

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2001		2002		2003
	Jun.	Dec.	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :					
I. Official	-	-	-	-	-
II. Business	-	-	-	-	-
III. Personal	-	-	-	-	-
B. DOMESTIC CONSTITUENTS :	864,261.2	910,037.3	885,007.5	936,194.7	969,871.7
I. Government :	75,849.9	85,082.4	95,077.6	74,689.2	56,639.8
1. Federal Government :	31108.8	42,857.0	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	30431.6	40,708.9	44,184.5	39,378.0	25,250.5
(ii) Others	677.2	2,148.1	843.7	2,456.6	472.3
2. Provincial Governments :	44674.8	42,166.5	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	42401.0	39,892.6	47,987.6	30,939.4	29,990.1
(ii) Others	2273.8	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 :	88089.3	85,998.7	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	757.3	1,039.7	914.2	-	-
2. Mining & Quarrying	11145.3	3,490.3	3,654.0	1,657.5	4,000.1
3. Manufacturing	28046.4	38,607.3	34,235.7	48,325.2	39,576.5
4. Construction	834.9	99.1	99.1	749.5	50.0
5. Utilities	15536.9	20,813.3	14,875.9	10,440.6	8,419.0
6. Commerce	11236.9	6,968.7	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14769.0	14,432.4	14,295.3	18,816.9	11,637.8
8. Services	432.1	396.6	72.1	80.2	122.1
9. Others	5330.2	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 :	611508.1	634,476.8	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	96497.6	95,174.6	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	8104.4	4,404.4	3,532.5	5,194.0	5,255.2
3. Manufacturing :	354847.0	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 & Woolen	-	117,648.6	109,311.0	149,452	143,047.8
b) Others	-	17,062.7	17,407.1	17,284.3	19,122.3
(v) Textile Products	-	40,087.9	41,402.9	48,272.6	50,574.7
(vi) Footwear	-	7,204.0	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	-	6,824.0	7,127.8	6,467.7	6,860.9

Note: Classification of Borrowing revised From Dec.2001

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2001		2002		2003
	Jun.	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	6398.7	5,545.5	4,988.9	11,015.6	7,497.1
6. Power (electricity), Gas, Water & Sanitary	4429.9	12,166.0	15,613.2	6,396.1	5,492.7
7. Commerce :	76831.8	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 :	10653.7	14,544.5	13,387.2	12,086.3	14,119.7
9. Services	6869.4	6,987.7	6,474.8	9,063.1	7,629.7
10. Other Private Business	46875.6	46,342.8	47,064.0	68,820.9	75,980.4
V. Trust Funds & Non-Profit Organizations	8249.3	9,419.7	8,499.3	8,482.9	13,334.3
VI. Personal	73752.5	78,367.3	76,017.9	77,324.2	107,258.3
VII. Others	6812.2	8,278.7	7,693.1	4,216.4	5,487.1
TOTAL	864261.2	910,037.3	885,007.5	936,194.7	969,871.7

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower

All Banks

(End of Period: Million Rupees)

