.0	9,635	43.0	9,593	43.1	11,348	51.4
5,000	to	6,000	12,632	67.9	11,186	60.9	11,451	61.8	7,086	38.6
6,000	to	7,000	83,756	561.4	14,320	93.2	13,596	88.4	11,168	72.1
7,000	to	8,000	15,744	119.4	14,812	111.1	17,241	127.8	14,831	111.1
8,000	to	9,000	14,678	124.3	14,871	126.9	13,580	114.7	14,634	124.6
9,000	to	10,000	27,711	267.9	15,979	152.0	23,450	223.7	16,679	159.3
10,000	to	20,000	202,729	2,924.7	212,960	3,070.6	216,256	3,190.7	295,536	4,718.3
20,000	to	25,000	62,137	1,383.8	137,013	3,045.0	71,491	1,592.1	59,803	1,347.4
25,000	to	30,000	34,188	931.3	38,697	1,051.7	114,245	2,943.7	48,128	1,295.6
30,000	to	40,000	41,576	1,433.6	46,836	1,627.3	45,732	1,574.3	40,345	1,403.6
40,000	to	50,000	41,113	1,905.5	32,626	1,466.6	30,558	1,364.0	29,378	1,331.1
50,000	to	60,000	53,518	2,765.9	29,145	1,554.5	30,294	1,593.4	26,552	1,403.1
60,000	to	70,000	13,540	873.5	14,321	927.9	12,039	773.4	20,861	1,342.4
70,000	to	80,000	12,031	902.6	15,378	1,147.6	13,328	994.0	11,837	895.0
80,000	to	90,000	14,703	1,252.8	11,795	1,000.2	13,417	1,137.8	9,095	772.8
90,000	to	100,000	15,999	1,526.0	10,238	976.7	11,200	1,067.2	11,943	1,134.1
100,000	to	200,000	92,229	12,982.5	92,329	13,079.5	74,132	10,759.0	67,656	9,848.8
200,000	to	300,000	59,486	14,689.2	64,361	16,003.6	56,387	13,870.8	56,142	13,695.9
300,000	to	400,000	31,776	11,055.5	31,548	10,930.7	27,064	9,365.0	25,103	8,632.3
400,000	to	500,000	15,104	6,731.4	17,939	8,046.4	11,812	5,142.3	13,293	5,885.5
500,000	to	600,000	9,552	5,224.0	6,199	3,353.8	7,560	4,190.5	4,062	2,233.9
600,000	to	700,000	4,298	2,765.8	3,942	2,523.9	3,087	1,988.6	2,672	1,725.9
700,000	to	800,000	5,684	4,268.0	2,983	2,226.9	3,012	2,244.3	3,156	2,384.8
800,000	to	900,000	3,302	2,773.1	3,875	3,298.7	3,289	2,778.9	2,218	1,874.7
900,000	to	1,000,000	4,456	4,316.3	4,540	4,382.1	2,194	2,091.7	2,292	2,168.2
1,000,000	to	2,000,000	24,102	33,807.1	16,874	23,941.8	15,017	20,746.8	15,164	20,141.9
2,000,000	to	3,000,000	7,378	17,843.4	5,423	13,381.5	6,849	16,706.0	5,562	13,554.6
3,000,000	to	4,000,000	3,969	13,634.2	3,827	13,191.8	4,012	13,918.1	4,186	14,528.2
4,000,000	to	5,000,000	2,717	12,156.7	2,251	10,124.7	2,573	11,461.9	1,898	8,570.4
5,000,000	to	6,000,000	1,649	8,897.4	2,291	12,450.1	1,856	10,095.7	1,658	8,918.6
6,000,000	to	7,000,000	973	6,305.8	898	5,809.2	1,175	7,718.8	1,029	6,583.1
7,000,000	to	8,000,000	918	6,917.1	986	7,346.7	1,091	8,162.3	850	6,369.1
8,000,000	to	9,000,000	746	6,335.6	685	5,767.2	949	8,048.2	693	5,883.4
9,000,000	to	10,000,000	579	5,494.1	723	6,893.2	781	7,480.7	496	4,707.2
10,000,000	and over		6,656	269,004.7	7,271	313,990.4	7,936	358,608.7	8,424	417,917.5
TOTAL			1,024,462	462,415.0	944,121	493,269.7	917,400	532,340.8	893,555	571,892.1

(Contd.)

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1998		1999				2000	
			Dec.		Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	89,172	11.5	22,225	7.0	12,072	5.6	13,672	5.2
1,000	to	1,500	2,578	2.9	3,854	4.7	4,929	5.8	4,249	4.8
1,500	to	2,000	7,386	13.0	3,957	6.7	3,944	6.7	2,772	4.8
2,000	to	3,000	8,939	22.5	5,548	13.5	5,017	12.1	6,393	14.9
3,000	to	4,000	6,868	24.1	5,972	20.9	4,097	13.8	3,153	10.6
4,000	to	5,000	11,455	51.0	7,802	36.0	7,905	36.0	6,612	29.4
5,000	to	6,000	9,241	50.8	9,334	50.8	5,980	32.5	5,015	28.0
6,000	to	7,000	9,428	61.1	10,186	67.2	4,694	30.5	9,901	64.7
7,000	to	8,000	12,806	96.2	12,032	90.9	12,389	93.8	13,059	97.6
8,000	to	9,000	14,949	127.1	11,967	100.7	9,659	81.2	8,706	74.0
9,000	to	10,000	13,670	129.1	9,172	86.7	15,650	148.0	11,582	109.4
10,000	to	20,000	171,302	2,493.1	141,776	2,112.5	126,342	1,844.5	203,723	3,163.9
20,000	to	25,000	125,740	2,702.3	144,697	3,157.1	78,616	1,780.0	67,986	1,534.1
25,000	to	30,000	124,363	3,438.3	117,726	3,354.0	54,587	1,468.9	133,702	3,469.6
30,000	to	40,000	36,818	1,268.8	42,817	1,469.8	114,550	3,709.8	50,115	1,753.6
40,000	to	50,000	29,099	1,318.7	35,070	1,587.4	34,590	1,549.7	33,414	1,491.3
50,000	to	60,000	37,573	1,973.7	33,855	1,798.1	36,551	1,909.4	31,225	1,656.3
60,000	to	70,000	13,682	884.3	14,103	908.5	16,218	1,033.6	21,183	1,366.6
70,000	to	80,000	11,842	884.4	12,292	931.3	11,075	830.9	11,925	892.0
80,000	to	90,000	8,260	702.8	11,866	1,009.8	8,534	729.8	10,278	872.6
90,000	to	100,000	7,568	716.7	11,197	1,075.4	7,064	673.1	8,236	776.7
100,000	to	200,000	70,712	10,582.1	69,888	10,152.7	59,857	8,645.2	66,096	9,555.1
200,000	to	300,000	55,355	13,461.4	54,586	13,194.2	53,701	13,210.5	58,582	14,655.4
300,000	to	400,000	26,831	9,303.2	30,820	10,620.9	27,903	9,615.5	28,363	9,722.4
400,000	to	500,000	10,918	4,896.8	13,461	6,012.6	19,851	8,856.8	21,224	9,482.2
500,000	to	600,000	4,517	2,459.2	8,706	4,747.3	11,275	6,164.5	10,165	5,525.0
600,000	to	700,000	3,525	2,311.6	5,723	3,694.1	5,580	3,595.7	6,995	4,519.1
700,000	to	800,000	2,614	1,940.7	4,219	3,164.9	4,468	3,335.5	4,074	3,025.6
800,000	to	900,000	3,562	3,010.8	4,084	3,457.4	2,872	2,446.7	2,285	1,955.0
900,000	to	1,000,000	1,725	1,629.4	2,729	2,571.3	2,628	2,497.1	3,183	2,978.5
1,000,000	to	2,000,000	12,435	17,405.3	13,062	18,138.5	13,760	19,704.4	12,894	18,299.5
2,000,000	to	3,000,000	5,765	14,054.6	5,675	13,960.4	5,790	14,305.3	6,008	14,832.7
3,000,000	to	4,000,000	3,809	13,101.1	3,082	10,605.5	3,485	12,114.7	3,502	12,076.9
4,000,000	to	5,000,000	2,424	10,794.6	2,274	10,058.4	2,326	10,355.7	2,072	9,265.9
5,000,000	to	6,000,000	1,825	9,886.7	1,691	9,193.6	1,573	8,561.8	1,410	7,716.5
6,000,000	to	7,000,000	966	6,245.7	1,194	7,652.4	1,106	7,131.7	1,007	6,472.6
7,000,000	to	8,000,000	985	7,440.7	799	5,988.7	1,139	8,471.5	1,405	10,537.9
8,000,000	to	9,000,000	999	8,451.7	731	6,144.0	740	6,270.3	579	4,904.1
9,000,000	to	10,000,000	714	6,834.8	787	7,482.9	662	6,299.2	652	6,160.6
10,000,000	and over		8,695	414,286.8	8,179	443,221.8	8,336	462,081.5	8,441	530,876.0
TOTAL			971,115	575,069.7	899,138	607,950.7	801,515	629,659.2	895,838	699,981.3

