

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	All Banks		(End of Period: Million Rupees)
	2002		2003
	Jun.	Dec.	Jun.
A. FOREIGN CONSTITUENTS :			
I. Official	-	-	-
II. Business	-	-	-
III. Personal	-	-	-
B. DOMESTIC CONSTITUENTS :	885,007.5	936,194.7	969,871.7
I. Government :	95,077.6	74,689.2	56,639.8
1. Federal Government :	45,028.2	41,834.6	25,722.8
(i) Commodity Operations	44,184.5	39,378.0	25,250.5
(ii) Others	843.7	2,456.6	472.3
2. Provincial Governments :	50,049.3	32,854.4	30,917.1
(i) Commodity Operations	47,987.6	30,939.4	29,990.1
(ii) Others	2,061.7	1,915.0	927.0
3. Local Bodies (City Governments)	0.1	0.2	-
II. Non-Financial Public Sector Enterprises :	73,259.8	81,400.0	66,041.9
1. Agriculture, Forestry, Hunting & Fishing	914.2	-	-
2. Mining & Quarrying	3,654.0	1,657.5	4,000.1
3. Manufacturing	34,235.7	48,325.2	39,576.5
4. Construction	99.1	749.5	50.0
5. Utilities	14,875.9	10,440.6	8,419.0
6. Commerce	4,832.8	1,330.1	2,236.3
7. Transport, Storage & Communication	14,295.3	18,816.9	11,637.8
8. Services	72.1	80.2	122.1
9. Others	280.6	-	-
III. Non-Bank Financial Institutions :	10,960.7	10,759.5	10,654.5
1 Co-operative Banks	819.4	-	-
2 Development Financial Institutions	320.0	820.4	175.0
3 Other NBFIs	9,821.3	9,939.1	10,479.5
IV. Private Sector Enterprises :	613,499.0	679,322.5	710,455.8
1. Agriculture, Forestry, Hunting & Fishing :	102,044.2	104,759.3	111,392.0
2. Mining & Quarrying :	3,532.5	5,194.0	5,255.2
3. Manufacturing :	359,728.6	396,876.5	415,867.0
(i) Food	41,042.6	41,335.5	56,961.2
(ii) Beverages & Tobacco	6,454.8	5,643.6	5,267.1
(iii) Rice Processing	7,505.4	14,726.0	11,203.7
(iv) Textiles :	126,718.1	166,736.3	162,170.1
a) Cotton & Woolen	109,311.0	149,452.0	143,047.8
b) Others	17,407.1	17,284.3	19,122.3
(v) Textile Products	41,402.9	48,272.6	50,574.7
(vi) Footwear	5,526.9	2,963.8	3,519.2
(vii) Leather, Leather & Fur Products	7,127.8	6,467.7	6,860.9

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

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All Banks

(End of Period: Million Rupees)

BORROWERS	2003		2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
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 Enterprises :	53,163.7	81,770.6	80,929.9		82,960.1	86,429.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-		5.0	-
(2) Mining & Quarrying	2,309.2	1,192.1	-		-	-
(3) Manufacturing	26,156.9	49,587.1	50,015.2		47,823.8	47,603.6
(4) Construction	99.1	58.2	-		-	-
(5) Utilities	6,699.6	4,598.3	197.3		235.3	2,586.5
(6) Commerce	2,950.6	4,018.5	5,921.9		4,363.7	8,860.4
(7) Transport, Storage & Communication	14,568.8	21,762.5	24,465.8		22,579.5	24,582.2
(8) Services	379.5	554.0	329.7		70.8	473.7
(9) 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
(1) Co-operative Banks	-	-	-		-	-
(2) Development Financial Institutions	983.4	3,966.9	6,740.0		5,450.1	3,900.0
(3) Insurance Companies	227.3	122.1	338.0		607.0	1,092.7
(4) Micro Finance	-	-	-		-	-
(5) Other NBFC'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	1,135,797.3		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 equipments	2,529.1	37,760.0	37,334.6		38,118.3	37,529.1
(5) Hunting, trapping, forestry & logging	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	8,741.1	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	9,123.5	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, finishing of textiles	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	237,100.9
b) Weaving of textiles	43,466.2	43,521.3	46,404.4		52,745.3	60,683.2
c) Finishing of textiles	48,598.8	51,692.6	67,036.1		50,435.7	58,172.8
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 garments etc.	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)

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BORROWERS	All Banks)			(End of Period: Million Rupees	
	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	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.1	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 Institutions	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

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	107,132.8	93,722.1	100,302.8	77,701.5	133,084.5	150,461.0
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,840.6	87,575.8	128,837.2
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,887.1	123,445.0
(2) Others	4,573.0	5,297.8	4,784.4	5,601.7	5,688.7	5,392.2
B. Provincial Governments:	53,310.0	35,245.6	40,853.4	24,860.9	45,508.7	21,623.8
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5	20,670.7
(2) Others	836.4	867.4	1,140.5	842.4	1,137.2	953.0
C. Local Bodies (City Governments)	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	115,343.6	125,398.9	107,911.8	186,902.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-	9,387.8
(2) Mining & Quarrying	175.4	1,279.7	100.6	11.1	-	-
(3) Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3	53,715.8
(4) Construction	-	-	-	-	-	-
(5) Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9	60,304.7
(6) Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8	24,559.9
(7) Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7	38,783.7
(8) Services	31.0	32.2	38.3	678.4	220.1	150.4
(9) Others	-	-	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5	44,579.6	45,733.5
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0	2,566.9
(3) Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9	2,516.1
(4) Micro Finance	200.0	315.0	-	209.7	-	-
(5) Other NBFC's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,445,360.0	1,646,615.4	1,669,727.6	1,884,922.9	2,074,977.9	2,240,767.9
A. Agriculture, Hunting and Forestry	131,542.3	142,867.9	144,057.9	156,283.4	154,438.3	170,607.4
(1) Growing of crops	85,535.8	99,083.4	103,440.4	114,703.8	110,779.2	120,035.9
(2) Farming of animals	14,328.1	14,434.4	15,727.8	18,836.6	21,061.4	26,291.7
(3) Agricultural and animal husbandry	565.4	1,356.4	580.2	1,108.1	695.9	1,108.4
(4) Agricultural machinery and equipments	31,020.6	27,765.5	24,208.9	21,150.4	21,837.8	22,670.4
(5) Hunting, trapping, forestry & logging	92.3	228.1	100.6	484.5	64.0	501.0
B. Fishing and fish farming etc.	1,184.0	1,346.9	1,661.5	764.4	1,249.7	804.8
C. Mining and Quarrying	10,412.4	11,255.6	11,691.7	14,431.1	16,824.5	16,929.7
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,931.6	2,509.9	2,748.6
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,583.1	8,989.1	12,716.8	10,684.1
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1	85.1
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	628.8	2,252.0	1,987.5	2,658.6	1,346.7	3,228.5
D. Manufacturing	865,087.2	969,769.4	954,641.2	1,091,857.6	1,177,764.1	1,299,410.2
(1) Food products and beverages	141,615.2	143,851.9	159,129.1	173,514.2	183,018.5	216,289.8
(2) Tobacco products	715.8	2,154.0	1,044.4	1,718.7	586.6	893.0
(3) Textiles	416,346.7	466,644.9	421,786.8	482,864.2	515,111.5	516,595.0
i) Spinning, weaving, finishing of textiles	344,821.4	386,123.0	337,631.6	382,684.1	413,325.2	410,374.1
a) Spinning of fibers	210,736.6	236,159.8	201,418.8	220,965.1	235,998.4	246,284.8
b) Weaving of textiles	66,325.8	75,009.7	77,703.9	85,116.4	97,231.5	86,216.2
c) Finishing of textiles	67,759.0	74,953.5	58,508.8	76,602.7	80,095.3	77,873.1
ii) Made-up textile articles	39,030.4	44,334.3	44,569.1	43,344.7	46,112.7	44,915.0
iii) Knit wear	15,094.0	16,760.2	18,401.3	19,984.8	21,839.7	20,156.7
iv) Carpets and rugs	4,682.1	4,206.1	4,233.3	7,024.9	8,905.5	5,801.8
v) Other textiles n.e.s.	12,718.7	15,221.3	16,951.6	29,825.7	24,928.4	35,347.4
(4) Wearing apparel, readymade garments etc.	29,650.4	32,511.8	40,197.6	45,221.5	46,519.2	46,678.4