BORROWER	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2	71,128.2
A. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6	36,203.6
1. Commodity Operations	14,055.1	19,839.0	34,667.3	47,393.1	32,713.4
2. Others	721.7	373.7	1,539.7	2,714.4	3,490.2
B. Provincial Governments:	22,679.0	30,604.7	22,048.7	33,662.6	34,924.7
1. Commodity Operations	21,647.0	29,710.9	20,596.5	32,654.4	33,907.9
2. Others	1,031.9	893.8	1,452.2	1,008.2	1,016.8
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector	53,163.7	81,770.6	80,929.9	82,960.1	86,429.4
A. Agriculture, Forestry, Hunting &	-	-	-	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	47,603.6
D. Construction	99.1	58.2	-	-	-
E. Utilities	6,699.6	4,598.3	197.3	235.3	2,586.5
F. Commerce	2,950.6	4,018.5	5,921.9	4,363.7	8,860.4
G. Transport, Storage &	14,568.8	21,762.5	24,465.8	22,579.5	24,582.2
H. Services	379.5	554.0	329.7	70.8	473.7
I. Others	-	-	-	7,882.1	2,323.0
III. Non-Bank Financial Institutions :	21,487.1	24,759.9	35,444.3	38,457.9	42,959.5
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1	3,900.0
C. Insurance Companies	227.3	122.1	338.0	607.0	1,092.7
D. Micro Finance	-	-	-	-	-
E. Other NBFT's	20,276.5	20,671.0	28,366.3	32,400.8	37,966.8
IV. Private Sector Enterprises :	835,684.7	909,148.8	1,135,797.1	1,201,390.7	1,404,194.2
A. Agriculture, Hunting and Forestry	126,156.3	113,457.5	118,759.7	127,106.1	137,860.4
(1) Growing of crops	117,177.1	62,211.5	68,329.4	75,253.6	85,645.5
(2) Farming of animals	4,940.4	10,127.1	12,353.8	13,120.9	13,580.4
(3) Agricultural and animal husbandry	875.8	2,877.0	577.1	455.2	924.3
(4) Agricultural machinery and	2,529.1	37,760.0	37,334.6	38,118.3	37,529.1
(5) Hunting, trapping, forestry &	633.9	482.0	164.8	158.2	181.1
B. Fishing and fish farming etc.	3,427.7	1,455.4	2,596.0	2,380.8	1,784.8
C. Mining and Quarrying	8,741.10	15,034.2	8,836.3	8,112.7	9,484.5
(1) Mining of coal	545.1	352.4	555.5	666.2	3,619.4
(2) Crude petroleum & natural gas	4,152.6	9,123.50	6,389.4	5,921.3	5,246.8
(3) Iron & non-ferrous metal ores	3,012.6	2,918.0	859.7	341.9	142.1
(4) Quarrying of stone, sand and clay	262.2	338.1	192.2	152.8	126.1
(5) Chemical, fertilizer, Salt etc.	768.7	2,302.2	839.5	1,030.4	350.2
D. Manufacturing	515,409.1	572,835.1	698,301.5	735,867.6	848,064.1
1) Food products and beverages	75,690.2	101,937.3	108,077.2	121,339.5	129,271.0
2) Tobacco products	2,124.9	2,280.6	1,279.1	660.9	735.0
3) Textiles	279,845.4	281,387.2	367,518.9	366,503.9	435,599.0
i) Spinning, weaving and finishing	250,702.8	238,661.3	314,647.3	302,374.6	355,956.9
a) Spinning of fibers	158,637.9	143,447.4	201,206.8	199,193.7	60,683.2
b) Weaving of textiles	43,466.2	43,521.3	46,404.4	52,745.3	58,172.8
c) Finishing of textiles	48,598.8	51,692.6	67,036.1	50,435.7	45,062.0
ii) Made-up textile articles	16,580.6	22,566.5	25,599.1	39,210.4	45,062.0
iii) Knit wear	4,351.4	6,436.7	8,821.8	9,944.6	14,804.1
iv) Carpets and rugs	3,847.3	6,277.8	4,385.2	3,886.7	4,904.1
v) Other textiles n.e.s.	4,363.3	7,444.9	14,065.5	11,087.6	14,871.9
4) Wearing apparel, readymade	23,678.1	33,899.4	25,756.9	29,709.2	28,525.9