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2000		2001				2002	
		Dec.		Jun.		Dec.		Jun.	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	5,000	43,240	112.4	30,600	43.5	32,758	52.4	39,004	42.7
5,000 to	10,000	52,005	420.2	42,044	339.1	25,260	195.7	51,742	375.7
10,000 to	20,000	118,610	1,762.4	191,645	3,152.0	191,625	3,289.1	100,773	1,504.8
20,000 to	25,000	71,694	1,621.2	53,889	1,240.4	128,297	2,933.5	106,502	2,450.9
25,000 to	30,000	195,987	5,083.1	151,586	3,969.1	85,668	2,323.8	167,710	4,688.4
30,000 to	40,000	49,870	1,735.1	69,295	2,409.0	73,353	2,546.8	82,718	2,879.8
40,000 to	50,000	43,927	2,010.7	45,616	2,030.7	63,259	2,905.5	58,874	2,608.2
50,000 to	60,000	36,552	1,946.4	29,327	1,563.2	40,973	2,218.8	45,882	2,485.3
60,000 to	70,000	30,048	1,939.5	28,629	1,842.6	30,404	2,028.0	39,887	2,573.6
70,000 to	80,000	14,374	1,065.8	17,143	1,279.9	26,793	1,983.2	24,294	1,820.8
80,000 to	90,000	6,958	586.8	10,045	866.6	19,683	1,658.2	33,112	2,836.2
90,000 to	100,000	7,293	695.4	9,428	889.8	7,418	704.1	19,319	1,854.4
100,000 to	200,000	73,051	10,410.4	86,279	12,404.2	74,420	10,140.8	62,323	8,808.6
200,000 to	300,000	73,336	18,271.1	63,683	16,281.6	62,228	15,867.9	61,000	14,770.4
300,000 to	400,000	31,621	10,835.7	37,565	12,903.9	33,340	11,608.9	36,891	12,700.1
400,000 to	500,000	22,053	9,731.8	20,613	9,271.8	18,641	8,364.3	21,465	9,742.4
500,000 to	600,000	10,966	5,981.9	13,292	7,240.6	10,647	5,720.4	14,794	8,193.5
600,000 to	700,000	8,420	5,484.2	5,847	3,750.0	6,852	4,418.7	8,760	5,673.8
700,000 to	800,000	4,844	3,621.8	4,167	3,066.3	4,996	3,701.5	3,979	2,967.9
800,000 to	900,000	3,058	2,618.4	3,960	3,353.3	2,593	2,189.0	4,772	4,078.1
900,000 to	1,000,000	2,516	2,381.6	2,756	2,647.6	2,177	2,067.7	4,473	4,270.0
1,000,000 to	2,000,000	19,783	27,262.2	15,632	21,800.0	12,684	18,180.7	26,908	37,103.2
2,000,000 to	3,000,000	7,877	19,359.8	7,111	16,901.6	7,454	18,025.9	7,619	18,027.3
3,000,000 to	4,000,000	4,456	15,530.2	3,106	10,779.3	3,704	12,972.9	2,916	10,160.8
4,000,000 to	5,000,000	2,144	9,545.6	2,287	10,342.1	1,953	8,809.8	1,677	7,557.1
5,000,000 to	6,000,000	1,978	10,783.5	1,404	7,616.6	1,658	9,067.5	1,614	8,799.0
6,000,000 to	7,000,000	1,243	8,049.7	1,103	7,132.1	2,043	13,019.0	927	6,082.2
7,000,000 to	8,000,000	1,645	12,355.8	1,593	11,919.3	1,033	7,699.9	805	6,028.2
8,000,000 to	9,000,000	608	5,178.7	677	5,757.4	810	6,852.5	617	5,229.7
9,000,000 to	10,000,000	641	6,067.8	503	4,767.2	713	6,802.6	658	6,271.2
10,000,000 and over		9,561	543,270.1	8,870	559,079.0	9,041	602,023.4	8,311	558,965.9
TOTAL		950,359	745,719.3	959,695	746,640.0	982,478	790,372.5	1,040,326	761,550.0

(Contd.)

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2002		2003				2004		
		Dec.		Jun.		Dec.		Jun.		
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
Less than	5,000	28,137	63.8	20,602	44.7	16,791	36.0	29,711	59.4	
5,000	to	10,000	14,146	107.9	17,561	134.8	17,984	137.1	17,810	137.3
10,000	to	20,000	99,439	1,486.7	170,079	2,409.7	219,231	3,238.6	278,128	3,789.7
20,000	to	25,000	58,469	1,303.4	52,563	1,181.1	281,061	6,305.6	176,335	4,276.2
25,000	to	30,000	149,948	4,013.1	183,610	4,808.2	126,408	3,489.0	169,366	4,546.4
30,000	to	40,000	90,045	3,144.6	112,691	3,884.0	136,151	4,824.8	261,292	8,991.1
40,000	to	50,000	64,832	2,901.3	79,076	3,541.6	153,619	6,808.7	221,687	10,048.2
50,000	to	60,000	43,987	2,409.8	47,025	2,560.9	59,800	3,234.2	131,594	7,101.4
60,000	to	70,000	35,824	2,306.9	35,829	2,318.7	45,259	2,919.2	78,645	5,090.1
70,000	to	80,000	19,168	1,405.3	17,395	1,291.2	28,334	2,122.7	41,521	3,093.0
80,000	to	90,000	9,578	808.4	12,063	1,013.7	22,561	1,914.0	34,558	2,947.3
90,000	to	100,000	24,370	2,359.4	13,769	1,321.1	16,005	1,523.2	23,745	2,251.4
100,000	to	200,000	75,376	10,404.9	77,750	10,675.5	105,025	14,379.2	146,843	19,526.7
200,000	to	300,000	48,610	12,147.4	64,484	15,803.7	66,804	16,380.9	74,510	18,067.6
300,000	to	400,000	50,470	17,138.1	44,016	15,091.5	53,291	18,181.2	65,084	22,048.7
400,000	to	500,000	15,574	6,859.7	21,722	9,624.1	22,773	10,127.0	38,498	17,210.8
500,000	to	600,000	9,125	4,942.6	10,249	5,565.5	14,019	7,629.5	16,257	8,862.2
600,000	to	700,000	5,540	3,560.3	5,983	3,902.7	8,635	5,657.7	11,885	7,697.3
700,000	to	800,000	3,703	2,790.2	3,967	2,965.6	7,289	5,394.6	7,742	5,762.3
800,000	to	900,000	2,385	2,017.9	3,012	2,566.6	4,499	3,806.2	6,908	5,831.0
900,000	to	1,000,000	2,619	2,482.8	3,418	3,253.8	3,796	3,597.8	4,961	4,720.2
1,000,000	to	2,000,000	13,427	18,839.8	14,777	20,809.2	19,607	27,384.0	24,618	34,825.0
2,000,000	to	3,000,000	6,108	14,628.2	5,968	14,439.5	7,974	19,450.5	8,995	22,263.2
3,000,000	to	4,000,000	3,854	13,153.2	3,510	12,136.1	4,072	14,198.2	4,413	15,441.2
4,000,000	to	5,000,000	2,057	9,159.7	2,815	12,868.4	2,876	12,933.7	3,241	14,583.4
5,000,000	to	6,000,000	1,885	10,269.7	1,824	9,851.1	2,330	12,699.9	2,321	12,648.2
6,000,000	to	7,000,000	1,281	8,216.4	1,091	7,111.4	1,308	8,472.2	1,804	11,722.1
7,000,000	to	8,000,000	1,222	9,179.1	954	7,127.1	1,192	8,937.5	1,331	9,935.6
8,000,000	to	9,000,000	681	5,805.6	783	6,658.4	1,110	9,429.4	1,174	9,964.7
9,000,000	to	10,000,000	778	7,368.6	965	9,193.7	931	8,877.3	1,060	10,121.2
10,000,000	and over		10,305	628,836.2	11,142	647,842.1	12,551	728,664.6	13,607	843,113.8
TOTAL		892,943	810,111.1	1,040,693	841,995.6	1,463,286	972,754.4	1,899,644	1,146,676.7	

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

(Concl'd.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2004		2005				2006			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	24,452	69.0	59,913	191.4	127,477	464.0	53,156	165.1	43,476	120.3
5,000 to 10,000	160,574	1,446.3	41,669	293.5	65,472	429.7	77,653	570.5	21,222	157.8
10,000 to 20,000	205,038	3,830.1	347,528	6,556.0	345,474	5,868.7	565,259	9,219.0	334,877	4,082.2
20,000 to 25,000	246,949	5,919.5	151,577	3,288.3	308,255	6,874.3	110,141	2,404.9	329,170	6,765.8
25,000 to 30,000	198,594	5,375.0	355,950	10,054.8	139,122	4,030.2	225,050	6,592.4	29,773	817.9
30,000 to 40,000	176,472	6,210.0	179,372	6,292.3	462,448	15,446.4	587,183	20,573.6	919,045	33,605.8
40,000 to 50,000	196,027	8,915.3	164,499	7,395.3	149,486	6,713.1	244,732	11,113.4	180,470	8,129.3
50,000 to 60,000	209,620	11,533.7	148,185	8,169.3	153,346	8,471.9	219,239	12,124.7	284,660	15,561.3
60,000 to 70,000	164,567	10,646.6	251,362	16,397.6	304,470	19,854.2	282,393	18,184.9	254,044	16,502.4
70,000 to 80,000	93,435	6,922.9	234,072	17,302.6	198,072	14,801.1	203,895	15,356.5	198,427	14,845.1
80,000 to 90,000	60,587	5,127.0	84,409	7,125.4	102,978	8,666.0	139,038	11,691.8	176,755	14,938.0
90,000 to 100,000	49,799	4,712.9	73,584	6,943.6	59,019	5,569.2	103,128	9,878.9	60,492	5,712.2
100,000 to 200,000	228,807	30,208.6	269,230	35,719.8	395,430	53,195.1	382,573	52,420.3	483,221	67,076.5
200,000 to 300,000	80,964	19,998.7	125,493	30,993.3	121,641	29,363.8	158,566	39,219.7	143,501	35,574.8
300,000 to 400,000	73,647	25,856.3	112,707	39,620.0	107,255	36,840.4	97,326	33,982.8	150,336	52,580.5
400,000 to 500,000	47,563	21,065.0	68,490	30,405.0	95,602	41,866.9	114,863	50,002.4	126,706	54,230.5
500,000 to 600,000	32,785	18,105.1	27,838	15,252.9	28,321	15,458.9	52,458	28,256.6	39,442	21,750.4
600,000 to 700,000	15,441	10,014.2	18,381	11,840.2	23,561	15,158.4	18,028	11,606.5	17,255	11,166.3
700,000 to 800,000	11,252	8,466.5	14,356	10,753.6	14,692	10,998.4	16,669	12,490.6	12,613	9,435.2
800,000 to 900,000	8,452	7,187.7	7,218	6,123.2	15,644	13,243.3	10,722	9,084.0	12,993	10,973.4
900,000 to 1,000,000	6,829	6,437.9	9,379	8,978.8	13,761	13,062.2	16,201	15,518.2	16,658	15,895.6
1,000,000 to 2,000,000	30,570	42,812.4	37,846	51,676.9	69,211	96,276.8	50,470	72,873.9	56,517	79,631.4
2,000,000 to 3,000,000	13,286	32,080.2	15,430	37,818.8	27,030	66,608.4	19,882	49,708.7	22,911	56,726.2
3,000,000 to 4,000,000	5,764	19,834.5	8,075	28,290.7	14,256	49,411.7	10,557	36,619.7	13,169	45,083.3
4,000,000 to 5,000,000	4,958	22,038.7	5,397	24,325.5	8,003	35,998.1	7,321	32,392.3	9,609	42,469.3
5,000,000 to 6,000,000	3,173	17,369.3	3,987	21,722.1	5,111	27,869.9	3,437	18,752.9	5,506	29,911.3
6,000,000 to 7,000,000	1,963	12,722.9	1,989	12,841.7	2,888	18,759.6	2,569	16,556.6	3,524	22,775.1
7,000,000 to 8,000,000	2,201	16,465.2	1,767	13,209.1	2,703	20,223.6	2,261	16,920.0	2,471	18,454.5
8,000,000 to 9,000,000	1,518	12,917.8	1,648	13,981.9	2,150	18,200.6	1,557	13,220.5	2,014	17,102.0
9,000,000 to 10,000,000	1,662	15,863.9	1,382	13,189.3	2,132	20,172.3	1,834	17,341.7	1,975	18,709.2
10,000,000 and over	17,064	1,026,526.9	17,019	1,097,167.2	19,090	1,157,460.8	19,568	1,340,356.9	22,431	1,480,017.1
TOTAL	2,374,013	1,436,680.1	2,839,752	1,593,919.9	3,384,100	1,837,358.0	3,797,729	1,985,200.0	3,975,263	2,210,800.6