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(End of Period: Million Rupees)					
	All Banks		2007		2008	
	2006	2006	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,540.4	16,330.5	15,307.4	18,160.2	18,019.0	19,876.1
i.) Tanning & dressing of leather, luggage, handbags etc.	7,956.7	8,873.5	6,872.9	9,936.2	8,794.5	10,310.0
ii.) Footwear	8,583.7	7,457.1	8,434.5	8,224.0	9,224.6	9,566.1
6) Wood and products of wood cork	1,913.6	1,306.4	1,848.6	1,580.1	2,304.5	1,921.9
7) Paper, paperboard and products	9,945.2	16,882.8	16,349.9	19,692.7	18,646.1	23,763.0
8) Printing, publishing and allied industries	2,708.3	3,890.6	5,213.0	5,847.4	6,688.2	8,936.0
9) Coke and refined petroleum products	7,972.6	17,741.7	9,484.5	15,158.2	19,031.1	22,763.3
10) Chemicals and chemical products	65,613.6	68,440.1	72,731.6	78,174.8	106,643.7	145,275.6
11) Rubber and plastics products	7,169.8	7,325.6	7,677.9	10,532.2	9,984.8	11,644.5
12) Other non-metallic mineral products	70,324.0	78,308.8	89,214.0	93,046.4	90,159.1	105,576.1
13) Basic metals	16,039.8	20,884.9	24,859.6	34,072.8	37,006.3	40,679.4
14) Fabricated metal products	6,398.3	7,706.6	6,931.7	9,944.3	11,295.0	10,138.9
15) Machinery and equipment	12,408.3	14,133.5	15,169.6	17,427.1	17,436.2	18,714.7
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1	127.7	317.2
17) Electrical machinery and apparatus	13,551.3	18,705.5	18,767.4	29,815.1	31,480.6	43,158.2
18) Radio, television and communication equipment and apparatus	3,713.5	4,723.0	3,740.5	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,325.6	7,196.9	5,022.8	5,826.0	9,074.7	9,122.4
20) Motor vehicles, trailers and semi-trailers	15,557.7	16,171.2	14,766.5	14,860.9	14,079.7	20,073.9
21) Other transport equipments	6,078.2	5,229.6	5,489.5	5,029.4	5,870.6	4,862.5
22) Furniture and fixture	1,549.4	1,435.5	1,848.6	2,954.4	2,964.8	1,951.6
23) Jewellery and related articles	817.6	1,389.0	1,195.5	1,435.1	1,644.2	1,873.8
24) Sports goods	4,195.2	5,587.4	5,590.1	3,676.8	3,986.3	4,422.5
25) Handicrafts	107.6	112.9	94.5	129.9	130.0	201.0
26) Other manufacturing n.e.s.	8,635.5	10,515.9	10,701.4	18,653.6	21,466.3	20,589.4
E. Ship breaking and waste / scrape (junk) etc.1	1,350.0	1,195.2	1,696.2	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	20,530.2	26,579.7	42,934.3	67,671.9	107,031.1	146,983.2
G. Construction	37,164.6	49,829.2	51,628.8	64,169.6	79,293.2	78,450.4
1) Building	29,310.5	39,591.2	41,062.9	49,843.3	59,541.3	59,870.0
2) Infrastructure	7,854.2	10,238.0	10,565.9	14,326.3	19,751.8	18,580.3
H. Commerce and Trade	179,568.4	210,886.3	209,529.0	222,036.5	245,093.6	244,713.5
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	13,080.1
2) Wholesale and commission trade	132,427.3	143,488.8	139,563.9	146,993.0	157,276.0	146,162.7
i) Exports	42,825.1	38,058.7	42,205.7	41,337.0	48,123.7	41,944.9
ii) Imports	32,500.2	36,164.5	29,842.7	31,372.9	35,954.5	37,552.7
iii) Domestic whole sales	57,102.0	69,265.6	67,515.5	74,283.1	73,197.8	66,665.2
3) Retail trade	34,817.3	50,407.9	55,780.2	61,830.6	72,418.5	85,470.8
I. Hotels, restaurants and clubs etc	6,884.7	12,136.0	13,683.9	12,506.4	13,381.9	14,358.9
J. Transport, storage and communications	62,983.7	79,700.8	78,982.8	82,936.2	94,182.2	99,544.3
K. Real estate, renting and business activities	74,466.2	75,004.2	92,285.8	111,259.8	102,763.0	104,090.2
L. Education	3,633.9	4,075.1	4,484.4	5,447.2	5,756.1	6,027.6
M. Health and social work	3,545.1	5,289.3	5,395.0	5,444.8	6,830.5	6,340.9
N. Other community, social and personal service activities	10,656.7	9,995.0	15,539.6	16,515.4	14,569.2	14,937.8
O. Other private business n.e.s	36,350.7	46,684.8	41,515.5	31,688.0	53,664.6	34,909.6
V. Trust Funds and Non Profit Institutions	13,671.4	14,573.9	14,572.3	17,180.4	15,320.2	13,606.1
VI. Personal	343,745.8	377,117.5	400,771.4	422,807.2	421,195.8	396,088.0
A. Bank Employees	46,990.1	49,469.7	52,852.6	53,369.8	61,004.9	65,286.4
B. Consumer Financing	294,628.1	324,699.9	345,584.2	367,119.6	356,784.3	327,067.4
i) House building	41,791.5	48,188.2	53,832.7	63,619.5	66,919.5	64,191.0
ii) Transport	97,281.5	106,168.5	105,396.4	113,036.1	104,464.6	93,877.4
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,559.9	1,632.8	1,019.1	1,111.2	1,656.3	5,537.8
v) Personal loans	120,472.3	129,556.9	142,533.1	142,114.9	139,315.5	122,368.4
C. Other Personal	2,127.6	2,948.0	2,334.7	2,317.9	3,406.6	3,734.3
VII. Others	12,817.3	16,350.7	27,477.7	32,935.5	18,568.4	22,835.1
TOTAL	2,071,191.4	2,300,533.2	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