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.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and	11,169.8	12,634.7	15,060.0	15,417.9	17,314.2
i.) Tanning & dressing of leather, luggage, handbags etc.	6,512.5	6,773.2	8,364.0	7,776.7	7,385.6
ii.) Footwear	4,657.3	5,861.4	6,696.1	7,641.2	9,928.6
6) Wood and products of wood cork	434.3	973.4	839.1	1,322.6	1,201.9
7) Paper, paperboard and products	5,668.7	6,551.7	5,767.0	8,888.1	9,680.4
8) Printing, publishing and allied industries	1,213.0	2,118.7	2,337.8	2,515.2	3,011.1
9) Coke and refined petroleum products	5,785.4	2,574.3	10,173.9	12,741.0	11,605.2
10) Chemicals and chemical products	40,144.9	41,126.4	50,503.7	51,617.6	56,133.4
11) Rubber and plastics products	2,802.5	4,064.5	5,038.7	6,275.7	7,776.2
12) Other non-metallic mineral products	21,810.8	24,005.5	32,922.8	38,630.6	52,949.7
13) Basic metals	8,660.1	11,621.1	9,984.7	12,024.9	15,841.5
14) Fabricated metal products	2,197.9	3,259.6	5,706.7	5,793.3	7,500.4
15) Machinery and equipment	8,201.1	6,673.3	9,420.5	10,505.9	12,548.2
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1	362.6
17) Electrical machinery and apparatus	7,326.8	9,864.2	12,547.4	12,655.8	15,284.5
18) Radio, television and communication equipment and apparatus	2,307.3	3,279.8	2,698.6	3,342.5	3,908.4
19) Medical, precision and optical instruments, watches and clocks	2,602.3	3,190.7	4,957.5	3,743.5	3,989.4
20) Motor vehicles, trailers and semi-trailers	3,504.7	6,226.6	7,787.1	10,383.4	12,927.3
21) Other transport equipments	860.1	868.5	2,207.5	3,272.3	4,085.0
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,064.5	1,655.4
23) Jewellery and related articles	128.0	168.4	370.5	440.4	652.9
24) Sports goods	2,417.8	4,459.1	4,255.7	4,549.5	3,920.4
25) Handicrafts	147.9	89.1	84.0	121.7	111.3
26) Other manufacturing n.e.s.	4,505.3	7,260.0	11,402.2	11,698.5	11,473.6
E. Ship breaking and waste / scrape (junk) etc.	2,291.9	1,506.6	3,016.5	2,517.3	2,936.7
F. Electricity, gas and water supply	6,143.3	9,068.0	12,450.4	14,176.8	17,254.2
G. Construction	15,539.4	17,286.5	22,543.5	29,846.3	36,138.1
1) Building	12,138.3	12,794.5	17,088.4	23,544.2	27,926.0
2) Infrastructure	3,401.1	4,492.0	5,455.2	6,302.1	8,212.1
H. Commerce and Trade	89,395.3	97,818.0	128,217.5	124,817.4	164,437.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,279.5	8,725.2
2) Wholesale and commission trade	72,415.7	80,329.7	92,525.2	94,259.7	113,688.2
i) Exports	31,003.6	37,583.8	34,334.8	29,514.1	34,693.5
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.3	27,912.8
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	41,020.3	51,081.8
3) Retail trade	16,032.8	16,144.6	32,402.6	27,278.2	42,023.9
I. Hotels, restaurants and clubs etc	3,124.1	5,207.0	6,336.6	8,448.0	9,385.7
J. Transport, storage and communications	17,577.5	24,740.9	39,458.4	52,225.6	57,451.3
K. Real estate, renting and business activities	13,639.0	19,204.5	39,772.0	48,025.4	65,019.2
L. Education	2,907.8	2,514.2	2,588.0	3,473.6	2,879.3
M. Health and social work	1,670.3	2,228.0	4,225.5	3,755.9	3,361.9
N. Other community, social and personal service activities	7,907.7	6,945.9	9,316.5	9,175.4	9,132.4
O. Other private business n.e.s	21,754.1	19,846.8	39,379.0	31,462.0	39,004.5
V. Trust Funds and Non Profit Organizations	14,391.0	11,861.6	13,029.2	11,998.1	15,073.6
VI. Personal	128,449.3	158,064.7	203,725.3	258,004.7	302,764.5
A. Bank Employees	32,774.0	35,700.2	42,522.1	44,169.2	45,735.9
B. Consumer Financing	73,832.5	103,752.9	145,695.3	208,911.9	255,868.5
i) House building	5,902.3	9,698.5	18,304.0	28,998.4	32,996.7
ii) Transport	18,646.1	31,554.1	49,261.2	66,142.0	83,599.0
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.9	27,253.1
iv) Consumer durable	1,037.5	1,997.7	3,190.5	2,358.4	1,697.6
v) Personal loans	39,480.5	48,126.6	61,783.9	91,868.1	110,322.1
C. Other Personal	21,842.8	18,611.6	15,507.9	4,923.6	1,160.1
VII. Others	5,117.4	5,961.1	8,709.8	17,571.2	12,599.7
TOTAL	1,095,749.0	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1

(Contd.)