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	
1996	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	6,82128	276	19,567	2,535	1,161,060	78,963	1,8641	666	5,111	17,635	5,040	33,422
	Amount	108,060.4	1,144.7	33,281.2	29,228.4	102,224.3	238,186.7	25,553.7	6,532.3	11,439.6	33,330.0	3,018.5	49,324.2
1999	June												
	No. of Accounts	590,108	995	2,1208	6,532	1,238,288	111,355	16,773	134	8,949	28,618	4,354	107,594
	Amount	89,266.4	4,120.5	31,810.0	7,994.2	88,196.8	242,522.8	30,396.1	5,365.9	9,912.2	42,787.4	1,425.4	107,231.3
	December												
	No. of Accounts	487,007	612	8,987	1,209	1,297,753	120,742	31,773	440	16,382	56,125	5,453	93,914
	Amount	111,622.4	1,673.8	33,087.8	6,131.8	102,987.0	247,830.6	36,618.6	8,098.7	9,704.8	53,921.1	12,957.9	77,814.0
2000	June												
	No. of Accounts	701,185	528	22,099	2,821	1,226,553	113,786	29,427	252	2,816	30,600	4,458	105,474
	Amount	153,040.5	1,452.6	47,097.6	14,269.0	101,292.7	258,328.1	29,029.0	11,263.4	6,053.2	63,194.5	4,444.7	71,836.7
	December												
	No. of Accounts	643,080	3,850	20,321	3,745	1,218,005	132,376	28,692	2,107	7,314	43,336	4,083	125,429
	Amount	141,070.0	4,139.9	50,298.7	8,424.7	102,287.7	305,659.7	32,805.8	9,838.9	10,873.2	69,235.0	12,303.8	66,614.7
2001	June												
	No. of Accounts	675,704	1,740	13,521	2,395	1,253,539	175,754	16,658	1,902	9,255	27,926	1,545	78,639
	Amount	172,936.6	2,376.6	41,811.7	11,089.1	97,295.3	314,209.8	36,194.5	9,548.6	10,852.4	60,917.0	4,184.7	70,805.8
	December												
	No. of Accounts	552,761	3,113	23,880	1,151	1,249,205	169,778	37,012	9	5,455	39,990	1,527	162,896
	Amount	179,386.0	2,371.5	51,239.1	4,869.3	126,792.7	319,726.1	33,172.5	3.1	13,125.6	61,631.3	4,791.9	70,252.9
2002	June												
	No. of Accounts	539,775	7,970	28,322	4,458	1,186,612	263,645	30,237	8	7,254	22,102	503	143,035
	Amount	231,087.7	2,775.5	30,408.0	5,004.6	100,878.5	299,909.2	38,077.6	10.6	14,298.6	53,839.2	5,934.9	56,995.0

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										TOTAL	
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	100.00		
1996	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	1304.1	616.4	287.5	1,750.7	2,913.3	862,557.5 (25.77)
2001	June											
	No. of Accounts	2,411	9,088	245	3,244	19,828	521	84	183	269	1,469	2,295,920
	Amount	1,006.2	7,545.4	216.4	3,302.2	17,473.0	192.9	544.8	126.6	718.7	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)

Note: Figures in parentheses are weighted average rate of margin.

(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
2002 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
December												
No. of Accounts	2,266,561	13,451	54,865	41,421	1,263,856	663,647	65,390	1,306	19,283	27,447	823	226,337
Amount	364,744.7	16,540.9	133,470.2	44,204.5	157,934.5	806,480.2	143,100.8	1,009.4	24,732.8	111,222.0	3,947.2	108,457.2
2006 June												
No. of Accounts	2,767,528	19,750	80,744	40,115	975,062	518,309	55,271	3,043	21,469	42,424	1,069	224,893
Amount	471,124.1	22,081.0	129,890.5	33,198.1	148,641.0	769,044.9	152,405.4	7,207.9	41,970.0	167,589.5	6,260.6	102,154.0
December												
No. of Accounts	2,686,212	23,244	95,458	48,162	966,717	766,412	64,006	2,432	20,010	45,128	1,738	212,533
Amount	465,775.2	15,596.8	95,469.2	37,696.0	201,386.9	912,787.8	182,321.9	9,031.7	31,436.2	208,262.5	5,989.1	117,579.4

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Concl.d.)

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										Total
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2002											
December											
No. of Accounts	119	3,979	95	2,669	24,236	175	21	383	147	2,143	2,192,064
Amount	2,553.1	6,194.1	3,172.7	3,269.9	16,901.7	211.3	612.9	171.4	1,346.1	638.6	936,194.7 (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)
December											
No. of Accounts	257	6,692	186	571	8,717	86	31	1,031	9	-	4,661,967
Amount	3,000.6	7,490.1	1,131.3	2,175.2	4,597.4	173.1	249.2	241.6	246.1	-	1,935,149.1 (21.66)
2006											
June											
No. of Accounts	181	3,981	160	3,799	22,568	216	126	763	38	-	4,781,509
Amount	1,673.1	5,438.7	1,590.5	2,155.3	6,856.7	657.1	674.0	227.3	351.9	-	2,071,191.4 (21.16)
December											
No. of Accounts	313	2,158	170	529	3,146	74	77	273	25	-	4,498,817
Amount	2,395.2	7,870.1	1,417.3	1,182.8	3,367.5	61.3	279.5	421.9	204.8	-	2,300,533.1 (22.13)

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1996		1997				1998				1999	
	Dec.		Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private	Overall	Private	Overall	Private	Overall	Private	Overall	Private	Overall	Private
00.00	3,470.0	2,974.9	3,484.9	2,632.0	3,267.7	2,102.6	2,005.0	1,613.0	2,231.8	1,801.1	1,026.2	432.0
01.00*	-	-	34.9	27.4	-	-	-	-	-	-	-	-
02.00*	1.3	0.4	0.7	...	0.4	0.2	-	-	-	-	-	-
03.00*	29.8	16.3	28.2	18.9	20.9	0.5	454.5	454.5	-	-	3.9	3.7
03.25	-	-	-	-	-	-	-	-	-	-	-	-
03.50	-	-	-	-	-	-	95.8	95.8	-	-	-	-
03.75	-	-	-	-	-	-	-	-	-	-	-	-
04.00	3.8	3.6	62.4	13.0	27.2	8.7	56.3	56.3	-	-	451.3	41.3
04.25	-	-	-	-	-	-	-	-	-	-	-	-
04.50	-	-	-	-	-	-	-	-	-	-	39.7	0.3
04.75	-	-	-	-	-	-	-	-	-	-	-	-
05.00	584.9	566.8	159.4	133.3	126.3	104.5	57.2	39.1	31.9	24.6	152.7	141.0
05.25	2.4	-	0.5	-	1.3	0.4	1.3	-	0.8	-	7.3	0.3
05.50	31.0	30.9	9.4	9.4	-	-	-	-	-	-	16.3	16.3
05.75	352.2	-	-	-	-	-	-	-	-	-	-	-
06.00	991.6	980.6	896.7	875.1	44.7	44.5	88.5	88.2	64.7	64.5	71.5	42.6
06.25	-	-	-	-	-	-	-	-	-	-	-	-
06.50	8.2	7.0	9.2	8.3	7.3	6.6	7.4	6.6	41.2	7.1	34.2	0.1
06.75	-	-	-	-	-	-	-	-	-	-	-	-
07.00	23.0	22.0	263.1	252.4	255.0	254.9	146.7	146.2	335.2	328.8	178.0	178.0
07.25	-	-	-	-	-	-	-	-	88.7	88.6	-	-
07.50	0.1	0.1	6.0	3.0	65.3	10.4	62.2	43.5	54.5	17.8	10.4	0.2
07.75	-	-	-	-	-	-	-	-	-	-	-	-
08.00	210.7	206.3	159.9	157.0	198.7	193.4	518.7	459.1	1,820.8	737.2	2,408.9	2,252.3
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	24.1	24.1	10.3	10.3	0.1	0.1	9.3	9.3	0.1	0.1	-	-
08.75	130.3	130.3	24.1	24.1	24.1	24.1	22.6	22.6	37.2	37.2	-	-
09.00	331.9	331.8	556.6	540.8	1,049.2	327.0	83.3	83.3	349.2	332.5	21.2	14.9
09.25	-	-	-	-	24.7	24.7	9.5	5.5	-	-	-	-
09.50	157.7	157.7	168.8	168.8	210.0	170.7	216.3	212.2	216.6	216.6	156.4	155.8
09.75	-	-	-	-	299.9	99.9	17.3	11.1	-	-	-	-
10.00	833.8	252.9	1,628.1	857.9	1,308.9	803.5	678.6	369.6	2,763.5	2,176.3	298.5	161.9
10.25	0.2	0.2	0.9	-	370.1	74.6	11.8	7.4	-	-	-	-
10.50	340.1	339.2	338.5	338.0	927.9	832.6	268.6	264.9	334.8	334.8	2.7	2.7
10.75	2.0	2.0	-	-	933.7	766.5	237.5	229.5	9.2	9.2	-	-
11.00	4,371.3	4,257.5	3,660.8	3,295.5	2,403.2	1,816.2	2,083.7	1,766.8	1,329.7	1,059.2	2,208.4	563.9
11.25	2.5	2.4	4.8	1.5	124.4	102.9	11.8	5.6	2.5	1.5	4.5	4.0
11.50	5.5	5.0	119.9	-	47.1	29.3	144.1	105.3	0.2	-	32.4	32.4
11.75	122.0	122.0	24.4	24.4	147.0	144.8	24.4	24.4	24.4	24.4	24.4	24.4
12.00	568.2	552.6	848.0	801.8	1,620.2	1,366.8	1,896.8	167.2	3,788.7	3739.2	4,268.4	4,248.2
12.25	7.9	7.3	42.6	42.6	8.1	8.1	39.1	37.5	-	-	826.7	546.9
12.50	179.5	112.6	197.5	101.9	1,144.0	1,072.0	331.6	219.7	415.1	375.7	999.4	939.9
12.75	4.3	4.1	4.9	4.9	64.3	64.3	39.3	39.3	2.4	2.4	19.9	19.8
13.00	1,955.6	1,648.1	2,165.2	2,057.4	1,801.6	1,707.0	873.6	827.4	940.2	935.7	677.9	647.9
13.25	27.0	27.0	55.8	55.8	87.2	4.9	74.9	44.7	-	-	55.2	28.2
13.50	909.1	669.3	321.7	319.3	213.4	211.8	563.0	523.7	299.2	298.4	109.8	109.1
13.75	21.0	21.0	8.8	-	31.9	31.9	-	-	4,638.5	4606.4	40.0	40.0
14.00	15,796.5	14,663.4	16,417.8	15,309.3	13,334.8	10,065.0	17,315.1	14,892.0	18,259.1	17,846.0	17,895.0	16,959.4
14.25	64.1	64.1	158.4	158.3	1.8	1.8	104.3	102.6	-	-	201.6	190.4
14.50	83.4	83.4	366.4	284.5	233.6	188.9	426.5	327.4	30.5	30.5	556.4	504.4
14.75	6.5	6.5	1.7	1.7	15.3	15.3	51.0	1.3	0.1	0.1	30.7	30.7
15.00	4,909.2	4,891.6	5,408.3	5,402.4	2,432.8	2,413.3	1,774.2	1,738.9	5,236.9	5,124.2	3,683.1	3,337.9
15.25	0.8	0.8	74.7	74.7	19.1	19.1	12.9	9.2	10.4	10.4	155.0	155.0
15.50	15.6	14.9	304.4	304.4	80.6	77.7	503.6	432.7	482.1	482.1	274.7	274.7
15.75	648.0	577.7	34.4	32.2	214.5	214.5	165.2	112.5	181.4	166.7	233.0	233.0
16.00 & over	12,877.1	12,785.6	11,940.4	11,596.1	14,990.8	14,164.9	35,254.6	33,225.5	27,197.5	23,077.3	16,338.2	15,369.1
TOTAL	50,104.2	46,563.9	50,003.3	45,938.1	48,179.3	39,570.8	66,738.8	58,821.4	71,219.0	63,957.4	53,514.3	47,702.6