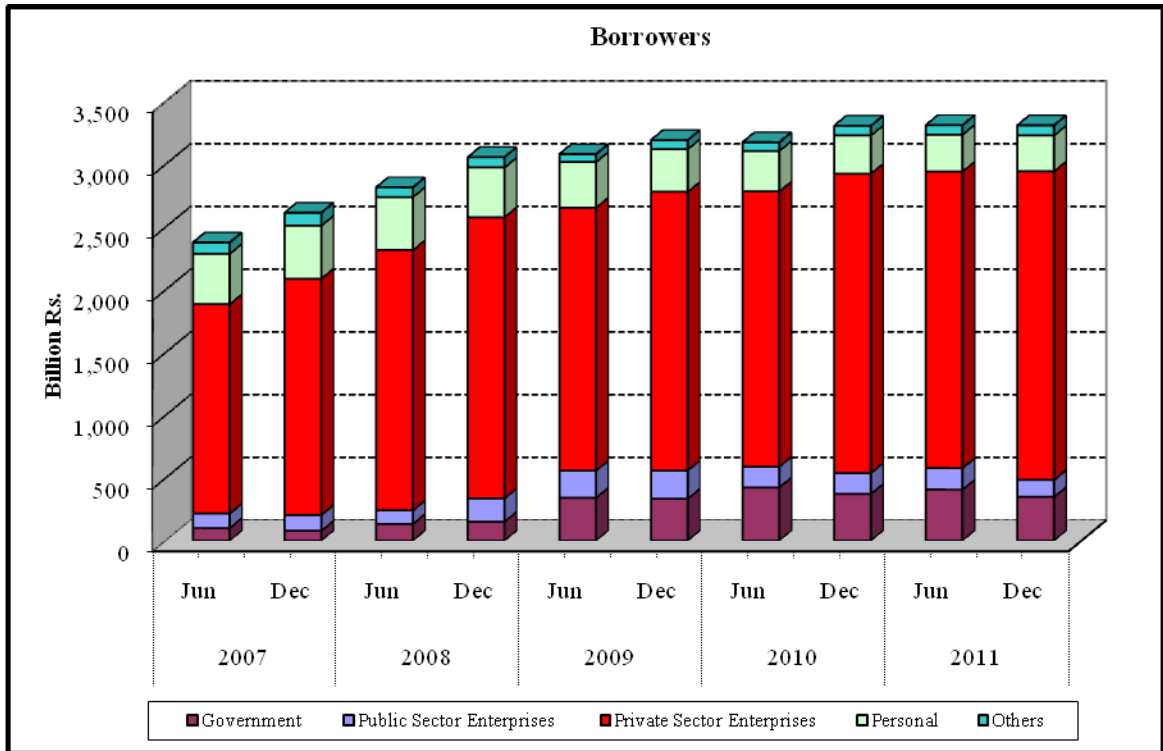
(End of Period: Million Rupees)

BORROWERS	2009		2010		2011	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	341,698.8	333,440.8	423,866.8	372,547.0	406,735.0	348,529.8
A. Federal Government:	163,055.6	186,794.6	183,015.4	169,578.5	192,151.0	163,614.0
(1) Commodity Operations	158,453.9	181,725.3	175,612.5	160,783.0	183,252.8	153,089.7
(2) Others	4,601.6	5,069.3	7,402.9	8,795.4	8,898.2	10,524.3
B. Provincial Governments:	178,603.3	146,646.3	240,851.4	202,968.5	214,584.0	184,915.8
(1) Commodity Operations	176,965.6	146,307.4	240,620.7	202,724.5	214,235.2	184,532.4
(2) Others	1,637.7	338.8	230.7	244.0	348.7	383.4
C. Local Bodies (City Governments)	40.0	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7	165,357.7	171,002.7	135,888.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0	47,972.6	39,008.0	40,992.3
(4) Construction	-	-	-	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0	32,220.7	33,718.3	14,426.7
(6) Commerce	18,509.4	17,488.6	12,822.5	14,780.5	18,197.6	14,246.1
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0	39,235.4	46,714.6	62,231.5
(8) Services	1.0	3.6	32.6	59.8	314.6	260.7
(9) Others	35,980.2	34,229.9	34,192.6	31,088.7	33,049.6	3,731.1
III. Non-Bank Financial Institutions :	39,369.7	49,030.0	44,302.7	42,047.8	40,181.7	43,447.7
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3	5,624.9	4,928.1	6,210.8
(3) Insurance Companies	1,660.0	1,369.8	1,428.4	1,173.0	1,029.0	718.0
(4) Micro Finance	-	-	200.0	200.0	200.0	200.0
(5) Other NBFC's	31,474.4	41,562.2	36,244.9	35,049.9	34,024.7	36,318.9
IV. Private Sector Enterprises :	2,096,078.9	2,221,542.0	2,193,624.0	2,386,470.9	2,364,473.6	2,459,754.2
A. Agriculture, Hunting and Forestry	157,163.2	165,826.2	165,206.6	178,212.5	179,946.5	187,134.8
(1) Growing of crops	113,890.7	120,137.4	114,912.1	125,848.1	127,897.6	135,777.3
(2) Farming of animals	21,150.6	20,611.7	22,968.6	24,906.7	26,648.8	28,530.7
(3) Agricultural and animal husbandry	599.8	633.2	476.2	570.8	401.1	410.4
(4) Agricultural machinery and equipments	21,166.5	24,259.1	26,772.2	26,786.7	24,812.0	22,258.6
(5) Hunting, trapping, forestry & logging	355.6	184.8	77.4	100.1	187.0	157.9
B. Fishing and fish farming etc.	513.0	670.7	767.6	637.1	470.6	613.8
C. Mining and Quarrying	17,492.6	17,002.7	14,979.1	14,475.0	16,298.4	15,840.8
(1) Mining of coal	2,634.5	2,465.0	2,742.4	3,161.1	3,177.5	3,301.1
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,460.5	9,508.0	11,629.1	10,696.8
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4	249.7	488.4	589.9
(4) Quarrying of stone, sand and clay	339.9	374.9	325.8	572.9	460.2	401.6
(5) Chemical, fertilizer, Salt etc.	1,952.0	1,311.4	870.1	983.2	543.2	851.4
D. Manufacturing	1,186,757.8	1,282,352.6	1,228,536.4	1,366,476.0	1,343,695.1	1,396,264.4
(1) Food products and beverages	197,478.2	190,828.4	214,265.2	222,018.1	274,994.8	258,737.4
(2) Tobacco products	285.2	2,040.1	2,278.8	4,236.6	3,136.5	3,301.5
(3) Textiles	464,471.9	526,332.6	456,139.9	554,403.8	492,062.0	524,555.2
i) Spinning, weaving, finishing of textiles	368,092.7	424,046.0	351,567.5	435,407.9	377,929.4	411,858.4
a) Spinning of fibers	211,995.7	255,267.8	202,128.3	248,974.4	213,381.9	239,874.6
b) Weaving of textiles	85,543.7	89,230.0	82,154.9	99,361.9	89,351.1	87,522.6
c) Finishing of textiles	70,553.3	79,548.3	67,284.3	87,071.6	75,196.5	84,461.2
ii) Made-up textile articles	43,073.9	46,306.3	51,329.2	53,405.8	47,131.1	46,017.5
iii) Knit wear	23,370.0	23,683.8	21,245.7	24,009.8	25,598.8	26,112.8
iv) Carpets and rugs	5,906.9	4,617.7	6,754.9	6,469.3	6,800.5	7,547.7
v) Other textiles n.e.s.	24,028.4	27,678.8	25,242.7	35,110.9	34,602.2	33,018.8
(4) Wearing apparel, readymade garments etc.	48,250.9	49,456.7	48,150.6	49,888.2	49,473.4	50,874.2