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.
	I. Government:	107,132.8	93,722.1	100,302.8	77,701.5
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,840.6	87,575.8
1. Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,887.1
2. Others	4,573.0	5,297.8	4,784.4	5,601.7	5,688.7
B. Provincial Governments:	53,310.0	35,245.6	40,853.4	24,860.9	45,508.7
1. Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5
2. Others	836.4	867.4	1,140.5	842.4	1,137.2
C. Federal Government:	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	115,343.6	125,398.9	107,911.8
A. Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-
B. Mining & Quarrying	175.4	1,279.7	100.6	11.1	-
C. Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3
D. Construction	-	-	-	-	-
E. Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9
F. Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8
G. Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7
H. Services	31.0	32.2	38.3	678.4	220.1
I. Others	-	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5	44,579.6
A. Co-operative Banks	-	-	-	-	-
B. Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0
C. Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9
D. Micro Finance	200.0	315.0	-	209.7	-
E. Other NBFT's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7
IV. Private Sector Enterprises :	1,445,360.0	1,646,615.4	1,669,727.6	1,884,922.9	2,074,977.9
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	144,057.9	156,283.4	154,438.3
(1) Growing of crops	85,535.8	99,083.4	103,440.4	114,703.8	110,779.2
(2) Farming of animals	14,328.1	14,434.4	15,727.8	18,836.6	21,061.4
(3) Agricultural and animal husbandry	565.4	1,356.4	580.2	1,108.1	695.9
(4) Agricultural machinery and equipments	31,020.6	27,765.5	24,208.9	21,150.4	21,837.8
(5) Hunting, trapping, forestry & logging	92.3	228.1	100.6	484.5	64.0
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,661.5	764.4	1,249.7
C. Mining and Quarrying	10,412.4	11,255.6	11,691.7	14,431.1	16,824.5
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,931.6	2,509.9
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,583.1	8,989.1	12,716.8
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	1,987.5	2,658.6	1,346.7
D. Manufacturing	865,087.2	969,769.4	954,641.2	1,091,857.6	1,177,764.1
1) Food products and beverages	141,615.2	143,851.9	159,129.1	173,514.2	183,018.5
2) Tobacco products	715.8	2,154.0	1,044.4	1,718.7	586.6
3) Textiles	416,346.7	466,644.9	421,786.8	482,864.2	515,111.5
i) Spinning, weaving and finishing of textiles	344,821.4	386,123.0	337,631.6	382,684.1	413,325.2
a) Spinning of fibers	210,736.6	236,159.8	201,418.8	220,965.1	235,998.4
b) Weaving of textiles	66,325.8	75,009.7	77,703.9	85,116.4	97,231.5
c) Finishing of textiles	67,759.0	74,953.5	58,508.8	76,602.7	80,095.3
ii) Made-up textile articles	39,030.4	44,334.3	44,569.1	43,344.7	46,112.7
iii) Knit wear	15,094.0	16,760.2	18,401.3	19,984.8	21,839.7
iv) Carpets and rugs	4,682.1	4,206.1	4,233.3	7,024.9	8,905.5
v) Other textiles n.e.s.	12,718.7	15,221.3	16,951.6	29,825.7	24,928.4
4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	40,197.6	45,221.5	46,519.2

