

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	1998		1999
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-
I. Official	-	-	-
II. Business	-	-	-
III. Personal	-	-	-
B. DOMESTIC CONSTITUENTS:	668,994.0	680,234.5	720,924.4
I. Government:	66,452.0	34,558.5	43,171.9
(a) Federal Government:	45,438.4	19,703.5	18,212.6
(i) Commodity Operations	45,327.4	19,703.5	18,212.6
(ii) Others	111.0	-	-
(b) Provincial Governments:	20,832.8	14,698.5	24,959.4
(i) Commodity Operations	18,378.2	12,433.2	22,757.3
(ii) Others	2,454.7	2,265.4	2,202.1
(c) Local Bodies	181.6	156.5	-
II. Public Sector Enterprises	58,087.7	62,099.7	59,771.7
(a) Agriculture, Forestry, Hunting & Fishing	1,049.7	1,976.2	859.7
(b) Mining and Quarrying	3,105.1	2,845.4	3,606.7
(c) Manufacturing	21,693.5	25,491.7	22,921.9
(d) Construction	577.6	2,858.9	2,880.5
(e) Electricity, Gas and Sanitary Services	5,931.3	5,405.6	6,410.4
(f) Commerce:	7,318.5	8,717.1	8,085.3
(i) Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2
(ii) Exports/Imports	2,539.6	3,227.6	3,213.1
(iii) Co-operative Banks (Excl. PPCB)	1,438.1	1,490.2	1,536.1
(iv) Insurance	73.3	-	-
(v) Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.3
(g) Transport, Storage and Communication	11,208.7	9,098.1	12,197.6
(h) Services	429.3	577.6	733.2
(i) Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3
III. Private Sector (Business)	478,619.0	521,127.2	551,776.3
(a) Agriculture, Forestry, Hunting & Fishing	80,903.7	84,825.3	91,643.4
(b) Mining and Quarrying	7,820.4	7,309.9	7,026.3
(c) Manufacturing:	250,852.2	287,106.4	311,759.9
(i) Food Industries	22,531.7	26,075.6	31,390.9
(ii) Beverage Industries	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	1998		1999
	Jun.	Dec.	Jun.
(iii) Tobacco	2,686.6	4,521.6	3,259.1
(iv) Textiles	107,377.5	122,186.6	141,866.4
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	15,282.8	16,555.7	16,441.8
(vi) Wood and Cork except Furniture	397.7	385.7	375.6
(vii) Furniture and Fixtures	112.3	169.4	386.4
(viii) Paper and Paper Products	3,890.6	3,542.9	4,041.0
(ix) Printing, Publishing and Allied Industries	2,954.3	2,944.1	4,988.0
(x) Leather and Leather Products except Footwear	6,238.5	6,762.0	7,219.4
(xi) Rubber Products	1,731.5	1,822.4	2,585.3
(xii) Chemicals and Chemical Products	21,070.0	25,073.7	26,753.7
(xiii) Products of Petroleum and Coal	5,234.7	6,114.8	6,868.0
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	10,610.4	12,593.2	12,253.8
(xv) Basic Metal Industries	4,260.6	5,718.1	6,083.3
(xvi) Metal Products except Machinery and Transport Equipments	2,442.0	2,133.3	2,222.9
(xvii) Machinery except Electrical Machinery	1,047.3	1,804.7	1,044.8
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,897.5	8,672.9	8,624.9
(xix) Transport Equipments	3,058.1	3,777.1	5,100.8
(xx) Miscellaneous Industries	27,527.4	30,634.3	26,192.0
(d) Construction	9,594.9	11,902.8	6,905.7
(e) Electricity, Gas, Water and Sanitary Services	3,836.2	3,818.0	3,741.0
(f) Commerce:	65,186.1	64,679.7	70,793.7
(i) Wholesale & Retail Trade	22,594.9	23,965.1	25,103.8
(ii) Exports/Imports	34,894.0	34,227.0	35,990.9
(iii) Non-Scheduled Banks and Other Financial Institutions	5,009.5	3,606.5	6,267.3
(iv) Co-operative Banks (Excl. PPCB)	2,276.3	2,358.4	2,562.6
(v) Insurance	63.6	183.5	72.1
(vi) Real Estate Dealers (Excl. item (d))	347.8	339.2	797.0
(g) Transport, Storage and Communications	11,917.2	12,812.1	12,905.4
(h) Services	5,696.1	7,601.1	6,348.4
(i) Other Private Business	42,812.2	41,072.0	40,652.5
IV. Trust Funds and Non-Profit Organisations	9,487.0	9,810.6	9,250.2
V. Personal	54,279.9	51,321.6	55,573.9
VI. Other activities not adequately described	2,067.7	1,316.9	1,380.4
TOTAL	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

BORROWER	(End of Period: Million Rupees)			
	2003		2004	
	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		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	71,128.2	107,132.8	93,722.1	100,302.8	77,701.5
1. Federal Government:	36,203.6	53,822.8	58,476.4	59,449.3	52,840.6
(i) Commodity Operations	32,713.4	49,249.8	53,178.7	54,665.0	47,238.9
(ii) Others	3,490.2	4,573.0	5,297.8	4,784.4	5,601.7
2. Provincial Governments:	34,924.7	53,310.0	35,245.6	40,853.4	24,860.9
(i) Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9	24,018.5
(ii) Others	1,016.8	836.4	867.4	1,140.5	842.4
3. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	86,429.4	95,021.3	96,936.2	115,343.6	125,398.9
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	336.2	-
B. Mining & Quarrying	-	175.4	1,279.7	100.6	11.1
C. Manufacturing	47,603.6	47,353.2	43,662.2	35,693.6	36,366.1
D. Construction	-	-	-	-	-
E. Utilities	2,586.5	7,125.8	5,872.0	25,599.1	41,241.9
F. Commerce	8,860.4	7,921.3	10,702.1	8,670.2	16,832.6
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0	44,905.5	30,268.8
H. Services	473.7	31.0	32.2	38.3	678.4
I. Others	2,323.0	-	-	-	-
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4	47,986.9	52,258.5
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9	6,923.1	2,240.7
C. Insurance Companies	1,092.7	775.2	743.3	2,417.4	3,283.8
D. Micro Finance	-	200.0	315.0	-	209.7
E. Other NBFI's	37,966.8	46,595.0	46,153.2	38,646.5	46,524.2
IV. Private Sector Enterprises :	1,404,194.2	1,445,360.0	1,646,615.4	1,669,727.6	1,884,922.9
A. Agriculture, Hunting and Forestry	137,860.4	131,542.3	142,867.9	144,057.9	156,283.4
(1) Growing of crops	85,645.5	85,535.8	99,083.4	103,440.4	114,703.8
(2) Farming of animals	13,580.4	14,328.1	14,434.4	15,727.8	18,836.6
(3) Agricultural and animal husbandry	924.3	565.4	1,356.4	580.2	1,108.1
(4) Agricultural machinery and equipments	37,529.1	31,020.6	27,765.5	24,208.9	21,150.4
(5) Hunting, trapping, forestry & logging	181.1	92.3	228.1	100.6	484.5
B. Fishing and fish farming etc.	1,784.8	1,184.0	1,346.9	1,661.5	764.4
C. Mining and Quarrying	9,484.5	10,412.4	11,255.6	11,691.7	14,431.1
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1	1,931.6
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,583.1	8,989.1
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7	689.0
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3	162.8
(5) Chemical, fertilizer, Salt etc.	350.2	628.8	2,252.0	1,987.5	2,658.6
D. Manufacturing	848,064.1	865,087.2	969,769.4	954,641.2	1,091,857.6
1) Food products and beverages	129,271.0	141,615.2	143,851.9	159,129.1	173,514.2
2) Tobacco products	735.0	715.8	2,154.0	1,044.4	1,718.7
3) Textiles	435,599.0	416,346.7	466,644.9	421,786.8	482,864.2
i) Spinning, weaving and finishing of textiles	355,956.9	344,821.4	386,123.0	337,631.6	382,684.1
a) Spinning of fibers	237,100.9	210,736.6	236,159.8	201,418.8	220,965.1
b) Weaving of textiles	60,683.2	66,325.8	75,009.7	77,703.9	85,116.4
c) Finishing of textiles	58,172.8	67,759.0	74,953.5	58,508.8	76,602.7
ii) Made-up textile articles	45,062.0	39,030.4	44,334.3	44,569.1	43,344.7
iii) Knit wear	14,804.1	15,094.0	16,760.2	18,401.3	19,984.8
iv) Carpets and rugs	4,904.1	4,682.1	4,206.1	4,233.3	7,024.9
Other textiles n.e.s.	14,871.9	12,718.7	15,221.3	16,951.6	29,825.7
4) Wearing apparel, readymade garments etc.	28,525.9	29,650.4	32,511.8	40,197.6	45,221.5

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(Concl.)

(End of Period: Million Rupees)

BORROWER	(End of Period: Million Rupees)				
	2005 Dec.	2006 Jun. Dec.		2007 Jun. Dec.	
5) Tanning and dressing of leather; manufacture of luggage and i.) Tanning & dressing of leather, luggage, handbags etc. ii.) Footwear	17,314.2 7,385.6 9,928.6	16,540.4 7,956.7 8,583.7	16,330.5 8,873.5 7,457.1	15,307.4 6,872.9 8,434.5	18,160.2 9,936.2 8,224.0
6) Wood and products of wood cork	1,201.9	1,913.6	1,306.4	1,848.6	1,580.1
7) Paper, paperboard and products	9,680.4	9,945.2	16,882.8	16,349.9	19,692.7
8) Printing, publishing and allied industries	3,011.1	2,708.3	3,890.6	5,213.0	5,847.4
9) Coke and refined petroleum products	11,605.2	7,972.6	17,741.7	9,484.5	15,158.2
10) Chemicals and chemical products	56,133.4	65,613.6	68,440.1	72,731.6	78,174.8
11) Rubber and plastics products	7,776.2	7,169.8	7,325.6	7,677.9	10,532.2
12) Other non-metallic mineral products	52,949.7	70,324.0	78,308.8	89,214.0	93,046.4
13) Basic metals	15,841.5	16,039.8	20,884.9	24,859.6	34,072.8
14) Fabricated metal products	7,500.4	6,398.3	7,706.6	6,931.7	9,944.3
15) Machinery and equipment	12,548.2	12,408.3	14,133.5	15,169.6	17,427.1
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8	124.1
17) Electrical machinery and apparatus	15,284.5	13,551.3	18,705.5	18,767.4	29,815.1
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,723.0	3,740.5	2,397.6
19) Medical, precision and optical instruments, watches and clocks	3,989.4	5,325.6	7,196.9	5,022.8	5,826.0
20) Motor vehicles, trailers and semi-trailers	12,927.3	15,557.7	16,171.2	14,766.5	14,860.9
21) Other transport equipments	4,085.0	6,078.2	5,229.6	5,489.5	5,029.4
22) Furniture and fixture	1,655.4	1,549.4	1,435.5	1,848.6	2,954.4
23) Jewellery and related articles	652.9	817.6	1,389.0	1,195.5	1,435.1
24) Sports goods	3,920.4	4,195.2	5,587.4	5,590.1	3,676.8
25) Handicrafts	111.3	107.6	112.9	94.5	129.9
26) Other manufacturing n.e.s.	11,473.6	8,635.5	10,515.9	10,701.4	18,653.6
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2	1,910.6
F. Electricity, gas and water supply	17,254.2	20,530.2	26,579.7	42,934.3	67,671.9
G. Construction	36,138.1	37,164.6	49,829.2	51,628.8	64,169.6
1) Building	27,926.0	29,310.5	39,591.2	41,062.9	49,843.3
2) Infrastructure	8,212.1	7,854.2	10,238.0	10,565.9	14,326.3
H. Commerce and Trade	164,437.3	179,568.4	210,886.3	209,529.0	222,036.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,725.2	12,323.7	16,989.6	14,184.9	13,213.0
2) Wholesale and commission trade	113,688.2	132,427.3	143,488.8	139,563.9	146,993.0
i) Exports	34,693.5	42,825.1	38,058.7	42,205.7	41,337.0
ii) Imports	27,912.8	32,500.2	36,164.5	29,842.7	31,372.9
iii) Domestic whole sales	51,081.8	57,102.0	69,265.6	67,515.5	74,283.1
3) Retail trade	42,023.9	34,817.3	50,407.9	55,780.2	61,830.6
I. Hotels, restaurants and clubs etc	9,385.7	6,884.7	12,136.0	13,683.9	12,506.4
J. Transport, storage and communications	57,451.3	62,983.7	79,700.8	78,982.8	82,936.2
K. Real estate, renting and business activities	65,019.2	74,466.2	75,004.2	92,285.8	111,259.8
L. Education	2,879.3	3,633.9	4,075.1	4,484.4	5,447.2
M. Health and social work	3,361.9	3,545.1	5,289.3	5,395.0	5,444.8
N. Other community, social and personal service activities	9,132.4	10,656.7	9,995.0	15,539.6	16,515.4
O. Other private business n.e.s	39,004.5	36,350.7	46,684.8	41,515.5	31,688.0
V. Trust Funds and Non Profit Organizations	15,073.6	13,671.4	14,573.9	14,572.3	17,180.4
VI. Personal	302,764.5	343,745.8	377,117.5	400,771.4	422,807.2
A. Bank Employees	45,735.9	46,990.1	49,469.7	52,852.6	53,369.8
B. Consumer Financing	255,868.5	294,628.1	324,699.9	345,584.2	367,119.6
i) House building	32,996.7	41,791.5	48,188.2	53,832.7	63,619.5
ii) Transport	83,599.0	97,281.5	106,168.5	105,396.4	113,036.1
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9	47,237.9
iv) Consumer durable	1,697.6	1,559.9	1,632.8	1,019.1	1,111.2
v) Personal loans	110,322.1	120,472.3	129,556.9	142,533.1	142,114.9
C. Other Personal	1,160.1	2,127.6	2,948.0	2,334.7	2,317.9
VII. Others	12,599.7	12,817.3	16,350.7	27,477.7	32,935.5
TOTAL	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(End of Period: Million Rupees)

BORROWER	1998		1999
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS:	-	-	-
I. Official	-	-	-
II. Business	-	-	-
III. Personal	-	-	-
B. DOMESTIC CONSTITUENTS:	571,892.1	575,069.7	607,950.7
I. Government:	66,462.8	34,558.5	43,171.9
(a) Federal Government:	45,447.6	19,703.5	18,212.6
(i) Commodity Operations	45,336.6	19,703.5	18,212.6
(ii) Others	111.0	-	-
(b) Provincial Governments:	20,832.8	14,698.5	24,959.4
(i) Commodity Operations	18,378.2	12,433.2	22,757.3
(ii) Others	2,454.7	2,265.4	2,202.1
(c) Local Bodies	181.6	156.5	-
II. Public Sector Enterprises	56,587.9	60,377.5	57,985.2
(a) Agriculture, Forestry, Hunting & Fishing	982.6	1,910.9	821.1
(b) Mining and Quarrying	3,105.1	2,845.4	3,606.7
(c) Manufacturing	21,693.5	25,292.2	22,572.5
(d) Construction	577.6	2,858.9	2,880.5
(e) Electricity, Gas and Sanitary Services	5,931.3	5,405.6	6,410.4
(f) Commerce:	5,885.9	7,259.7	6,596.9
(i) Wholesale and Retail Trade	1,580.4	2,184.5	1,801.2
(ii) Exports/Imports	2,539.6	3,227.6	3,213.1
(iii) Co-operative Banks (Excl. PPCB)	6.0	32.8	47.7
(iv) Insurance	72.8	-	-
(v) Non-Bank Financial Institutions	1,687.1	1,814.9	1,534.3
(g) Transport, Storage and Communications	11,208.7	9,098.1	12,197.6
(h) Services	429.3	577.6	733.2
(i) Other Public Sector Enterprises	6,774.1	5,129.3	2,076.3
III. Private Sector (Business)	387,391.5	421,232.4	443,931.8
(a) Agriculture, Forestry, Hunting & Fishing	13,222.6	10,949.0	11,347.1
(b) Mining and Quarrying	7,542.2	7,001.9	6,684.2
(c) Manufacturing:	230,381.1	264,798.7	287,875.9
(i) Food Industries	19,970.0	21,611.2	26,498.2
(ii) Beverage Industries	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	1998		1999
	Jun.	Dec.	Jun.
(iii) Tobacco	2,684.5	4,519.5	3,257.0
(iv) Textiles	100,422.7	113,124.2	132,300.8
(v) Footwear, Other Wearing Apparel and made-up Textiles Goods	15,100.0	16,353.4	16,223.1
(vi) Wood and Cork except Furniture	300.1	288.7	270.2
(vii) Furniture and Fixtures	112.2	163.3	380.2
(viii) Paper and Paper Products	3,281.8	2,883.4	3,351.8
(ix) Printing, Publishing and Allied Industries	2,765.6	2,737.2	4,748.9
(x) Leather and Leather Fur Products except Footwear	5,742.9	6,506.7	6,991.3
(xi) Rubber Products	1,575.0	1,598.6	2,348.5
(xii) Chemicals and Chemical Products	19,478.9	23,528.3	25,159.0
(xiii) Products of Petroleum and Coal	4,557.6	5,352.2	6,194.5
(xiv) Non-metallic Mineral Products except Product of Petroleum and coal	9,436.9	11,174.7	10,621.9
(xv) Basic Metal Industries	3,366.0	4,762.5	5,295.1
(xvi) Metal Products except Machinery and Transport Equipments	2,439.5	2,126.6	2,211.9
(xvii) Machinery except Electrical Machinery	986.1	1,740.3	1,012.3
(xviii) Electrical Machinery Apparatus, Appliances and Supplies	8,242.0	8,084.9	7,825.2
(xix) Transport Equipments	2,920.3	3,622.4	4,830.2
(xx) Miscellaneous Industries	23,577.1	29,078.8	24,350.6
(d) Construction	9,594.9	11,841.5	6,883.9
(e) Electricity, Gas, Water and Sanitary Services	3,836.2	3,813.0	3,736.0
(f) Commerce:	62,980.7	62,254.5	68,223.5
(i) Wholesale & Retail Trade	22,553.3	23,925.2	25,100.2
(ii) Exports/Imports	34,884.8	34,193.8	35,989.5
(iii) Non-Scheduled Banks and Other Financial Institutions	5,009.4	3,606.5	6,267.3
(iv) Co-operative Societies	144.3	29.0	20.2
(v) Insurance	63.6	183.5	72.1
(vi) Real Estate Dealers (Excl. item (d))	325.3	316.4	774.2
(g) Transport, Storage and Communications	11,888.5	12,299.1	12,386.1
(h) Services	5,140.2	7,204.7	6,144.7
(i) Other Private Business	42,796.0	41,070.0	40,650.3
IV. Trust Funds and Non-Profit Organisations	9,487.0	9,802.8	9,250.2
V. Personal	49,906.5	47,788.8	52,324.6
VI. Other activities not adequately described	2,066.5	1,309.6	1,376.9
TOTAL	571,892.1	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.
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	47,987.6	30,939.4	29,990.1
(ii) Others	2,273.8	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	58.9	0.1	0.2	0.0
II. Non-Financial Public Sector Enterprises :	85,738.5	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 NBFIs	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

BORROWER	(End of Period: Million Rupees)			
	2001	2002		2003
	Dec.	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	2,561.4	3,085.5	1,994.2	1,909.9
(ix) Cork & Wood	362.1	421.3	750.4	712.3
(x) Furniture & Fixture	337.6	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	2,905.3	3,704.0	3,269.8	4,713.3
(xii) Non-Metallic 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.
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 NBFI'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		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	71,123.2	107,132.8	93,722.1	100,212.8	77,611.5	
1. Federal Government:	36,198.6	53,822.8	58,476.4	59,449.3	52,750.6	
(i) Commodity Operations	32,713.4	49,249.8	53,178.7	54,665.0	47,238.9	
(ii) Others	3,485.1	4,573.0	5,297.8	4,784.4	5,511.7	
2. Provincial Governments:	34,924.7	53,310.0	35,245.6	40,763.4	24,860.9	
(i) Commodity Operations	33,907.9	52,473.7	34,378.3	39,712.9	24,018.5	
(ii) Others	1,016.8	836.4	867.4	1,050.5	842.4	
3. Local Bodies (City Governments)	-	-	-	-	-	
II. Non-Financial Public Sector Enterprises :	86,429.4	95,021.3	96,936.2	115,343.6	125,398.9	
A. Agriculture, Forestry, Hunting & Fishing	-	-	-	336.2	-	
B. Mining & Quarrying	-	175.4	1,279.7	100.6	11.1	
C. Manufacturing	47,603.6	47,353.2	43,662.2	35,693.6	36,366.1	
D. Construction	-	-	-	-	-	
E. Utilities	2,586.5	7,125.8	5,872.0	25,599.1	41,241.9	
F. Commerce	8,860.4	7,921.3	10,702.1	8,670.2	16,832.6	
G. Transport, Storage & Communication	24,582.2	32,414.6	35,388.0	44,905.5	30,268.8	
H. Services	473.7	31.0	32.2	38.3	678.4	
I. Others	2,323.0	-	-	-	-	
III. Non-Bank Financial Institutions :	42,959.5	53,442.8	55,217.4	47,986.9	52,258.5	
A. Co-operative Banks	-	-	-	-	-	
B. Development Financial Institutions	3,900.0	5,872.6	8,005.9	6,923.1	2,240.7	
C. Insurance Companies	1,092.7	775.2	743.3	2,417.4	3,283.8	
D. Micro Finance	-	200.0	315.0	-	209.7	
E. Other NBFI's	37,966.8	46,595.0	46,153.2	38,646.5	46,524.2	
IV. Private Sector Enterprises :	1,310,960.4	1,362,950.1	1,561,109.9	1,587,419.0	1,801,676.1	
A. Agriculture, Hunting and Forestry	62,216.5	63,851.0	71,240.2	73,656.3	85,075.1	
(1) Growing of crops	48,376.0	46,250.9	52,295.1	55,730.7	64,965.0	
(2) Farming of animals	4,465.6	5,956.9	6,737.7	8,425.9	11,752.1	
(3) Agricultural and animal husbandry	923.1	565.4	1,356.2	580.2	1,106.6	
(4) Agricultural machinery and equipments	8,278.3	10,986.8	10,723.5	8,820.0	7,126.9	
(5) Hunting, trapping, forestry & logging	173.6	91.0	127.8	99.4	124.4	
B. Fishing and fish farming etc.	1,244.1	1,041.7	1,292.3	1,614.7	737.3	
C. Mining and Quarrying	9,484.5	10,320.1	11,177.4	11,618.2	14,354.9	
(1) Mining of coal	3,619.4	4,573.1	4,665.7	2,607.1	1,930.9	
(2) Crude petroleum & natural gas	5,246.8	5,101.9	3,866.9	6,582.5	8,986.5	
(3) Iron & non-ferrous metal ores	142.1	63.9	367.9	411.7	689.0	
(4) Quarrying of stone, sand and clay	126.1	44.8	103.0	102.3	162.8	
(5) Chemical, fertilizer, Salt etc.	350.2	536.5	2,173.9	1,914.6	2,585.7	
D. Manufacturing	836,718.6	855,489.8	960,585.2	947,896.1	1,085,133.2	
1) Food products and beverages	125,782.7	139,660.5	141,786.2	157,789.6	172,048.8	
2) Tobacco products	734.8	715.7	2,153.9	1,044.4	1,718.7	
3) Textiles	432,536.9	413,807.3	464,428.2	419,976.4	480,796.0	
i) Spinning, weaving and finishing of textiles	352,910.4	342,283.0	383,911.4	335,826.2	380,631.6	
a) Spinning of fibers	236,906.7	210,561.2	235,951.7	201,271.0	220,813.4	
b) Weaving of textiles	58,516.9	64,021.2	73,036.2	76,075.7	83,261.6	
c) Finishing of textiles	57,486.8	67,700.6	74,923.5	58,479.5	76,556.7	
ii) Made-up textile articles	45,061.9	39,030.0	44,333.7	44,568.5	43,342.5	
iii) Knit wear	14,802.3	15,093.8	16,760.1	18,401.2	19,984.7	
iv) Carpets and rugs	4,895.6	4,681.9	4,206.1	4,233.3	7,024.7	
Other textiles n.e.s.	14,866.7	12,718.7	15,217.0	16,947.3	29,812.6	
4) Wearing apparel, readymade garments etc.	28,478.0	29,613.4	32,435.4	40,115.8	45,146.9	