* 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	1999		2000				2001				2002	
	Dec.		Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	1,658.8	460.7	2,354	1,483.4	3,499.0	2,429.6	2,807.6	2,061.2	3,622.9	3,053.0	1,872.4	1,285.1
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	73.2	57.5	1,287.8	1.5	1,276.0	-	2.6	-	25.0	25.0
03.00*	-	-	505.5	10.4	371.9	11.1	664.6	4.9	788.5	781.5	676.2	668.0
03.25	-	-	-	-	-	-	-	-	-	-	32.2	32.2
03.50	-	-	-	-	-	-	-	-	-	-	114.1	114.1
03.75	-	-	-	-	-	-	-	-	-	-	-	-
04.00	12.1	-	1,292.7	436.9	0.4	64.0	976.2	242.9	2,018.3	287.5	2,656.3	2,314.9
04.25	-	-	-	-	663.8	-	-	-	-	-	-	-
04.50	-	-	1.9	1.9	-	-	4.6	4.6	-	-	39.8	39.8
04.75	-	-	-	-	-	-	-	-	-	-	-	-
05.00	7.8	6.9	54.0	24.1	53.6	24.2	340.7	291.3	31.0	0.5	330.0	295.1
05.25	1.7	-	0.9	-	-	-	-	-	-	-	-	-
05.50	-	-	-	-	-	-	-	-	30.0	30.0	174.8	174.8
05.75	-	-	-	-	-	-	-	-	-	-	-	-
06.00	356.5	173.8	42.9	40.6	47.3	46.5	116.1	115.9	43.5	43.5	88.2	88.2
06.25	672.7	672.7	-	-	-	-	-	-	-	-	-	-
06.50	47.2	13.1	44.2	44.2	47.8	47.8	225.4	218.6	-	-	9.7	8.1
06.75	-	-	-	-	-	-	-	-	-	-	-	-
07.00	543.8	307.4	345.1	345.1	2,595.3	2,643.1	1,349.3	1,348.9	386.7	386.7	870.5	870.5
07.25	-	-	-	-	-	-	-	-	-	-	100.0	100.0
07.50	333.8	42.9	6.8	-	211.7	202.3	235.0	201.6	197.6	197.6	515.2	515.2
07.75	-	-	-	-	-	-	-	-	-	-	20.0	20.2
08.00	4,868.3	3,239.5	2,394.2	1,835.4	1,589.7	1,565.9	996.1	980.9	928.3	783.8	1,598.1	1,433.6
08.25	-	-	-	-	-	-	-	-	-	-	279.0	279.0
08.50	152.1	143.6	-	-	135.1	135.1	114.6	114.6	12.0	12.0	178.4	178.4
08.75	34.3	34.3	-	-	-	-	32.2	32.2	9.6	9.6	-	-
09.00	178.2	80.1	111.1	110.9	52.6	52.6	583.3	581.6	408.2	408.2	65.1	65.1
09.25	1.1	-	-	-	-	-	-	-	-	-	-	-
09.50	1.8	1.8	-	-	-	-	168.1	168.1	278.0	278.0	200.1	200.1
09.75	-	-	-	-	-	-	-	-	371.5	371.5	360.0	10.0
10.00	520.2	464.3	253.4	208.2	521.1	462.8	739.5	588.2	1,665.7	1,582.8	1,608.0	1,037.0
10.25	-	-	32.5	32.5	-	-	-	-	-	-	-	-
10.50	698.8	698.8	450.0	245.0	122.2	117.1	679.2	678.9	374.3	374.3	1,445.6	1,111.7
10.75	1.2	1.2	101.6	101.6	0.3	0.3	5.4	5.4	681.5	331.5	421.6	421.6
11.00	1,113.1	534.1	2,031.5	1,879.8	715.9	628.5	1,658.4	1,559.9	993.9	588.7	964.9	457.6
11.25	3.5	3.0	4.2	4.0	4.0	3.9	4.1	4.0	-	-	-	-
11.50	143.3	143.1	465.2	167.0	71.5	71.5	63.6	63.6	353.2	352.9	79.2	75.2
11.75	24.8	24.8	24.8	24.8	137.0	137.0	40.3	40.3	24.8	24.8	15.9	15.9
12.00	2,256.8	2,174.5	2,584.2	1,643.5	1,642.3	1,549.1	841.2	810.9	3,670.0	3,614.7	4,551.8	4,269.3
12.25	11.9	-	190.1	190.1	-	-	99.1	97.0	111.2	111.2	-	-
12.50	1,666.9	1,586.2	1,338.0	1,149.8	462.9	414.7	496.1	493.9	590.1	590.1	316.3	286.6
12.75	101.4	101.1	718.8	718.8	410.2	410.2	3.2	1.3	10.1	10.0	-	-
13.00	1,453.0	1,379.4	1,064.4	978.0	2,384.6	2,372.7	4,340.9	2,569.8	2,678.0	2,673.8	2,477.6	1,360.4
13.25	76.4	76.4	284.7	284.7	137.9	137.9	1,726.4	226.4	248.8	248.8	381.0	381.0
13.50	192.5	192.1	476.2	444.7	777.3	777.3	498.2	492.4	281.1	281.1	574.7	574.7
13.75	0.6	0.6	0.1	0.1	62.1	62.1	18.5	18.5	8.2	8.2	5.2	5.2
14.00	10,375.4	10,291.8	10,073.6	9,357.8	13,546.2	12,641.7	15,224.3	14,335.4	12,076.7	11,948.1	11,239.9	10,527.0
14.25	-	-	39.0	38.8	98.4	98.4	129.4	129.4	586.3	490.2	72.1	-
14.50	249.4	229.2	665.5	610.4	410.4	410.4	519.7	519.7	203.1	203.1	242.8	242.8
14.75	8.8	8.8	-	-	46.9	46.9	161.0	161.0	-	-	40.5	40.5
15.00	1,823.1	1,458.0	1,726.7	1,330.7	3,237.3	2,879.1	4,391.0	3,682.1	2,368.3	2,354.5	1,026.5	972.2
15.25	12.1	12.1	-	-	4.7	4.7	5.0	5.0	-	-	4.4	4.4
15.50	158.1	157.4	59.0	59.0	423.2	423.2	677.1	12.2	33.5	33.5	27.3	27.3
15.75	58.2	34.7	55.5	41.7	88.5	54.9	615.8	598.3	28.2	28.2	55.7	55.7
16.00 & over	22,201.9	20,635.6	18,681.5	16,446.8	21,324.4	17,838.5	15,946.2	13,850.2	20,708.0	19,979.5	18,647.2	18,116.4
TOTAL	52,021.4	45,383.8	48,547.0	40,347.8	57,184.8	48,766.6	58,773.2	47,310.9	56,823.5	52,473.2	54,403.4	48,699.6