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

BORROWER	(End of Period: Million Rupees)				
	2006		2007		2008
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and i.) Tanning & dressing of leather, luggage, handbags etc. ii.) Footwear	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	18,019.0 8,794.5 9,224.6
6) Wood and products of wood cork	1,913.6	1,306.4	1,848.6	1,580.1	2,304.5
7) Paper, paperboard and products	9,945.2	16,882.8	16,349.9	19,692.7	18,646.1
8) Printing, publishing and allied industries	2,708.3	3,890.6	5,213.0	5,847.4	6,688.2
9) Coke and refined petroleum products	7,972.6	17,741.7	9,484.5	15,158.2	19,031.1
10) Chemicals and chemical products	65,613.6	68,440.1	72,731.6	78,174.8	106,643.7
11) Rubber and plastics products	7,169.8	7,325.6	7,677.9	10,532.2	9,984.8
12) Other non-metallic mineral products	70,324.0	78,308.8	89,214.0	93,046.4	90,159.1
13) Basic metals	16,039.8	20,884.9	24,859.6	34,072.8	37,006.3
14) Fabricated metal products	6,398.3	7,706.6	6,931.7	9,944.3	11,295.0
15) Machinery and equipment	12,408.3	14,133.5	15,169.6	17,427.1	17,436.2
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1	127.7
17) Electrical machinery and apparatus	13,551.3	18,705.5	18,767.4	29,815.1	31,480.6
18) Radio, television and communication equipment and apparatus	3,713.5	4,723.0	3,740.5	2,397.6	4,489.6
19) Medical, precision and optical instruments, watches and clocks	5,325.6	7,196.9	5,022.8	5,826.0	9,074.7
20) Motor vehicles, trailers and semi-trailers	15,557.7	16,171.2	14,766.5	14,860.9	14,079.7
21) Other transport equipments	6,078.2	5,229.6	5,489.5	5,029.4	5,870.6
22) Furniture and fixture	1,549.4	1,435.5	1,848.6	2,954.4	2,964.8
23) Jewelry and related articles	817.6	1,389.0	1,195.5	1,435.1	1,644.2
24) Sports goods	4,195.2	5,587.4	5,590.1	3,676.8	3,986.3
25) Handicrafts	107.6	112.9	94.5	129.9	130.0
26) Other manufacturing n.e.s.	8,635.5	10,515.9	10,701.4	18,653.6	21,466.3
E. Ship breaking and waste / scrape (junk) etc.	1,350.0	1,195.2	1,696.2	1,910.6	2,135.9
F. Electricity, gas and water supply	20,530.2	26,579.7	42,934.3	67,671.9	107,031.1
G. Construction	37,164.6	49,829.2	51,628.8	64,169.6	79,293.2
1) Building	29,310.5	39,591.2	41,062.9	49,843.3	59,541.3
2) Infrastructure	7,854.2	10,238.0	10,565.9	14,326.3	19,751.8
H. Commerce and Trade	179,568.4	210,886.3	209,529.0	222,036.5	245,093.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,323.7	16,989.6	14,184.9	13,213.0	15,399.1
2) Wholesale and commission trade	132,427.3	143,488.8	139,563.9	146,993.0	157,276.0
i) Exports	42,825.1	38,058.7	42,205.7	41,337.0	48,123.7
ii) Imports	32,500.2	36,164.5	29,842.7	31,372.9	35,954.5
iii) Domestic whole sales	57,102.0	69,265.6	67,515.5	74,283.1	73,197.8
3) Retail trade	34,817.3	50,407.9	55,780.2	61,830.6	72,418.5
I. Hotels, restaurants and clubs etc	6,884.7	12,136.0	13,683.9	12,506.4	13,381.9
J. Transport, storage and communications	62,983.7	79,700.8	78,982.8	82,936.2	94,182.2
K. Real estate, renting and business activities	74,466.2	75,004.2	92,285.8	111,259.8	102,763.0
L. Education	3,633.9	4,075.1	4,484.4	5,447.2	5,756.1
M. Health and social work	3,545.1	5,289.3	5,395.0	5,444.8	6,830.5
N. Other community, social and personal service activities	10,656.7	9,995.0	15,539.6	16,515.4	14,569.2
O. Other private business n.e.s	36,350.7	46,684.8	41,515.5	31,688.0	53,664.6
V. Trust Funds and Non Profit Organizations	13,671.4	14,573.9	14,572.3	17,180.4	15,320.2
VI. Personal	343,745.8	377,117.5	400,771.4	422,807.2	421,195.8
A. Bank Employees	46,990.1	49,469.7	52,852.6	53,369.8	61,004.9
B. Consumer Financing	294,628.1	324,699.9	345,584.2	367,119.6	356,784.3
i) House building	41,791.5	48,188.2	53,832.7	63,619.5	66,919.5
ii) Transport	97,281.5	106,168.5	105,396.4	113,036.1	104,464.6
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9	44,428.4
iv) Consumer durable	1,559.9	1,632.8	1,019.1	1,111.2	1,656.3
v) Personal loans	120,472.3	129,556.9	142,533.1	142,114.9	139,315.5
C. Other Personal	2,127.6	2,948.0	2,334.7	2,317.9	3,406.6
VII. Others	12,817.3	16,350.7	27,477.7	32,935.5	18,568.4
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(End of Period: Million Rupees)