5.2 Classification of Scheduled Banks' Advances by Borrower Commercial Banks

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	2005		2006		2007	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,965.3	16,204.2	16,023.9	15,063.6	17,895.4	
i.) Tanning & dressing of leather, luggage, handbags etc.	7,266.9	7,753.7	8,735.3	6,782.9	9,833.7	
ii.) Footwear	9,698.4	8,450.4	7,288.6	8,280.7	8,061.7	
6) Wood and products of wood cork	1,153.8	1,866.4	1,259.3	1,801.9	1,509.8	
7) Paper, paperboard and products	9,188.6	9,438.2	16,536.9	16,159.7	19,426.9	
8) Printing, publishing and allied industries	2,947.4	2,685.7	3,866.3	5,192.5	5,823.9	
9) Coke and refined petroleum products	11,144.6	7,855.6	17,175.0	9,148.6	14,947.3	
10) Chemicals and chemical products	55,386.3	64,365.1	67,169.1	71,754.0	77,629.4	
11) Rubber and plastics products	7,177.4	6,486.8	6,986.1	7,451.2	10,296.7	
12) Other non-metallic mineral products	51,959.7	69,332.2	77,386.5	88,714.1	92,628.8	
13) Basic metals	15,505.1	15,656.5	20,528.1	24,504.4	33,646.1	
14) Fabricated metal products	7,488.9	6,388.5	7,692.8	6,918.4	9,925.1	
15) Machinery and equipment	12,451.0	12,251.9	14,064.4	15,111.7	17,356.9	
16) Office, accounting and computing machinery	362.6	193.7	588.4	478.8	124.1	
17) Electrical machinery and apparatus	15,158.7	13,439.2	18,627.2	18,723.4	29,766.5	
18) Radio, television and communication equipment and apparatus	3,908.4	3,713.5	4,712.3	3,740.5	2,397.6	
19) Medical, precision and optical instruments, watches and clocks	3,902.2	5,300.0	7,109.5	4,931.8	5,733.9	
20) Motor vehicles, trailers and semi-trailers	12,923.3	15,551.1	16,134.4	14,737.4	14,828.3	
21) Other transport equipments	3,994.6	5,954.5	5,145.3	5,405.3	4,944.8	
22) Furniture and fixture	1,645.8	1,543.3	1,427.2	1,833.3	2,937.8	
23) Jewellery and related articles	639.8	805.8	1,369.4	1,173.0	1,411.0	
24) Sports goods	3,895.7	4,182.1	5,570.4	5,573.6	3,661.5	
25) Handicrafts	111.3	107.6	112.9	94.5	129.9	
26) Other manufacturing n.e.s.	11,275.7	8,371.0	10,296.0	10,458.3	18,401.3	
E. Ship breaking and waste / scrape (junk) etc.	2,936.7	1,350.0	1,195.2	1,696.2	1,910.6	
F. Electricity, gas and water supply	17,246.1	20,470.0	26,528.3	42,869.2	67,603.8	
G. Construction	35,759.5	36,989.3	49,695.2	51,518.2	64,069.0	
1) Building	27,914.1	29,291.0	39,576.8	41,042.9	49,813.1	
2) Infrastructure	7,845.4	7,698.3	10,118.4	10,475.3	14,255.9	
H. Commerce and Trade	164,126.8	179,209.3	210,358.7	208,881.1	221,268.2	
1) Sale, maintenance and repair of motor vehicles and motorcycles	8,696.8	12,307.0	16,968.1	14,155.0	13,179.7	
2) Wholesale and commission trade	113,657.9	132,386.1	143,410.6	139,483.9	146,902.1	
i) Exports	34,692.1	42,821.3	38,050.8	42,199.0	41,330.3	
ii) Imports	27,912.8	32,493.8	36,157.2	29,835.7	31,366.4	
iii) Domestic whole sales	51,052.9	57,071.0	69,202.6	67,449.2	74,205.4	
3) Retail trade	41,772.1	34,516.2	49,980.0	55,242.1	61,186.5	
I. Hotels, restaurants and clubs etc	9,309.2	6,809.0	12,054.0	13,607.0	12,428.6	
J. Transport, storage and communications	56,947.3	62,537.4	79,372.0	78,725.0	82,684.7	
K. Real estate, renting and business activities	63,862.5	74,035.7	74,628.7	91,957.9	110,805.3	
L. Education	2,830.5	3,585.9	4,030.9	4,442.2	5,403.3	
M. Health and social work	3,325.1	3,508.5	5,246.4	5,354.9	5,403.2	
N. Other community, social and personal service activities	6,071.8	7,514.6	7,157.7	12,194.2	13,235.8	
O. Other private business n.e.s	38,881.1	36,237.9	46,547.7	41,387.9	31,563.1	
V. Trust Funds and Non Profit Organizations	15,046.2	13,631.0	14,509.9	14,481.0	17,090.7	
VI. Personal	299,536.7	340,821.2	373,521.8	396,582.1	418,548.8	
A. Bank Employees	42,805.1	44,204.7	46,402.2	48,889.9	50,075.0	
B. Consumer Financing	255,577.7	294,530.5	324,231.6	345,425.3	366,207.7	
i) House building	32,877.4	41,791.5	47,981.1	53,830.8	63,524.8	
ii) Transport	83,561.3	97,277.7	106,087.0	105,390.2	112,873.4	
iii) Credit cards	27,253.1	33,522.9	39,153.5	42,802.9	47,237.9	
iv) Consumer durable	1,647.8	1,517.1	1,574.0	972.9	1,046.3	
v) Personal loans	110,238.1	120,421.4	129,436.0	142,428.5	141,525.2	
C. Other Personal	1,154.0	2,086.0	2,888.1	2,266.9	2,266.3	
VII. Others	11,302.6	12,200.9	15,783.4	26,779.6	32,113.8	
TOTAL	1,837,358.0	1,985,200.0	2,210,800.6	2,288,805.0	2,524,698.4	

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	2,214.0	2,132.1	213.1	265.6	659.7	770.5	896.6
II. Securities, Shares and Other Financial Instruments:	18,818.0	24,081.8	23,372.4	25,978.7	30,822.8	37,044.8	41,974.3
A. Quoted on the Stock Exchange:	6,060.0	6,690.3	6,948.6	7,883.0	4,472.4	6,676.6	6,892.3
1. To Stock Brokers and Dealers:	932.7	987.6	1,992.8	1,437.6	1,600.2	2,451.8	2,930.1
(a) Govt. and Other Trustee Securities	4,687.2	4,817.4	4,614.9	6,289.2	1,942.8	3,938.8	3,793.5
(b) Shares and Debentures	-	222.5	8.4	4.8	15.0	11.3	13.9
(c) Participation Term Certificates	440.1	662.8	332.6	151.5	914.5	274.7	154.8
(d) Others	7,520.9	11,086.9	6,950.4	6,701.2	11,173.1	11,964.9	19,366.2
2. To Others:	2,360.6	2,908.8	2,483.5	3,152.5	7,724.6	8,444.4	14,238.0
(a) Govt. and Other Trustee Securities	3,823.9	5,575.2	3,921.2	3,201.3	3,039.2	3,316.2	3,188.3
(b) Shares and Debentures	0.5	11.2	12.2	129.8	4.5	90.9	13.5
(c) Participation Term Certificates	1,335.9	2,591.8	533.5	217.5	404.8	113.4	1,926.3
(d) Others	5,237.1	6,304.6	9,473.4	11,394.5	15,177.3	18,403.4	15,715.8
B. Unquoted on the Stock Exchange:	691.8	1,242.3	818.6	1,964.4	2,555.3	840.3	1,491.5
1. To Stock Brokers and Dealers:	621.7	856.8	684.8	1,704.6	2,464.9	749.9	604.7
(a) Govt. and Other Trustee Securities	20.7	269.3	70.6	210.0	-	54.3	83.2
(b) Shares and Debentures	-	5.0	2.1	5.1	57.6	0.4	0.4
(c) Participation Term Certificates	49.4	111.1	61.1	44.6	32.8	35.7	803.1
(d) Others	4,545.3	5,062.3	8,654.8	9,430.1	12,622.0	17,563.0	14,224.3
2. To Others:	3,277.5	3,847.5	5,663.4	6,594.8	10,145.1	14,894.2	12,434.5
(a) Govt. and Other Trustee Securities	134.6	227.3	173.0	226.3	203.3	178.2	84.1
(b) Shares and Debentures	11.9	3.4	27.1	0.3	71.8	75.1	214.3
(c) Participation Term Certificates	1,121.3	984.0	2,791.3	2,608.7	2,201.9	2,415.6	1,491.3
(d) Others	267,669.6	263,800.0	260,036.1	260,533.7	303,563.9	348,151.5	323,913.6
III. Merchandise:	85,336.0	53,216.4	61,317.9	61,450.0	110,917.6	130,845.1	127,562.9
A. Food Items	39,527.2	28,187.5	38,805.5	33,168.2	79,048.3	99,664.0	95,213.9
1. Wheat	16,917.6	5,236.4	3,343.8	6,511.2	5,251.7	6,438.1	6,321.2
2. Rice and Paddy	806.5	549.9	357.3	605.2	2,186.8	1,115.2	788.4
3. Other Grain and Pulses	456.9	396.9	311.6	508.7	1,990.3	926.6	424.2
(a) Indigenous	349.6	153.0	45.7	96.6	196.5	188.6	364.2
(b) Imported	10,679.9	7,261.1	5,255.9	5,024.4	4,963.0	4,625.5	6,463.4
4. Edible Oils:	8,731.8	3,183.6	3,249.4	3,379.6	2,835.3	2,580.6	4,635.0
(a) Indigenous	1,948.1	4,077.6	2,006.5	1,644.8	2,127.7	2,044.9	1,828.4
(b) Imported	10,487.5	5,635.9	8,776.2	8,569.4	11,877.6	11,297.9	11,737.3
5. Sugar:	9,493.3	5,484.7	7,359.4	7,701.0	11,120.0	10,849.5	10,868.1
(a) Indigenous	994.2	151.2	1,416.8	868.4	757.6	448.3	869.2
(b) Imported	1,185.7	1,146.2	1,072.1	2,556.5	2,183.9	2,476.0	1,186.9
6. Kariana and Spices	1,141.6	1,398.7	963.8	1,682.9	1,041.2	1,023.0	1,200.6
7. Fish and Fish Preparation	4,590.0	3,800.7	2,743.3	3,332.1	4,365.0	4,205.3	4,651.1
8. Other Food Items:	3,017.7	2,382.8	2,189.3	1,920.7	2,947.8	3,347.2	3,411.3
(a) Indigenous	1,572.4	1,417.8	554.0	1,411.4	1,417.1	858.0	1,239.7
(b) Imported	60,423.2	72,769.3	73,354.6	76,870.4	57,598.5	69,833.6	62,366.7
B. Raw Materials:	24,074.3	33,380.3	29,093.9	31,788.0	21,923.4	30,044.5	21,919.3
1. Cotton Raw	20,795.6	30,321.6	25,949.5	27,337.0	19,928.7	26,417.1	19,438.0
(a) Indigenous	3,278.6	3,058.7	3,144.4	4,451.0	1,994.7	3,627.4	2,481.2
(b) Imported	1,875.9	3,460.1	3,793.3	3,502.2	3,807.0	4,716.8	3,965.2
2. Synthetic Fibers:	1,139.4	1,874.7	2,572.4	2,635.3	3,063.7	3,866.6	3,099.8
(a) Indigenous	736.5	1,585.4	1,220.9	866.8	743.4	850.2	865.4
(b) Imported	1,607.6	3,625.6	2,397.2	3,773.8	4,221.9	2,854.1	3,127.5
3. Fertilizers:	1,597.7	3,609.1	1,987.2	2,190.6	3,655.8	2,195.7	1,225.8
(a) Indigenous	9.9	16.5	409.9	1,583.2	566.1	658.4	1,901.8
(b) Imported	-	-	-	-	-	-	-

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

(End of Period: Million Rupees)

SECURITY	1998		1999		2000		2001
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
4. Petroleum Crude:	7,349.4	7,046.3	7,704.0	9,178.4	6,221.9	7,272.2	10,514.5
(a) Indigenous	5,074.7	5,329.4	5,243.3	4,062.3	3,036.0	3,704.3	7,104.6
(b) Imported	2,274.7	1,716.9	2,460.7	5,116.1	3,186.0	3,567.9	3,409.9
5. Iron and Steel	5,018.4	5,538.4	10,812.7	10,221.7	5,899.6	5,370.5	3,973.2
(a) Indigenous	2,805.6	3,934.4	8,224.9	6,106.8	3,546.3	3,009.3	2,670.4
(b) Imported	2,212.9	1,604.0	2,587.8	4,114.9	2,353.2	2,361.3	1,302.8
6. Wool and Goat Hair	1,054.2	1,352.3	713.6	526.1	1,002.1	2,148.8	427.2
7. Hides and Skins	4,528.1	3,379.9	4,078.8	4,829.8	3,123.8	3,847.6	4,042.1
8. Oil Seeds	739.0	1,229.6	230.6	425.8	835.5	865.7	741.3
9. Pesticides and Insecticides:	816.5	671.3	461.5	568.3	729.3	904.8	1,071.8
(a) Indigenous	298.7	244.7	94.3	187.7	411.9	640.1	858.4
(b) Imported	517.8	426.6	367.3	380.6	317.4	264.8	213.4
10. Other Raw Materials:	13,359.8	13,085.4	14,068.9	12,056.4	9,833.9	11,808.7	12,584.6
(a) Indigenous	6,540.7	6,206.7	7,182.6	6,639.7	5,137.9	6,463.1	6,483.4
(b) Imported	6,819.0	6,878.7	6,886.3	5,416.7	4,696.0	5,345.5	6,101.2
C. Finished Manufactured Goods:	121,910.4	137,814.3	125,363.7	122,213.3	135,047.9	147,472.8	133,984.0
1. Cotton Textiles:	20,621.4	26,007.9	24,837.3	28,071.2	37,464.5	38,660.1	38,963.7
(a) Indigenous	17,827.9	23,708.7	20,745.8	22,239.2	29,194.2	29,207.3	34,196.3
(b) Imported	2,793.5	2,299.2	4,091.5	5,832.0	8,270.2	9,452.8	4,767.4
2. Cotton Yarn:	7,338.9	11,175.0	11,718.7	10,192.2	6,528.1	9,307.1	11,103.4
(a) Indigenous	5,694.2	8,756.5	9,995.0	8,079.1	5,081.0	7,628.6	7,322.6
(b) Imported	1,644.7	2,418.5	1,723.7	2,113.1	1,447.1	1,678.5	3,770.7
3. Other Textiles:	9,065.4	12,024.9	7,668.2	11,242.5	16,296.0	17,891.4	16,323.3
(a) Indigenous	8,400.3	8,089.0	7,109.9	9,346.7	15,226.7	17,420.1	14,979.9
(b) Imported	665.1	3,935.9	558.3	1,895.8	1,069.3	471.3	1,343.4
4. Machinery:	18,998.9	21,176.0	19,297.7	17,274.8	14,860.0	15,661.9	10,091.1
(a) Indigenous	9,587.6	10,175.2	8,603.8	7,155.5	8,424.8	7,758.4	4,257.4
(b) Imported	9,411.3	11,000.8	10,693.9	10,119.3	6,435.2	7,903.5	5,833.7
5. Handloom Products	145.4	448.4	1,295.7	1,410.3	85.7	91.6	301.5
6. Carpets and Rugs	2,136.3	2,062.9	1,376.9	852.4	1,127.0	1,042.7	1,201.5
7. Readymade Garments	6,658.3	7,552.7	10,242.7	9,135.3	8,579.8	8,194.9	8,339.3
8. Cement and Cement Products:	2,797.9	3,573.1	3,876.0	3,929.6	4,478.2	4,879.2	2,873.1
(a) Indigenous	2,529.6	3,366.0	3,528.8	3,815.6	4,120.4	4,530.2	2,778.8
(b) Imported	268.2	207.1	347.2	114.0	357.8	349.0	94.3
9. Sports Goods	721.9	1,052.7	1,466.3	1,641.4	1,291.9	1,837.0	1,538.2
10. Surgical Instruments	553.1	615.1	546.3	512.8	485.0	602.7	653.2
11. Chemicals and Dyes	10,152.5	13,682.4	10,899.8	10,257.8	14,936.7	14,971.6	12,114.3
12. Other Finished Goods:	42,720.4	38,443.2	32,138.1	27,693.2	28,915.0	34,332.6	30,481.3
(a) Indigenous	21,951.1	24,812.2	21,969.4	20,038.8	19,985.7	24,545.8	20,182.4
(b) Imported	20,769.3	13,631.0	10,168.7	7,654.3	8,929.3	9,786.9	10,298.9
IV. Fixed Assets including Machinery	79,869.7	81,442.4	87,481.2	90,319.7	97,701.4	107,740.6	120,135.6
V. Real Estate:	134,529.6	144,403.2	170,008.6	176,649.4	172,235.4	182,737.4	186,951.5
(a) Land	83,641.3	94,591.1	97,506.6	102,173.5	99,091.7	107,164.8	104,655.7
(b) Buildings:	50,888.3	49,812.1	72,502.0	74,475.9	73,143.7	75,572.6	82,295.8
1. Residential	29,745.8	31,148.8	45,945.5	47,832.6	46,603.2	49,635.1	50,572.3
2. Non-Residential	21,142.6	18,663.3	26,556.4	26,643.3	26,540.5	25,937.6	31,723.5
VI. Fixed Deposits & Insurance Policies:	52,997.3	50,597.3	47,246.5	44,833.3	45,121.3	43,165.7	38,808.6
(a) Bank Deposits	47,899.6	45,493.0	40,798.6	39,654.6	42,502.1	42,584.3	38,366.7
(b) Insurance Policies	5,097.7	5,104.3	6,447.9	5,178.7	2,619.2	581.4	441.9
VII. Others:	112,895.8	113,777.7	132,566.7	144,332.9	147,369.6	142,947.0	151,581.1
(a) Other Secured Advances	74,415.1	70,924.0	90,021.1	97,156.0	100,568.1	98,021.1	97,722.4
(b) Advances Secured by Guarantees	28,597.7	30,026.0	32,546.4	38,829.3	39,392.4	36,644.8	46,793.3
(c) Unsecured Advances	9,883.1	12,827.8	9,999.2	8,347.6	7,409.2	8,281.1	7,065.4
TOTAL	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5	864,261.2

(Contd.)

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2001		2002		2003		2004	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	331.8	1,380.8	1,205.8	1,141.1	848.9	997.0	723.1	
II. Securities, Shares and Other Financial Instruments:	39,179.0	37,252.7	39,472.1	72,701.4	73,214.0	83,476.4	103,123.5	
A. Quoted on the Stock Exchange:	24,380.9	25,390.9	24,536.1	27,345.5	33,963.6	38,771.1	54,929.4	
1. To Stock Brokers and Dealers:	4,517.4	5,499.9	8,603.8	9,694.9	16,066.9	21,079.5	33,705.3	
(a) Govt. and Other Trustee Securities	2,577.7	3,647.5	2,928.3	4,101.4	5,199.0	6,093.2	5,884.3	
(b) Govt. and Other Trustee Securities	1,819.6	1,489.9	4,216.8	5,204.5	10,102.7	14,017.6	25,879.5	
(c) Shares and Debentures	43.0	23.9	141.3	268.2	79.4	293.4	9.5	
(d) Participation Term Certificates	77.1	338.6	1,317.5	120.8	685.8	675.3	1,931.9	
(e) Others	19,863.5	19,891.0	15,932.3	17,650.6	17,896.7	17,691.7	21,224.1	
2. To Others:	14,522.5	13,088.9	12,271.2	14,330.1	11,295.0	11,219.5	10,902.8	
(a) Govt. and Other Trustee Securities	2,778.5	3,208.3	3,154.0	3,252.3	3,290.3	5,901.8	9,626.7	
(b) Shares and Debentures	453.3	155.6	22.7	16.8	207.0	214.2	220.1	
(c) Participation Term Certificates	2,109.2	3,438.1	484.4	51.4	3,104.4	356.2	474.5	
(d) Others	14,798.1	11,861.8	14,936.0	45,355.9	39,250.4	44,705.2	48,194.1	
B. Unquoted on the Stock Exchange:	2,280.3	1,906.7	2,290.1	8,031.6	5,400.8	8,765.1	13,851.2	
1. To Stock Brokers and Dealers:	406.5	407.8	717.3	6,122.4	5,002.2	8,218.6	12,793.8	
(a) Govt. and Other Trustee Securities	241.6	174.7	280.2	134.1	210.7	140.2	843.1	
(b) Shares and Debentures	0.6	5.8	0.9	-	4.9	30.0	51.0	
(c) Participation Term Certificates	1,631.6	1,318.5	1,291.7	1,775.2	182.9	376.3	163.2	
(d) Others	12,517.8	9,955.1	12,645.9	37,324.3	33,849.6	35,940.1	34,342.8	
2. To Others:	10,981.1	9,084.4	11,957.0	36,583.3	30,279.9	34,172.1	32,773.2	
(a) Govt. and Other Trustee Securities	135.9	123.1	129.4	76.2	503.1	454.7	363.5	
(b) Shares and Debentures	86.5	71.4	0.8	0.1	159.2	239.7	241.2	
(c) Participation Term Certificates	1,314.3	676.2	558.7	664.7	2,907.4	1,073.7	965.0	
(d) Others	349,399.6	327,818.6	341,339.1	291,438.5	341,036.9	406,791.7	470,285.4	
III. Merchandise:	141,566.0	147,990.2	110,689.3	103,739.9	72,350.1	100,566.8	99,442.0	
A. Food Items	103,466.6	109,272.2	59,051.2	54,910.7	26,429.9	41,895.5	32,075.6	
1. Wheat	11,790.9	13,201.5	19,317.1	6,916.4	19,131.9	18,291.6	32,319.6	
2. Rice and Paddy	863.0	1,506.5	1,265.2	1,175.9	3,814.2	1,587.7	1,932.8	
3. Other Grains and Pulses	364.6	1,295.5	1,123.7	1,048.1	3,639.5	834.4	1,698.5	
(a) Indigenous	498.4	211.0	141.5	127.8	174.7	753.3	234.3	
(b) Imported	8,619.4	7,803.2	11,107.6	9,530.0	7,680.1	8,348.3	8,276.2	
4. Edible Oils:	7,400.5	5,915.5	6,345.7	7,325.6	2,632.6	4,217.1	3,314.7	
(a) Indigenous	1,218.9	1,887.7	4,761.9	2,204.4	5,047.4	4,131.1	4,961.5	
(b) Imported	12,044.7	11,748.2	11,552.3	19,447.8	8,332.0	21,467.0	16,179.1	
5. Sugar:	11,365.0	10,719.8	10,676.4	16,606.8	7,710.0	20,641.2	15,440.7	
(a) Indigenous	679.8	1,028.4	875.9	2,840.9	622.0	825.8	738.5	
(b) Imported	1,044.7	625.8	722.5	1,296.5	1,519.1	1,484.6	1,580.4	
6. Kariana and Spices	654.3	851.4	352.5	1,799.3	1,648.9	2,133.2	1,916.5	
7. Fish and Fish Preparation	3,082.3	2,981.9	7,321.0	8,663.3	3,794.2	5,359.0	5,161.8	
8. Other Food Items:	1,389.0	2,025.1	6,199.2	6,274.8	2,083.9	2,873.7	2,936.1	
(a) Indigenous	1,693.2	956.5	1,121.7	2,388.5	1,710.3	2,485.3	2,225.7	
(b) Imported	83,643.7	63,371.7	85,361.7	69,072.9	104,768.7	119,475.5	128,466.8	
B. Raw Materials:	38,186.7	30,024.2	48,825.5	36,124.7	63,442.8	70,530.7	74,358.2	
1. Cotton Raw	34,200.9	27,649.2	45,639.7	32,461.2	59,294.1	61,971.1	67,264.3	
(a) Indigenous	3,985.9	2,375.0	3,185.8	3,663.5	4,148.7	8,559.6	7,093.8	
(b) Imported	5,280.5	3,150.9	2,839.9	3,208.7	4,106.5	6,432.0	13,361.9	
2. Synthetic Fibers:	3,952.2	2,151.3	1,503.9	2,216.1	3,164.3	4,221.9	6,779.1	
(a) Indigenous	1,328.3	999.6	1,336.0	992.6	942.3	2,210.1	6,582.7	
(b) Imported	2,408.4	1,241.7	6,015.9	6,286.7	3,893.9	5,497.2	4,567.7	
3. Fertilizers:	1,044.8	876.7	5,487.6	4,894.9	3,225.2	3,484.0	2,159.2	
(a) Indigenous	1,363.6	364.9	528.3	1,391.8	668.7	2,013.2	2,408.6	
(b) Imported								