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

* 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	2004		2005				2006			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	32,380.8	32,380.8	27,634.2	27,619.3	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0
01.00*	13.8	13.8	0.6	0.6	56.4	56.4	0.5	0.5	-	-
02.00*	3,735.0	3,402.2	0.0	0.0	-	-	6.5	6.5	25.3	25.3
03.00*	9,420.6	5,634.8	2,887.7	2,387.7	4,227.9	3,084.8	3,505.2	3,505.2	3,651.8	3,651.8
03.25	84.6	84.6	-	-	-	-	0.2	0.2	-	-
03.50	547.7	547.7	135.0	135.0	0.5	0.5	90.3	90.3	1.1	1.1
03.75	396.5	396.5	432.1	432.1	-	-	-	-	-	-
04.00	2,677.2	2,677.2	2,303.7	2,303.7	3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1
04.25	439.3	439.3	316.5	316.5	811.2	811.2	8.5	8.5	-	-
04.50	2,522.7	2,522.7	639.2	448.7	3,598.4	3,598.4	226.6	226.6	8.3	8.3
04.75	4.2	4.2	652.6	652.6	1,655.8	1,655.8	-	-	33.3	33.3
05.00	8,690.8	8,531.3	1,900.9	1,900.9	2,007.7	1,877.4	858.7	858.7	835.3	835.3
05.25	106.9	85.0	-	-	737.6	737.6	459.3	459.3	79.2	79.2
05.50	370.9	370.9	666.7	666.7	1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5
05.75	159.2	159.2	-	-	457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5
06.00	2,453.3	2,370.4	4,524.4	2,332.7	1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3
06.25	22.1	22.1	929.7	29.0	2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0
06.50	821.2	821.2	113.4	113.4	514.4	514.4	522.8	522.8	945.8	695.8
06.75	1,403.5	1,403.5	112.8	112.8	97.1	97.1	466.2	466.2	290.0	290.0
07.00	5,351.3	5,351.3	3,363.4	3,363.5	2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2
07.25	74.9	74.9	1,013.3	48.7	104.2	104.2	155.1	155.1	626.2	626.2
07.50	774.9	774.9	3,720.4	2,267.1	1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9
07.75	2.8	2.8	770.2	770.2	18.9	18.9	43.4	43.4	123.0	123.0
08.00	11,980.1	11,763.0	5,788.1	5,690.3	3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9
08.25	59.1	59.1	9.2	9.3	775.4	775.4	667.7	667.7	112.3	112.3
08.50	2,807.2	2,807.2	1,286.0	1,286.0	612.7	612.7	893.7	893.7	960.5	960.5
08.75	83.3	83.3	265.2	265.2	179.2	179.2	1,854.0	1,569.8	72.0	72.0
09.00	4,346.5	4,346.5	8,236.9	6,198.7	8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1
09.25	104.9	104.9	486.1	486.1	203.5	203.5	737.0	737.0	105.0	105.0
09.50	478.9	478.9	1,601.1	1,601.1	4,512.3	929.0	6,271.0	3,440.7	415.9	415.9
09.75	44.5	44.5	1,089.6	1,089.7	451.9	451.9	569.7	569.7	161.4	161.4
10.00	5,430.6	5,430.6	4,202.4	4,202.4	5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1
10.25	19.6	19.6	298.8	298.8	241.1	146.0	527.8	427.8	80.8	80.8
10.50	86.7	86.7	501.3	501.3	2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0
10.75	24.4	24.4	141.4	141.4	32.6	32.6	280.7	230.7	15.6	15.6
11.00	12,212.4	10,770.0	15,584.3	15,454.8	16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9
11.25	8.6	8.6	103.0	103.0	1,569.4	1,569.4	219.2	219.2	17.2	17.2
11.50	58.5	58.5	226.1	226.1	966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4
11.75	82.8	82.8	6,838.9	6,838.9	609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4
12.00	853.9	853.9	2,873.3	2,873.2	11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1
12.25	2.0	2.0	60.0	60.0	546.1	546.1	602.8	602.8	1,027.3	1,027.3
12.50	157.3	157.3	163.6	163.6	1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1
12.75	84.9	84.9	142.1	142.1	159.6	159.6	653.1	653.1	1,338.6	1,338.6
13.00	4,658.0	4,658.0	1,712.0	1,712.0	15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7
13.25	79.8	79.8	218.6	218.6	1,575.0	1,575.0	603.2	603.2	974.5	974.5
13.50	268.9	268.9	677.1	677.1	1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8
13.75	29.6	29.6	64.3	64.3	347.8	347.8	150.2	150.2	1,333.9	1,333.9
14.00	291.0	291.0	2,233.5	2,233.5	8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3
14.25	-	-	-	-	44.2	44.2	142.0	142.0	828.9	828.9
14.50	77.6	77.6	257.3	257.4	249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8
14.75	-	-	18.3	18.3	8.5	8.5	0.1	0.1	584.0	584.0
15.00	481.8	481.8	509.5	509.5	1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4
15.25	-	-	1.1	1.1	2.0	2.0	7.1	7.1	74.6	74.6
15.50	-	-	24.5	24.6	1.1	1.1	28.1	28.1	3,242.2	3,242.2
15.75	-	-	3.4	3.4	0.3	0.3	35.0	35.0	84.4	84.4
16.00 & over	2,619.1	2,611.4	2,792.1	2,784.4	5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4
TOTAL	119,886.0	113,836.1	110,525.8	102,036.8	149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0

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

(End of Period: Million Rupees)

RATE OF RETURN	1996		1997				1998	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	39,450.5	20,338.4	34,436.3	19,012.4	22,293.4	13,938.6	13,643.0	7,090.7
01.00 #	140.9	123.6	2,192.7	1,769.2	-	-	-	-
02.00 #	5,147.0	4,538.6	1,536.9	681.5	943.1	181.1	-	-
03.00 #	2,155.7	1,890.3	1,118.3	758.2	990.3	556.9	32.5	-
04.00 #	240.1	9.5	392.2	82.3	476.4	113.5	7.0	-
05.00 #	1,429.2	707.9	624.7	26.3	708.9	26.0	530.9	22.1
06.00 #	3,577.8	1,540.9	7,749.0	1,098.7	429.4	184.6	477.3	161.6
07.00 #	669.1	632.5	562.8	496.6	447.3	318.7	264.2	141.4
08.00 #	1,645.8	1,581.4	1,441.4	1,146.8	2,431.6	1,022.1	5,079.4	3,688.8
08.25	-	-	7.5	7.5	-	-	0.1	0.1
08.50	4.3	4.3	600.6	477.8	105.6	89.4	90.3	89.5
08.75	-	-	-	-	-	-	-	-
09.00	86.4	72.3	980.1	837.1	4,436.9	4,405.4	427.1	359.5
09.25	1.2	1.2	1.1	1.1	59.5	59.5	144.6	10.3
09.50	79.1	39.7	19.7	14.3	4,136.8	3,678.4	370.4	219.8
09.75	5.7	4.3	2.0	-	5,501.7	325.1	201.3	40.9
10.00	23,126.7	6,098.3	20,580.7	5,990.3	30,626.8	9,891.1	23,215.3	8,101.9
10.25	90.9	30.9	138.6	40.5	298.7	292.1	52.6	40.5
10.50	584.5	395.3	4,995.0	2,994.4	9,442.2	1,379.8	862.9	500.1
10.75	680.6	625.9	1,058.3	57.6	2,575.7	2,542.4	255.0	199.3
11.00	5,110.5	3,534.8	10,016.5	4,873.8	30,730.6	24,331.1	31,531.3	26,689.5
11.25	746.5	179.1	202.6	150.8	1,004.7	941.7	419.0	377.6
11.50	4,449.7	517.2	2,297.5	2,246.6	773.7	756.0	727.9	419.4
11.75	1,716.6	1,668.7	13.7	13.4	244.3	102.9	216.8	216.7
12.00	4,767.2	3,782.2	8,212.9	6,841.3	29,441.8	14,345.3	6,237.8	4,219.4
12.25	113.5	86.9	314.1	314.1	153.8	150.4	274.1	62.1
12.50	1,003.7	916.5	5,846.8	4,370.8	3,578.0	197.8	1,117.9	819.3
12.75	1,031.9	540.6	525.9	178.5	857.1	141.2	347.5	42.6
13.00	21,579.3	18,621.0	25,063.4	22,484.7	16,860.4	12,431.9	12,485.6	11,374.5
13.25	801.9	801.9	1,027.7	1,010.9	91.9	64.7	1,717.2	1,475.6
13.50	9,326.3	8,422.2	1,032.3	967.2	873.5	873.4	2,982.6	2,645.5
13.75	2,280.0	2,248.2	92.0	92.0	476.7	475.4	1,469.1	1,394.4
14.00	104,801.4	63,524.2	94,030.6	76,460.2	93,320.0	87,054.1	104,210.6	91,811.0
14.25	1,920.1	1,642.0	1,264.9	1,264.3	2,827.6	2,679.4	3,733.8	3,592.0
14.50	3,413.2	2,587.6	4,328.0	3,731.7	5,501.4	5,106.9	7,719.7	6,234.9
14.75	750.5	574.0	874.8	857.4	1,283.0	1,259.4	1,414.6	1,333.8
15.00	29,420.0	26,037.2	42,759.2	32,815.3	39,341.4	35,852.3	28,241.6	24,004.6
15.25	617.3	583.0	1,608.3	1,222.2	1,179.0	1,149.0	10,448.4	2,310.5
15.50	5,522.5	4,020.7	5,525.5	4,093.5	7,673.2	4,799.7	12,733.7	7,786.1
15.75	8,860.7	8412.5	4,552.2	4,444.3	3,839.6	3,101.9	11,521.4	5,042.7
16.00	26,183.0	23,520.1	44,645.9	26,131.8	34,829.7	21,952.2	41,511.1	22,389.6
16.25	730.6	710.4	921.4	892.9	2,688.4	2,579.5	4,096.6	3,238.5
16.50	15,372.3	13,911.9	19,857.1	10,032.9	26,167.9	12,596.3	35,548.9	10,969.1
16.75	2,825.8	2,785.3	852.3	851.9	559.8	559.7	5,291.1	4,422.4
17.00	10,652.8	10,128.9	17,373.5	15,404.8	18,817.1	16,799.8	38,264.1	26,167.6
17.25	3,491.8	2,051.9	1,765.3	1,240.4	2,687.2	1,102.2	3,019.6	2,549.7
17.50	18,347.4	17,405.7	11,314.6	10,163.1	12,472.5	10,573.4	21,290.0	14,207.0
17.75	3,796.3	3,484.8	1,740.8	1,723.7	2,802.9	2,552.1	3,147.6	1,737.1
18.00	26,175.4	23,635.0	31,317.1	15,957.7	26,347.7	21,888.3	24,503.7	22,885.6
18.25	3,936.3	3,509.7	2,155.4	2,081.2	2,871.2	2,696.4	4,445.2	4,375.6
18.50	11,889.2	11,143.3	7,115.2	4,849.3	4,730.8	4,482.9	6,410.2	5,991.4
18.75	1,781.9	1,091.7	383.6	383.6	627.1	226.0	2,580.4	154.5
19.00	19,303.4	17,959.7	23,309.6	20,602.6	22,613.4	21,468.1	39,114.6	31,503.4
19.25	547.6	538.0	69.9	69.9	384.7	375.0	827.6	619.8
19.50	1,843.3	1,822.2	945.3	887.2	1,491.5	1,437.1	1,154.7	904.0
19.75	10,247.5	9,866.6	2,389.7	2,038.5	2,919.0	2,827.9	3,658.4	3,330.4
20.00 & over	53,680.5	48,428.0	73,730.7	67,991.7	85,460.2	77,128.4	82,187.1	76,823.1
TOTAL	498,153.5	379,328.7	527,914.3	385,227.9	574,427.8	436,064.5	602,255.1	444,787.3