BORROWER	2008		2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	150,461.0	341,698.8	333,440.8	423,866.8	372,547.0	
A. Federal Government:	128,837.2	163,055.6	186,794.6	183,015.4	169,578.5	
1. Commodity Operations	123,445.0	158,453.9	181,725.3	175,612.5	160,783.0	
2. Others	5,392.2	4,601.6	5,069.3	7,402.9	8,795.4	
B. Provincial Governments:	21,623.8	178,603.3	146,646.3	240,851.4	202,968.5	
1. Commodity Operations	20,670.7	176,965.6	146,307.4	240,620.7	202,724.5	
2. Others	953.0	1,637.7	338.8	230.7	244.0	
C. Federal Government:	-	40.0	-	-	-	
II. Non-Financial Public Sector Enterprises :	186,902.4	216,717.0	225,365.8	166,137.7	165,357.7	
A. Agriculture, Forestry, Hunting & Fishing	9,387.8	-	-	-	-	
B. Mining & Quarrying	-	-	-	-	-	
C. Manufacturing	53,715.8	53,203.5	73,437.2	55,045.0	47,972.6	
D. Construction	0.0	-	-	-	-	
E. Utilities	60,304.7	63,781.1	65,329.8	29,292.0	32,220.7	
F. Commerce	24,559.9	18,509.4	17,488.6	12,822.5	14,780.5	
G. Transport, Storage & Communication	38,783.7	45,241.9	34,876.8	34,753.0	39,235.4	
H. Services	150.4	1.0	3.6	32.6	59.8	
I. Others	-	35,980.2	34,229.9	34,192.6	31,088.7	
III. Non-Bank Financial Institutions :	45,733.5	39,369.7	49,030.0	44,302.7	42,047.8	
A. Co-operative Banks	-	-	-	-	-	
B. Development Financial Institutions	2,566.9	6,235.3	6,098.0	6,429.3	5,624.9	
C. Insurance Companies	2,516.1	1,660.0	1,369.8	1,428.4	1,173.0	
D. Micro Finance	-	-	-	200.0	200.0	
E. Other NBFI's	40,650.5	31,474.4	41,562.2	36,244.9	35,049.9	
IV. Private Sector Enterprises :	2,240,767.9	2,096,078.9	2,221,542.0	2,193,624.0	2,386,470.9	
A. Agriculture, Hunting and Forestry	170,607.4	157,163.2	165,826.2	165,206.6	178,212.5	
(1) Growing of crops	120,035.9	113,890.7	120,137.4	114,912.1	125,848.1	
(2) Farming of animals	26,291.7	21,150.6	20,611.7	22,968.6	24,906.7	
(3) Agricultural and animal husbandry	1,108.4	599.8	633.2	476.2	570.8	
(4) Agricultural machinery and equipments	22,670.4	21,166.5	24,259.1	26,772.2	26,786.7	
(5) Hunting, trapping, forestry & logging	501.0	355.6	184.8	77.4	100.1	
B. Fishing and fish farming etc.	804.8	513.0	670.7	767.6	637.1	
C. Mining and Quarrying	16,929.7	17,492.6	17,002.7	14,979.1	14,475.0	
(1) Mining of coal	2,748.6	2,634.5	2,465.0	2,742.4	3,161.1	
(2) Crude petroleum & natural gas	10,684.1	12,133.8	11,923.3	10,460.5	9,508.0	
(3) Iron & non-ferrous metal ores	85.1	432.3	928.0	580.4	249.7	
(4) Quarrying of stone, sand and clay	183.4	339.9	374.9	325.8	572.9	
(5) Chemical, fertilizer, Salt etc.	3,228.5	1,952.0	1,311.4	870.1	983.2	
D. Manufacturing	1,299,410.2	1,186,757.8	1,282,352.6	1,228,536.4	1,366,476.0	
1) Food products and beverages	216,289.8	197,478.2	190,828.4	214,265.2	222,018.1	
2) Tobacco products	893.0	285.2	2,040.1	2,278.8	4,236.6	
3) Textiles	516,595.0	464,471.9	526,332.6	456,139.9	554,403.8	
i) Spinning, weaving and finishing of textiles	410,374.1	368,092.7	424,046.0	351,567.5	435,407.9	
a) Spinning of fibers	246,284.8	211,995.7	255,267.8	202,128.3	248,974.4	
b) Weaving of textiles	86,216.2	85,543.7	89,230.0	82,154.9	99,361.9	
c) Finishing of textiles	77,873.1	70,553.3	79,548.3	67,284.3	87,071.6	
ii) Made-up textile articles	44,915.0	43,073.9	46,306.3	51,329.2	53,405.8	
iii) Knit wear	20,156.7	23,370.0	23,683.8	21,245.7	24,009.8	
iv) Carpets and rugs	5,801.8	5,906.9	4,617.7	6,754.9	6,469.3	
v) Other textiles n.e.s.	35,347.4	24,028.4	27,678.8	25,242.7	35,110.9	
4) Wearing apparel, readymade garments etc.	46,678.4	48,250.9	49,456.7	48,150.6	49,888.2	