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(End of Period: Million Rupees)

SECURITY	2001		2002		2003		2004	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
4. Petroleum Crude:	14,768.2	9,541.9	8,711.4	6,522.4	7,997.0	10,965.2	14,260.6	
(a) Indigenous	10,192.0	5,816.3	6,109.9	3,275.3	572.7	1,266.2	3,437.1	
(b) Imported	4,576.3	3,725.6	2,601.5	3,247.1	7,424.3	9,699.0	10,823.5	
5. Iron and Steel	5,531.6	5,310.5	6,917.2	4,902.6	9,934.5	11,659.6	6,327.1	
(a) Indigenous	3,102.4	3,321.1	4,358.9	3,781.1	7,362.9	8,175.3	3,865.8	
(b) Imported	2,429.2	1,989.4	2,558.3	1,121.5	2,571.6	3,484.3	2,461.3	
6. Wool and Goat Hair	300.2	380.8	543.9	468.9	2,038.1	913.2	341.2	
7. Hides and Skins	2,625.3	2,095.3	2,384.3	2,864.2	4,899.1	5,179.4	4,230.2	
8. Oil Seeds	430.1	338.0	1,031.5	901.6	1,374.0	1,932.2	1,955.1	
9. Pesticides and Insecticides:	642.1	442.0	680.1	743.3	664.9	908.9	875.4	
(a) Indigenous	144.2	87.5	69.9	272.0	243.5	349.8	289.1	
(b) Imported	497.9	354.6	610.2	471.3	421.3	559.1	586.3	
10. Other Raw Materials:	13,470.6	10,846.4	7,412.0	7,049.6	6,417.8	5,457.2	8,189.4	
(a) Indigenous	6,220.0	6,512.1	4,776.4	3,971.4	3,547.3	2,174.0	2,415.4	
(b) Imported	7,250.6	4,334.2	2,635.6	3,078.2	2,870.5	3,283.2	5,774.0	
C. Finished Manufactured Goods:	124,189.8	116,456.6	145,288.1	118,625.7	163,918.0	186,749.4	242,376.7	
1. Cotton Textiles:	40,090.0	40,780.3	44,498.7	29,704.6	44,650.3	46,757.0	63,610.4	
(a) Indigenous	36,601.6	39,515.3	34,335.8	22,006.6	36,025.4	37,522.1	48,391.2	
(b) Imported	3,488.4	1,265.0	10,162.9	7,697.9	8,624.9	9,234.9	15,219.2	
2. Cotton Yarn:	9,241.4	9,216.5	11,579.2	11,264.1	24,266.0	24,269.3	24,726.0	
(a) Indigenous	7,947.6	7,726.5	10,063.9	10,931.0	23,107.1	22,479.0	23,027.6	
(b) Imported	1,293.9	1,490.0	1,515.4	333.1	1,159.0	1,790.3	1,698.4	
3. Other Textiles:	15,192.2	12,958.5	16,555.8	18,370.6	27,140.9	31,791.8	34,285.4	
(a) Indigenous	13,866.6	12,670.5	16,418.3	16,632.0	25,868.4	25,922.8	24,124.8	
(b) Imported	1,325.6	288.0	137.5	1,738.7	1,272.5	5,869.1	10,160.6	
4. Machinery:	11,605.7	11,178.6	17,833.5	13,494.2	15,165.5	17,128.6	30,427.5	
(a) Indigenous	3,109.6	5,091.4	7,652.2	3,376.2	5,806.4	6,299.8	7,278.0	
(b) Imported	8,496.0	6,087.2	10,181.4	10,118.0	9,359.0	10,828.8	23,149.5	
5. Handloom Products	251.4	217.1	269.3	542.1	743.7	911.2	241.2	
6. Carpets and Rugs	954.0	759.1	848.3	836.8	1,704.9	1,948.9	1,911.9	
7. Readymade Garments	7,176.0	7,079.0	7,926.9	8,327.6	8,991.9	12,874.0	16,264.7	
8. Cement and Cement Products:	3,134.4	3,735.1	5,573.7	4,279.8	2,875.8	6,738.2	15,614.9	
(a) Indigenous	2,991.0	3,734.8	5,475.6	3,859.9	2,854.0	6,713.1	15,588.4	
(b) Imported	143.4	0.3	98.1	419.9	21.8	25.1	26.6	
9. Sports Goods	1,360.9	1,289.9	625.4	893.4	1,518.7	2,995.9	3,726.2	
10. Surgical Instruments	560.8	694.8	1,017.1	738.5	1,037.1	1,317.0	1,326.1	
11. Chemicals and Dyes	10,047.0	5,956.9	6,312.7	5,064.6	7,007.0	8,840.8	7,972.9	
12. Other Finished Goods:	24,576.1	22,590.8	32,247.7	25,109.5	28,816.2	31,176.9	42,269.3	
(a) Indigenous	13,477.8	13,650.0	25,652.4	18,297.3	21,641.6	23,235.8	31,227.2	
(b) Imported	11,098.3	8,940.8	6,595.3	6,812.2	7,174.6	7,941.1	11,042.2	
IV Fixed Assets including Machinery	115,062.9	120,140.5	120,520.5	126,728.6	137,212.9	136,607.6	193,533.1	
V. Real Estate:	207,577.4	196,847.0	205,361.7	210,113.1	257,045.7	275,883.4	311,015.2	
(a) Land	115,492.0	113,710.3	116,575.4	118,558.4	133,787.9	132,460.2	137,628.1	
(b) Buildings:	92,085.3	83,136.7	88,786.3	91,554.7	123,257.8	143,423.2	173,387.1	
1. Residential	51,060.7	54,334.4	57,972.9	59,270.2	70,931.1	88,955.0	104,682.3	
2. Non-Residential	41,024.6	28,802.3	30,813.3	32,284.5	52,326.8	54,468.2	68,704.8	
VI Fixed Deposits & Insurance Policies:	35,133.2	32,307.6	38,005.0	26,645.2	22,299.2	32,577.4	29,621.9	
(a) Bank Deposits	34,317.9	31,349.5	37,099.1	23,566.2	21,655.6	31,709.2	25,780.3	
(b) Insurance Policies	815.3	958.1	905.9	3,078.9	643.6	868.2	3,841.7	
VI Others:	163,353.5	169,260.4	190,290.5	241,103.9	264,091.3	306,050.7	427,589.2	
(a) Other Secured Advances	105,354.9	108,663.7	132,851.3	172,342.4	185,276.4	205,514.3	275,658.1	
(b) Advances Secured by Guarantee(s)	49,581.6	52,456.1	49,922.0	54,347.6	59,334.0	67,211.8	102,073.2	
(c) Unsecured Advances	8,416.9	8,140.6	7,517.2	14,413.9	19,480.9	33,324.5	49,857.9	
TOTAL	910,037.3	885,007.5	936,194.7	969,871.7	1,095,749.0	1,242,384.1	1,535,891.5	

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	487.6	686.5	2,006.5	6,028.6	12,371.0	9,144.3
II. Securities, Shares and Other Financial Instruments:	94,665.8	70,258.4	98,524.0	117,843.3	97,957.1	116,642.2
A. Quoted on the Stock Exchange:	60,984.2	50,708.3	73,665.9	90,081.5	78,539.2	79,961.0
1. To Stock Brokers and Dealers:	38,038.8	34,111.7	48,687.4	60,210.6	55,025.8	55,359.7
(a) Govt. and Other Trustee Securities	2,475.6	5,269.8	2,559.4	8,584.9	6,601.3	10,971.0
(b) Shares and Debentures	30,614.6	26,579.7	43,604.8	51,146.0	47,763.4	43,208.8
(c) Participation Term Certificates	41.0	706.4	-	6.8	7.7	567.5
(d) Others	4,907.6	1,555.8	2,523.2	472.8	653.4	612.5
2. To Others:	22,945.4	16,596.6	24,978.5	29,870.8	23,513.4	24,601.3
(a) Govt. and Other Trustee Securities	7,335.2	1,797.6	5,250.2	3,816.3	2,076.7	5,920.0
(b) Shares and Debentures	13,188.3	12,292.6	16,196.6	17,715.8	18,238.9	15,137.8
(c) Participation Term Certificates	248.5	7.1	9.9	87.7	-	14.2
(d) Others	2,173.4	2,499.3	3,521.8	8,251.0	3,197.9	3,529.3
B. Unquoted on the Stock Exchange:	33,681.7	19,550.1	24,858.0	27,761.8	19,417.9	36,681.3
1. To Stock Brokers and Dealers:	9,195.2	5,523.0	5,130.3	7,697.6	8,629.5	10,220.9
(a) Govt. and Other Trustee Securities	7,252.3	3,517.7	3,124.0	2,673.4	2,519.0	4,154.8
(b) Shares and Debentures	1,692.6	1,817.4	1,540.7	4,619.0	4,838.6	4,805.1
(c) Participation Term Certificates	16.5	140.1	3.9	0.9	339.6	330.1
(d) Others	233.8	47.8	461.7	404.2	932.3	930.9
2. To Others:	24,486.4	14,027.1	19,727.7	20,064.2	10,788.4	26,460.4
(a) Govt. and Other Trustee Securities	22,876.8	10,579.2	11,350.5	16,303.6	8,637.3	17,167.9
(b) Shares and Debentures	445.3	1,332.7	2,980.4	1,874.9	612.9	2,971.8
(c) Participation Term Certificates	69.2	1.9	2.2	15.3	3.7	24.7
(d) Others	1,095.1	2,113.2	5,394.6	1,870.3	1,534.5	6,296.0
III. Merchandise:	519,488.4	558,384.0	626,098.1	647,612.4	688,697.9	750,483.8
A. Food Items	113,316.5	118,644.0	161,268.1	151,678.1	166,794.2	174,071.3
1. Wheat	41,614.4	36,481.0	64,063.6	47,265.9	61,181.6	62,412.7
2. Rice and Paddy	26,205.5	43,400.4	35,780.3	42,296.0	34,033.5	38,262.5
3. Other Grains and Pulses	3,527.7	1,677.9	1,624.0	8,260.1	5,742.5	6,485.2
(a) Indigenous	3,288.5	1,519.0	1,173.4	8,005.7	5,443.7	5,407.8
(b) Imported	239.2	158.9	450.7	254.4	298.7	1,077.4
4. Edible Oils:	8,530.6	7,729.9	10,945.2	11,107.1	9,903.7	10,218.7
(a) Indigenous	4,405.1	3,579.9	5,399.1	5,310.3	5,951.2	5,968.6
(b) Imported	4,125.5	4,150.0	5,546.1	5,796.8	3,952.5	4,250.0
5. Sugar:	23,731.9	14,900.0	37,179.5	26,635.1	41,348.1	34,235.5
(a) Indigenous	21,586.4	13,787.1	27,400.6	25,508.3	35,517.0	28,235.6
(b) Imported	2,145.5	1,112.9	9,778.9	1,126.8	5,831.1	6,000.0
6. Kariana and Spices	2,068.9	7,257.4	3,528.7	4,212.0	2,666.2	3,055.6
7. Fish and Fish Preparation	1,784.4	2,313.7	1,511.3	2,461.2	1,780.2	2,038.3
8. Other Food Items:	5,853.1	4,883.7	6,635.4	9,440.7	10,138.5	17,362.8
(a) Indigenous	3,892.8	3,172.7	5,404.4	7,886.6	8,989.4	15,744.2
(b) Imported	1,960.3	1,711.0	1,231.0	1,554.1	1,149.1	1,618.6
B. Raw Materials:	140,624.4	169,032.2	158,488.1	173,080.1	159,059.4	165,079.3
1. Cotton Raw	74,905.9	95,801.3	80,711.6	100,190.0	86,460.7	91,319.5
(a) Indigenous	65,471.3	83,579.0	72,186.1	75,057.5	73,895.4	77,512.5
(b) Imported	9,434.6	12,222.3	8,525.6	25,132.6	12,565.3	13,807.0
2. Synthetic Fibers:	18,275.5	26,346.9	17,409.0	12,280.5	9,308.7	10,139.6
(a) Indigenous	9,419.5	9,963.2	6,216.4	10,493.6	8,280.6	8,423.9
(b) Imported	8,856.1	16,383.7	11,192.6	1,786.9	1,028.1	1,715.6
3. Fertilizers:	6,905.4	6,323.5	10,345.4	8,089.0	9,124.6	8,359.0
(a) Indigenous	4,336.2	5,412.5	7,527.1	6,651.6	7,280.9	6,443.5
(b) Imported	2,569.2	911.0	2,818.3	1,437.5	1,843.6	1,915.5

5.3 Classification of Scheduled Banks' Advances by Securities Pledged

All Banks

(Concl'd.)

(End of Period: Million Rupees)

SECURITY	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	11,515.8	11,208.7	10,745.0	13,739.5	9,477.5	12,361.6
(a) Indigenous	3,051.2	5,489.6	5,571.0	6,397.0	3,825.1	6,564.9
(b) Imported	8,464.6	5,719.1	5,174.1	7,342.6	5,652.4	5,796.7
5. Iron and Steel	8,805.5	6,195.5	10,237.3	11,950.4	16,177.7	13,391.6
(a) Indigenous	4,925.3	3,101.4	5,312.4	8,649.2	10,898.5	11,465.8
(b) Imported	3,880.2	3,094.1	4,925.0	3,301.1	5,279.2	1,925.8
6. Wool and Goat Hair	325.0	246.6	449.1	257.3	527.5	841.2
7. Hides and Skins	4,151.1	4,097.4	4,036.6	5,381.5	3,929.2	4,757.3
8. Oil Seeds	2,894.1	3,098.0	3,210.1	3,967.0	4,352.0	3,999.8
9. Pesticides and Insecticides:	1,583.9	2,360.2	3,436.2	2,578.7	1,567.3	1,812.8
(a) Indigenous	794.5	993.1	1,311.6	1,310.5	475.3	865.5
(b) Imported	789.3	1,367.0	2,124.6	1,268.3	1,091.9	947.3
10. Other Raw Materials:	11,262.1	13,354.2	17,907.7	14,646.2	18,134.4	18,096.9
(a) Indigenous	3,329.9	7,703.3	11,804.9	8,485.2	10,743.6	13,049.3
(b) Imported	7,932.2	5,650.9	6,102.8	6,161.0	7,390.8	5,047.6
C. Finished Manufactured Goods:	265,547.5	270,707.7	306,341.9	322,854.2	362,844.3	411,333.3
1. Cotton Textiles:	63,611.0	70,736.0	73,907.6	77,465.3	89,646.6	96,230.4
(a) Indigenous	53,188.4	57,662.9	50,793.0	70,413.2	82,939.9	88,232.8
(b) Imported	10,422.6	13,073.0	23,114.6	7,052.0	6,706.6	7,997.7
2. Cotton Yarn:	23,643.0	30,151.9	30,644.8	27,873.5	37,534.0	47,465.9
(a) Indigenous	21,905.2	28,399.6	24,146.3	26,174.4	35,947.8	43,544.1
(b) Imported	1,737.8	1,752.3	6,498.5	1,699.2	1,586.3	3,921.8
3. Other Textiles:	33,653.6	30,422.6	43,079.1	49,918.9	48,719.7	49,873.5
(a) Indigenous	23,139.3	21,997.0	21,189.7	39,943.2	32,519.2	39,201.4
(b) Imported	10,514.3	8,425.6	21,889.5	9,975.7	16,200.5	10,672.2
4. Machinery:	36,798.1	37,234.5	18,680.3	29,279.2	20,031.9	27,140.0
(a) Indigenous	7,576.5	6,381.3	4,887.0	9,559.2	7,809.5	8,891.3
(b) Imported	29,221.6	30,853.2	13,793.3	19,720.0	12,222.4	18,248.7
6. Carpets and Rugs	1,656.4	2,294.3	2,851.1	1,138.6	2,540.0	3,146.4
7. Readymade Garments	20,834.6	23,973.2	25,021.3	21,935.7	28,221.2	30,365.0
8. Cement and Cement Products:	20,001.6	19,123.2	25,636.0	25,894.4	27,018.2	30,645.3
(a) Indigenous	19,768.9	18,594.5	24,787.6	24,954.5	26,561.2	30,573.9
(b) Imported	232.7	528.7	848.4	939.9	457.0	71.4
9. Sports Goods	3,755.7	1,755.1	4,378.1	2,931.9	2,145.5	3,386.7
10. Surgical Instruments	1,866.6	988.4	2,103.9	1,920.1	2,513.0	2,385.8
11. Chemicals and Dyes	9,827.3	8,206.9	12,864.2	12,451.6	11,074.1	15,822.9
12. Other Finished Goods:	49,700.6	45,043.2	66,418.0	70,939.6	92,433.5	103,274.9
(a) Indigenous	39,305.9	34,622.8	32,882.5	56,310.2	82,009.2	94,979.2
(b) Imported	10,394.7	10,420.3	33,535.5	14,629.5	10,424.3	8,295.7
IV Fixed Assets including Machinery	214,223.2	270,834.4	280,022.1	273,662.2	260,888.0	285,480.9
V. Real Estate:	342,818.3	463,707.3	406,423.4	469,704.7	460,562.0	563,782.1
(a) Land	144,098.3	201,835.4	153,666.5	182,497.4	153,111.0	167,265.9
(b) Buildings:	198,720.0	261,871.8	252,756.8	287,207.4	307,451.0	396,516.2
1. Residential	116,688.5	166,639.3	160,863.2	174,694.5	181,976.5	182,700.3
2. Non-Residential	82,031.5	95,232.6	91,893.6	112,512.9	125,474.5	213,815.9
VI Fixed Deposits & Insurance Policies:	42,561.1	50,687.1	56,633.9	49,818.9	47,260.6	48,249.7
(a) Bank Deposits	38,874.1	44,174.4	47,721.1	45,528.1	38,943.2	40,006.4
(b) Insurance Policies	3,687.0	6,512.8	8,912.8	4,290.8	8,317.4	8,243.3
VI Others:	479,908.4	520,591.5	601,483.4	735,863.1	808,445.8	839,421.8
(a) Other Secured Advances	288,219.1	307,465.3	316,204.1	448,619.3	560,054.1	516,366.7
(b) Advances Secured by Guarantee(s)	134,321.1	134,985.4	177,237.0	189,332.6	125,505.1	197,347.5
(c) Unsecured Advances	57,368.3	78,140.8	108,042.3	97,911.1	122,886.6	125,707.6
TOTAL	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9

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

(End of Period: Million Rupees)

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

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

(End of Period: Million Rupees)