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	1998		1999				2000	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	11,861.4	4,944.4	13,305.5	3,488.9	18,057.9	5,474.4	21,644.0	11,131.8
01.00 #	-	-	-	-	-	-	-	-
02.00 #	-	-	-	-	-	-	2,711.2	265.5
03.00 #	-	-	1,261.0	38.3	1,518.8	217.7	1,008.8	94.1
04.00 #	-	-	11,208.9	5,142.8	10,163.2	785.2	12,651.7	1,009.9
05.00 #	697.4	32.2	3,158.9	2,391.5	1,161.5	394.9	727.2	198.5
06.00 #	1,696.5	488.4	733.6	530.6	3,715.4	2,707.9	500.3	345.4
07.00 #	6,113.0	5,939.2	5,530.7	5,282.1	10,484.1	7,447.8	9,702.8	9,499.8
08.00 #	43,861.8	28,998.8	58,742.8	51,843.9	60,453.9	55,938.2	53,234.7	48,618.1
08.25	0.1	0.1	-	-	-	-	1.2	1.2
08.50	7.9	7.3	158.8	158.7	88.7	85.5	363.4	122.3
08.75	-	-	50.0	50.0	51.9	51.9	-	-
09.00	500.5	287.7	1,296.8	1,222.7	509.8	466.0	5,431.8	570.9
09.25	5.5	5.5	50.9	50.9	104.2	104.2	378.7	77.7
09.50	53.6	50.1	70.7	68.8	29.5	29.3	1,111.9	1,034.0
09.75	-	-	25.0	15.0	525.1	525.0	2,104.7	179.5
10.00	18,785.4	3,494.2	12,104.2	3,168.6	10,214.0	4,455.4	14,205.9	6,402.1
10.25	5.7	5.6	101.2	101.1	445.8	444.3	988.4	775.4
10.50	219.4	49.7	961.8	950.1	3,161.6	1,349.1	4,110.2	3,760.1
10.75	24.9	24.9	645.9	645.8	1,289.3	1,178.1	1,107.6	1,017.6
11.00	9,408.4	4,970.2	7,475.5	5,556.7	5,103.6	3,924.4	14,432.2	7,069.0
11.25	753.6	143.7	620.8	600.3	277.7	244.6	3,165.1	1,272.5
11.50	7,920.1	361.3	1,505.0	1,500.6	1,734.4	1,628.1	6,875.2	5,228.9
11.75	0.4	0.2	396.6	128.8	1,030.9	763.2	1,414.9	1,403.6
12.00	3,319.5	1,773.8	16,366.3	9,715.4	12,263.5	10,305.3	87,262.8	21,463.0
12.25	..	-	1,503.4	539.9	1,407.6	1,407.0	2,123.8	1,030.6
12.50	287.3	280.5	2,486.7	2,268.5	9,625.8	3,661.3	23,027.9	3,978.6
12.75	93.4	-	1,098.0	1,051.2	2,824.1	2,680.8	1,685.8	1,514.0
13.00	11,510.7	11,305.5	15,435.0	11,871.6	16,565.3	15,275.3	19,138.4	18,146.0
13.25	727.5	700.4	3,277.7	1,014.1	1,407.8	1,407.8	3,008.0	1,591.9
13.50	696.9	661.6	3,083.9	1,884.8	3,979.8	3,658.3	3,409.7	3,164.2
13.75	2,976.1	2,918.1	712.4	712.4	2,960.6	2,346.9	2,689.6	1,349.6
14.00	123,344.3	105,263.8	110,137.2	106,017.4	117,766.4	111,673.6	130,519.6	127,061.2
14.25	2,651.1	1,995.4	8,687.3	2,118.0	3,938.7	2,991.7	2,549.8	2,277.2
14.50	6,619.8	5,008.7	7,937.3	7,205.8	11,819.2	9,212.3	11,512.4	6,966.1
14.75	1,725.5	1,452.1	1,876.2	1,588.7	1,003.6	975.3	1,678.5	1,678.5
15.00	26,119.5	24,430.6	31,758.1	29,008.8	40,440.5	34,565.1	35,869.1	31,374.9
15.25	2,516.3	2,230.8	3,667.5	1,231.6	2,889.5	2,447.0	1,303.2	1,042.2
15.50	8,122.3	6,121.7	7,334.0	5,020.2	6,679.6	6,556.5	10,317.8	7,427.6
15.75	7,227.3	5,901.8	7,473.5	7,014.2	7,450.0	6,374.4	9,637.1	9,009.5
16.00	38,557.7	28,667.1	34,108.3	30,364.1	46,155.7	39,998.7	72,562.5	68,102.0
16.25	1,451.1	1,399.6	1,894.0	1,818.5	1,219.1	1,098.6	3,651.0	2,678.9
16.50	22,593.0	15,296.2	39,858.0	15,205.9	43,732.7	10,937.9	31,472.7	25,509.4
16.75	939.3	889.2	1,444.5	1,282.8	1,468.4	1,468.4	20,265.3	17,430.1
17.00	23,628.1	16,605.0	23,580.0	13,211.1	16,807.4	15,243.7	17,920.1	12,718.1
17.25	2,117.7	1,699.4	5,004.8	3,305.7	3,543.9	2,156.7	224.8	184.3
17.50	20,771.5	19,230.7	13,942.5	12,007.1	17,441.7	14,852.7	6,738.5	5,328.1
17.75	2,288.6	2,157.3	2,507.4	2,504.8	556.8	555.2	171.5	169.6
18.00	28,212.1	25,059.7	82,642.7	72,901.5	77,694.7	70,106	36,483.7	31,520.4
18.25	4,084.3	3,942.5	43,186.4	38,883.1	52,755.6	49,114.2	18,839.4	17,736.7
18.50	9,180.2	8,847.6	4,960.2	4,178.3	4,904.8	4,581.3	3,078.2	2,686.2
18.75	2,325.0	2,322.5	2,380.6	2,262.1	279.2	250.9	115.0	115.0
19.00	33,140.3	28,999.0	23,828.1	22,672.6	14,896.6	13,833.6	7,712.4	7,238.5
19.25	643.4	633.7	516.6	516.6	207.9	207.9	156.8	154.4
19.50	3,707.2	3,443.5	1,515.0	1,514.7	2,933.2	2,884.9	1,445.5	1,421.2
19.75	4,429.1	4,263.9	3,470.9	3,408.4	892.9	715.9	332.4	319.4
20.00 & over	111,093.8	100,989.9	40,331.1	36,040.4	32,257.9	28,694.4	24,152.5	22,573.5
TOTAL	609,015.5	484,295.5	667,410.2	533,276.3	690,891.9	560,455.2	748,927.1	555,039.0

(Contd.)

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

(End of Period: Million Rupees)

RATE OF RETURN	2000		2001				2002	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	26,877.3	12,165.5	26,892.9	16,256.6	33,186.0	25,382.5	31,830.0	25,763.1
01.00 #	-	-	-	-	-	-	-	-
02.00 #	1,995.4	725.1	1,710.0	395.6	2,579.3	122.8	2,541.2	1,002.7
03.00 #	1,246.3	216.1	1,095.9	51.0	1,858.3	227.2	1,927.1	540.9
04.00 #	11,640.4	577.4	11,815.6	859.8	11,457.4	3,662.6	10,141.5	4,656.4
05.00 #	896.8	177.7	807.1	137.1	1,772.4	578.4	2,885.8	2,004.20
06.00 #	761.8	554.2	550.0	343.6	491.4	292.4	1,879.9	1,716.70
07.00 #	9,268.6	8,967.2	4,193.9	3,828.6	2,317.2	1,334.4	5,201.1	4,587.6
08.00 #	50,291.9	46,493.0	22,993.3	19,094.6	15,293.5	13,388.6	33,340.5	29,778.4
08.25	-	-	-	-	-	-	839.7	650.0
08.50	3,408.5	3,405.3	2,780.4	2,779.1	2,627.1	2,627.1	4,190.6	4,188.6
08.75	51.6	46.0	1,048.5	1,024.0	924.1	924.1	1,174.2	840.0
09.00	5,593.4	378.0	8,384.1	8,014.1	10,667.2	5,645.0	9,850.1	6,250.9
09.25	-	-	141.3	141.3	761.7	761.7	1,780.8	904.9
09.50	403.7	403.7	1,180.1	1,180.1	6,223.5	6,221.8	5,088.4	4,654.8
09.75	617.5	557.8	1,581.8	1,540.3	2,045.2	1,110.2	3,279.1	1,118.8
10.00	12,710.1	5,924.4	15,263.5	8,358.1	32,935.4	26,002.0	36,058.7	27,184.1
10.25	1,090.4	1,090.1	6.9	6.8	1,111.9	1,111.9	721.8	667.7
10.50	3,361.0	3,227.8	20,112.5	19,631.7	5,839.2	5,721.5	5,093.8	4,369.4
10.75	767.1	765.7	8,413.1	1,820.5	3,065.0	878.6	1,061.9	1,061.9
11.00	15,710.0	7,979.1	17,989.0	8,354.8	26,893.7	16,646.9	26,248.6	15,361.8
11.25	1,913.6	669.3	734.7	231.5	1,995.3	1,377.5	1,458.7	853.1
11.50	2,886.0	2,734.9	2,873.6	2,513.6	6,092.2	4,732.2	10,989.2	10,982.3
11.75	1,089.5	719.5	145.4	145.4	2,796.4	1,177.4	3,150.1	2,780.1
12.00	69,885.2	13,766.2	68,872.9	12,940.1	98,309.3	22,390.5	102,462.1	19,898.1
12.25	841.6	654.6	3,415.0	3,415.0	1,031.3	756.3	1,023.5	1,023.5
12.50	22,507.6	11,129.0	19,199.3	8,055.4	6,391.0	5,946.3	6,974.3	6,044.5
12.75	2,892.7	1,744.5	3,673.0	3,335.5	4,001.5	3,781.3	2,390.6	2,070.6
13.00	28,252.3	26,289.8	39,251.6	32,290.6	38,441.7	30,503.3	42,764.0	35,402.8
13.25	4,943.6	3,303.6	5,143.8	4,972.8	5,408.4	3,370.6	3,699.3	1,302.6
13.50	15,399.0	14,066.5	22,011.5	17,725.9	14,222.7	12,393.3	10,087.4	7,060.8
13.75	2,415.5	1,507.1	7,045.5	3,899.6	6,580.1	5,567.3	3,030.4	926.9
14.00	163,675.4	157,620.2	147,096.2	139,790.9	151,834.1	138,547.0	146,382.0	141,336.4
14.25	3,536.8	2,672.9	4,301.0	2,676.3	4,040.4	3,314.5	4,160.2	3,587.0
14.50	12,058.6	9,801.6	12,099.5	10,665.5	11,416.2	9,607.8	4,992.1	4,890.7
14.75	1,007.4	1,004.5	1,864.1	1,169.1	2,416.1	1,396.1	1,347.1	1,347.1
15.00	51,522.9	42,302.2	48,080.5	41,077.9	58,146.8	39,403.7	46,997.4	39,926
15.25	1,132.7	1,129.8	1,739.2	1,739.2	886.3	864.8	983.3	728.3
15.50	8,140.9	5,317.7	10,423.2	7,860.3	7,382.1	5,091.5	5,940.2	5,028.0
15.75	10,966.4	9,455.9	13,383.6	9,836.8	4,929.6	3,153.6	1,694.0	1,079.8
16.00	74,659.1	69,755.5	80,940.6	68,363.1	103,501.3	83,495.1	92,989.6	69,975.2
16.25	3,084.9	2,995.0	2,897.2	2,894.1	859.4	776.1	699.6	692.1
16.50	11,796.9	9,634.6	8,528.9	6,420.3	7,979.8	7,091.5	6,807.6	6,496.4
16.75	45,452.1	39,803.7	39,565.8	35,794.5	66,384.6	55,591.5	70,441.8	50,464.6
17.00	24,778.2	21,573.0	24,418.4	21,228.9	17,673.9	17,007.6	13,936.4	12,436.9
17.25	559.9	555.4	217.3	216.0	236.4	236.4	712.7	137.7
17.50	5,661.4	4,139.8	6,316.6	5,935.5	2,247.6	2,188.5	1,903.2	1,741.6
17.75	335.2	334.0	989.7	989.7	61.5	61.5	126.9	126.9
18.00	30,130.5	24,585.9	34,577.8	27,544.0	28,524.2	27,078.1	21,680.3	20,518.9
18.25	23,312.5	21,005.9	14,610.7	12,310.5	747.9	599.4	668.1	491.5
18.50	1,631.3	1,561.0	2,015.0	2,013.2	1,335.7	1,333.4	1,044.4	1,044.4
18.75	84.1	84.1	40.5	40.5	71.1	71.1	90.6	90.6
19.00	10,223.4	9,319.1	10,249.5	9,488.9	9,243.3	9,164.9	7,523.3	7,389.7
19.25	98.2	98.2	49.3	49.3	75.9	75.9	115.6	115.6
19.50	346.5	346.0	405.9	405.8	394.0	394.0	292.5	292.5
19.75	228.1	191.1	171.3	136.4	227.4	227.4	1,174.3	1,174.3
20.00 & over	21,231.0	19,968.0	21,179.6	20,638.4	25,278.5	25,168.8	24,736.9	23,217.5
TOTAL	805,372.7	625,494.1	805,488.1	612,628.7	853,213.9	636,576.2	830,604.1	619,977.6