5.1 Classification of Scheduled Banks' Advances by Borrowers

BORROWERS	(End of Period: Million Rupees)					
	All Banks		2010		2011	
	2009	2009	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	18,173.0	18,026.8	17,121.6	18,452.7	22,091.0	22,542.8
i.) Tanning & dressing of leather, luggage, handbags etc.	9,978.4	9,895.0	9,288.3	9,769.0	12,030.1	12,672.6
ii.) Footwear	8,194.7	8,131.7	7,833.3	8,683.7	10,060.8	9,870.2
6) Wood and products of wood cork	2,023.0	1,919.3	1,890.1	2,673.2	3,307.9	2,801.3
7) Paper, paperboard and products	18,079.3	17,528.3	18,591.4	19,504.2	23,543.5	24,033.5
8) Printing, publishing and allied industries	9,197.9	8,397.5	7,586.4	6,969.7	7,165.1	6,941.7
9) Coke and refined petroleum products	20,522.7	21,737.1	23,652.9	26,761.5	31,284.1	34,219.6
10) Chemicals and chemical products	131,890.6	154,646.7	152,153.2	156,047.5	154,521.0	161,646.2
11) Rubber and plastics products	12,746.4	12,405.3	13,584.5	13,953.4	14,126.3	16,430.0
12) Other non-metallic mineral products	100,385.8	102,842.3	99,994.9	107,354.1	93,440.1	95,215.2
13) Basic metals	39,393.2	39,596.0	40,885.5	45,463.4	43,158.9	52,141.6
14) Fabricated metal products	8,730.6	9,528.5	11,371.5	12,961.0	12,382.3	13,973.4
15) Machinery and equipment	14,598.0	16,073.4	15,729.3	20,610.2	19,175.0	20,436.8
16) Office, accounting and computing machinery	111.2	128.1	38.2	32.7	31.1	284.4
17) Electrical machinery and apparatus	40,079.0	48,342.3	44,963.3	42,194.0	37,980.0	43,434.7
18) Radio, television and communication equipment and apparatus	3,108.3	3,693.3	3,045.1	3,394.0	3,207.2	3,440.7
19) Medical, precision and optical instruments, watches and clocks	5,565.0	5,555.0	7,555.6	7,836.6	8,214.2	7,931.9
20) Motor vehicles, trailers and semi-trailers	18,413.4	18,825.1	16,042.4	17,971.7	16,308.2	19,978.7
21) Other transport equipments	3,667.4	4,445.4	3,789.5	3,541.4	3,120.5	2,917.6
22) Furniture and fixture	1,539.4	1,941.3	2,206.9	1,784.5	2,203.7	1,449.2
23) Jewellery and related articles	994.5	1,277.1	1,031.9	923.1	864.0	825.8
24) Sports goods	5,094.8	4,638.1	4,220.4	4,410.1	5,178.3	5,419.3
25) Handicrafts	94.9	144.8	149.6	119.0	164.1	94.6
26) Other manufacturing n.e.s.	21,863.4	22,003.2	22,097.7	22,971.2	22,561.8	22,637.0
E. Ship breaking and waste / scrape (junk) etc. I	4,928.0	3,380.2	4,906.3	7,111.1	7,212.4	9,392.3
F. Electricity, gas and water supply	152,197.2	179,560.4	209,776.8	231,997.6	263,825.7	292,414.9
G. Construction	68,892.1	64,985.6	65,825.6	69,536.2	66,211.1	66,669.3
1) Building	53,902.2	51,799.3	51,131.0	51,943.8	50,019.9	49,408.6
2) Infrastructure	14,989.9	13,186.3	14,694.6	17,592.4	16,191.2	17,260.7
H. Commerce and Trade	226,381.2	231,335.7	220,443.9	228,189.1	203,351.8	209,246.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	16,257.0	14,475.7	12,694.9	13,845.1	10,351.1	14,503.5
2) Wholesale and commission trade	129,310.3	129,131.3	120,150.7	123,438.5	108,050.5	105,951.5
i) Exports	33,547.5	39,468.0	33,432.4	40,330.2	34,826.4	34,044.1
ii) Imports	30,380.3	28,876.1	29,565.7	29,492.4	24,083.7	22,763.4
iii) Domestic whole sales	65,382.5	60,787.2	57,152.6	53,615.9	49,140.4	49,143.9
3) Retail trade	80,814.0	87,728.7	87,598.3	90,905.5	84,950.2	88,791.9
I. Hotels, restaurants and clubs etc	13,476.2	14,042.1	14,830.4	15,311.3	14,026.0	14,807.7
J. Transport, storage and communications	98,136.5	96,700.7	102,505.1	108,629.4	106,391.5	98,942.9
K. Real estate, renting and business activities	107,453.1	108,810.1	103,215.7	107,312.8	103,374.8	105,458.4
L. Education	5,389.5	5,773.5	8,202.7	7,397.2	6,308.9	5,350.6
M. Health and social work	6,192.9	5,950.3	5,516.6	5,765.1	5,529.6	5,266.4
N. Other community, social and personal service activities	20,858.6	18,342.1	21,519.3	17,954.1	16,004.3	17,302.5
O. Other private business n.e.s	30,246.9	26,809.1	27,391.8	27,466.6	31,826.9	35,048.7
V. Trust Funds and Non Profit Institutions	12,258.5	13,223.6	13,309.6	16,363.8	18,028.7	19,782.2
VI. Personal	364,458.2	339,887.8	322,138.0	305,983.5	294,017.6	285,931.9
A. Bank Employees	69,451.3	74,017.5	76,326.0	74,572.0	76,409.8	75,370.2
B. Consumer Financing	291,924.7	262,635.4	240,292.6	224,828.2	213,153.6	205,025.0
i) House building	61,151.6	58,713.0	54,140.5	50,812.3	47,671.0	44,692.9
ii) Transport	79,592.9	69,634.3	64,679.8	57,354.5	50,672.7	46,480.7
iii) Credit cards	35,535.1	31,257.4	28,280.5	25,797.3	24,625.7	23,142.0
iv) Consumer durable	546.6	176.7	512.8	473.4	309.0	395.3
v) Personal loans	115,098.4	102,853.9	92,679.0	90,390.8	89,875.2	90,314.1
C. Other Personal	3,082.2	3,235.0	5,519.4	6,583.3	4,454.1	5,536.8
VII. Others	9,765.2	9,401.3	11,084.7	17,591.6	16,382.8	16,858.3
TOTAL	3,080,346.3	3,191,891.3	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5

Classification of Scheduled Banks' Advances by Borrowers



5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2002		2003
	Jun.	Dec.	Jun.
(viii) Rubber & Plastic Products	3,085.5	1,994.2	1,909.9
(ix) Cork & Wood	421.3	750.4	712.3
(x) Furniture & Fixture	412.4	1,187.4	2,009.4
(xi) Paper, Paperboard & Products	3,704.0	3,269.8	4,713.3
(xii) Non-Metallic Minerals :	11,591.0	13,986.7	19,429.5
a) Cement & Cement Products	10,160.9	12,520.7	17,621.1
b) Clay, Marbles, Stone Products & Precious Metals	1,430.1	1,466.0	1,808.4
(xiii) Petroleum Refining	7,057.2	1,375.9	2,790.4
(xiv) Petroleum & Coal Products	1,384.5	2,924.6	1,485.7
(xv) Chemicals, Chemical Materials & Products	24,038.6	13,035.4	12,201.0
(xvi) Fertilizer	7,574.4	8,483.1	15,466.0
(xvii) Printing, Publishing & Allied Industries	1,283.8	1,005.1	1,226.6
(xviii) Medicinal & Pharmaceutical Products	6,910.3	6,610.8	6,273.6
(xix) Surgical Goods & Dental Appliances	779.9	860.8	1,099.3
(xx) Cosmetics & Detergents	2,060.1	2,108.0	1,820.5
(xxi) Photographic Apparatus, Equipments & Optical	700.7	1,013.4	586.8
(xxii) Basic Metal Industries	7,559.3	8,882.7	10,127.2
(xxiii) Electronic Equipments, Apparatus & Appliances	3,426.8	3,692.1	2,681.4
(xxiv) Electrical Goods (household/industrial)	2,217.5	2,789.5	5,574.9
(xxv) Scientific Equipments (excluding surgical	28.8	10.8	49.9
(xxvi) Sports Goods	884.0	550.1	1,588.1
(xxvii) Machinery	9,030.2	10,242.1	6,830.8
(xxviii) Automobiles, Transport Machinery & Equipments	8,274.3	5,521.0	4,663.6
(xxix) Miscellaneous Industries	12,806.7	9,682.6	7,603.9
4. Ship Breaking & Waste etc.	1,329.3	2,094.3	1,329.0
5. Construction	4,978.0	11,004.3	7,477.9
6. Power (electricity), Gas, Water & Sanitary	15,607.3	6,369.8	5,442.9
7. Commerce :	55,655.5	59,170.2	61,852.1
(i) Wholesale & Retail Trade	26,221.0	28,536.9	34,122.5
(ii) Exports / Imports	28,110.5	29,651.9	27,249.6
(iii) Insurance	257.9	104.3	238.2
(iv) Co-operative Societies	352.0	138.2	2.8
(v) Real Estate	714.1	738.9	239.0
8. Transport, Storage & Communication :	13,323.6	11,984.8	14,035.4
9. Services	6,264.1	8,819.0	7,433.4
10. Other Private Business	47,056.7	68,771.1	75,957.3
V. Trust Funds & Non-Profit Organizations	8,483.2	8,480.8	13,333.8
VI. Personal	72,963.9	73,051.0	103,707.2
VII. Others	6,831.2	4,159.8	5,373.6
TOTAL	761,550.0	810,111.1	841,995.6