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

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2001	2002		2003		2004	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	331.8	1,380.8	1,205.8	1,141.1	848.9	997.0	723.1
II. Securities, Shares and Other Financial Instruments:	39,159.9	37,248.0	39,465.1	72,701.1	72,997.3	83,474.8	103,122.3
A. Quoted on the Stock Exchange:	24,380.9	25,386.1	24,529.2	27,345.2	33,746.9	38,769.6	54,928.3
1. To Stock Brokers and Dealers:	4,517.4	5,495.2	8,601.3	9,694.6	15,850.2	21,077.9	33,704.1
(a) Govt. and Other Trustee Securities	2,577.7	3,647.5	2,928.3	4,101.4	4,986.6	6,093.2	5,884.3
(b) Shares and Debentures	1,819.6	1,489.9	4,216.8	5,204.5	10,098.8	14,017.6	25,879.5
(c) Participation Term Certificates	43.0	23.9	141.3	268.2	79.4	293.4	9.5
(d) Others	77.1	333.9	1,315.0	120.5	685.4	673.7	1,930.8
2. To Others:	19,863.5	19,891.0	15,927.8	17,650.6	17,896.7	17,691.7	21,224.1
(a) Govt. and Other Trustee Securities	14,522.5	13,088.9	12,271.2	14,330.1	11,295.0	11,219.5	10,902.8
(b) Shares and Debentures	2,778.5	3,208.3	3,154.0	3,252.3	3,290.3	5,901.8	9,626.7
(c) Participation Term Certificates	453.3	155.6	22.7	16.8	207.0	214.2	220.1
(d) Others	2,109.2	3,438.1	480.0	51.4	3,104.4	356.2	474.5
B. Unquoted on the Stock Exchange:	14,779.1	11,861.8	14,936.0	45,355.9	39,250.4	44,705.2	48,194.1
1. To Stock Brokers and Dealers:	2,280.3	1,906.7	2,290.1	8,031.6	5,400.8	8,765.1	13,851.2
(a) Govt. and Other Trustee Securities	406.5	407.8	717.3	6,122.4	5,002.2	8,218.6	12,793.8
(b) Shares and Debentures	241.6	174.7	280.2	134.1	210.7	140.2	843.1
(c) Participation Term Certificates	0.6	5.8	0.9	-	4.9	30.0	51.0
(d) Others	1,631.6	1,318.5	1,291.7	1,775.2	182.9	376.3	163.2
2. To Others:	12,498.8	9,955.1	12,645.9	37,324.3	33,849.6	35,940.1	34,342.8
(a) Govt. and Other Trustee Securities	10,981.1	9,084.4	11,957.0	36,583.3	30,279.9	34,172.1	32,773.2
(b) Shares and Debentures	135.9	123.1	129.4	76.2	503.1	454.7	363.5
(c) Participation Term Certificates	67.4	71.4	0.8	0.1	159.2	239.7	241.2
(d) Others	1,314.3	676.2	558.7	664.7	2,907.4	1,073.7	965.0
III. Merchandise:	348,611.6	325,676.6	340,140.8	291,034.3	340,707.6	406,008.7	470,100.8
A. Food Items	141,322.8	147,720.3	109,816.0	103,627.4	72,269.2	100,048.3	99,399.2
1. Wheat	103,466.6	109,257.7	58,736.4	54,902.3	26,429.9	41,895.5	32,075.6
2. Rice and Paddy	11,790.9	13,149.0	18,986.4	6,880.7	19,127.2	17,861.1	32,314.9
3. Other Grain and Pulses	863.0	1,503.5	1,262.1	1,172.6	3,811.0	1,536.7	1,929.0
(a) Indigenous	364.6	1,292.4	1,120.6	1,044.8	3,636.4	783.4	1,694.7
(b) Imported	498.4	211.0	141.5	127.8	174.7	753.3	234.3
4. Edible Oils:	8,480.7	7,769.6	10,911.4	9,490.5	7,643.1	8,325.2	8,253.2
(a) Indigenous	7,261.8	5,891.9	6,149.5	7,286.1	2,595.7	4,194.1	3,291.7
(b) Imported	1,218.9	1,877.7	4,761.9	2,204.4	5,047.4	4,131.1	4,961.5
5. Sugar:	11,940.2	11,638.4	11,552.3	19,447.8	8,326.0	21,467.0	16,179.1
(a) Indigenous	11,260.5	10,610.0	10,676.4	16,606.8	7,704.0	20,641.2	15,440.7
(b) Imported	679.8	1,028.4	875.9	2,840.9	622.0	825.8	738.5
6. Kariana and Spices	1,044.7	625.8	722.5	1,296.5	1,519.1	1,484.6	1,580.4
7. Fish and Fish Preparation	654.3	851.4	352.5	1,799.3	1,648.9	2,133.2	1,916.5
8. Other Food Items:	3,082.3	2,925.1	7,292.5	8,637.7	3,764.0	5,345.1	5,150.4
(a) Indigenous	1,389.0	1,968.6	6,170.8	6,249.2	2,053.7	2,859.7	2,924.7
(b) Imported	1,693.2	956.5	1,121.7	2,388.5	1,710.3	2,485.3	2,225.7
B. Raw Materials:	83,462.1	61,944.4	85,326.6	68,918.4	104,604.9	119,288.3	128,424.7
1. Cotton Raw	38,058.6	28,721.5	48,824.5	36,121.8	63,442.4	70,530.7	74,358.2
(a) Indigenous	34,073.1	26,348.3	45,639.7	32,461.2	59,294.1	61,971.1	67,264.3
(b) Imported	3,985.6	2,373.2	3,184.8	3,660.6	4,148.3	8,559.6	7,093.8
2. Synthetic Fibers:	5,279.3	3,147.0	2,839.9	3,208.7	4,082.5	6,408.0	13,337.8
(a) Indigenous	3,952.2	2,147.4	1,503.9	2,216.1	3,140.2	4,197.9	6,755.1
(b) Imported	1,327.2	999.6	1,336.0	992.6	942.3	2,210.1	6,582.7
3. Fertilizers:	2,408.4	1,233.4	6,015.9	6,286.7	3,893.9	5,497.2	4,567.7
(a) Indigenous	1,044.8	868.4	5,487.6	4,894.9	3,225.2	3,484.0	2,159.2
(b) Imported	1,363.6	364.9	528.3	1,391.8	668.7	2,013.2	2,408.6

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

(End of Period: Million Rupees)

SECURITY	2001		2002		2003		2004	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.	
4. Petroleum Crude:	14,768.2	9,541.9	8,711.4	6,522.4	7,997.0	10,965.2	14,260.6	
(a) Indigenous	10,192.0	5,816.3	6,109.9	3,275.3	572.7	1,266.2	3,437.1	
(b) Imported	4,576.3	3,725.6	2,601.5	3,247.1	7,424.3	9,699.0	10,823.5	
5. Iron and Steel	5,480.0	5,294.5	6,899.8	4,886.3	9,915.4	11,641.5	6,309.0	
(a) Indigenous	3,051.0	3,305.2	4,341.5	3,764.8	7,343.8	8,157.3	3,847.8	
(b) Imported	2,429.2	1,989.4	2,558.3	1,121.5	2,571.6	3,484.3	2,461.3	
6. Wool and Goat Hair	300.2	380.8	527.1	452.2	2,038.1	913.2	341.2	
7. Hides and Skins	2,625.3	2,095.3	2,384.3	2,746.7	4,780.9	5,061.4	4,230.2	
8. Oil Seeds	430.1	338.0	1,031.5	901.6	1,374.0	1,932.2	1,955.1	
9. Pesticides and Insecticides:	642.1	442.0	680.1	743.3	664.9	908.9	875.4	
(a) Indigenous	144.2	87.5	69.9	272.0	243.5	349.8	289.1	
(b) Imported	497.9	354.6	610.2	471.3	421.3	559.1	586.3	
10. Other Raw Materials:	13,469.6	10,750.0	7,412.0	7,048.6	6,415.8	5,430.1	8,189.4	
(a) Indigenous	6,219.0	6,415.1	4,776.4	3,970.5	3,545.3	2,174.0	2,415.4	
(b) Imported	7,250.6	4,334.2	2,635.6	3,078.2	2,870.5	3,256.1	5,774.0	
C. Finished Manufactured Goods:	123,826.7	116,011.8	144,998.2	118,488.6	163,833.6	186,672.1	242,277.0	
1. Cotton Textiles:	40,090.0	40,607.9	44,453.2	29,659.1	44,588.1	46,694.7	63,548.1	
(a) Indigenous	36,601.6	39,342.9	34,290.3	21,961.2	35,963.1	37,459.8	48,328.9	
(b) Imported	3,488.4	1,265.0	10,162.9	7,697.9	8,624.9	9,234.9	15,219.2	
2. Cotton Yarn:	9,241.4	9,216.5	11,579.2	11,264.1	24,266.0	24,269.3	24,726.0	
(a) Indigenous	7,947.6	7,726.5	10,063.9	10,931.0	23,107.1	22,479.0	23,027.6	
(b) Imported	1,293.9	1,490.0	1,515.4	333.1	1,159.0	1,790.3	1,698.4	
3. Other Textiles:	14,985.0	12,864.3	16,499.3	18,330.6	27,140.9	31,791.8	34,280.9	
(a) Indigenous	13,659.3	12,576.3	16,361.8	16,591.9	25,868.4	25,922.8	24,124.8	
(b) Imported	1,325.6	288.0	137.5	1,738.7	1,272.5	5,869.1	10,156.1	
4. Machinery:	11,502.0	11,150.0	17,812.9	13,488.4	15,162.1	17,128.3	30,427.2	
(a) Indigenous	3,080.8	5,084.3	7,645.3	3,370.5	5,803.1	6,299.5	7,277.7	
(b) Imported	8,421.3	6,065.7	10,167.6	10,118.0	9,359.0	10,828.8	23,149.5	
5. Handloom Products	251.4	217.1	269.3	542.1	743.7	911.2	241.2	
6. Carpets and Rugs	954.0	719.8	712.5	827.9	1,696.4	1,940.4	1,903.5	
7. Readymade Garments	7,176.0	7,079.0	7,926.9	8,327.6	8,991.9	12,874.0	16,264.7	
8. Cement and Cement Products:	3,133.9	3,735.1	5,573.7	4,279.8	2,875.8	6,738.2	15,614.9	
(a) Indigenous	2,990.5	3,734.8	5,475.6	3,859.9	2,854.0	6,713.1	15,588.4	
(b) Imported	143.4	0.3	98.1	419.9	21.8	25.1	26.6	
9. Sports Goods	1,360.9	1,289.9	623.4	891.4	1,518.7	2,995.9	3,726.2	
10. Surgical Instruments	560.8	693.1	1,015.3	732.9	1,031.5	1,315.3	1,324.4	
11. Chemicals and Dyes	10,047.0	5,951.7	6,309.9	5,061.8	7,004.4	8,838.2	7,970.2	
12. Other Finished Goods:	24,524.3	22,487.5	32,222.6	25,082.9	28,814.1	31,174.9	42,249.5	
(a) Indigenous	13,426.1	13,546.7	25,627.3	18,270.7	21,639.5	23,233.8	31,207.3	
(b) Imported	11,098.3	8,940.8	6,595.3	6,812.2	7,174.6	7,941.1	11,042.2	
IV. Fixed Assets including Machinery	99,658.2	101,110.4	104,527.1	104,363.0	128,664.2	130,880.1	185,606.0	
V. Real Estate:	111,463.3	102,062.7	102,697.9	111,008.3	148,893.8	192,508.7	225,944.9	
(a) Land	22,765.9	24,619.6	19,149.9	24,064.9	30,288.0	51,341.3	55,108.6	
(b) Buildings:	88,697.3	77,443.2	83,547.9	86,943.4	118,605.8	141,167.4	170,836.4	
1. Residential	48,967.3	52,251.2	56,753.2	58,334.1	68,715.5	88,529.8	104,149.6	
2. Non-Residential	39,730.0	25,191.9	26,794.7	28,609.2	49,890.3	52,637.6	66,686.7	
VI. Fixed Deposits & Insurance Policies:	34,892.9	32,197.5	37,722.2	26,583.5	22,218.5	32,452.1	29,429.1	
(a) Bank Deposits	34,077.6	31,239.4	36,816.3	23,504.6	21,574.9	31,583.9	25,587.4	
(b) Insurance Policies	815.3	958.1	905.9	3,078.9	643.6	868.2	3,841.7	
VII. Others:	156,254.8	161,874.1	184,352.2	235,164.4	258,424.0	300,355.3	421,753.9	
(a) Other Secured Advances	103,549.3	106,065.6	130,394.3	170,055.7	182,990.5	203,598.1	273,486.3	
(b) Advances Secured by Guarantee(s)	47,236.3	50,416.1	49,280.1	53,703.6	58,931.7	66,573.2	101,589.7	
(c) Unsecured Advances	5,469.2	5,392.4	4,677.8	11,405.0	16,501.9	30,184.0	46,677.9	
TOTAL	790,372.5	761,550.0	810,111.1	841,995.6	972,754.4	1,146,676.7	1,436,680.1	

(Contd.)

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

(End of Period: Million Rupees)

SECURITY	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	487.6	686.5	2,006.5	6,028.6	12,371.0	9,144.3
II. Securities, Shares and Other Financial Instruments:	94,664.8	70,257.6	98,522.7	117,831.3	97,845.0	116,550.7
A. Quoted on the Stock Exchange:	60,983.1	50,707.5	73,664.7	90,069.5	78,427.1	79,869.5
1. To Stock Brokers and Dealers:	38,037.7	34,110.9	48,686.1	60,198.6	55,003.7	55,358.2
(a) Govt. and Other Trustee Securities	2,475.6	5,269.8	2,559.4	8,573.4	6,580.4	10,971.0
(b) Shares and Debentures	30,614.6	26,579.7	43,604.8	51,146.0	47,763.4	43,208.8
(c) Participation Term Certificates	41.0	706.4	-	6.8	7.7	567.5
(d) Others	4,906.5	1,555.0	2,522.0	472.4	652.2	611.0
2. To Others:	22,945.4	16,596.6	24,978.5	29,870.8	23,423.4	24,511.3
(a) Govt. and Other Trustee Securities	7,335.2	1,797.6	5,250.2	3,816.3	2,076.7	5,920.0
(b) Shares and Debentures	13,188.3	12,292.6	16,196.6	17,715.8	18,238.9	15,137.8
(c) Participation Term Certificates	248.5	7.1	9.9	87.7	-	14.2
(d) Others	2,173.4	2,499.3	3,521.8	8,251.0	3,107.9	3,439.3
B. Unquoted on the Stock Exchange:	33,681.7	19,550.1	24,858.0	27,761.8	19,417.9	36,681.3
1. To Stock Brokers and Dealers:	9,195.2	5,523.0	5,130.3	7,697.6	8,629.5	10,220.9
(a) Govt. and Other Trustee Securities	7,252.3	3,517.7	3,124.0	2,673.4	2,519.0	4,154.8
(b) Shares and Debentures	1,692.6	1,817.4	1,540.7	4,619.0	4,838.6	4,805.1
(c) Participation Term Certificates	16.5	140.1	3.9	0.9	339.6	330.1
(d) Others	233.8	47.8	461.7	404.2	932.3	930.9
2. To Others:	24,486.4	14,027.1	19,727.7	20,064.2	10,788.4	26,460.4
(a) Govt. and Other Trustee Securities	22,876.8	10,579.2	11,350.5	16,303.6	8,637.3	17,167.9
(b) Shares and Debentures	445.3	1,332.7	2,980.4	1,874.9	612.9	2,971.8
(c) Participation Term Certificates	69.2	1.9	2.2	15.3	3.7	24.7
(d) Others	1,095.1	2,113.2	5,394.6	1,870.3	1,534.5	6,296.0
III. Merchandise:	519,036.7	557,143.6	625,591.8	647,299.4	688,419.9	750,121.8
A. Food Items	113,202.2	118,473.7	161,127.6	151,613.6	166,751.0	174,024.0
1. Wheat	41,612.7	36,481.0	64,021.3	47,265.9	61,181.6	62,412.7
2. Rice and Paddy	26,192.8	43,395.7	35,775.2	42,291.2	34,028.8	38,257.4
3. Other Grain and Pulses	3,527.7	1,677.8	1,624.0	8,260.1	5,742.5	6,485.2
(a) Indigenous	3,288.5	1,518.9	1,173.4	8,005.7	5,443.7	5,407.8
(b) Imported	239.2	158.9	450.7	254.4	298.7	1,077.4
4. Edible Oils:	8,507.6	7,706.2	10,934.2	11,096.7	9,893.3	10,208.2
(a) Indigenous	4,382.1	3,556.2	5,388.1	5,299.9	5,940.8	5,958.2
(b) Imported	4,125.5	4,150.0	5,546.1	5,796.8	3,952.5	4,250.0
5. Sugar:	23,731.9	14,900.0	37,179.5	26,635.1	41,348.1	34,235.5
(a) Indigenous	21,586.4	13,787.1	27,400.6	25,508.3	35,517.0	28,235.6
(b) Imported	2,145.5	1,112.9	9,778.9	1,126.8	5,831.1	6,000.0
6. Kariana and Spices	2,048.1	7,239.7	3,524.7	4,209.6	2,662.0	3,049.1
7. Fish and Fish Preparation	1,784.2	2,313.5	1,511.3	2,461.2	1,780.2	2,038.3
8. Other Food Items:	5,797.2	4,759.7	6,557.4	9,394.0	10,114.6	17,337.4
(a) Indigenous	3,881.5	3,161.4	5,327.5	7,841.0	8,965.6	15,718.8
(b) Imported	1,915.8	1,598.4	1,229.9	1,553.0	1,149.1	1,618.6
B. Raw Materials:	140,443.3	168,791.4	158,380.3	173,018.5	159,014.6	165,027.4
1. Cotton Raw	74,905.9	95,769.7	80,711.6	100,190.0	86,460.7	91,319.5
(a) Indigenous	65,471.3	83,579.0	72,186.1	75,057.5	73,895.4	77,512.5
(b) Imported	9,434.6	12,190.8	8,525.6	25,132.6	12,565.3	13,807.0
2. Synthetic Fibers:	18,251.5	26,312.9	17,384.9	12,256.4	9,308.7	10,135.6
(a) Indigenous	9,395.4	9,939.1	6,192.3	10,469.5	8,280.6	8,419.9
(b) Imported	8,856.1	16,373.8	11,192.6	1,786.9	1,028.1	1,715.6
3. Fertilizers:	6,905.4	6,323.5	10,345.4	8,089.0	9,124.6	8,359.0
(a) Indigenous	4,336.2	5,412.5	7,527.1	6,651.6	7,280.9	6,443.5
(b) Imported	2,569.2	911.0	2,818.3	1,437.5	1,843.6	1,915.5

5.4 Classification of Scheduled Banks' Advances by Securities Pledged

Commercial Banks

(Concl'd.)
(End of Period: Million Rupees)

SECURITY	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
4. Petroleum Crude:	11,515.8	11,208.7	10,742.2	13,738.6	9,472.5	12,357.1
(a) Indigenous	3,051.2	5,489.6	5,568.1	6,396.0	3,820.1	6,560.3
(b) Imported	8,464.6	5,719.1	5,174.1	7,342.6	5,652.4	5,796.7
5. Iron and Steel	8,752.4	6,164.5	10,184.7	29.9	16,157.1	13,370.1
(a) Indigenous	4,907.2	3,082.5	5,259.7	8,628.8	10,877.9	11,444.3
(b) Imported	3,845.2	3,082.0	4,925.0	3,301.1	5,279.2	1,925.8
6. Wool and Goat Hair	325.0	246.6	449.1	257.3	527.5	841.2
7. Hides and Skins	4,067.0	4,091.1	4,019.1	5,381.5	3,929.2	4,757.3
8. Oil Seeds	2,894.1	2,976.1	3,210.1	3,967.0	4,352.0	3,999.8
9. Pesticides and Insecticides:	1,583.5	2,359.9	3,436.2	2,578.7	1,567.3	1,812.8
(a) Indigenous	794.5	992.8	1,311.6	1,310.5	475.3	865.5
(b) Imported	789.0	1,367.0	2,124.6	1,268.3	1,091.9	947.3
10. Other Raw Materials:	11,242.6	13,338.5	17,897.0	14,630.0	18,115.1	18,075.1
(a) Indigenous	3,329.9	7,703.3	11,804.9	8,485.2	10,743.6	13,049.3
(b) Imported	7,912.7	5,635.2	6,092.0	6,144.8	7,371.5	5,025.8
C. Finished Manufactured Goods:	265,391.2	269,878.4	306,084.0	322,667.3	362,654.3	411,070.4
1. Cotton Textiles:	63,545.6	70,648.5	73,826.6	77,388.9	89,615.2	96,178.5
(a) Indigenous	53,126.2	57,600.7	50,712.0	70,343.1	82,913.2	88,203.4
(b) Imported	10,419.4	13,047.8	23,114.6	7,045.8	6,702.0	7,975.1
2. Cotton Yarn:	23,643.0	30,151.9	30,644.8	27,873.5	37,534.0	47,448.3
(a) Indigenous	21,905.2	28,399.6	24,146.3	26,174.4	35,947.8	43,526.5
(b) Imported	1,737.8	1,752.3	6,498.5	1,699.2	1,586.3	3,921.8
3. Other Textiles:	33,642.0	30,422.6	43,074.2	49,915.0	48,718.5	49,873.2
(a) Indigenous	23,139.3	21,997.0	21,184.7	39,939.3	32,517.9	39,201.0
(b) Imported	10,502.7	8,425.6	21,889.5	9,975.7	16,200.5	10,672.2
4. Machinery:	36,797.8	36,681.4	18,676.3	29,278.9	20,031.7	27,138.7
(a) Indigenous	7,576.2	6,381.0	4,886.7	9,558.9	7,809.3	8,890.0
(b) Imported	29,221.6	30,300.4	13,789.6	19,720.0	12,222.4	18,248.7
5. Handloom Products	198.8	777.7	757.5	1,105.4	966.6	1,596.3
6. Carpets and Rugs	1,648.0	2,281.0	2,851.1	1,138.6	2,540.0	3,146.4
7. Readymade Garments	20,818.4	23,973.2	25,017.3	21,935.2	28,217.9	30,360.8
8. Cement and Cement Products:	19,999.7	19,121.3	25,633.3	25,894.4	27,013.9	30,640.8
(a) Indigenous	19,767.0	18,592.9	24,784.9	24,954.5	26,556.9	30,569.4
(b) Imported	232.7	528.4	848.4	939.9	457.0	71.4
9. Sports Goods	3,755.7	1,755.1	4,376.1	2,929.3	2,141.8	3,383.2
10. Surgical Instruments	1,864.9	986.6	2,096.8	1,915.0	2,504.4	2,376.0
11. Chemicals and Dyes	9,806.2	8,174.5	12,848.1	12,440.4	11,063.0	15,809.1
12. Other Finished Goods:	49,671.0	44,904.6	66,281.9	70,852.7	92,307.3	103,119.1
(a) Indigenous	39,303.9	34,620.8	32,746.4	56,223.2	81,883.0	94,823.3
(b) Imported	10,367.1	10,283.8	33,535.5	14,629.5	10,424.3	8,295.7
IV Fixed Assets including Machinery	208,792.4	265,610.5	275,046.2	268,938.1	257,248.8	282,424.6
V. Real Estate:	254,903.7	378,755.9	332,125.9	391,739.2	385,173.0	486,437.8
(a) Land	59,790.5	121,024.1	82,943.1	107,831.8	80,638.2	93,243.5
(b) Buildings:	195,113.2	257,731.8	249,182.8	283,907.4	304,534.7	393,194.3
1. Residential	115,778.3	165,145.7	160,041.6	173,371.7	180,907.8	181,276.4
2. Non-Residential	79,334.9	92,586.1	89,141.1	110,535.7	123,627.0	211,917.9
VI Fixed Deposits & Insurance Policies:	42,471.3	50,619.7	56,552.4	49,752.7	47,140.1	48,125.6
(a) Bank Deposits	38,784.3	44,106.9	47,639.6	45,461.9	38,822.7	39,882.3
(b) Insurance Policies	3,687.0	6,512.8	8,912.8	4,290.8	8,317.4	8,243.3
VI Others:	473,563.4	514,284.3	595,354.5	729,211.3	800,607.3	831,893.5
(a) Other Secured Advances	285,822.1	304,740.8	313,452.1	445,619.4	556,200.7	513,276.7
(b) Advances Secured by Guarantee(s)	133,857.0	134,657.5	176,929.6	188,981.5	125,118.0	196,749.9
(c) Unsecured Advances	53,884.3	74,886.0	104,972.8	94,610.4	119,288.6	121,866.9
TOTAL	1,593,919.9	1,837,358.0	1,985,200.0	2,210,800.6	2,288,805.0	2,524,698.4