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

(End of Period: Million Rupees)

RATE OF RETURN	2002		2003				2004	
	Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	11,848.3	7,193.3	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 #	1,875.1	99.7	56,382.8	43,813.4	151,550.7	140,078.7	143,855.7	122,298.0
04.00 #	9,017.4	4,364.8	106,960.6	90,472.1	97,405.4	88,947.0	188,008.0	155,468.7
05.00 #	5,373.0	4,396.8	52,470.1	43,906.4	82,379.2	75,204.9	99,503.2	91,120.1
06.00 #	14,456.5	13,311.7	83,674.1	29,117.0	68,522.7	63,431.8	90,638.9	79,622.7
07.00 #	32,342.8	30,514.9	30,531.3	25,660.8	48,423.5	46,516.0	65,397.1	65,047.7
08.00 #	31,703.1	27,082.8	45,406.7	41,769.9	59,558.9	59,280.1	81,677.5	71,516.8
08.25	1,506.4	705.4	1,280.4	630.0	1,170.0	570.0	1,769.0	1,169.0
08.50	8,270.0	6,198.1	11,774.0	7,791.9	11,021.6	11,021.6	17,225.1	17,225.1
08.75	1,506.3	536.1	895.5	837.0	807.0	807.0	1,285.5	1,285.5
09.00	16,715.1	12,372.5	21,513.9	18,972.4	31,475.2	28,775.1	36,946.2	35,546.9
09.25	2,601.3	1,760.9	979.9	157.0	3,243.9	443.9	775.8	775.8
09.50	13,745.5	7,652.3	8,994.2	7,113.0	6,147.9	5,565.6	4,659.9	4,659.9
09.75	3,287.0	2,232.2	1,232.1	1,232.1	1,492.5	1,492.5	2,976.6	2,976.6
10.00	36,805.3	28,663.5	38,997.9	32,378.6	47,316.0	46,264.5	42,056.6	41,784.4
10.25	1,002.1	651.9	2,213.4	794.6	238.6	230.4	145.2	145.2
10.50	9,673.0	6,901.3	3,870.2	3,832.6	6,565.1	4,518.3	6,544.6	6,544.6
10.75	3,444.3	1,503.8	331.0	331.0	2,490.4	2,490.4	171.4	171.4
11.00	37,299.6	31,185.4	44,550.1	42,296.5	34,930.9	34,778.6	53,493.9	52,050.5
11.25	1,396.6	874.9	512.2	100.8	387.4	387.4	65.2	65.2
11.50	9,219.0	6,120.3	2,600.6	2,541.4	1,428.0	1,308.2	1,377.1	1,334.3
11.75	747.4	747.2	1,134.1	333.1	615.1	615.1	913.4	913.4
12.00	127,701.2	42,949.6	45,743.6	41,705.8	36,099.0	33,477.3	28,418.4	28,415.6
12.25	5,248.1	2,605.8	178.4	146.2	184.0	184.0	27.1	27.1
12.50	10,804.7	8,836.6	8,864.1	5,814.5	3,301.5	3,301.5	1,387.3	1,387.3
12.75	2,164.0	2,086.5	247.4	246.5	319.8	319.8	104.7	104.7
13.00	32,482.9	28,127.9	18,841.6	14,535.3	15,910.3	15,910.3	10,588.3	10,588.3
13.25	2,709.0	1,508.9	177.4	177.4	199.2	199.2	5,200.8	5,200.8
13.50	5,376.6	4,271.8	1,938.3	1,867.3	2,903.9	2,903.9	1,198.8	1,198.8
13.75	1,894.7	1,002.4	4,393.8	3,602.9	3,787.9	3,084.6	5,745.7	5,745.7
14.00	170,122.3	166,808.9	146,555.0	138,376.4	122,657.3	121,746.4	111,770.9	110,352.1
14.25	3,882.9	3,074.9	337.2	137.0	144.7	144.7	15.0	15.0
14.50	5,157.3	5,079.2	1,533.6	1,355.0	443.0	443.0	642.8	642.8
14.75	3,174.7	2,602.7	242.0	142.0	55.3	39.4	51.7	51.7
15.00	36,406.6	31,238.6	23,569.2	22,937.2	13,931.0	13,892.1	7,961.2	7,935.9
15.25	827.7	572.7	118.6	36.7	69.1	69.1	0.0	0.0
15.50	7,277.6	6,356.5	1,052.7	932.3	174.1	174.1	300.3	300.3
15.75	1,553.5	1,553.5	1,827.4	672.8	548.8	548.8	275.5	275.5
16.00	51,712.1	47,547.6	15,741.5	15,381.0	14,969.4	13,806.6	11,018.5	8,670.1
16.25	8,426.6	6,901.6	183.7	181.2	255.4	255.4	-	-
16.50	11,820.5	10,322.3	1,871.1	1,857.8	731.4	656.8	1,481.1	219.5
16.75	56,132.9	49,903.2	28,665.3	27,200.9	511.5	511.5	881.7	881.7
17.00	7,988.8	7,951.1	2,997.8	2,993.7	989.9	989.9	4,097.5	4,097.5
17.25	1,878.6	111.6	29.3	29.3	144.5	144.5	8.4	8.4
17.50	1,375.5	1,293.9	324.1	313.3	207.0	207.0	180.7	180.7
17.75	73.2	73.2	0.1	0.1	81.5	81.5	0.9	0.9
18.00	12,954.1	11,877.1	3,582.0	3,570.9	10,391.7	10,390.1	6,018.4	6,017.4
18.25	5,117.5	2,097.0	1,689.0	1,548.8	432.2	285.8	10.1	10.1
18.50	4,587.8	2,223.3	147.2	147.2	174.7	174.7	285.5	285.5
18.75	8,838.3	8,070.9	72.2	72.2	64.0	63.3	3.3	3.3
19.00	7,709.5	7,065.1	6,490.9	6,463.7	3,678.6	3,678.6	4,074.0	4,073.6
19.25	47.2	47.2	58.7	58.7	105.1	105.1	5.2	5.2
19.50	291.2	291.2	84.4	84.4	47.2	47.2	98.3	98.3
19.75	122.0	122.0	41.6	41.6	98.1	98.1	-	-
20.00 & over	16,377.1	16,365.8	15,105.1	15,043.0	11,810.0	11,810.2	15,540.8	15,496.9
TOTAL	866,072.1	676,010.7	893,219.5	735,368.1	997,736.1	911,586.6	1,153,148.6	1,019,441.6

(Contd.)

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

(Concl'd.)