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2003	2004		2005	
	Dec	Jun.	Dec.	Jun.	Dec.
I. Government:	37,455.8	50,817.4	58,255.7	83,770.2	71,123.2
A. Federal Government:	14,776.8	20,212.8	36,207.0	50,107.6	36,198.6
(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	3,485.1
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 Enterprises :	53,163.7	81,770.6	80,929.9	82,960.1	86,429.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	5.0	-
(2) Mining & Quarrying	2,309.2	1,192.1	-	-	-
(3) Manufacturing	26,156.9	49,587.1	50,015.2	47,823.8	47,603.6
(4) Construction	99.1	58.2	-	-	-
(5) Utilities	6,699.6	4,598.3	197.3	235.3	2,586.5
(6) Commerce	2,950.6	4,018.5	5,921.9	4,363.7	8,860.4
(7) Transport, Storage & Communication	14,568.8	21,762.5	24,465.8	22,579.5	24,582.2
(8) Services	379.5	554.0	329.7	70.8	473.7
(9) 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
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	983.4	3,966.9	6,740.0	5,450.1	3,900.0
(3) Insurance Companies	227.3	122.1	338.0	607.0	1,092.7
(4) Micro Finance	-	-	-	-	-
(5) Other NBFC's	20,276.5	20,671.0	28,366.3	32,400.8	37,966.8
IV. Private Sector Enterprises :	716,659.1	816,424.1	1,039,974.7	1,104,798.7	1,310,960.4
A. Agriculture, Hunting and Forestry	29,336.8	39,092.3	43,123.6	49,240.0	62,216.5
(1) Growing of crops	25,642.6	29,426.3	34,580.6	37,509.5	48,376.0
(2) Farming of animals	1,366.5	2,022.9	3,630.6	4,490.6	4,465.6
(3) Agricultural and animal husbandry	875.7	2,873.5	576.8	453.2	923.1
(4) Agricultural machinery and equipments	983.4	4,521.5	4,182.2	6,640.0	8,278.3
(5) Hunting, trapping, forestry & logging	468.6	248.1	153.5	146.9	173.6
B. Fishing and fish farming etc.	2,867.2	1,092.3	2,236.0	2,019.7	1,244.1
C. Mining and Quarrying	8,554.9	14,792.7	8,757.6	7,997.0	9,484.5
(1) Mining of coal	527.4	337.1	550.2	666.2	3,619.4
(2) Crude petroleum & natural gas	4,152.6	9,123.5	6,389.4	5,918.6	5,246.8
(3) Iron & non-ferrous metal ores	3,002.6	2,918.0	859.7	341.9	142.1
(4) Quarrying of stone, sand and clay	128.3	136.6	153.5	152.8	126.1
(5) Chemical, fertilizer, Salt etc.	743.9	2,277.5	804.8	917.4	350.2
D. Manufacturing	499,880.3	560,790.1	684,274.5	723,555.2	836,718.6
(1) Food products and beverages	71,917.3	97,537.3	104,575.1	117,727.5	125,782.7
(2) Tobacco products	2,122.8	2,274.9	1,278.9	660.5	734.8
(3) Textiles	273,995.6	278,203.8	361,165.6	363,854.9	432,536.9
i) Spinning, weaving, finishing of textiles	245,200.2	235,669.4	308,452.5	299,738.9	352,910.4
a) Spinning of fibers	158,081.6	143,216.8	199,124.7	198,936.9	236,906.7
b) Weaving of textiles	38,935.4	41,395.5	43,048.5	50,468.1	58,516.9
c) Finishing of textiles	48,183.2	51,057.1	66,279.3	50,334.0	57,486.8
ii) Made-up textile articles	16,553.7	22,475.6	25,580.5	39,210.3	45,061.9
iii) Knit wear	4,321.5	6,431.4	8,776.5	9,942.8	14,802.3
iv) Carpets and rugs	3,806.9	6,244.2	4,315.7	3,877.6	4,895.6
v) Other textiles n.e.s.	4,113.3	7,383.2	14,040.3	11,085.4	14,866.7
(4) Wearing apparel, readymade garments etc.	23,584.9	33,537.9	25,629.6	29,648.1	28,478.0

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks)