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1998			
			Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount
Less than	1,000	29,062	9.1	101,375	13.2	
1,000	to 1,500	5,718	6.4	9,493	11.8	
1,500	to 2,000	3,683	6.4	9,935	17.4	
2,000	to 3,000	17,332	41.1	14,275	35.3	
3,000	to 4,000	10,827	36.5	12,343	44.6	
4,000	to 5,000	16,469	73.1	16,122	72.3	
5,000	to 6,000	9,326	51.0	11,329	62.0	
6,000	to 7,000	20,350	133.1	11,575	75.6	
7,000	to 8,000	16,467	123.4	15,093	113.6	
8,000	to 9,000	20,452	175.5	15,833	134.6	
9,000	to 10,000	18,196	173.4	18,182	171.3	
10,000	to 20,000	418,725	6,679.0	290,712	4,437.8	
20,000	to 25,000	132,392	2,987.7	231,087	5,113.0	
25,000	to 30,000	144,530	3,958.0	229,270	6,328.9	
30,000	to 40,000	204,761	7,018.2	160,233	5,416.6	
40,000	to 50,000	147,490	6,670.9	178,841	8,107.7	
50,000	to 60,000	134,075	7,192.1	155,301	8,375.7	
60,000	to 70,000	113,279	7,378.1	137,748	9,007.4	
70,000	to 80,000	81,883	6,054.9	108,806	8,136.3	
80,000	to 90,000	79,596	6,797.5	86,558	7,350.0	
90,000	to 100,000	45,917	4,369.2	27,233	2,590.0	
100,000	to 200,000	151,144	21,514.3	156,131	22,680.4	
200,000	to 300,000	76,792	18,680.3	75,099	18,019.3	
300,000	to 400,000	29,534	10,146.6	34,476	12,059.5	
400,000	to 500,000	15,486	6,826.7	14,643	6,534.4	
500,000	to 600,000	7,935	4,397.4	5,886	3,200.7	
600,000	to 700,000	4,153	2,693.4	5,449	3,514.4	
700,000	to 800,000	3,642	2,741.5	2,880	2,138.5	
800,000	to 900,000	2,792	2,356.1	4,339	3,660.8	
900,000	to 1,000,000	2,405	2,275.3	2,635	2,505.5	
1,000,000	to 2,000,000	16,830	22,401.3	13,320	18,706.6	
2,000,000	to 3,000,000	6,122	14,975.5	6,296	15,358.3	
3,000,000	to 4,000,000	4,338	15,059.3	4,124	14,169.3	
4,000,000	to 5,000,000	2,011	9,080.1	2,623	11,665.3	
5,000,000	to 6,000,000	1,784	9,605.8	1,925	10,435.3	
6,000,000	to 7,000,000	1,148	7,346.5	1,108	7,171.5	
7,000,000	to 8,000,000	936	7,014.5	1,071	8,072.3	
8,000,000	to 9,000,000	749	6,362.0	1,046	8,848.8	
9,000,000	to 10,000,000	654	6,182.8	753	7,204.2	
10,000,000	and over	8,984	439,399.9	9,269	438,674.3	
TOTAL		2,007,969	668,994.0	2,184,417	680,234.5	

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)	1999						2000	
	Jun.			Dec.			Jun.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount		
Less than 1,000	23,024	7.5	14,795	6.0	20,690	8.2		
1,000 to 1,500	5,045	6.1	8,513	9.5	4,701	5.3		
1,500 to 2,000	4,571	7.6	5,521	9.3	3,731	6.6		
2,000 to 3,000	8,748	21.9	5,865	14.1	9,211	22.1		
3,000 to 4,000	10,515	37.8	7,152	25.3	5,391	18.7		
4,000 to 5,000	11,393	51.1	9,441	42.8	13,999	64.8		
5,000 to 6,000	13,926	75.1	8,966	48.6	5,610	31.3		
6,000 to 7,000	10,876	71.6	5,988	38.8	19,193	126.2		
7,000 to 8,000	16,890	126.9	16,059	120.1	15,643	117.5		
8,000 to 9,000	14,024	118.0	13,403	113.0	12,652	108.1		
9,000 to 10,000	13,811	130.0	20,376	192.3	12,794	120.8		
10,000 to 20,000	266,573	4,120.1	214,031	3,209.8	256,230	4,033.5		
20,000 to 25,000	226,798	5,007.8	178,708	4,091.7	171,047	3,794.3		
25,000 to 30,000	186,396	5,234.2	106,292	2,869.3	226,071	6,075.1		
30,000 to 40,000	262,892	9,217.5	299,748	10,194.1	241,216	8,533.6		
40,000 to 50,000	197,389	8,782.9	213,857	9,587.0	242,171	10,881.3		
50,000 to 60,000	185,545	10,123.8	220,414	12,097.7	208,512	11,462.9		
60,000 to 70,000	88,788	5,779.5	171,267	11,179.6	179,657	11,569.7		
70,000 to 80,000	126,382	9,581.4	98,623	7,436.4	90,110	6,713.4		
80,000 to 90,000	88,987	7,563.4	124,992	10,494.5	118,408	10,043.0		
90,000 to 100,000	96,535	9,076.8	64,281	6,057.9	66,819	6,334.9		
100,000 to 200,000	165,235	22,657.4	152,502	20,711.9	147,088	20,270.6		
200,000 to 300,000	73,084	17,668.4	74,469	18,119.1	88,412	21,833.0		
300,000 to 400,000	37,831	13,172.8	30,150	10,411.9	30,986	10,603.5		
400,000 to 500,000	14,709	6,569.9	20,782	9,265.6	22,969	10,228.3		
500,000 to 600,000	10,731	5,832.8	12,464	6,850.3	10,867	5,904.8		
600,000 to 700,000	6,908	4,498.7	7,132	4,614.8	8,694	5,610.6		
700,000 to 800,000	4,706	3,540.4	4,627	3,455.2	4,113	3,053.7		
800,000 to 900,000	5,240	4,460.0	3,136	2,668.0	2,314	1,979.9		
900,000 to 1,000,000	3,047	2,872.5	2,884	2,737.2	3,215	3,010.1		
1,000,000 to 2,000,000	13,897	19,364.8	14,895	21,515.7	13,070	18,568.5		
2,000,000 to 3,000,000	6,158	15,143.1	6,299	15,467.8	6,176	15,184.3		
3,000,000 to 4,000,000	3,398	11,734.9	3,656	12,709.5	3,521	12,142.9		
4,000,000 to 5,000,000	2,412	10,671.4	2,528	11,269.5	2,098	9,386.5		
5,000,000 to 6,000,000	1,776	9,660.5	1,673	9,110.6	1,432	7,838.8		
6,000,000 to 7,000,000	1,257	8,058.7	1,178	7,597.7	1,032	6,634.9		
7,000,000 to 8,000,000	846	6,338.2	1,229	9,135.7	1,567	11,728.0		
8,000,000 to 9,000,000	825	6,937.0	783	6,637.2	586	4,964.9		
9,000,000 to 10,000,000	831	7,899.6	689	6,556.2	660	6,237.3		
10,000,000 and over	8,797	468,702.4	8,966	486,241.8	8,732	542,222.3		
TOTAL	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	8174	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	3091	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	1761	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	1666	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			
		Dec.		Jun.		Dec.	
		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
5,000 to	10,000	178,610	1,599.6	56,169	416.5	76,727	525.8
10,000 to	20,000	260,476	4,625.5	395,535	7,247.7	408,470	6,783.1
20,000 to	25,000	296,887	7,041.8	201,973	4,419.5	369,400	8,231.0
25,000 to	30,000	266,481	7,250.1	414,130	11,660.5	189,814	5,438.4
30,000 to	40,000	492,992	17,360.6	422,537	14,748.8	723,990	24,645.3
40,000 to	50,000	432,869	19,500.6	414,130	18,538.5	346,707	15,557.8
50,000 to	60,000	354,106	19,435.8	335,585	18,390.3	319,163	17,669.8
60,000 to	70,000	264,454	17,179.1	351,832	22,922.5	401,178	26,203.0
70,000 to	80,000	162,033	11,984.7	337,555	25,013.4	276,368	20,618.7
80,000 to	90,000	96,477	8,180.4	121,486	10,242.8	144,363	12,161.8
90,000 to	100,000	74,548	7,070.0	101,357	9,582.1	77,382	7,326.6
100,000 to	200,000	425,921	57,160.0	461,016	61,775.5	578,034	78,364.8
200,000 to	300,000	98,860	24,223.4	144,984	35,600.3	154,508	37,293.3
300,000 to	400,000	78,433	27,503.1	116,810	41,016.4	111,790	38,387.9
400,000 to	500,000	48,518	21,491.7	69,971	31,059.3	97,753	42,858.7
500,000 to	600,000	32,902	18,168.6	28,260	15,485.2	28,822	15,724.1
600,000 to	700,000	15,877	10,298.7	18,563	11,957.6	24,002	15,436.1
700,000 to	800,000	11,408	8,585.6	14,610	10,941.3	15,173	11,374.5
800,000 to	900,000	8,496	7,224.2	7,668	6,489.5	15,769	13,348.9
900,000 to	1,000,000	6,857	6,464.5	9,457	9,052.4	13,848	13,145.1
1,000,000 to	2,000,000	30,785	43,112.5	38,183	52,145.5	69,507	96,700.6
2,000,000 to	3,000,000	13,384	32,323.2	15,570	38,168.3	27,177	66,971.2
3,000,000 to	4,000,000	5,809	19,992.2	8,159	28,585.7	14,324	49,649.9
4,000,000 to	5,000,000	5,010	22,271.4	5,455	24,581.1	8,105	36,444.7
5,000,000 to	6,000,000	3,205	17,543.4	4,047	22,043.9	5,172	28,200.5
6,000,000 to	7,000,000	2,022	13,099.3	2,043	13,200.0	2,971	19,302.1
7,000,000 to	8,000,000	2,241	16,767.9	1,791	13,390.1	2,739	20,492.6
8,000,000 to	9,000,000	1,527	12,993.4	1,668	14,149.4	2,174	18,404.3
9,000,000 to	10,000,000	1,683	16,063.8	1,403	13,386.8	2,162	20,456.4
10,000,000 and over		17,300	1,039,282.7	17,243	1,107,727.2	19,356	1,166,946.0
TOTAL		3,722,858	1,535,891.5	4,186,419	1,694,152.9	4,661,967	1,935,149.1

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

(Concl.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2006				2007			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	55,642	172.3	46,030	126.5	66,889	184.1	43,977	71.3
5,000 to 10,000	83,046	613.7	27,698	208.8	73,733	594.2	68,507	532.4
10,000 to 20,000	592,029	9,603.1	359,178	4,439.5	436,465	5,644.8	301,118	4,122.5
20,000 to 25,000	135,277	2,982.4	347,134	7,173.9	405,517	8,578.9	413,393	8,909.3
25,000 to 30,000	250,805	7,318.0	57,718	1,579.6	229,859	6,423.6	45,548	1,259.2
30,000 to 40,000	691,333	24,292.3	1,009,048	36,811.0	365,985	12,707.8	303,571	10,099.4
40,000 to 50,000	335,174	15,085.5	265,827	11,928.7	628,152	27,938.1	696,453	33,182.2
50,000 to 60,000	307,402	16,982.4	333,046	18,263.1	286,145	15,651.2	190,221	10,429.1
60,000 to 70,000	423,442	27,316.8	347,612	22,677.2	237,171	15,403.2	265,196	17,394.9
70,000 to 80,000	350,581	26,456.6	339,289	25,285.9	362,226	27,156.9	303,862	22,883.4
80,000 to 90,000	195,273	16,439.7	282,386	23,999.9	286,259	24,284.3	371,653	31,486.6
90,000 to 100,000	164,500	15,734.2	125,567	11,890.1	226,069	21,492.4	239,847	22,861.5
100,000 to 200,000	571,702	76,891.4	714,818	96,789.1	851,407	112,363.0	1,019,196	132,672.1
200,000 to 300,000	172,823	42,697.1	158,247	39,134.4	192,141	47,442.0	165,554	40,097.1
300,000 to 400,000	100,889	35,204.9	155,559	54,387.9	206,661	73,971.8	162,893	57,160.9
400,000 to 500,000	115,879	50,449.5	128,033	54,807.6	69,218	30,638.5	68,151	31,175.0
500,000 to 600,000	53,068	28,595.7	39,853	21,973.8	43,303	23,561.6	61,208	32,724.4
600,000 to 700,000	18,337	11,801.3	17,764	11,497.2	21,757	14,185.8	18,644	11,929.4
700,000 to 800,000	16,732	12,537.9	12,826	9,590.3	15,067	11,266.7	13,205	9,876.9
800,000 to 900,000	10,946	9,274.1	13,135	11,095.1	11,257	9,589.3	10,591	8,991.3
900,000 to 1,000,000	16,259	15,572.6	16,736	15,970.2	12,447	11,853.7	10,287	9,731.5
1,000,000 to 2,000,000	50,709	73,208.5	57,059	80,316.3	53,039	74,423.6	57,694	81,303.7
2,000,000 to 3,000,000	20,031	50,064.5	23,042	57,040.6	24,671	60,723.7	23,998	59,158.0
3,000,000 to 4,000,000	10,626	36,860.4	13,258	45,394.8	15,252	53,408.3	12,419	42,764.8
4,000,000 to 5,000,000	7,369	32,603.8	9,647	42,640.6	9,199	41,122.7	10,088	45,272.0
5,000,000 to 6,000,000	3,500	19,090.0	5,564	30,227.5	5,238	28,668.0	5,313	29,017.5
6,000,000 to 7,000,000	2,606	16,794.9	3,561	23,014.1	3,438	22,279.6	3,290	21,350.3
7,000,000 to 8,000,000	2,305	17,244.6	2,496	18,640.9	3,247	24,155.6	3,318	24,660.0
8,000,000 to 9,000,000	1,581	13,425.0	2,041	17,332.7	2,033	17,185.6	2,598	22,148.0
9,000,000 to 10,000,000	1,862	17,610.3	2,000	18,947.2	2,102	20,022.2	2,261	21,493.1
10,000,000 and over	19,781	1,348,268.1	22,645	1,487,348.7	22,025	1,533,261.3	25,780	1,768,446.9
TOTAL	4,781,509	2,071,191.4	4,938,817	2,300,533.2	5,167,972	2,376,182.3	4,919,834	2,613,204.9

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1998			
			Jun.		Dec.	
			No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	23,514	8.3	89,172	11.5
1,000	to	1,500	2,527	3.0	2,578	2.9
1,500	to	2,000	3,497	6.1	7,386	13.0
2,000	to	3,000	10,495	24.3	8,939	22.5
3,000	to	4,000	7,744	25.9	6,868	24.1
4,000	to	5,000	11,348	51.4	11,455	51.0
5,000	to	6,000	7,086	38.6	9,241	50.8
6,000	to	7,000	11,168	72.1	9,428	61.1
7,000	to	8,000	14,831	111.1	12,806	96.2
8,000	to	9,000	14,634	124.6	14,949	127.1
9,000	to	10,000	16,679	159.3	13,670	129.1
10,000	to	20,000	295,536	4,718.3	171,302	2,493.1
20,000	to	25,000	59,803	1,347.4	125,740	2,702.3
25,000	to	30,000	48,128	1,295.6	124,363	3,438.3
30,000	to	40,000	40,345	1,403.6	36,818	1,268.8
40,000	to	50,000	29,378	1,331.1	29,099	1,318.7
50,000	to	60,000	26,552	1,403.1	37,573	1,973.7
60,000	to	70,000	20,861	1,342.4	13,682	884.3
70,000	to	80,000	11,837	895.0	11,842	884.4
80,000	to	90,000	9,095	772.8	8,260	702.8
90,000	to	100,000	11,943	1,134.1	7,568	716.7
100,000	to	200,000	67,656	9,848.8	70,712	10,582.1
200,000	to	300,000	56,142	13,695.9	55,355	13,461.4
300,000	to	400,000	25,103	8,632.3	26,831	9,303.2
400,000	to	500,000	13,293	5,885.5	10,918	4,896.8
500,000	to	600,000	4,062	2,233.9	4,517	2,459.2
600,000	to	700,000	2,672	1,725.9	3,525	2,311.6
700,000	to	800,000	3,156	2,384.8	2,614	1,940.7
800,000	to	900,000	2,218	1,874.7	3,562	3,010.8
900,000	to	1,000,000	2,292	2,168.2	1,725	1,629.4
1,000,000	to	2,000,000	15,164	20,141.9	12,435	17,405.3
2,000,000	to	3,000,000	5,562	13,554.6	5,765	14,054.6
3,000,000	to	4,000,000	4,186	14,528.2	3,809	13,101.1
4,000,000	to	5,000,000	1,898	8,570.4	2,424	10,794.6
5,000,000	to	6,000,000	1,658	8,918.6	1,825	9,886.7
6,000,000	to	7,000,000	1,029	6,583.1	966	6,245.7
7,000,000	to	8,000,000	850	6,369.1	985	7,440.7
8,000,000	to	9,000,000	693	5,883.4	999	8,451.7
9,000,000	to	10,000,000	496	4,707.2	714	6,834.8
10,000,000	and over		8,424	417,917.5	8,695	414,286.8
TOTAL			893,555	571,892.1	971,115	575,069.7

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

(End of Period: Million Rupees)

SIZE OF ACCOUNT (Rs.)			1999				2000	
			Jun.		Dec.		Jun.	
			No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than	to	1,000	22,225	7.0	12,072	5.6	13,672	5.2
1,000	to	1,500	3,854	4.7	4,929	5.8	4,249	4.8
1,500	to	2,000	3,957	6.7	3,944	6.7	2,772	4.8
2,000	to	3,000	5,548	13.5	5,017	12.1	6,393	14.9
3,000	to	4,000	5,972	20.9	4,097	13.8	3,153	10.6
4,000	to	5,000	7,802	36.0	7,905	36.0	6,612	29.4
5,000	to	6,000	9,334	50.8	5,980	32.5	5,015	28.0
6,000	to	7,000	10,186	67.2	4,694	30.5	9,901	64.7
7,000	to	8,000	12,032	90.9	12,389	93.8	13,059	97.6
8,000	to	9,000	11,967	100.7	9,659	81.2	8,706	74.0
9,000	to	10,000	9,172	86.7	15,650	148.0	11,582	109.4
10,000	to	20,000	141,776	2,112.5	126,342	1,844.5	203,723	3,163.9
20,000	to	25,000	144,697	3,157.1	78,616	1,780.0	67,986	1,534.1
25,000	to	30,000	117,726	3,354.0	54,587	1,468.9	133,702	3,469.6
30,000	to	40,000	42,817	1,469.8	114,550	3,709.8	50,115	1,753.6
40,000	to	50,000	35,070	1,587.4	34,590	1,549.7	33,414	1,491.3
50,000	to	60,000	33,855	1,798.1	36,551	1,909.4	31,225	1,656.3
60,000	to	70,000	14,103	908.5	16,218	1,033.6	21,183	1,366.6
70,000	to	80,000	12,292	931.3	11,075	830.9	11,925	892.0
80,000	to	90,000	11,866	1,009.8	8,534	729.8	10,278	872.6
90,000	to	100,000	11,197	1,075.4	7,064	673.1	8,236	776.7
100,000	to	200,000	69,888	10,152.7	59,857	8,645.2	66,096	9,555.1
200,000	to	300,000	54,586	13,194.2	53,701	13,210.5	58,582	14,655.4
300,000	to	400,000	30,820	10,620.9	27,903	9,615.5	28,363	9,722.4
400,000	to	500,000	13,461	6,012.6	19,851	8,856.8	21,224	9,482.2
500,000	to	600,000	8,706	4,747.3	11,275	6,164.5	10,165	5,525.0
600,000	to	700,000	5,723	3,694.1	5,580	3,595.7	6,995	4,519.1
700,000	to	800,000	4,219	3,164.9	4,468	3,335.5	4,074	3,025.6
800,000	to	900,000	4,084	3,457.4	2,872	2,446.7	2,285	1,955.0
900,000	to	1,000,000	2,729	2,571.3	2,628	2,497.1	3,183	2,978.5
1,000,000	to	2,000,000	13,062	18,138.5	13,760	19,704.4	12,894	18,299.5
2,000,000	to	3,000,000	5,675	13,960.4	5,790	14,305.3	6,008	14,832.7
3,000,000	to	4,000,000	3,082	10,605.5	3,485	12,114.7	3,502	12,076.9
4,000,000	to	5,000,000	2,274	10,058.4	2,326	10,355.7	2,072	9,265.9
5,000,000	to	6,000,000	1,691	9,193.6	1,573	8,561.8	1,410	7,716.5
6,000,000	to	7,000,000	1,194	7,652.4	1,106	7,131.7	1,007	6,472.6
7,000,000	to	8,000,000	799	5,988.7	1,139	8,471.5	1,405	10,537.9
8,000,000	to	9,000,000	731	6,144.0	740	6,270.3	579	4,904.1
9,000,000	to	10,000,000	787	7,482.9	662	6,299.2	652	6,160.6
10,000,000	and over		8,179	443,221.8	8,336	462,081.5	8,441	530,876.0
TOTAL			899,138	607,950.7	801,515	629,659.2	895,838	699,981.3

(Contd.)

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2000		2001				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

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

(Contd.)

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

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)		2004		2005			
		Dec.		Jun.		Dec.	
		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
5,000	to 10,000	160,574	1,446.3	41,669	293.5	65,472	429.7
10,000	to 20,000	205,038	3,830.1	347,528	6,556.0	345,474	5,868.7
20,000	to 25,000	246,949	5,919.5	151,577	3,288.3	308,255	6,874.3
25,000	to 30,000	198,594	5,375.0	355,950	10,054.8	139,122	4,030.2
30,000	to 40,000	176,472	6,210.0	179,372	6,292.3	462,448	15,446.4
40,000	to 50,000	196,027	8,915.3	164,499	7,395.3	149,486	6,713.1
50,000	to 60,000	209,620	11,533.7	148,185	8,169.3	153,346	8,471.9
60,000	to 70,000	164,567	10,646.6	251,362	16,397.6	304,470	19,854.2
70,000	to 80,000	93,435	6,922.9	234,072	17,302.6	198,072	14,801.1
80,000	to 90,000	60,587	5,127.0	84,409	7,125.4	102,978	8,666.0
90,000	to 100,000	49,799	4,712.9	73,584	6,943.6	59,019	5,569.2
100,000	to 200,000	228,807	30,208.6	269,230	35,719.8	395,430	53,195.1
200,000	to 300,000	80,964	19,998.7	125,493	30,993.3	121,641	29,363.8
300,000	to 400,000	73,647	25,856.3	112,707	39,620.0	107,255	36,840.4
400,000	to 500,000	47,563	21,065.0	68,490	30,405.0	95,602	41,866.9
500,000	to 600,000	32,785	18,105.1	27,838	15,252.9	28,321	15,458.9
600,000	to 700,000	15,441	10,014.2	18,381	11,840.2	23,561	15,158.4
700,000	to 800,000	11,252	8,466.5	14,356	10,753.6	14,692	10,998.4
800,000	to 900,000	8,452	7,187.7	7,218	6,123.2	15,644	13,243.3
900,000	to 1,000,000	6,829	6,437.9	9,379	8,978.8	13,761	13,062.2
1,000,000	to 2,000,000	30,570	42,812.4	37,846	51,676.9	69,211	96,276.8
2,000,000	to 3,000,000	13,286	32,080.2	15,430	37,818.8	27,030	66,608.4
3,000,000	to 4,000,000	5,764	19,834.5	8,075	28,290.7	14,256	49,411.7
4,000,000	to 5,000,000	4,958	22,038.7	5,397	24,325.5	8,003	35,998.1
5,000,000	to 6,000,000	3,173	17,369.3	3,987	21,722.1	5,111	27,869.9
6,000,000	to 7,000,000	1,963	12,722.9	1,989	12,841.7	2,888	18,759.6
7,000,000	to 8,000,000	2,201	16,465.2	1,767	13,209.1	2,703	20,223.6
8,000,000	to 9,000,000	1,518	12,917.8	1,648	13,981.9	2,150	18,200.6
9,000,000	to 10,000,000	1,662	15,863.9	1,382	13,189.3	2,132	20,172.3
10,000,000	and over	17,064	1,026,526.9	17,019	1,097,167.2	19,090	1,157,460.8
TOTAL		2,374,013	1,436,680.1	2,839,752	1,593,919.9	3,384,100	1,837,358.0

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

(Concl'd.)