(End of Period: Million Rupees)

RATE OF RETURN	2004		2005				2006			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	74,200.6	72,742.9	90,365.5	89,383.5	77,244.0	76,657.9	90,056.5	86,934.2	101,089.4	100,019.3
01.00 #	571.1	207.2	656.6	203.2	3,074.6	1,307.8	1,766.2	1,252.2	1,545.5	1,049.3
02.00 #	8,221.7	4,956.6	6,069.4	2,804.5	8,033.6	4,928.0	4,128.6	4,128.6	5,349.9	5,350.0
03.00 #	46,065.5	35,195.0	19,022.2	19,022.2	15,256.0	15,256.0	17,928.6	17,928.6	8,554.2	8,554.2
04.00 #	160,741.0	115,346.9	33,003.9	29,450.4	23,790.0	23,781.1	16,849.0	16,843.8	25,963.8	25,963.8
05.00 #	265,452.3	212,689.3	66,898.0	51,841.6	16,500.2	15,201.5	22,772.9	15,484.0	12,904.5	12,902.9
06.00 #	188,980.1	169,947.5	77,515.8	66,453.8	62,194.2	49,009.1	89,220.6	82,803.4	81,265.5	78,915.3
07.00 #	132,669.9	127,529.0	143,759.4	112,673.5	52,929.0	52,424.1	20,024.7	20,020.4	47,810.8	47,189.9
08.00 #	124,608.9	123,964.2	266,967.8	227,966.2	67,710.1	63,349.6	74,058.7	69,004.8	129,349.4	127,366.2
08.25	5,957.9	5,357.9	24,729.5	20,581.0	8,833.6	7,833.6	3,991.7	3,957.2	605.7	605.7
08.50	36,792.4	36,313.7	36,981.8	35,317.2	21,217.5	19,191.4	30,146.2	29,185.8	28,573.3	27,787.9
08.75	3,845.0	3,843.4	42,204.9	25,474.8	18,626.8	14,331.8	14,575.2	6,928.7	3,103.7	1,137.3
09.00	49,004.6	48,162.3	136,610.3	101,770.4	250,872.1	216,190.4	140,904.2	118,689.5	68,714.7	61,918.4
09.25	1,275.1	1,275.1	18,779.4	17,423.1	22,301.5	14,461.9	18,587.9	15,949.3	5,978.8	2,541.8
09.50	19,239.9	19,234.9	29,282.9	28,511.1	67,538.7	33,066.9	82,869.0	36,135.1	61,980.9	12,535.0
09.75	1,013.4	1,013.4	14,551.1	13,315.9	29,845.8	23,386.1	39,714.4	26,237.9	14,707.6	10,951.9
10.00	49,701.7	49,542.5	113,555.3	111,385.0	159,949.9	134,497.9	182,168.6	149,422.5	135,173.3	110,666.2
10.25	1,132.5	1,132.5	9,456.6	8,958.0	22,594.8	21,695.0	39,295.1	22,428.0	24,940.4	20,876.6
10.50	4,503.7	4,501.1	17,143.9	16,885.0	48,650.7	46,860.5	87,250.3	64,892.7	58,597.3	42,157.4
10.75	194.1	194.1	6,610.4	6,610.5	20,291.6	18,621.6	31,106.6	27,329.2	43,205.3	39,525.5
11.00	59,481.6	59,461.1	121,330.2	121,320.3	156,235.5	154,342.2	154,033.1	144,161.6	192,503.1	156,435.3
11.25	1,405.9	1,404.6	4,858.0	4,857.1	10,251.2	10,020.5	27,749.6	26,599.9	35,560.2	24,404.1
11.50	6,480.2	6,458.2	14,604.3	14,603.3	27,138.5	27,089.5	39,806.2	39,793.1	76,329.5	69,080.3
11.75	180.1	180.1	9,131.5	9,125.8	12,525.3	12,521.5	37,686.5	37,195.1	28,119.3	24,480.7
12.00	15,587.6	15,584.5	43,832.5	43,823.9	150,963.5	145,103.4	133,828.2	133,771.4	195,503.8	185,826.4
12.25	273.5	273.5	4,740.3	4,735.3	6,538.1	6,538.1	23,269.6	22,622.6	22,137.8	21,337.8
12.50	3,161.5	3,161.5	6,875.1	6,860.3	37,187.1	37,187.1	37,140.5	37,140.5	67,980.6	63,970.3
12.75	507.3	507.3	2,013.6	2,013.6	2,816.0	2,816.0	22,122.6	21,902.6	15,416.8	15,200.7
13.00	10,451.5	9,827.2	24,626.1	24,043.5	121,817.1	121,277.4	123,219.4	122,304.5	177,160.6	176,232.0
13.25	540.1	540.1	1,644.0	1,644.0	1,112.6	1,112.6	9,632.7	9,632.7	10,358.3	10,358.3
13.50	900.5	900.5	1,820.6	1,820.6	10,971.9	10,943.5	20,037.4	20,037.4	34,645.2	34,638.2
13.75	4,049.6	4,019.6	6,891.9	6,891.9	4,628.7	4,628.7	4,971.3	4,971.3	15,857.5	15,857.5
14.00	87,380.8	87,378.2	111,134.8	111,134.8	132,267.6	132,265.6	145,121.4	145,120.8	178,144.5	177,723.1
14.25	665.8	658.6	814.6	814.6	1,805.6	1,805.6	2,887.8	2,887.8	6,741.8	6,741.8
14.50	1,101.5	1,101.1	943.1	943.1	3,886.3	3,886.3	11,680.9	11,680.9	24,216.9	24,216.9
14.75	39.5	39.5	241.9	241.8	2,885.2	2,885.2	708.6	708.6	10,715.4	10,715.4
15.00	7,607.1	7,607.1	13,208.1	13,207.7	24,845.0	24,845.0	25,381.0	25,381.0	55,591.0	55,591.0
15.25	102.3	102.3	75.7	75.7	232.3	232.3	1,397.9	1,397.9	3,484.5	3,484.5
15.50	76.9	76.9	113.1	113.1	9,333.4	9,333.4	352.9	352.9	6,147.5	6,147.5
15.75	203.3	203.3	82.3	82.3	80.6	80.6	206.0	206.0	958.9	958.9
16.00	7,375.5	7,375.5	6,189.0	6,189.0	17,334.8	17,334.8	8,029.3	7,875.5	16,132.2	16,132.2
16.25	126.0	126.0	59.7	59.7	93.6	93.6	162.0	162.0	649.3	649.3
16.50	3,842.4	3,839.7	5,761.2	5,760.7	1,667.5	1,667.5	1,461.1	1,461.1	3,118.1	3,118.1
16.75	924.2	924.2	461.9	461.9	89.3	89.3	10,002.0	10,002.0	13,545.3	13,545.3
17.00	348.4	348.4	379.2	379.2	3,660.0	3,660.0	4,993.1	4,993.1	13,283.0	13,283.0
17.25	75.9	75.9	45.0	45.0	47.5	47.5	158.2	158.2	12.2	12.2
17.50	55.8	55.8	96.2	96.2	76.5	76.5	4,168.9	4,168.9	7,182.5	7,182.5
17.75	62.6	62.6	48.9	48.9	46.6	46.6	36.3	36.3	47.6	47.6
18.00	4,626.3	4,625.9	10,050.2	10,050.2	9,628.2	9,628.2	15,365.0	15,365.0	15,021.6	15,021.6
18.25	57.6	57.6	179.5	179.5	38.6	38.6	183.0	183.0	151.5	131.3
18.50	34.1	34.1	13.5	13.5	48.9	48.9	49.9	49.9	201.5	201.5
18.75	26.2	26.2	23.1	23.1	7.9	7.9	321.1	321.1	3.5	3.5
19.00	6,370.3	6,348.9	10,371.1	10,371.1	828.3	828.3	15,078.7	15,078.7	4,806.3	4,806.3
19.25	92.2	92.2	46.1	46.1	49.0	49.0	919.5	919.5	3.4	3.4
19.50	251.4	251.4	3.8	3.8	2.3	2.3	8.9	8.9	52.2	52.2
19.75	75.1	75.1	69.6	69.6	17.8	17.8	908.0	908.0	96.3	96.3
20.00 &	17,293.5	17,293.5	26,682.6	26,682.5	37,475.8	37,475.8	50,049.6	50,037.4	62,206.9	62,204.9
TOTAL	1,416,005.5	1,274,247.4	1,583,627.1	1,414,863.6	1,786,088.7	1,632,078.9	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6

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

5.10 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
1996	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
	Dec.	6.79	9.74	9.37	9.21	10.71	9.51	11.16	10.17
2006	Jun.	10.90	10.28	9.59	9.11	11.15	9.44	12.18	10.61
	Dec.	10.16	10.67	9.99	10.56	11.28	9.76	12.40	11.12

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

(Percent per annum)

AS AT THE END OF	Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	TOTAL ADVANCES	
Interest Bearing									
1996	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
	Dec.	5.98	8.01	5.76	7.53	8.47	9.69	9.79	8.18
2006	Jun.	11.58	14.84	8.68	8.55	10.23	10.31	9.59	9.71
	Dec.	11.50	11.73	9.41	9.7	11.9	10.09	11.43	11.00
Islamic Modes of Financing									
1996	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
	Dec.	7.72	9.94	9.65	9.27	10.88	9.47	11.31	10.33
2006	Jun.	10.66	10.03	9.63	9.14	11.23	9.25	12.37	10.68
	Dec.	10.04	10.56	10.02	10.60	11.21	9.73	12.46	11.13

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

* 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
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
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

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

* Including zero rate of return

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

*Including zero rate of return

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

(Concl.d.)

(Percent Per Annum)

Borrower	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.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
Dec.2005					
Over all	10.17	9.91	12.02	9.66	12.34
Government	9.31	9.36	4.66	9.34	-
Non-Financial Public Sector Enterprises	8.47	8.07	7.52	9.81	-
Non-Bank Financial Institutions	9.81	10.13	9.34	9.23	-
Private Sector(Business)	9.84	9.68	9.05	9.78	12.55
NGO's & Non-Profit Organization	6.32	8.90	11.10	3.30	12.00
Personal	12.62	11.79	20.22	10.03	6.12
Others	9.70	9.14	8.09	12.50	12.66
Jun.2006					
Over all	10.61	10.36	13.04	10.03	12.28
Government	9.68	9.87	4.71	9.20	-
Non-Financial Public Sector Enterprises	9.01	9.36	8.75	8.41	-
Non-Bank Financial Institutions	10.01	10.08	10.06	9.78	-
Private Sector(Business)	10.12	9.90	9.89	10.36	12.51
NGO's & Non-Profit Organization	5.73	8.07	11.59	3.42	12.00
Personal	13.71	12.99	20.65	10.67	5.82
Others	10.29	10.72	8.09	10.24	12.12
Dec.2006					
Over all	11.12	11.04	14.26	10.33	12.32
Government	10.08	10.04	-	10.22	-
Non-Financial Public Sector Enterprises	10.26	10.34	10.24	10.07	-
Non-Bank Financial Institutions	10.75	10.75	11.20	10.66	-
Private Sector(Business)	10.60	10.48	10.37	10.55	12.59
NGO's & Non-Profit Organization	7.67	11.15	11.94	3.96	12.54
Personal	14.12	13.99	22.31	10.38	6.15
Others	10.41	12.47	9.55	8.32	11.78