(End of Period: Million Rupees

BORROWERS	2003	2004		2005	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	10,797.7	12,399.9	14,738.0	15,026.2	16,965.3
i.) Tanning & dressing of leather, luggage, handbags etc.	6,365.8	6,708.2	8,253.5	7,658.0	7,266.9
ii.) Footwear	4,431.9	5,691.7	6,484.5	7,368.2	9,698.4
6) Wood and products of wood cork	365.0	854.6	691.5	1,214.8	1,153.8
7) Paper, paperboard and products	5,072.0	6,297.1	5,350.1	8,377.7	9,188.6
8) Printing, publishing and allied industries	1,153.3	2,036.4	2,271.4	2,458.3	2,947.4
9) Coke and refined petroleum products	5,693.6	2,438.1	10,173.9	12,164.7	11,144.6
10) Chemicals and chemical products	38,889.6	40,297.9	49,188.3	50,168.0	55,386.3
11) Rubber and plastics products	2,218.0	3,596.6	4,721.2	5,705.7	7,177.4
12) Other non-metallic mineral products	21,028.0	23,280.1	32,181.9	37,470.8	51,959.7
13) Basic metals	8,168.9	11,041.0	9,681.7	11,698.0	15,505.1
14) Fabricated metal products	2,188.6	3,216.5	5,705.2	5,785.5	7,488.9
15) Machinery and equipment	7,030.6	6,629.7	9,376.6	10,420.6	12,451.0
16) Office, accounting and computing machinery	272.3	484.9	395.9	649.1	362.6
17) Electrical machinery and apparatus	7,209.3	9,692.7	12,462.8	12,549.2	15,158.7
18) Radio, television and communication equipment and apparatus	2,307.3	3,252.7	2,698.6	3,337.5	3,908.4
19) Medical, precision and optical instruments, watches and clocks	2,601.0	3,189.4	4,938.9	3,648.5	3,902.2
20) Motor vehicles, trailers and semi-trailers	3,503.7	6,225.6	7,787.1	10,378.6	12,923.3
21) Other transport equipments	680.7	744.9	2,046.7	3,096.4	3,994.6
22) Furniture and fixture	1,909.4	1,836.1	1,208.0	1,050.7	1,645.8
23) Jewellery and related articles	128.0	168.4	370.5	423.2	639.8
24) Sports goods	2,417.8	4,454.0	4,255.7	4,501.1	3,895.7
25) Handicrafts	147.9	89.1	84.0	121.5	111.3
26) Other manufacturing n.e.s.	4,477.2	7,010.5	11,297.4	11,418.0	11,275.7
E. Ship breaking and waste / scrape (junk) etc.1	2,291.9	1,506.6	3,016.5	2,517.3	2,936.7
F. Electricity, gas and water supply	6,108.8	9,042.5	12,433.8	14,168.2	17,246.1
G. Construction	15,477.1	16,998.5	22,120.1	29,426.1	35,759.5
1) Building	12,127.4	12,783.5	17,077.4	23,532.8	27,914.1
2) Infrastructure	3,349.8	4,214.9	5,042.7	5,893.2	7,845.4
H. Commerce and Trade	89,189.9	97,458.5	127,907.5	124,631.0	164,126.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	946.9	1,343.8	3,289.7	3,270.8	8,696.8
2) Wholesale and commission trade	72,415.7	80,084.9	92,525.2	94,235.8	113,657.9
i) Exports	31,003.6	37,339.0	34,334.8	29,512.7	34,692.1
ii) Imports	14,078.9	16,251.5	19,650.5	23,725.1	27,912.8
iii) Domestic whole sales	27,333.1	26,494.3	38,539.8	40,998.0	51,052.9
3) Retail trade	15,827.4	16,029.9	32,092.7	27,124.4	41,772.1
I. Hotels, restaurants and clubs etc	3,124.1	5,204.6	6,336.6	8,361.5	9,309.2
J. Transport, storage and communications	17,537.7	24,324.4	39,124.3	51,693.9	56,947.3
K. Real estate, renting and business activities	13,029.9	19,179.2	39,054.2	46,897.2	63,862.5
L. Education	2,907.8	2,514.2	2,588.0	3,423.3	2,830.5
M. Health and social work	1,601.0	2,169.3	4,204.2	3,713.9	3,325.1
N. Other community, social and personal service activities	3,467.0	2,423.3	5,434.9	5,884.8	6,071.8
O. Other private business n.e.s	21,284.6	19,835.6	39,362.9	31,269.7	38,881.1
V. Trust Funds and Non Profit Institutions	14,390.0	11,854.8	13,020.9	11,986.6	15,046.2
VI. Personal	124,806.6	155,641.1	201,008.0	255,163.6	299,536.7
A. Bank Employees	29,632.6	33,461.4	39,946.9	41,420.2	42,805.1
B. Consumer Financing	73,427.0	103,593.0	145,576.7	208,825.2	255,577.7
i) House building	5,754.2	9,698.5	18,304.0	28,998.4	32,877.4
ii) Transport	18,546.4	31,546.8	49,253.4	66,136.5	83,561.3
iii) Credit cards	8,766.1	12,376.1	13,155.8	19,544.8	27,253.1
iv) Consumer durable	1,005.8	1,891.4	3,129.2	2,297.2	1,647.8
v) Personal loans	39,354.5	48,080.2	61,734.3	91,848.3	110,238.1
C. Other Personal	21,746.9	18,586.7	15,484.5	4,918.2	1,154.0
VII. Others	4,792.1	5,408.8	8,046.7	16,782.9	11,302.6
TOTAL	972,754.4	1,146,676.7	1,436,680.1	1,593,919.9	1,837,358.0

5.2 Classification of Scheduled Banks' Advances

by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2006		2007		2008	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
I. Government:	107,132.8	93,722.1	100,212.8	77,611.5	133,084.3	150,461.0
A. Federal Government:	53,822.8	58,476.4	59,449.3	52,750.6	87,575.5	128,837.2
(1) Commodity Operations	49,249.8	53,178.7	54,665.0	47,238.9	81,886.8	123,445.0
(2) Others	4,573.0	5,297.8	4,784.4	5,511.7	5,688.7	5,392.2
B. Provincial Governments:	53,310.0	35,245.6	40,763.4	24,860.9	45,508.7	21,623.8
(1) Commodity Operations	52,473.7	34,378.3	39,712.9	24,018.5	44,371.5	20,670.7
(2) Others	836.4	867.4	1,050.5	842.4	1,137.2	953.0
C. Local Bodies (City Governments)	-	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	95,021.3	96,936.2	115,343.6	125,398.9	107,911.8	186,902.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	336.2	-	-	9,387.8
(2) Mining & Quarrying	175.4	1,279.7	100.6	11.1	-	-
(3) Manufacturing	47,353.2	43,662.2	35,693.6	36,366.1	22,119.3	53,715.8
(4) Construction	-	-	-	-	-	-
(5) Utilities	7,125.8	5,872.0	25,599.1	41,241.9	48,267.9	60,304.7
(6) Commerce	7,921.3	10,702.1	8,670.2	16,832.6	8,166.8	24,559.9
(7) Transport, Storage & Communication	32,414.6	35,388.0	44,905.5	30,268.8	29,137.7	38,783.7
(8) Services	31.0	32.2	38.3	678.4	220.1	150.4
(9) Others	-	-	-	-	-	-
III. Non-Bank Financial Institutions :	53,442.8	55,217.4	47,986.9	52,258.5	44,579.6	45,733.5
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	5,872.6	8,005.9	6,923.1	2,240.7	1,250.0	2,566.9
(3) Insurance Companies	775.2	743.3	2,417.4	3,283.8	2,717.9	2,516.1
(4) Micro Finance	200.0	315.0	-	209.7	-	-
(5) Other NBFC's	46,595.0	46,153.2	38,646.5	46,524.2	40,611.7	40,650.5
IV. Private Sector Enterprises :	1,362,950.1	1,561,109.9	1,587,419.0	1,801,676.1	1,982,770.5	2,144,847.8
A. Agriculture, Hunting and Forestry	63,851.0	71,240.2	73,656.3	85,075.1	79,809.9	96,899.6
(1) Growing of crops	46,250.9	52,295.1	55,730.7	64,965.0	58,955.5	76,958.2
(2) Farming of animals	5,956.9	6,737.7	8,425.9	11,752.1	12,379.6	12,481.5
(3) Agricultural and animal husbandry	565.4	1,356.2	580.2	1,106.6	694.7	1,067.3
(4) Agricultural machinery and equipments	10,986.8	10,723.5	8,820.0	7,126.9	7,717.3	6,275.9
(5) Hunting, trapping, forestry & logging	91.0	127.8	99.4	124.4	62.8	116.7
B. Fishing and fish farming etc.	1,041.7	1,292.3	1,614.7	737.3	682.7	769.7
C. Mining and Quarrying	10,320.1	11,177.4	11,618.2	14,354.9	16,732.8	16,826.9
(1) Mining of coal	4,573.1	4,665.7	2,607.1	1,930.9	2,509.9	2,748.6
(2) Crude petroleum & natural gas	5,101.9	3,866.9	6,582.5	8,986.5	12,716.8	10,672.4
(3) Iron & non-ferrous metal ores	63.9	367.9	411.7	689.0	60.1	84.7
(4) Quarrying of stone, sand and clay	44.8	103.0	102.3	162.8	191.1	183.4
(5) Chemical, fertilizer, Salt etc.	536.5	2,173.9	1,914.6	2,585.7	1,254.9	3,137.8
D. Manufacturing	855,489.8	960,585.2	947,896.1	1,085,133.2	1,170,025.3	1,286,085.3
(1) Food products and beverages	139,660.5	141,786.2	157,789.6	172,048.8	181,889.0	209,644.4
(2) Tobacco products	715.7	2,153.9	1,044.4	1,718.7	585.5	884.9
(3) Textiles	413,807.3	464,428.2	419,976.4	480,796.0	512,712.6	514,236.5
i) Spinning, weaving, finishing of textiles	342,283.0	383,911.4	335,826.2	380,631.6	410,950.1	408,036.6
a) Spinning of fibers	210,561.2	235,951.7	201,271.0	220,813.4	235,865.3	246,102.0
b) Weaving of textiles	64,021.2	73,036.2	76,075.7	83,261.6	95,277.2	84,127.2
c) Finishing of textiles	67,700.6	74,923.5	58,479.5	76,556.7	79,807.6	77,807.5
ii) Made-up textile articles	39,030.0	44,333.7	44,568.5	43,342.5	46,112.1	44,914.5
iii) Knit wear	15,093.8	16,760.1	18,401.2	19,984.7	21,839.7	20,156.7
iv) Carpets and rugs	4,681.9	4,206.1	4,233.3	7,024.7	8,905.2	5,801.6
v) Other textiles n.e.s.	12,718.7	15,217.0	16,947.3	29,812.6	24,905.5	35,327.1
(4) Wearing apparel, readymade garments etc.	29,613.4	32,435.4	40,115.8	45,146.9	46,433.3	46,589.6