(End of Period : Million Rupees)

SIZE OF ACCOUNT (Rs.)	2006				2007			
	Jun.		Dec.		Jun.		Dec.	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Less than 5,000	53,156	165.1	43,476	120.3	63,494	169.7	37,423	57.0
5,000 to 10,000	77,653	570.5	21,222	157.8	68,046	548.8	61,288	478.2
10,000 to 20,000	565,259	9,219.0	334,877	4,082.2	419,059	5,387.6	276,961	3,776.5
20,000 to 25,000	110,141	2,404.9	329,170	6,765.8	386,863	8,153.8	402,194	8,653.9
25,000 to 30,000	225,050	6,592.4	29,773	817.9	204,196	5,718.5	24,267	669.7
30,000 to 40,000	587,183	20,573.6	919,045	33,605.8	288,350	9,948.0	255,503	8,402.7
40,000 to 50,000	244,732	11,113.4	180,470	8,129.3	571,179	25,440.6	640,453	30,722.8
50,000 to 60,000	219,239	12,124.7	284,660	15,561.3	261,347	14,271.0	159,134	8,739.8
60,000 to 70,000	282,393	18,184.9	254,044	16,502.4	177,022	11,497.4	227,027	14,862.7
70,000 to 80,000	203,895	15,356.5	198,427	14,845.1	219,701	16,487.8	210,647	15,842.1
80,000 to 90,000	139,038	11,691.8	176,755	14,938.0	188,905	16,014.0	246,805	20,997.7
90,000 to 100,000	103,128	9,878.9	60,492	5,712.2	137,390	13,024.7	162,385	15,438.7
100,000 to 200,000	382,573	52,420.3	483,221	67,076.5	598,352	80,103.1	722,713	94,278.9
200,000 to 300,000	158,566	39,219.7	143,501	35,574.8	177,352	43,855.6	150,891	36,599.6
300,000 to 400,000	97,326	33,982.8	150,336	52,580.5	201,245	72,101.5	157,121	55,168.1
400,000 to 500,000	114,863	50,002.4	126,706	54,230.5	67,434	29,859.1	66,185	30,307.9
500,000 to 600,000	52,458	28,256.6	39,442	21,750.4	42,846	23,308.8	60,666	32,436.4
600,000 to 700,000	18,028	11,606.5	17,255	11,166.3	21,268	13,874.2	18,419	11,784.1
700,000 to 800,000	16,669	12,490.6	12,613	9,435.2	13,946	10,469.5	12,902	9,654.5
800,000 to 900,000	10,722	9,084.0	12,993	10,973.4	10,948	9,319.1	10,503	8,913.9
900,000 to 1,000,000	16,201	15,518.2	16,658	15,895.6	11,987	11,406.1	10,181	9,629.6
1,000,000 to 2,000,000	50,470	72,873.9	56,517	79,631.4	52,758	74,023.3	56,974	80,357.9
2,000,000 to 3,000,000	19,882	49,708.7	22,911	56,726.2	24,549	60,424.0	23,858	58,817.1
3,000,000 to 4,000,000	10,557	36,619.7	13,169	45,083.3	15,166	53,114.6	12,256	42,175.9
4,000,000 to 5,000,000	7,321	32,392.3	9,609	42,469.3	9,166	40,975.7	10,050	45,100.9
5,000,000 to 6,000,000	3,437	18,752.9	5,506	29,911.3	5,191	28,412.4	5,275	28,809.6
6,000,000 to 7,000,000	2,569	16,556.6	3,524	22,775.1	3,407	22,078.7	3,253	21,112.5
7,000,000 to 8,000,000	2,261	16,920.0	2,471	18,454.5	3,212	23,897.5	3,291	24,459.0
8,000,000 to 9,000,000	1,557	13,220.5	2,014	17,102.0	2,019	17,067.2	2,587	22,055.8
9,000,000 to 10,000,000	1,834	17,341.7	1,975	18,709.2	2,078	19,792.4	2,239	21,283.0
10,000,000 and over	19,568	1,340,356.9	22,431	1,480,017.1	21,875	1,528,060.6	25,604	1,763,111.8
TOTAL	3,797.72	1,985,200.0	3,975,263	2,210,800.6	4,270,351	2,288,805.0	4,059,055	2,524,698.4

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
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
	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

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	
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)
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)

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
2003 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
2007 June												
No. of Accounts	2,925,641	12,997	78,266	47,032	957,475	689,420	90,447	5,608	18,625	58,956	1,776	274,148
Amount	488,955.3	9,455.3	117,257.5	38,598.4	188,670.0	976,875.8	202,800.7	3,565.4	25,780.1	185,411.7	7,988.6	112,129.6
December												
No. of Accounts	2,973,643	8,958	50,993	56,184	865,142	608,423	98,341	4,113	16,309	49,684	2,755	177,004
Amount	624,282.2	14,248.6	137,481.8	57,777.5	232,063.8	901,848.5	219,868.7	3,331.9	24,718.5	244,197.6	8,932.7	117,783.6

5.7 Classification of Scheduled Banks' Advances by Rates of Margin

(Concl.)

(Million Rupees)

AS AT THE END OF	RATES OF MARGIN										Total
	55.00	60.00	65.00	70.00	75.00	80.00	85.00	90.00	95.00	99.99	
2003											
December											
No. of Accounts	206	2,811	397	3,631	9,572	64	31	55	17	2,479	2,822,911
Amount	1,111.9	4,862.8	1,308.1	6,194.8	9,736.9	374.7	549.1	151.8	1,796.6	396.0	1,095,749.0 (23.90)
2004											
June											
No. of Accounts	208	3,252	101	3,557	9,947	106	23	314	23	2,066	3,254,581
Amount	1,026.2	2,387.3	519.7	6,270.7	9,366.7	275.3	301.2	486.2	546.5	274.4	1,242,384.1 (22.70)
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	-	4,938,817
Amount	2,395.2	7,870.1	1,417.3	1,182.8	3,367.5	61.3	279.5	421.9	204.8	-	2,300,533.2 (22.13)
2007											
June											
No. of Accounts	318	2,563	319	1,752	2,056	99	51	330	93	-	5,167,972
Amount	1,980.3	9,543.3	1,364.2	1,839.0	2,349.3	88.6	247.1	467.1	815.0	-	2,376,182.3 (21.76)
December											
No. of Accounts	348	2,635	269	1,005	3,413	139	35	345	96	-	4,919,834
Amount	1,457.9	5,413.9	1,314.5	11,167.2	3,039.6	326.2	271.0	3,478.8	200.3	-	2,613,204.9 (21.05)

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(End of Period: Million Rupees)

RATE OF RETURN	1998				1999				2000			
	Jun.		Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	2,005.0	1,613.0	2,231.8	1,801.1	1,026.2	432.0	1,658.8	460.7	2,354	1,483.4	3,499.0	2,429.6
01.00*	-	-	-	-	-	-	-	-	-	-	-	-
02.00*	-	-	-	-	-	-	-	-	73.2	57.5	1,287.8	1.5
03.00*	454.5	454.5	-	-	3.9	3.7	-	-	505.5	10.4	371.9	11.1
03.25	-	-	-	-	-	-	-	-	-	-	-	-
03.50	95.8	95.8	-	-	-	-	-	-	-	-	-	-
03.75	-	-	-	-	-	-	-	-	-	-	-	-
04.00	56.3	56.3	-	-	451.3	41.3	12.1	-	1,292.7	436.9	0.4	64.0
04.25	-	-	-	-	-	-	-	-	-	-	663.8	-
04.50	-	-	-	-	39.7	0.3	-	-	1.9	1.9	-	-
04.75	-	-	-	-	-	-	-	-	-	-	-	-
05.00	57.2	39.1	31.9	24.6	152.7	141.0	7.8	6.9	54.0	24.1	53.6	24.2
05.25	1.3	-	0.8	-	7.3	0.3	1.7	-	0.9	-	-	-
05.50	-	-	-	-	16.3	16.3	-	-	-	-	-	-
05.75	-	-	-	-	-	-	-	-	-	-	-	-
06.00	88.5	88.2	64.7	64.5	71.5	42.6	356.5	173.8	42.9	40.6	47.3	46.5
06.25	-	-	-	-	-	-	672.7	672.7	-	-	-	-
06.50	7.4	6.6	41.2	7.1	34.2	0.1	47.2	13.1	44.2	44.2	47.8	47.8
06.75	-	-	-	-	-	-	-	-	-	-	-	-
07.00	146.7	146.2	335.2	328.8	178.0	178.0	543.8	307.4	345.1	345.1	2,595.3	2,643.1
07.25	-	-	88.7	88.6	-	-	-	-	-	-	-	-
07.50	62.2	43.5	54.5	17.8	10.4	0.2	333.8	42.9	6.8	-	211.7	202.3
07.75	-	-	-	-	-	-	-	-	-	-	-	-
08.00	518.7	459.1	1,820.8	737.2	2,408.9	2,252.3	4,868.3	3,239.5	2,394.2	1,835.4	1,589.7	1,565.9
08.25	-	-	-	-	-	-	-	-	-	-	-	-
08.50	9.3	9.3	0.1	0.1	-	-	152.1	143.6	-	-	135.1	135.1
08.75	22.6	22.6	37.2	37.2	-	-	34.3	34.3	-	-	-	-
09.00	83.3	83.3	349.2	332.5	21.2	14.9	178.2	80.1	111.1	110.9	52.6	52.6
09.25	9.5	5.5	-	-	-	-	1.1	-	-	-	-	-
09.50	216.3	212.2	216.6	216.6	156.4	155.8	1.8	1.8	-	-	-	-
09.75	17.3	11.1	-	-	-	-	-	-	-	-	-	-
10.00	678.6	369.6	2,763.5	2,176.3	298.5	161.9	520.2	464.3	253.4	208.2	521.1	462.8
10.25	11.8	7.4	-	-	-	-	-	-	32.5	32.5	-	-
10.50	268.6	264.9	334.8	334.8	2.7	2.7	698.8	698.8	450.0	245.0	122.2	117.1
10.75	237.5	229.5	9.2	9.2	1.2	1.2	101.6	101.6	0.3	0.3
11.00	2,083.7	1,766.8	1,329.7	1,059.2	2,208.4	563.9	1,113.1	534.1	2,031.5	1,879.8	715.9	628.5
11.25	11.8	5.6	2.5	1.5	4.5	4.0	3.5	3.0	4.2	4.0	4.0	3.9
11.50	144.1	105.3	0.2	-	32.4	32.4	143.3	143.1	465.2	167.0	71.5	71.5
11.75	24.4	24.4	24.4	24.4	24.4	24.4	24.8	24.8	24.8	24.8	137.0	137.0
12.00	1,896.8	167.2	3,788.7	3739.2	4,268.4	4,248.2	2,256.8	2,174.5	2,584.2	1,643.5	1,642.3	1,549.1
12.25	39.1	37.5	-	-	826.7	546.9	11.9	-	190.1	190.1	-	-
12.50	331.6	219.7	415.1	375.7	999.4	939.9	1,666.9	1,586.2	1,338.0	1,149.8	462.9	414.7
12.75	39.3	39.3	2.4	2.4	19.9	19.8	101.4	101.1	718.8	718.8	410.2	410.2
13.00	873.6	827.4	940.2	935.7	677.9	647.9	1,453.0	1,379.4	1,064.4	978.0	2,384.6	2,372.7
13.25	74.9	44.7	-	-	55.2	28.2	76.4	76.4	284.7	284.7	137.9	137.9
13.50	563.0	523.7	299.2	298.4	109.8	109.1	192.5	192.1	476.2	444.7	777.3	777.3
13.75	-	-	4,638.5	4606.4	40.0	40.0	0.6	0.6	0.1	0.1	62.1	62.1
14.00	17,315.1	14,892.0	18,259.1	17846.0	17,895.0	16,959.4	10,375.4	10,291.8	10,073.6	9,357.8	13,546.2	12,641.7
14.25	104.3	102.6	-	-	201.6	190.4	-	-	39.0	38.8	98.4	98.4
14.50	426.5	327.4	30.5	30.5	556.4	504.4	249.4	229.2	665.5	610.4	410.4	410.4
14.75	51.0	1.3	0.1	0.1	30.7	30.7	8.8	8.8	-	-	46.9	46.9
15.00	1,774.2	1,738.9	5,236.9	5,124.2	3,683.1	3,337.9	1,823.1	1,458.0	1,726.7	1,330.7	3,237.3	2,879.1
15.25	12.9	9.2	10.4	10.4	155.0	155.0	12.1	12.1	-	-	4.7	4.7
15.50	503.6	432.7	482.1	482.1	274.7	274.7	158.1	157.4	59.0	59.0	423.2	423.2
15.75	165.2	112.5	181.4	166.7	233.0	233.0	58.2	34.7	55.5	41.7	88.5	54.9
16.00 & over	35,254.6	33,225.5	27,197.5	23,077.3	16,338.2	15,369.1	22,201.9	20,635.6	18,681.5	16,446.8	21,324.4	17,838.5
TOTAL	66,738.8	58,821.4	71,219.0	63,957.4	53,514.3	47,702.6	52,021.4	45,383.8	48,547.0	40,347.8	57,184.8	48,766.6

* 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	2001				2002				2003	
	Jun.		Dec.		Jun.		Dec.		Jun.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	2,807.6	2,061.2	3,622.9	3,053.0	1,872.4	1285.1	1,279	1,076	844.2	630.5
01.00*	-	-	-	-	-	-	-	-	67.9	67.3
02.00*	1,276.0	-	2.6	-	25.0	25.0	-	-	585.7	585.5
03.00*	664.6	4.9	788.5	781.5	676.2	668.0	75.3	52.5	3,466.3	2,555.1
03.25	-	-	-	-	32.2	32.2	274.8	274.8	922.7	172.9
03.50	-	-	-	-	114.1	114.1	574.2	574.2	1,285.3	1,285.3
03.75	-	-	-	-	-	-	208.0	208.0	460.4	460.4
04.00	976.2	242.9	2,018.3	287.5	2,656.3	2314.9	1,485.2	1,363.1	3,032.2	2,291.8
04.25	-	-	-	-	-	-	711.1	711.1	135.3	135.3
04.50	4.6	4.6	-	-	39.8	39.8	1,244.6	1,244.6	297.8	297.8
04.75	-	-	-	-	-	-	130.5	130.5	17.4	17.4
05.00	340.7	291.3	31.0	0.5	330.0	295.1	798.2	770.6	606.1	570.3
05.25	-	-	-	-	-	-	-	-	0.0	0.0
05.50	-	-	30.0	30.0	174.8	174.8	229	184.0	136.0	0.0
05.75	-	-	-	-	-	-	-	-	295.0	295.0
06.00	116.1	115.9	43.5	43.5	88.2	88.2	666.1	604.6	761.4	758.1
06.25	-	-	-	-	-	-	40.2	40.0	0.2	0.2
06.50	225.4	218.6	-	-	9.7	8.1	68.6	66.8	28.5	27.3
06.75	-	-	-	-	-	-	-	-	100.0	100.0
07.00	1,349.3	1,348.9	386.7	386.7	870.5	870.5	174.6	174.6	670.4	632.4
07.25	-	-	-	-	100.0	100.0	6.0	6.0	9.9	9.9
07.50	235.0	201.6	197.6	197.6	515.2	515.2	188.2	188.2	256.0	255.3
07.75	-	-	-	-	20.0	20.2	-	-	1.7	1.7
08.00	996.1	980.9	928.3	783.8	1,598.1	1,433.6	519.2	504.7	396.0	306.9
08.25	-	-	-	-	279.0	279.0	-	-	1.3	1.3
08.50	114.6	114.6	12.0	12.0	178.4	178.4	111.0	110.4	230.2	229.7
08.75	32.2	32.2	9.6	9.6	-	-	-	-	12.1	12.1
09.00	583.3	581.6	408.2	408.2	65.1	65.1	1,223.3	1,223.3	6,860.3	3,820.1
09.25	-	-	-	-	-	-	-	-	0.5	0.5
09.50	168.1	168.1	278.0	278.0	200.1	200.1	6.0	5.5	192.2	191.9
09.75	-	-	371.5	371.5	360.0	10.0	-	-	80.5	77.2
10.00	739.5	588.2	1,665.7	1,582.8	1,608.0	1037.0	5,252.9	2,827.0	2,208.8	1,893.3
10.25	-	-	-	-	-	-	1,989.8	1,989.8	181.3	180.0
10.50	679.2	678.9	374.3	374.3	1,445.6	1111.7	713.7	713.7	436.1	436.1
10.75	5.4	5.4	681.5	331.5	421.6	421.6	-	-	5.2	4.3
11.00	1,658.4	1,559.9	993.9	588.7	964.9	457.6	2,974.8	2,941.3	3,222.3	3,151.8
11.25	4.1	4.0	-	-	-	-	-	-	0.4	0.4
11.50	63.6	63.6	353.2	352.9	79.2	75.2	81.3	77.3	118.1	118.0
11.75	40.3	40.3	24.8	24.8	15.9	15.9	79.0	79.0	17.3	0.8
12.00	841.2	810.9	3,670.0	3,614.7	4,551.8	4,269.3	9,641.7	9,434.9	18,547.9	13,416.5
12.25	99.1	97.0	111.2	111.2	-	-	245.9	245.0	1.1	1.1
12.50	496.1	493.9	590.1	590.1	316.3	286.6	631.1	622.7	476.9	476.9
12.75	3.2	1.3	10.1	10.0	-	-	10.4	10.4	7.9	7.9
13.00	4,340.9	2,569.8	2,678.0	2,673.8	2,477.6	1360.4	1,450.7	1,323.0	930.6	910.2
13.25	1,726.4	226.4	248.8	248.8	381.0	381.0	25.7	25.7	26.7	26.7
13.50	498.2	492.4	281.1	281.1	574.7	574.7	568.7	568.7	265.6	265.1
13.75	18.5	18.5	8.2	8.2	5.2	5.2	29.9	29.9	30.2	28.4
14.00	15,224.3	14,335.4	12,076.7	11,948.1	11,239.9	10,527.0	14,267.7	8,785.9	13,510.5	13,375.1
14.25	129.4	129.4	586.3	490.2	72.1	-	-	-	0.0	0.0
14.50	519.7	519.7	203.1	203.1	242.8	242.8	144.6	144.6	84.2	84.2
14.75	161.0	161.0	-	-	40.5	40.5	15.9	15.9	8.7	8.7
15.00	4,391.0	3,682.1	2,368.3	2,354.5	1,026.5	972.2	693.2	656.6	1,877.1	1,849.6
15.25	5.0	5.0	-	-	4.4	4.4	-	-	0.0	0.0
15.50	677.1	12.2	33.5	33.5	27.3	27.3	10.8	1.2	26.1	26.0
15.75	615.8	598.3	28.2	28.2	55.7	55.7	-	-	1.3	1.3
16.00 & over	15,946.2	13,850.2	20,708.0	19,979.5	18,647.2	18,116.4	21,281.8	20,888.4	12,914.3	12,523.0
TOTAL	58,773.2	47,310.9	56,823.5	52,473.2	54,403.4	48,699.6	70,122.6	60,895.2	76,652.2	64,574.9

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

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

5.8 Classification of Scheduled Banks' Advances by Rates of Return

(Concl.)