5.1 Classification of Scheduled Banks' Advances by Borrower All Banks

(Concl'd.)

(End of Period: Million Rupees)

BORROWER	2008	2009		2010	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage	19,876.1	18,173.0	18,026.8	17,121.6	18,452.7
i.) Tanning & dressing of leather, luggage, handbags etc.	10,310.0	9,978.4	9,895.0	9,288.3	9,769.0
ii.) Footwear	9,566.1	8,194.7	8,131.7	7,833.3	8,683.7
6) Wood and products of wood cork	1,921.9	2,023.0	1,919.3	1,890.1	2,673.2
7) Paper, paperboard and products	23,763.0	18,079.3	17,528.3	18,591.4	19,504.2
8) Printing, publishing and allied industries	8,936.0	9,197.9	8,397.5	7,586.4	6,969.7
9) Coke and refined petroleum products	22,763.3	20,522.7	21,737.1	23,652.9	26,761.5
10) Chemicals and chemical products	145,275.6	131,890.6	154,646.7	152,153.2	156,047.5
11) Rubber and plastics products	11,644.5	12,746.4	12,405.3	13,584.5	13,953.4
12) Other non-metallic mineral products	105,576.1	100,385.8	102,842.3	99,994.9	107,354.1
13) Basic metals	40,679.4	39,393.2	39,596.0	40,885.5	45,463.4
14) Fabricated metal products	10,138.9	8,730.6	9,528.5	11,371.5	12,961.0
15) Machinery and equipment	18,714.7	14,598.0	16,073.4	15,729.3	20,610.2
16) Office, accounting and computing machinery	317.2	111.2	128.1	38.2	32.7
17) Electrical machinery and apparatus	43,158.2	40,079.0	48,342.3	44,963.3	42,194.0
18) Radio, television and communication equipment and	3,091.9	3,108.3	3,693.3	3,045.1	3,394.0
19) Medical, precision and optical instruments, watches and	9,122.4	5,565.0	5,555.0	7,555.6	7,836.6
20) Motor vehicles, trailers and semi-trailers	20,073.9	18,413.4	18,825.1	16,042.4	17,971.7
21) Other transport equipments	4,862.5	3,667.4	4,445.4	3,789.5	3,541.4
22) Furniture and fixture	1,951.6	1,539.4	1,941.3	2,206.9	1,784.5
23) Jewellery and related articles	1,873.8	994.5	1,277.1	1,031.9	923.1
24) Sports goods	4,422.5	5,094.8	4,638.1	4,220.4	4,410.1
25) Handicrafts	201.0	94.9	144.8	149.6	119.0
26) Other manufacturing n.e.s.	20,589.4	21,863.4	22,003.2	22,097.7	22,971.2
E. Ship breaking and waste / scrape (junk) etc.	2,659.4	4,928.0	3,380.2	4,906.3	7,111.1