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2006		2007		2008	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	16,204.2	16,023.9	15,063.6	17,895.4	17,689.7	19,588.5
i.) Tanning & dressing of leather, luggage, handbags etc.	7,753.7	8,735.3	6,782.9	9,833.7	8,692.3	10,208.4
ii.) Footwear	8,450.4	7,288.6	8,280.7	8,061.7	8,997.4	9,380.0
6) Wood and products of wood cork	1,866.4	1,259.3	1,801.9	1,509.8	2,239.0	1,809.5
7) Paper, paperboard and products	9,438.2	16,536.9	16,159.7	19,426.9	18,367.7	23,501.6
8) Printing, publishing and allied industries	2,685.7	3,866.3	5,192.5	5,823.9	6,656.8	8,903.2
9) Coke and refined petroleum products	7,855.6	17,175.0	9,148.6	14,947.3	18,909.3	22,672.7
10) Chemicals and chemical products	64,365.1	67,169.1	71,754.0	77,629.4	106,154.0	144,735.3
11) Rubber and plastics products	6,486.8	6,986.1	7,451.2	10,296.7	9,751.7	11,402.2
12) Other non-metallic mineral products	69,332.2	77,386.5	88,714.1	92,628.8	89,668.5	105,142.2
13) Basic metals	15,656.5	20,528.1	24,504.4	33,646.1	36,572.8	40,234.8
14) Fabricated metal products	6,388.5	7,692.8	6,918.4	9,925.1	11,280.8	10,125.5
15) Machinery and equipment	12,251.9	14,064.4	15,111.7	17,356.9	17,377.5	18,646.6
16) Office, accounting and computing machinery	193.7	588.4	478.8	124.1	127.7	317.2
17) Electrical machinery and apparatus	13,439.2	18,627.2	18,723.4	29,766.5	31,428.3	43,108.0
18) Radio, television and communication equipment and apparatus	3,713.5	4,712.3	3,740.5	2,397.6	4,489.6	3,091.9
19) Medical, precision and optical instruments, watches and clocks	5,300.0	7,109.5	4,931.8	5,733.9	8,978.0	9,019.4
20) Motor vehicles, trailers and semi-trailers	15,551.1	16,134.4	14,737.4	14,828.3	14,049.0	20,045.1
21) Other transport equipments	5,954.5	5,145.3	5,405.3	4,944.8	5,792.9	4,784.9
22) Furniture and fixture	1,543.3	1,427.2	1,833.3	2,937.8	2,852.0	1,811.2
23) Jewellery and related articles	805.8	1,369.4	1,173.0	1,411.0	1,609.3	1,837.2
24) Sports goods	4,182.1	5,570.4	5,573.6	3,661.5	3,970.6	4,409.4
25) Handicrafts	107.6	112.9	94.5	129.9	130.0	201.0
26) Other manufacturing n.e.s.	8,371.0	10,296.0	10,458.3	18,401.3	20,309.5	19,342.7
E. Ship breaking and waste / scrape (junk) etc.1	1,350.0	1,195.2	1,696.2	1,910.6	2,135.9	2,659.4
F. Electricity, gas and water supply	20,470.0	26,528.3	42,869.2	67,603.8	106,920.5	146,868.0
G. Construction	36,989.3	49,695.2	51,518.2	64,069.0	79,109.9	78,177.4
1) Building	29,291.0	39,576.8	41,042.9	49,813.1	59,403.5	59,663.7
2) Infrastructure	7,698.3	10,118.4	10,475.3	14,255.9	19,706.4	18,513.7
H. Commerce and Trade	179,209.3	210,358.7	208,881.1	221,268.2	241,188.5	240,872.3
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,307.0	16,968.1	14,155.0	13,179.7	15,383.9	10,063.3
2) Wholesale and commission trade	132,386.1	143,410.6	139,483.9	146,902.1	157,118.1	146,026.0
i) Exports	42,821.3	38,050.8	42,199.0	41,330.3	48,093.7	41,944.2
ii) Imports	32,493.8	36,157.2	29,835.7	31,366.4	35,948.4	37,547.0
iii) Domestic whole sales	57,071.0	69,202.6	67,449.2	74,205.4	73,075.9	66,534.8
3) Retail trade	34,516.2	49,980.0	55,242.1	61,186.5	68,686.5	84,783.0
I. Hotels, restaurants and clubs etc	6,809.0	12,054.0	13,607.0	12,428.6	13,181.8	14,171.2
J. Transport, storage and communications	62,537.4	79,372.0	78,725.0	82,684.7	93,926.4	99,280.3
K. Real estate, renting and business activities	74,035.7	74,628.7	91,957.9	110,805.3	102,264.9	103,625.2
L. Education	3,585.9	4,030.9	4,442.2	5,403.3	5,673.7	5,931.2
M. Health and social work	3,508.5	5,246.4	5,354.9	5,403.2	6,764.6	6,275.9
N. Other community, social and personal service activities	7,514.6	7,157.7	12,194.2	13,235.8	11,147.0	12,343.4
O. Other private business n.e.s	36,237.9	46,547.7	41,387.9	31,563.1	53,206.8	34,062.0
V. Trust Funds and Non Profit Institutions	13,631.0	14,509.9	14,481.0	17,090.7	15,209.6	13,481.0
VI. Personal	340,821.2	373,521.8	396,582.1	418,548.8	416,679.8	391,978.3
A. Bank Employees	44,204.7	46,402.2	48,889.9	50,075.0	56,769.4	61,515.7
B. Consumer Financing	294,530.5	324,231.6	345,425.3	366,207.7	356,548.7	326,767.5
i) House building	41,791.5	47,981.1	53,830.8	63,524.8	66,918.3	64,188.9
ii) Transport	97,277.7	106,087.0	105,390.2	112,873.4	104,452.5	93,762.6
iii) Credit cards	33,522.9	39,153.5	42,802.9	47,237.9	44,428.4	41,092.8
iv) Consumer durable	1,517.1	1,574.0	972.9	1,046.3	1,599.6	5,487.2
v) Personal loans	120,421.4	129,436.0	142,428.5	141,525.2	139,149.9	122,236.0
C. Other Personal	2,086.0	2,888.1	2,266.9	2,266.3	3,361.7	3,695.1
VII. Others	12,200.9	15,783.4	26,779.6	32,113.8	17,819.9	22,113.5
TOTAL	1,985,200.0	2,210,800.6	2,288,805.0	2,524,698.4	2,718,055.4	2,955,517.4