(End of Period: Million Rupees)

RATE OF RETURN	2005		2006				2007			
	Dec.		Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	30,089.8	28,608.9	12,191.3	12,191.3	10,311.9	10,245.0	7,625.0	7,558.1	8,694.9	8,630.0
01.00*	56.4	56.4	0.5	0.5	-	-	5.5	5.5	95.0	95.0
02.00*	-	-	6.5	6.5	25.3	25.3	13.6	13.6	50.8	50.8
03.00*	4,227.9	3,084.8	3,505.2	3,505.2	3,651.8	3,651.8	4,043.8	4,043.8	3,776.4	3,776.4
03.25	-	-	0.2	0.2	-	-	50.3	50.3	0.0	0.0
03.50	0.5	0.5	90.3	90.3	1.1	1.1	0.2	0.2	2.0	2.0
03.75	-	-	-	-	-	-	-	-	-	-
04.00	3,171.5	2,916.2	1,145.6	1,145.6	1,237.1	1,237.1	5,875.0	5,375.0	2,191.4	2,191.4
04.25	811.2	811.2	8.5	8.5	-	-	-	-	-	-
04.50	3,598.4	3,598.4	226.6	226.6	8.3	8.3	47.9	47.9	174.2	174.2
04.75	1,655.8	1,655.8	-	-	33.3	33.3	3.2	3.2	-	-
05.00	2,007.7	1,877.4	858.7	858.7	835.3	835.3	343.1	343.1	440.9	440.9
05.25	737.6	737.6	459.3	459.3	79.2	79.2	1.6	1.6	1,141.5	1,141.5
05.50	1,490.3	1,490.3	1,780.4	1,780.4	394.5	394.5	355.6	355.6	1,379.9	1,379.9
05.75	457.4	457.4	2,073.4	2,073.4	1,656.5	1,656.5	2,338.6	2,338.6	4,009.7	4,009.7
06.00	1,639.5	1,639.5	4,208.2	4,208.2	4,511.3	4,511.3	1,876.0	1,876.0	2,777.4	2,777.4
06.25	2,159.0	2,159.0	2,491.7	691.7	2,539.0	739.0	1,426.3	1,426.3	2,817.6	2,817.6
06.50	514.4	514.4	522.8	522.8	945.8	695.8	1,495.8	1,495.8	2,095.3	1,970.3
06.75	97.1	97.1	466.2	466.2	290.0	290.0	277.4	277.4	937.6	937.6
07.00	2,467.9	2,467.9	2,420.9	2,420.9	2,231.2	2,231.2	2,818.0	2,817.3	1,383.7	1,383.7
07.25	104.2	104.2	155.1	155.1	626.2	626.2	68.2	68.2	196.7	196.7
07.50	1,007.7	1,007.7	1,365.0	1,365.0	4,890.9	4,890.9	9,037.5	9,037.5	9,187.4	9,132.1
07.75	18.9	18.9	43.4	43.4	123.0	123.0	85.3	85.3	32.4	32.4
08.00	3,047.9	2,797.9	2,848.9	2,598.6	1,231.1	1,225.9	2,477.6	2,477.6	2,065.8	2,065.8
08.25	775.4	775.4	667.7	667.7	112.3	112.3	1,663.3	1,663.3	74.5	74.5
08.50	612.7	612.7	893.7	893.7	960.5	960.5	800.1	800.1	383.0	383.0
08.75	179.2	179.2	1,854.0	1,569.8	72.0	72.0	241.0	240.5	117.9	117.9
09.00	8,025.7	7,863.9	7,129.2	7,091.6	5,428.5	3,434.1	5,955.1	3,988.6	4,302.8	3,586.7
09.25	203.5	203.5	737.0	737.0	105.0	105.0	199.5	199.5	52.9	52.9
09.50	4,512.3	929.0	6,271.0	3,440.7	415.9	415.9	3,922.8	3,922.8	135.5	135.5
09.75	451.9	451.9	569.7	569.7	161.4	161.4	491.8	491.8	143.2	143.2
10.00	5,374.1	5,274.1	3,820.9	3,818.3	6,490.1	6,490.1	8,182.0	7,243.3	2,963.2	2,664.7
10.25	241.1	146.0	527.8	427.8	80.8	80.8	371.6	371.6	601.8	601.8
10.50	2,175.2	1,999.1	1,272.7	1,069.3	3,100.9	860.0	1,557.1	1,557.1	394.4	338.0
10.75	32.6	32.6	280.7	230.7	15.6	15.6	16.4	16.4	2,097.0	2,097.0
11.00	16,738.2	16,532.9	11,515.1	11,465.1	6,480.9	6,480.9	8,305.5	8,039.3	2,882.0	2,197.5
11.25	1,569.4	1,569.4	219.2	219.2	17.2	17.2	331.7	331.7	2,843.6	2,843.6
11.50	966.0	966.0	2,374.3	2,374.3	1,560.4	1,560.4	4,738.9	3,222.0	11,726.6	11,726.6
11.75	609.8	609.8	1,450.8	1,450.8	1,172.1	1,128.4	800.7	720.4	1,752.4	1,752.4
12.00	11,583.9	11,509.4	13,902.5	13,901.0	12,735.1	12,735.1	17,610.8	16,621.6	17,838.9	17,749.4
12.25	546.1	546.1	602.8	602.8	1,027.3	1,027.3	2,365.1	2,365.1	1,780.9	1,780.9
12.50	1,460.0	1,460.0	3,527.8	3,527.8	4,078.1	4,078.1	5,835.0	5,835.0	5,548.3	5,548.3
12.75	159.6	159.6	653.1	653.1	1,338.6	1,338.6	3,126.7	3,126.7	4,109.4	3,767.0
13.00	15,873.9	15,873.9	16,332.4	16,328.2	17,910.7	17,910.7	13,286.1	13,169.5	20,742.0	20,742.0
13.25	1,575.0	1,575.0	603.2	603.2	974.5	974.5	3,092.5	3,092.5	4,516.3	4,516.3
13.50	1,163.2	1,163.2	1,231.8	1,231.8	4,923.8	4,923.8	6,002.8	6,002.8	5,835.0	5,835.0
13.75	347.8	347.8	150.2	150.2	1,333.9	1,333.9	5,723.8	5,723.8	2,629.2	2,629.2
14.00	8,135.7	8,130.4	5,127.6	4,938.3	10,509.3	10,505.3	13,046.1	13,040.8	22,915.1	22,830.8
14.25	44.2	44.2	142.0	142.0	828.9	828.9	1,918.6	1,918.6	800.8	800.8
14.50	249.7	249.7	3,906.4	3,906.4	4,549.8	4,549.8	2,677.2	2,657.2	3,926.6	3,926.6
14.75	8.5	8.5	0.1	0.1	584.0	584.0	409.6	404.6	1,406.6	1,406.6
15.00	1,077.1	1,077.1	1,284.9	1,284.9	4,621.3	4,613.4	9,699.2	9,699.2	14,480.4	14,480.4
15.25	2.0	2.0	7.1	7.1	74.6	74.6	2,178.2	2,173.9	995.8	995.8
15.50	1.1	1.1	28.1	28.1	3,242.2	3,242.2	2,643.0	2,637.5	1,151.0	1,151.0
15.75	0.3	0.3	35.0	35.0	84.4	84.4	200.8	200.8	158.8	158.8
16.00 & over	5,004.1	2,979.8	6,660.4	4,636.1	16,419.5	16,403.4	17,523.8	17,507.3	21,106.2	21,098.5
TOTAL	149,060.5	139,375.4	130,648.2	122,820.5	147,032.3	140,603.0	185,182.2	178,495.6	203,862.5	201,338.0

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

(End of Period: Million Rupees)

RATE OF RETURN	1998				1999			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	13,643.0	7,090.7	11,861.4	4,944.4	13,305.5	3,488.9	18,057.9	5,474.4
01.00 #	-	-	-	-	-	-	-	-
02.00 #	-	-	-	-	-	-	-	-
03.00 #	32.5	-	-	-	1,261.0	38.3	1,518.8	217.7
04.00 #	7.0	-	-	-	11,208.9	5,142.8	10,163.2	785.2
05.00 #	530.9	22.1	697.4	32.2	3,158.9	2,391.5	1,161.5	394.9
06.00 #	477.3	161.6	1,696.5	488.4	733.6	530.6	3,715.4	2,707.9
07.00 #	264.2	141.4	6,113.0	5,939.2	5,530.7	5,282.1	10,484.1	7,447.8
08.00 #	5,079.4	3,688.8	43,861.8	28,998.8	58,742.8	51,843.9	60,453.9	55,938.2
08.25	0.1	0.1	0.1	0.1	-	-	-	-
08.50	90.3	89.5	7.9	7.3	158.8	158.7	88.7	85.5
08.75	-	-	-	-	50.0	50.0	51.9	51.9
09.00	427.1	359.5	500.5	287.7	1,296.8	1,222.7	509.8	466.0
09.25	144.6	10.3	5.5	5.5	50.9	50.9	104.2	104.2
09.50	370.4	219.8	53.6	50.1	70.7	68.8	29.5	29.3
09.75	201.3	40.9	-	-	25.0	15.0	525.1	525.0
10.00	23,215.3	8,101.9	18,785.4	3,494.2	12,104.2	3,168.6	10,214.0	4,455.4
10.25	52.6	40.5	5.7	5.6	101.2	101.1	445.8	444.3
10.50	862.9	500.1	219.4	49.7	961.8	950.1	3,161.6	1,349.1
10.75	255.0	199.3	24.9	24.9	645.9	645.8	1,289.3	1,178.1
11.00	31,531.3	26,689.5	9,408.4	4,970.2	7,475.5	5,556.7	5,103.6	3,924.4
11.25	419.0	377.6	753.6	143.7	620.8	600.3	277.7	244.6
11.50	727.9	419.4	7,920.1	361.3	1,505.0	1,500.6	1,734.4	1,628.1
11.75	216.8	216.7	0.4	0.2	396.6	128.8	1,030.9	763.2
12.00	6,237.8	4,219.4	3,319.5	1,773.8	16,366.3	9,715.4	12,263.5	10,305.3
12.25	274.1	62.1	..	-	1,503.4	539.9	1,407.6	1,407.0
12.50	1,117.9	819.3	287.3	280.5	2,486.7	2,268.5	9,625.8	3,661.3
12.75	347.5	42.6	93.4	-	1,098.0	1,051.2	2,824.1	2,680.8
13.00	12,485.6	11,374.5	11,510.7	11,305.5	15,435.0	11,871.6	16,565.3	15,275.3
13.25	1,717.2	1,475.6	727.5	700.4	3,277.7	1,014.1	1,407.8	1,407.8
13.50	2,982.6	2,645.5	696.9	661.6	3,083.9	1,884.8	3,979.8	3,658.3
13.75	1,469.1	1,394.4	2,976.1	2,918.1	712.4	712.4	2,960.6	2,346.9
14.00	104,210.6	91,811.0	123,344.3	105,263.8	110,137.2	106,017.4	117,766.4	111,673.6
14.25	3,733.8	3,592.0	2,651.1	1,995.4	8,687.3	2,118.0	3,938.7	2,991.7
14.50	7,719.7	6,234.9	6,619.8	5,008.7	7,937.3	7,205.8	11,819.2	9,212.3
14.75	1,414.6	1,333.8	1,725.5	1,452.1	1,876.2	1,588.7	1,003.6	975.3
15.00	28,241.6	24,004.6	26,119.5	24,430.6	31,758.1	29,008.8	40,440.5	34,565.1
15.25	10,448.4	2,310.5	2,516.3	2,230.8	3,667.5	1,231.6	2,889.5	2,447.0
15.50	12,733.7	7,786.1	8,122.3	6,121.7	7,334.0	5,020.2	6,679.6	6,556.5
15.75	11,521.4	5,042.7	7,227.3	5,901.8	7,473.5	7,014.2	7,450.0	6,374.4
16.00	41,511.1	22,389.6	38,557.7	28,667.1	34,108.3	30,364.1	46,155.7	39,998.7
16.25	4,096.6	3,238.5	1,451.1	1,399.6	1,894.0	1,818.5	1,219.1	1,098.6
16.50	35,548.9	10,969.1	22,593.0	15,296.2	39,858.0	15,205.9	43,732.7	10,937.9
16.75	5,291.1	4,422.4	939.3	889.2	1,444.5	1,282.8	1,468.4	1,468.4
17.00	38,264.1	26,167.6	23,628.1	16,605.0	23,580.0	13,211.1	16,807.4	15,243.7
17.25	3,019.6	2,549.7	2,117.7	1,699.4	5,004.8	3,305.7	3,543.9	2,156.7
17.50	21,290.0	14,207.0	20,771.5	19,230.7	13,942.5	12,007.1	17,441.7	14,852.7
17.75	3,147.6	1,737.1	2,288.6	2,157.3	2,507.4	2,504.8	556.8	555.2
18.00	24,503.7	22,885.6	28,212.1	25,059.7	82,642.7	72,901.5	77,694.7	70,106
18.25	4,445.2	4,375.6	4,084.3	3,942.5	43,186.4	38,883.1	52,755.6	49,114.2
18.50	6,410.2	5,991.4	9,180.2	8,847.6	4,960.2	4,178.3	4,904.8	4,581.3
18.75	2,580.4	154.5	2,325.0	2,322.5	2,380.6	2,262.1	279.2	250.9
19.00	39,114.6	31,503.4	33,140.3	28,999.0	23,828.1	22,672.6	14,896.6	13,833.6
19.25	827.6	619.8	643.4	633.7	516.6	516.6	207.9	207.9
19.50	1,154.7	904.0	3,707.2	3,443.5	1,515.0	1,514.7	2,933.2	2,884.9
19.75	3,658.4	3,330.4	4,429.1	4,263.9	3,470.9	3,408.4	892.9	715.9
20.00 & over	82,187.1	76,823.1	111,093.8	100,989.9	40,331.1	36,040.4	32,257.9	28,694.4
TOTAL	602,255.1	444,787.3	609,015.5	484,295.5	667,410.2	533,276.3	690,891.9	560,455.2

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

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

(End of Period: Million Rupees)

RATE OF RETURN	2000				2001			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	21,644.0	11,131.8	26,877.3	12,165.5	26,892.9	16,256.6	33,186.0	25,382.5
01.00 #	-	-	-	-	-	-	-	-
02.00 #	2,711.2	265.5	1,995.4	725.1	1,710.0	395.6	2,579.3	122.8
03.00 #	1,008.8	94.1	1,246.3	216.1	1,095.9	51.0	1,858.3	227.2
04.00 #	12,651.7	1,009.9	11,640.4	577.4	11,815.6	859.8	11,457.4	3,662.6
05.00 #	727.2	198.5	896.8	177.7	807.1	137.1	1,772.4	578.4
06.00 #	500.3	345.4	761.8	554.2	550.0	343.6	491.4	292.4
07.00 #	9,702.8	9,499.8	9,268.6	8,967.2	4,193.9	3,828.6	2,317.2	1,334.4
08.00 #	53,234.7	48,618.1	50,291.9	46,493.0	22,993.3	19,094.6	15,293.5	13,388.6
08.25	1.2	1.2	-	-	-	-	-	-
08.50	363.4	122.3	3,408.5	3,405.3	2,780.4	2,779.1	2,627.1	2,627.1
08.75	-	-	51.6	46.0	1,048.5	1,024.0	924.1	924.1
09.00	5,431.8	570.9	5,593.4	378.0	8,384.1	8,014.1	10,667.2	5,645.0
09.25	378.7	77.7	-	-	141.3	141.3	761.7	761.7
09.50	1,111.9	1,034.0	403.7	403.7	1,180.1	1,180.1	6,223.5	6,221.8
09.75	2,104.7	179.5	617.5	557.8	1,581.8	1,540.3	2,045.2	1,110.2
10.00	14,205.9	6,402.1	12,710.1	5,924.4	15,263.5	8,358.1	32,935.4	26,002.0
10.25	988.4	775.4	1,090.4	1,090.1	6.9	6.8	1,111.9	1,111.9
10.50	4,110.2	3,760.1	3,361.0	3,227.8	20,112.5	19,631.7	5,839.2	5,721.5
10.75	1,107.6	1,017.6	767.1	765.7	8,413.1	1,820.5	3,065.0	878.6
11.00	14,432.2	7,069.0	15,710.0	7,979.1	17,989.0	8,354.8	26,893.7	16,646.9
11.25	3,165.1	1,272.5	1,913.6	669.3	734.7	231.5	1,995.3	1,377.5
11.50	6,875.2	5,228.9	2,886.0	2,734.9	2,873.6	2,513.6	6,092.2	4,732.2
11.75	1,414.9	1,403.6	1,089.5	719.5	145.4	145.4	2,796.4	1,177.4
12.00	87,262.8	21,463.0	69,885.2	13,766.2	68,872.9	12,940.1	98,309.3	22,390.5
12.25	2,123.8	1,030.6	841.6	654.6	3,415.0	3,415.0	1,031.3	756.3
12.50	23,027.9	3,978.6	22,507.6	11,129.0	19,199.3	8,055.4	6,391.0	5,946.3
12.75	1,685.8	1,514.0	2,892.7	1,744.5	3,673.0	3,335.5	4,001.5	3,781.3
13.00	19,138.4	18,146.0	28,252.3	26,289.8	39,251.6	32,290.6	38,441.7	30,503.3
13.25	3,008.0	1,591.9	4,943.6	3,303.6	5,143.8	4,972.8	5,408.4	3,370.6
13.50	3,409.7	3,164.2	15,399.0	14,066.5	22,011.5	17,725.9	14,222.7	12,393.3
13.75	2,689.6	1,349.6	2,415.5	1,507.1	7,045.5	3,899.6	6,580.1	5,567.3
14.00	130,519.6	127,061.2	163,675.4	157,620.2	147,096.2	139,790.9	151,834.1	138,547.0
14.25	2,549.8	2,277.2	3,536.8	2,672.9	4,301.0	2,676.3	4,040.4	3,314.5
14.50	11,512.4	6,966.1	12,058.6	9,801.6	12,099.5	10,665.5	11,416.2	9,607.8
14.75	1,678.5	1,678.5	1,007.4	1,004.5	1,864.1	1,169.1	2,416.1	1,396.1
15.00	35,869.1	31,374.9	51,522.9	42,302.2	48,080.5	41,077.9	58,146.8	39,403.7
15.25	1,303.2	1,042.2	1,132.7	1,129.8	1,739.2	1,739.2	886.3	864.8
15.50	10,317.8	7,427.6	8,140.9	5,317.7	10,423.2	7,860.3	7,382.1	5,091.5
15.75	9,637.1	9,009.5	10,966.4	9,455.9	13,383.6	9,836.8	4,929.6	3,153.6
16.00	72,562.5	68,102.0	74,659.1	69,755.5	80,940.6	68,363.1	103,501.3	83,495.1
16.25	3,651.0	2,678.9	3,084.9	2,995.0	2,897.2	2,894.1	859.4	776.1
16.50	31,472.7	25,509.4	11,796.9	9,634.6	8,528.9	6,420.3	7,979.8	7,091.5
16.75	20,265.3	17,430.1	45,452.1	39,803.7	39,565.8	35,794.5	66,384.6	55,591.5
17.00	17,920.1	12,718.1	24,778.2	21,573.0	24,418.4	21,228.9	17,673.9	17,007.6
17.25	224.8	184.3	559.9	555.4	217.3	216.0	236.4	236.4
17.50	6,738.5	5,328.1	5,661.4	4,139.8	6,316.6	5,935.5	2,247.6	2,188.5
17.75	171.5	169.6	335.2	334.0	989.7	989.7	61.5	61.5
18.00	36,483.7	31,520.4	30,130.5	24,585.9	34,577.8	27,544.0	28,524.2	27,078.1
18.25	18,839.4	17,736.7	23,312.5	21,005.9	14,610.7	12,310.5	747.9	599.4
18.50	3,078.2	2,686.2	1,631.3	1,561.0	2,015.0	2,013.2	1,335.7	1,333.4
18.75	115.0	115.0	84.1	84.1	40.5	40.5	71.1	71.1
19.00	7,712.4	7,238.5	10,223.4	9,319.1	10,249.5	9,488.9	9,243.3	9,164.9
19.25	156.8	154.4	98.2	98.2	49.3	49.3	75.9	75.9
19.50	1,445.5	1,421.2	346.5	346.0	405.9	405.8	394.0	394.0
19.75	332.4	319.4	228.1	191.1	171.3	136.4	227.4	227.4
20.00 & over	24,152.5	22,573.5	21,231.0	19,968.0	21,179.6	20,638.4	25,278.5	25,168.8
TOTAL	748,927.1	555,039.0	805,372.7	625,494.1	805,488.1	612,628.7	853,213.9	636,576.2

(Contd.)

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

(End of Period: Million Rupees)

RATE OF RETURN	2002				2003			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	31,830.0	25,763.1	11,848.3	7,193.3	29,132.5	23,397.7	31,532.6	31,254.3
01.00 #	-	-	-	-	3,934.7	3,923.5	4,350.8	2,592.8
02.00 #	2,541.2	1,002.7	-	-	11,143.0	6,291.9	59,261.6	25,268.1
03.00 #	1,927.1	540.9	1,875.1	99.7	56,382.8	43,813.4	151,550.7	140,078.7
04.00 #	10,141.5	4,656.4	9,017.4	4,364.8	106,960.6	90,472.1	97,405.4	88,947.0
05.00 #	2,885.8	2,004.20	5,373.0	4,396.8	52,470.1	43,906.4	82,379.2	75,204.9
06.00 #	1,879.9	1,716.70	14,456.5	13,311.7	83,674.1	29,117.0	68,522.7	63,431.8
07.00 #	5,201.1	4,587.6	32,342.8	30,514.9	30,531.3	25,660.8	48,423.5	46,516.0
08.00 #	33,340.5	29,778.4	31,703.1	27,082.8	45,406.7	41,769.9	59,558.9	59,280.1
08.25	839.7	650.0	1,506.4	705.4	1,280.4	630.0	1,170.0	570.0
08.50	4,190.6	4,188.6	8,270.0	6,198.1	11,774.0	7,791.9	11,021.6	11,021.6
08.75	1,174.2	840.0	1,506.3	536.1	895.5	837.0	807.0	807.0
09.00	9,850.1	6,250.9	16,715.1	12,372.5	21,513.9	18,972.4	31,475.2	28,775.1
09.25	1,780.8	904.9	2,601.3	1,760.9	979.9	157.0	3,243.9	443.9
09.50	5,088.4	4,654.8	13,745.5	7,652.3	8,994.2	7,113.0	6,147.9	5,565.6
09.75	3,279.1	1,118.8	3,287.0	2,232.2	1,232.1	1,232.1	1,492.5	1,492.5
10.00	36,058.7	27,184.1	36,805.3	28,663.5	38,997.9	32,378.6	47,316.0	46,264.5
10.25	721.8	667.7	1,002.1	651.9	2,213.4	794.6	238.6	230.4
10.50	5,093.8	4,369.4	9,673.0	6,901.3	3,870.2	3,832.6	6,565.1	4,518.3
10.75	1,061.9	1,061.9	3,444.3	1,503.8	331.0	331.0	2,490.4	2,490.4
11.00	26,248.6	15,361.8	37,299.6	31,185.4	44,550.1	42,296.5	34,930.9	34,778.6
11.25	1,458.7	853.1	1,396.6	874.9	512.2	100.8	387.4	387.4
11.50	10,989.2	10,982.3	9,219.0	6,120.3	2,600.6	2,541.4	1,428.0	1,308.2
11.75	3,150.1	2,780.1	747.4	747.2	1,134.1	333.1	615.1	615.1
12.00	102,462.1	19,898.1	127,701.2	42,949.6	45,743.6	41,705.8	36,099.0	33,477.3
12.25	1,023.5	1,023.5	5,248.1	2,605.8	178.4	146.2	184.0	184.0
12.50	6,974.3	6,044.5	10,804.7	8,836.6	8,864.1	5,814.5	3,301.5	3,301.5
12.75	2,390.6	2,070.6	2,164.0	2,086.5	247.4	246.5	319.8	319.8
13.00	42,764.0	35,402.8	32,482.9	28,127.9	18,841.6	14,535.3	15,910.3	15,910.3
13.25	3,699.3	1,302.6	2,709.0	1,508.9	177.4	177.4	199.2	199.2
13.50	10,087.4	7,060.8	5,376.6	4,271.8	1,938.3	1,867.3	2,903.9	2,903.9
13.75	3,030.4	926.9	1,894.7	1,002.4	4,393.8	3,602.9	3,787.9	3,084.6
14.00	146,382.0	141,336.4	170,122.3	166,808.9	146,555.0	138,376.4	122,657.3	121,746.4
14.25	4,160.2	3,587.0	3,882.9	3,074.9	337.2	137.0	144.7	144.7
14.50	4,992.1	4,890.7	5,157.3	5,079.2	1,533.6	1,355.0	443.0	443.0
14.75	1,347.1	1,347.1	3,174.7	2,602.7	242.0	142.0	55.3	39.4
15.00	46,997.4	3992.6	36,406.6	31,238.6	23,569.2	22,937.2	13,931.0	13,892.1
15.25	983.3	728.3	827.7	572.7	118.6	36.7	69.1	69.1
15.50	5,940.2	5,028.0	7,277.6	6,356.5	1,052.7	932.3	174.1	174.1
15.75	1,694.0	1,079.8	1,553.5	1,553.5	1,827.4	672.8	548.8	548.8
16.00	92,989.6	69,975.2	51,712.1	47,547.6	15,741.5	15,381.0	14,969.4	13,806.6
16.25	699.6	692.1	8,426.6	6,901.6	183.7	181.2	255.4	255.4
16.50	6,807.6	6,496.4	11,820.5	10,322.3	1,871.1	1,857.8	731.4	656.8
16.75	70,441.8	50,464.6	56,132.9	49,903.2	28,665.3	27,200.9	511.5	511.5
17.00	13,936.4	12,436.9	7,988.8	7,951.1	2,997.8	2,993.7	989.9	989.9
17.25	712.7	137.7	1,878.6	111.6	29.3	29.3	144.5	144.5
17.50	1,903.2	1,741.6	1,375.5	1,293.9	324.1	313.3	207.0	207.0
17.75	126.9	126.9	73.2	73.2	0.1	0.1	81.5	81.5
18.00	21,680.3	20,518.9	12,954.1	11,877.1	3,582.0	3,570.9	10,391.7	10,390.1
18.25	668.1	491.5	5,117.5	2,097.0	1,689.0	1,548.8	432.2	285.8
18.50	1,044.4	1,044.4	4,587.8	2,223.3	147.2	147.2	174.7	174.7
18.75	90.6	90.6	8,838.3	8,070.9	72.2	72.2	64.0	63.3
19.00	7,523.3	7,389.7	7,709.5	7,065.1	6,490.9	6,463.7	3,678.6	3,678.6
19.25	115.6	115.6	47.2	47.2	58.7	58.7	105.1	105.1
19.50	292.5	292.5	291.2	291.2	84.4	84.4	47.2	47.2
19.75	1,174.3	1,174.3	122.0	122.0	41.6	41.6	98.1	98.1
20.00 & over	24,736.9	23,217.5	16,377.1	16,365.8	15,105.1	15,043.0	11,810.0	11,810.2
TOTAL	830,604.1	619,977.6	866,072.1	676,010.7	893,219.5	735,368.1	997,736.1	911,586.6