F. Electricity, gas and water supply	146,983.2	152,197.2	179,560.4	209,776.8	231,997.6
G. Construction	78,450.4	68,892.1	64,985.6	65,825.6	69,536.2
1) Building	59,870.0	53,902.2	51,799.3	51,131.0	51,943.8
2) Infrastructure	18,580.3	14,989.9	13,186.3	14,694.6	17,592.4
H. Commerce and Trade	244,713.5	226,381.2	231,335.7	220,443.9	228,189.1
1) Sale, maintenance and repair of motor vehicles and	13,080.1	16,257.0	14,475.7	12,694.9	13,845.1
2) Wholesale and commission trade	146,162.7	129,310.3	129,131.3	120,150.7	123,438.5
i) Exports	41,944.9	33,547.5	39,468.0	33,432.4	40,330.2
ii) Imports	37,552.7	30,380.3	28,876.1	29,565.7	29,492.4
iii) Domestic whole sales	66,665.2	65,382.5	60,787.2	57,152.6	53,615.9
3) Retail trade	85,470.8	80,814.0	87,728.7	87,598.3	90,905.5
I. Hotels, restaurants and clubs etc	14,358.9	13,476.2	14,042.1	14,830.4	15,311.3
J. Transport, storage and communications	99,544.3	98,136.5	96,700.7	102,505.1	108,629.4
K. Real estate, renting and business activities	104,090.2	107,453.1	108,810.1	103,215.7	107,312.8
L. Education	6,027.6	5,389.5	5,773.5	8,202.7	7,397.2
M. Health and social work	6,340.9	6,192.9	5,950.3	5,516.6	5,765.1
N. Other community, social and personal service activities	14,937.8	20,858.6	18,342.1	21,519.3	17,954.1
O. Other private business n.e.s	34,909.6	30,246.9	26,809.1	27,391.8	27,466.6
V. Trust Funds and Non Profit Organizations	13,606.1	12,258.5	13,223.6	13,309.6	16,363.8
VI. Personal	396,088.0	364,458.2	339,887.8	322,138.0	305,983.5
A. Bank Employees	65,286.4	69,451.3	74,017.5	76,326.0	74,572.0
B. Consumer Financing	327,067.4	291,924.7	262,635.4	240,292.6	224,828.2
i) House building	64,191.0	61,151.6	58,713.0	54,140.5	50,812.3
ii) Transport	93,877.4	79,592.9	69,634.3	64,679.8	57,354.5
iii) Credit cards	41,092.8	35,535.1	31,257.4	28,280.5	25,797.3
iv) Consumer durable	5,537.8	546.6	176.7	512.8	473.4
v) Personal loans	122,368.4	115,098.4	102,853.9	92,679.0	90,390.8
C. Other Personal	3,734.3	3,082.2	3,235.0	5,519.4	6,583.3
VII. Others	22,835.1	9,765.2	9,401.3	11,084.7	17,591.6
TOTAL	3,056,394.0	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2

Classification of Scheduled Banks' Advances by Borrowers