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	2004				2005			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	32,246.7	31,618.7	74,200.6	72,742.9	90,365.5	89,383.5	77,244.0	76,657.9
01.00 #	1,177.8	813.8	571.1	207.2	656.6	203.2	3,074.6	1,307.8
02.00 #	62,845.5	22,996.7	8,221.7	4,956.6	6,069.4	2,804.5	8,033.6	4,928.0
03.00 #	143,855.7	122,298.0	46,065.5	35,195.0	19,022.2	19,022.2	15,256.0	15,256.0
04.00 #	188,008.0	155,468.7	160,741.0	115,346.9	33,003.9	29,450.4	23,790.0	23,781.1
05.00 #	99,503.2	91,120.1	265,452.3	212,689.3	66,898.0	51,841.6	16,500.2	15,201.5
06.00 #	90,638.9	79,622.7	188,980.1	169,947.5	77,515.8	66,453.8	62,194.2	49,009.1
07.00 #	65,397.1	65,047.7	132,669.9	127,529.0	143,759.4	112,673.5	52,929.0	52,424.1
08.00 #	81,677.5	71,516.8	124,608.9	123,964.2	266,967.8	227,966.2	67,710.1	63,349.6
08.25	1,769.0	1,169.0	5,957.9	5,357.9	24,729.5	20,581.0	8,833.6	7,833.6
08.50	17,225.1	17,225.1	36,792.4	36,313.7	36,981.8	35,317.2	21,217.5	19,191.4
08.75	1,285.5	1,285.5	3,845.0	3,843.4	42,204.9	25,474.8	18,626.8	14,331.8
09.00	36,946.2	35,546.9	49,004.6	48,162.3	136,610.3	101,770.4	250,872.1	216,190.4
09.25	775.8	775.8	1,275.1	1,275.1	18,779.4	17,423.1	22,301.5	14,461.9
09.50	4,659.9	4,659.9	19,239.9	19,234.9	29,282.9	28,511.1	67,538.7	33,066.9
09.75	2,976.6	2,976.6	1,013.4	1,013.4	14,551.1	13,315.9	29,845.8	23,386.1
10.00	42,056.6	41,784.4	49,701.7	49,542.5	113,555.3	111,385.0	159,949.9	134,497.9
10.25	145.2	145.2	1,132.5	1,132.5	9,456.6	8,958.0	22,594.8	21,695.0
10.50	6,544.6	6,544.6	4,503.7	4,501.1	17,143.9	16,885.0	48,650.7	46,860.5
10.75	171.4	171.4	194.1	194.1	6,610.4	6,610.5	20,291.6	18,621.6
11.00	53,493.9	52,050.5	59,481.6	59,461.1	121,330.2	121,320.3	156,235.5	154,342.2
11.25	65.2	65.2	1,405.9	1,404.6	4,858.0	4,857.1	10,251.2	10,020.5
11.50	1,377.1	1,334.3	6,480.2	6,458.2	14,604.3	14,603.3	27,138.5	27,089.5
11.75	913.4	913.4	180.1	180.1	9,131.5	9,125.8	12,525.3	12,521.5
12.00	28,418.4	28,415.6	15,587.6	15,584.5	43,832.5	43,823.9	150,963.5	145,103.4
12.25	27.1	27.1	273.5	273.5	4,740.3	4,735.3	6,538.1	6,538.1
12.50	1,387.3	1,387.3	3,161.5	3,161.5	6,875.1	6,860.3	37,187.1	37,187.1
12.75	104.7	104.7	507.3	507.3	2,013.6	2,013.6	2,816.0	2,816.0
13.00	10,588.3	10,588.3	10,451.5	9,827.2	24,626.1	24,043.5	121,817.1	121,277.4
13.25	5,200.8	5,200.8	540.1	540.1	1,644.0	1,644.0	1,112.6	1,112.6
13.50	1,198.8	1,198.8	900.5	900.5	1,820.6	1,820.6	10,971.9	10,943.5
13.75	5,745.7	5,745.7	4,049.6	4,019.6	6,891.9	6,891.9	4,628.7	4,628.7
14.00	111,770.9	110,352.1	87,380.8	87,378.2	111,134.8	111,134.8	132,267.6	132,265.6
14.25	15.0	15.0	665.8	658.6	814.6	814.6	1,805.6	1,805.6
14.50	642.8	642.8	1,101.5	1,101.1	943.1	943.1	3,886.3	3,886.3
14.75	51.7	51.7	39.5	39.5	241.9	241.8	2,885.2	2,885.2
15.00	7,961.2	7,935.9	7,607.1	7,607.1	13,208.1	13,207.7	24,845.0	24,845.0
15.25	0.0	0.0	102.3	102.3	75.7	75.7	232.3	232.3
15.50	300.3	300.3	76.9	76.9	113.1	113.1	9,333.4	9,333.4
15.75	275.5	275.5	203.3	203.3	82.3	82.3	80.6	80.6
16.00	11,018.5	8,670.1	7,375.5	7,375.5	6,189.0	6,189.0	17,334.8	17,334.8
16.25	-	-	126.0	126.0	59.7	59.7	93.6	93.6
16.50	1,481.1	219.5	3,842.4	3,839.7	5,761.2	5,760.7	1,667.5	1,667.5
16.75	881.7	881.7	924.2	924.2	461.9	461.9	89.3	89.3
17.00	4,097.5	4,097.5	348.4	348.4	379.2	379.2	3,660.0	3,660.0
17.25	8.4	8.4	75.9	75.9	45.0	45.0	47.5	47.5
17.50	180.7	180.7	55.8	55.8	96.2	96.2	76.5	76.5
17.75	0.9	0.9	62.6	62.6	48.9	48.9	46.6	46.6
18.00	6,018.4	6,017.4	4,626.3	4,625.9	10,050.2	10,050.2	9,628.2	9,628.2
18.25	10.1	10.1	57.6	57.6	179.5	179.5	38.6	38.6
18.50	285.5	285.5	34.1	34.1	13.5	13.5	48.9	48.9
18.75	3.3	3.3	26.2	26.2	23.1	23.1	7.9	7.9
19.00	4,074.0	4,073.6	6,370.3	6,348.9	10,371.1	10,371.1	828.3	828.3
19.25	5.2	5.2	92.2	92.2	46.1	46.1	49.0	49.0
19.50	98.3	98.3	251.4	251.4	3.8	3.8	2.3	2.3
19.75	-	-	75.1	75.1	69.6	69.6	17.8	17.8
20.00 & over	15,540.8	15,496.9	17,293.5	17,293.5	26,682.6	26,682.5	37,475.8	37,475.8
TOTAL	1,153,148.6	1,019,441.6	1,416,005.5	1,274,247.4	1,583,627.1	1,414,863.6	1,786,088.7	1,632,078.9

(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	2006				2007			
	Jun.		Dec.		Jun.		Dec.	
	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector	Overall	Private Sector
00.00	90,056.5	86,934.2	101,089.4	100,019.3	83,867.2	82,072.6	71,973.0	71,277.4
01.00 #	1,766.2	1,252.2	1,545.5	1,049.3	1,616.7	1,092.3	3,618.6	2,632.0
02.00 #	4,128.6	4,128.6	5,349.9	5,350.0	7,600.7	7,600.7	9,695.0	9,695.0
03.00 #	17,928.6	17,928.6	8,554.2	8,554.2	12,779.2	12,779.2	11,318.3	11,318.3
04.00 #	16,849.0	16,843.8	25,963.8	25,963.8	29,517.3	29,517.3	26,124.4	26,124.4
05.00 #	22,772.9	15,484.0	12,904.5	12,902.9	14,662.2	14,662.2	19,976.8	19,959.0
06.00 #	89,220.6	82,803.4	81,265.5	78,915.3	45,104.4	43,992.0	34,509.1	33,298.3
07.00 #	20,024.7	20,020.4	47,810.8	47,189.9	66,447.4	66,395.4	70,870.3	70,708.0
08.00 #	74,058.7	69,004.8	129,349.4	127,366.2	135,613.1	134,667.6	163,975.5	162,943.6
08.25	3,991.7	3,957.2	605.7	605.7	595.0	595.0	259.4	259.4
08.50	30,146.2	29,185.8	28,573.3	27,787.9	19,137.4	8,560.5	6,636.6	6,043.5
08.75	14,575.2	6,928.7	3,103.7	1,137.3	5,181.9	431.3	443.0	442.0
09.00	140,904.2	118,689.5	68,714.7	61,918.4	41,255.0	35,721.9	58,163.4	51,565.8
09.25	18,587.9	15,949.3	5,978.8	2,541.8	5,447.3	2,980.3	10,526.5	9,838.6
09.50	82,869.0	36,135.1	61,980.9	12,535.0	35,327.9	26,740.9	26,065.5	9,709.1
09.75	39,714.4	26,237.9	14,707.6	10,951.9	20,461.7	20,240.1	36,151.4	22,642.9
10.00	182,168.6	149,422.5	135,173.3	110,666.2	143,174.9	112,842.1	131,781.9	84,927.2
10.25	39,295.1	22,428.0	24,940.4	20,876.6	26,620.4	13,875.5	41,028.6	33,592.0
10.50	87,250.3	64,892.7	58,597.3	42,157.4	36,264.9	31,791.7	72,475.8	62,690.5
10.75	31,106.6	27,329.2	43,205.3	39,525.5	40,822.0	34,443.0	66,800.6	51,431.0
11.00	154,033.1	144,161.6	192,503.1	156,435.3	169,596.6	124,066.5	162,740.5	108,830.8
11.25	27,749.6	26,599.9	35,560.2	24,404.1	44,639.3	35,066.8	46,360.5	45,167.1
11.50	39,806.2	39,793.1	76,329.5	69,080.3	104,195.4	51,440.4	72,335.8	58,400.3
11.75	37,686.5	37,195.1	28,119.3	24,480.7	37,339.4	30,300.8	32,078.3	29,712.7
12.00	133,828.2	133,771.4	195,503.8	185,826.4	197,235.2	194,990.3	200,708.6	196,237.8
12.25	23,269.6	22,622.6	22,137.8	21,337.8	30,248.2	28,607.5	32,610.1	31,578.4
12.50	37,140.5	37,140.5	67,980.6	63,970.3	74,828.2	72,467.8	56,000.4	55,998.6
12.75	22,122.6	21,902.6	15,416.8	15,200.7	27,788.6	23,430.4	51,602.8	51,602.8
13.00	123,219.4	122,304.5	177,160.6	176,232.0	162,426.3	161,286.1	164,192.4	161,099.1
13.25	9,632.7	9,632.7	10,358.3	10,358.3	13,949.8	13,949.8	11,774.1	11,773.9
13.50	20,037.4	20,037.4	34,645.2	34,638.2	42,098.9	42,092.4	48,648.5	47,948.5
13.75	4,971.3	4,971.3	15,857.5	15,857.5	9,362.9	9,201.1	13,073.8	12,758.4
14.00	145,121.4	145,120.8	178,144.5	177,723.1	197,794.5	196,910.3	340,896.6	337,880.7
14.25	2,887.8	2,887.8	6,741.8	6,741.8	4,058.5	4,058.5	5,339.2	5,339.2
14.50	11,680.9	11,680.9	24,216.9	24,216.9	27,934.0	27,899.5	24,205.0	24,195.4
14.75	708.6	708.6	10,715.4	10,715.4	2,126.2	2,126.2	5,491.3	5,491.3
15.00	25,381.0	25,381.0	55,591.0	55,591.0	88,985.3	87,795.3	107,074.7	105,146.3
15.25	1,397.9	1,397.9	3,484.5	3,484.5	1,110.5	1,110.5	5,403.5	5,403.5
15.50	352.9	352.9	6,147.5	6,147.5	7,848.8	7,848.8	5,605.8	5,605.8
15.75	206.0	206.0	958.9	958.9	2,096.6	2,096.6	3,413.5	3,413.5
16.00	8,029.3	7,875.5	16,132.2	16,132.2	39,213.2	39,213.2	24,428.5	24,273.1
16.25	162.0	162.0	649.3	649.3	833.2	833.2	128.7	128.7
16.50	1,461.1	1,461.1	3,118.1	3,118.1	7,880.3	7,877.1	8,203.6	8,203.6
16.75	10,002.0	10,002.0	13,545.3	13,545.3	3,939.2	3,939.2	4,129.8	4,129.8
17.00	4,993.1	4,993.1	13,283.0	13,283.0	8,364.8	8,364.8	6,144.9	6,144.9
17.25	158.2	158.2	12.2	12.2	30.8	30.8	74.3	74.3
17.50	4,168.9	4,168.9	7,182.5	7,182.5	94.8	94.8	547.6	547.6
17.75	36.3	36.3	47.6	47.6	86.3	86.3	695.8	695.8
18.00	15,365.0	15,365.0	15,021.6	15,021.6	15,360.0	15,360.0	22,402.4	22,402.4
18.25	183.0	183.0	151.5	131.3	788.2	788.2	967.1	967.1
18.50	49.9	49.9	201.5	201.5	1,270.6	1,270.6	76.6	76.6
18.75	321.1	321.1	3.5	3.5	606.5	606.5	1,105.8	1,105.8
19.00	15,078.7	15,078.7	4,806.3	4,806.3	9,960.7	9,960.7	6,949.0	6,949.0
19.25	919.5	919.5	3.4	3.4	0.3	0.3	7.2	7.2
19.50	8.9	8.9	52.2	52.2	165.7	165.7	34.2	34.2
19.75	908.0	908.0	96.3	96.3	220.9	220.9	10.2	10.2
20.00 &	50,049.6	50,037.4	62,206.9	62,204.9	85,024.8	85,024.7	81,487.7	80,584.8
TOTAL	1,940,543.2	1,735,152.9	2,153,500.8	1,957,906.6	2,191,000.1	1,971,584.2	2,409,342.5	2,201,017.2

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

5.10 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
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
2007	Jun.	11.08	11.28	10.14	10.82	11.96	10.49	12.85	11.55
	Dec.	11.20	11.15	10.24	10.79	11.92	10.54	12.87	11.56

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

(Percent per annum)

AS AT THE END OF	Precious Metal	Stock Exchange Securities	Merchan- dise	Machi- nery	Real Estate	Financial Obli- gations	Others	TOTAL ADVANCES
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Interest Bearing

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
2007	Jun.	10.87	11.37	10.73	11.07	12.30	11.05	10.76	11.25
	Dec.	11.45	10.36	9.82	11.09	12.85	10.02	11.93	11.64

Islamic Modes of Financing

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
2007	Jun.	12.04	11.26	10.11	10.80	11.92	10.43	13.02	11.57
	Dec.	9.70	11.27	10.26	10.76	11.80	10.58	12.93	11.55

5.11 Classification of Scheduled Banks' Advances

Weighted Average Rate of Return* on Advances by Borrower

(Percent Per Annum)

Borrower	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.1998					
Over all	15.64	15.81	15.77	15.84	14.59
Government	15.53	15.37	-	15.59	-
Public Sector	16.05	14.78	15.90	16.78	12.07
Private Sector (Business)	15.89	16.33	15.45	16.31	14.89
NGO's & Non-Profit Organization	17.52	17.46	16.99	18.09	-
Personal	12.87	11.21	18.21	12.12	9.35
Others	14.15	17.50	6.47	15.79	2.43
Dec.1998					
Over all	15.42	16.54	15.85	15.15	13.85
Government	13.95	15.28	-	13.59	-
Public Sector	14.97	17.79	15.74	12.43	18.56
Private Sector (Business)	15.84	17.07	14.92	16.34	13.88
NGO's & Non-Profit Organization	15.44	17.74	17.21	13.41	12.00
Personal	12.67	8.71	21.90	10.38	10.66
Others	17.70	20.51	15.85	15.32	12.01
Jun.1999					
Over all	14.80	15.18	14.71	14.75	14.36
Government	15.38	15.42	-	15.37	-
Public Sector	15.49	15.83	15.20	15.55	12.60
Private Sector (Business)	15.02	15.63	13.52	15.41	14.61
NGO's & Non-Profit Organization	14.49	17.65	16.62	10.97	-
Personal	11.50	8.20	20.97	8.15	7.19
Others	13.34	12.02	13.29	14.37	21.51
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

* 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.2000					
Over all	13.52	13.49	13.33	13.56	13.65
Government	12.28	12.00	-	12.36	-
Public Sector	13.36	13.69	12.88	13.80	4.44
Private Sector (Business)	14.07	14.07	12.55	14.74	13.98
NGO's & Non-Profit Organization	15.96	15.42	12.71	16.81	-
Personal	10.38	7.80	18.70	8.33	8.54
Others	14.65	16.00	12.30	13.35	13.09
Dec.2000					
Over all	13.55	13.13	13.44	13.85	13.62
Government	12.45	12.00	-	12.54	-
Public Sector	13.68	12.35	13.50	14.70	4.68
Private Sector (Business)	14.03	13.74	12.59	14.94	13.85
NGO's & Non-Profit Organization	13.52	8.31	12.75	16.87	14.00
Personal	10.20	8.39	18.41	7.07	10.55
Others	14.37	14.76	13.97	14.88	12.36
Jun.2001					
Over all	13.61	13.49	13.72	13.63	13.69
Government	12.25	12.14	8.00	12.28	-
Public Sector	13.91	13.49	13.91	14.35	5.21
Private Sector (Business)	14.08	13.97	13.02	14.69	13.94
NGO's & Non-Profit Organization	11.96	8.57	15.46	13.08	12.00
Personal	10.85	9.69	17.09	8.65	8.42
Others	15.44	16.15	15.13	14.98	7.29
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

* Including zero rate of return

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

(Percent Per Annum)

Borrower	All banks	Domestic Private Banks	Foreign Banks	Public Commercial Banks	Specialised Banks
Jun.2002					
Over all	13.19	13.05	12.60	13.33	13.64
Government	12.79	12.16	-	12.89	-
Non-Financial Public Sector Enterprises	13.38	13.28	11.70	13.77	2.00
Non-Bank Financial Institutions	12.29	13.28	11.71	13.95	7.62
Private Sector(Business)	13.27	13.24	11.10	13.85	13.82
NGO's & Non-Profit Organization	11.61	12.82	10.26	11.20	12.27
Personal	13.17	10.82	18.98	11.00	8.16
Others	13.71	14.15	8.56	13.08	16.67
Dec.2002					
Over all	12.87	12.49	11.85	13.30	13.96
Government	12.00	12.00	-	12.00	-
Non-Financial Public Sector Enterprises	12.56	12.99	10.33	12.67	-
Non-Bank Financial Institutions	11.66	13.11	9.07	15.45	-
Private Sector(Business)	12.96	12.50	10.00	14.28	14.07
NGO's & Non-Profit Organization	12.77	15.31	9.65	12.31	20.00
Personal	13.52	11.62	18.85	10.13	10.90
Others	11.76	11.15	11.48	14.43	13.90
Jun.2003					
Over all	9.40	8.04	7.77	9.95	14.21
Government	5.99	5.75	3.50	6.15	-
Non-Financial Public Sector Enterprises	8.16	7.14	5.14	9.88	-
Non-Bank Financial Institutions	7.60	8.43	6.94	6.51	-
Private Sector(Business)	9.79	8.26	5.65	11.03	14.35
NGO's & Non-Profit Organization	6.65	9.64	3.51	5.61	11.00
Personal	9.83	7.74	13.43	8.61	9.06
Others	10.14	10.59	6.25	11.45	14.52
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

* 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.2004					
Over all	7.28	6.63	6.51	7.28	13.74
Government	3.53	4.00	-	2.91	-
Non-Financial Public Sector Enterprises	4.60	3.99	3.35	6.54	-
Non-Bank Financial Institutions	4.43	5.26	3.80	3.31	-
Private Sector(Business)	7.33	6.55	4.11	8.19	13.95
NGO's & Non-Profit Organization	6.15	8.34	2.96	4.94	11.91
Personal	10.07	9.47	13.20	8.40	6.36
Others	8.51	8.65	4.40	9.67	12.34
Dec.2004					
Over all	6.99	6.42	7.56	6.89	12.20
Government	4.24	4.22	-	4.28	-
Non-Financial Public Sector Enterprises	4.58	4.49	4.35	4.94	-
Non-Bank Financial Institutions	4.85	5.35	4.85	3.84	-
Private Sector(Business)	6.88	6.30	5.30	7.31	12.37
NGO's & Non-Profit Organization	5.86	7.97	8.01	4.06	9.07
Personal	9.93	8.79	16.60	8.59	6.46
Others	4.17	6.01	6.07	1.80	12.17
Jun.2005					
Over all	8.81	8.46	10.24	8.22	12.39
Government	8.00	8.14	-	7.53	-
Non-Financial Public Sector Enterprises	6.66	6.19	7.37	7.38	-
Non-Bank Financial Institutions	7.73	8.29	7.96	6.60	-
Private Sector(Business)	8.47	8.12	7.61	8.34	12.59
NGO's & Non-Profit Organization	6.39	9.17	8.50	3.09	11.99
Personal	11.68	10.99	19.09	9.16	5.97
Others	8.22	7.67	7.21	10.37	11.78
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

*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.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
Jun.2007					
Over all	11.55	11.49	14.49	10.80	12.47
Government	10.87	10.81	-	11.01	13.00
Non-Financial Public Sector Enterprises	10.41	10.45	10.23	10.35	-
Non-Bank Financial Institutions	10.93	10.98	11.09	10.69	-
Private Sector(Business)	10.91	10.78	10.31	11.10	12.85
NGO's & Non-Profit Organization	8.16	11.02	11.56	5.37	12.69
Personal	14.94	15.18	22.63	10.52	5.02
Others	10.77	11.89	9.42	10.08	12.37
Dec.2007					
Over all	11.56	11.43	13.37	11.58	12.44
Government	10.80	10.74	-	10.93	13.00
Non-Financial Public Sector Enterprises	10.37	10.31	9.72	10.60	-
Non-Bank Financial Institutions	11.05	11.04	10.83	11.18	-
Private Sector(Business)	11.14	10.93	10.30	11.80	12.83
NGO's & Non-Profit Organization	8.64	10.68	13.13	5.38	12.00
Personal	14.15	14.31	20.42	12.04	5.10
Others	10.74	11.16	0.01	10.15	11.06