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2009		2010		2011	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
I. Government:	341,698.8	333,440.8	423,866.8	372,547.0	406,735.0	348,529.8
A. Federal Government:	163,055.6	186,794.6	183,015.4	169,578.5	192,151.0	163,614.0
(1) Commodity Operations	158,453.9	181,725.3	175,612.5	160,783.0	183,252.8	153,089.7
(2) Others	4,601.6	5,069.3	7,402.9	8,795.4	8,898.2	10,524.3
B. Provincial Governments:	178,603.3	146,646.3	240,851.4	202,968.5	214,584.0	184,915.8
(1) Commodity Operations	176,965.6	146,307.4	240,620.7	202,724.5	214,235.2	184,532.4
(2) Others	1,637.7	338.8	230.7	244.0	348.7	383.4
C. Local Bodies (City Governments)	40.0	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	216,717.0	225,365.8	166,137.7	165,357.7	171,002.7	135,888.4
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-	-
(3) Manufacturing	53,203.5	73,437.2	55,045.0	47,972.6	39,008.0	40,992.3
(4) Construction	-	-	-	-	-	-
(5) Utilities	63,781.1	65,329.8	29,292.0	32,220.7	33,718.3	14,426.7
(6) Commerce	18,509.4	17,488.6	12,822.5	14,780.5	18,197.6	14,246.1
(7) Transport, Storage & Communication	45,241.9	34,876.8	34,753.0	39,235.4	46,714.6	62,231.5
(8) Services	1.0	3.6	32.6	59.8	314.6	260.7
(9) Others	35,980.2	34,229.9	34,192.6	31,088.7	33,049.6	3,731.1
III. Non-Bank Financial Institutions :	39,369.7	48,986.4	44,182.7	41,933.1	40,063.9	43,332.4
(1) Co-operative Banks	-	-	-	-	-	-
(2) Development Financial Institutions	6,235.3	6,098.0	6,429.3	5,624.9	4,928.1	6,210.8
(3) Insurance Companies	1,660.0	1,369.8	1,428.4	1,173.0	1,029.0	718.0
(4) Micro Finance	-	-	200.0	200.0	200.0	200.0
(5) Other NBFC's	31,474.4	41,518.6	36,124.9	34,935.2	33,906.8	36,203.6
IV. Private Sector Enterprises :	1,994,512.2	2,113,972.8	2,083,098.6	2,276,087.8	2,254,203.3	2,350,319.7
A. Agriculture, Hunting and Forestry	73,846.9	75,999.2	72,476.4	81,983.1	83,827.9	92,054.5
(1) Growing of crops	57,879.9	62,615.7	58,437.7	67,377.8	70,053.0	78,239.3
(2) Farming of animals	9,847.2	8,029.6	9,357.5	9,574.8	9,269.7	10,320.0
(3) Agricultural and animal husbandry	591.2	630.1	473.6	570.8	401.1	410.4
(4) Agricultural machinery and equipments	5,432.0	4,553.0	4,131.8	4,361.4	3,919.7	2,929.2
(5) Hunting, trapping, forestry & logging	96.6	170.9	75.7	98.2	184.4	155.6
B. Fishing and fish farming etc.	480.4	642.4	740.2	609.7	443.8	586.4
C. Mining and Quarrying	17,235.1	16,912.6	14,889.5	14,368.2	16,209.3	15,752.7
(1) Mining of coal	2,628.9	2,397.6	2,680.4	3,078.7	3,111.1	3,235.6
(2) Crude petroleum & natural gas	12,133.8	11,923.3	10,455.5	9,508.0	11,629.1	10,696.8
(3) Iron & non-ferrous metal ores	432.3	928.0	580.4	249.7	488.4	589.9
(4) Quarrying of stone, sand and clay	338.2	359.6	310.5	557.6	444.9	386.3
(5) Chemical, fertilizer, Salt etc.	1,701.8	1,304.1	862.8	974.1	535.8	844.0
D. Manufacturing	1,178,752.6	1,274,677.5	1,220,550.6	1,358,438.3	1,335,610.7	1,388,247.3
(1) Food products and beverages	195,958.7	189,738.0	213,212.1	220,914.4	273,983.2	257,738.1
(2) Tobacco products	284.7	2,039.7	2,276.9	4,236.2	3,136.2	3,301.3
(3) Textiles	461,908.5	523,827.3	453,354.0	551,683.3	489,013.6	521,540.6
i) Spinning, weaving, finishing of textiles	365,620.8	421,910.5	349,245.7	433,160.7	375,437.3	409,406.3
a) Spinning of fibers	211,882.5	253,557.6	200,677.5	247,553.3	211,803.5	238,280.7
b) Weaving of textiles	83,281.2	88,975.0	81,921.1	99,145.1	89,201.9	87,384.3
c) Finishing of textiles	70,457.1	79,377.9	66,647.1	86,462.4	74,432.0	83,741.3
ii) Made-up textile articles	43,065.0	46,298.5	51,321.4	53,396.0	47,120.1	46,001.9
iii) Knit wear	23,329.3	23,539.9	20,849.8	23,613.8	25,112.7	25,626.8
iv) Carpets and rugs	5,903.7	4,567.4	6,750.6	6,464.7	6,796.0	7,543.2
v) Other textiles n.e.s.	23,989.6	27,511.0	25,186.6	35,048.0	34,547.5	32,962.4
(4) Wearing apparel, readymade garments etc.	47,988.7	49,187.7	47,872.5	49,611.0	49,211.1	50,625.3

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2009		2010		2011	
	Jun	Dec	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	17,917.3	17,739.6	16,958.3	18,249.5	21,925.0	22,379.2
i.) Tanning & dressing of leather, luggage, handbags etc.	9,846.0	9,747.9	9,203.6	9,638.1	11,949.8	12,590.2
ii.) Footwear	8,071.2	7,991.7	7,754.7	8,611.4	9,975.2	9,789.0
6) Wood and products of wood cork	1,948.4	1,866.9	1,822.4	2,596.7	3,248.7	2,741.5
7) Paper, paperboard and products	17,766.9	17,329.1	18,390.0	19,228.4	23,303.2	23,798.5
8) Printing, publishing and allied industries	9,125.9	8,340.2	7,509.3	6,871.3	7,073.9	6,837.1
9) Coke and refined petroleum products	20,466.2	21,684.9	23,605.9	26,742.7	31,265.7	34,203.6
10) Chemicals and chemical products	131,234.3	153,747.4	150,980.5	154,910.8	153,414.3	160,530.4
11) Rubber and plastics products	12,518.4	12,138.6	13,295.7	13,675.9	13,826.2	16,123.4
12) Other non-metallic mineral products	99,873.8	102,102.8	99,269.5	106,666.3	92,694.7	94,468.1
13) Basic metals	38,884.8	39,185.8	40,529.4	45,016.4	42,783.7	51,779.4
14) Fabricated metal products	8,702.9	9,463.5	11,310.5	12,857.5	12,268.2	13,873.0
15) Machinery and equipment	14,522.6	15,928.2	15,641.2	20,523.7	19,088.9	20,362.6
16) Office, accounting and computing machinery	110.4	123.0	36.3	30.8	29.2	282.4
17) Electrical machinery and apparatus	40,019.9	48,286.7	44,919.9	42,160.0	37,947.6	43,390.5
18) Radio, television and communication equipment and apparatus	3,093.7	3,674.1	3,027.0	3,375.8	3,195.2	3,428.7
19) Medical, precision and optical instruments, watches and clocks	5,470.2	5,517.0	7,528.6	7,793.1	8,169.7	7,886.9
20) Motor vehicles, trailers and semi-trailers	18,359.0	18,683.6	15,867.4	17,808.6	16,185.6	19,854.4
21) Other transport equipments	3,584.0	4,445.2	3,789.5	3,533.2	3,112.5	2,911.1
22) Furniture and fixture	1,353.2	1,755.5	2,046.6	1,695.7	2,117.3	1,368.3
23) Jewellery and related articles	929.3	1,219.9	968.8	862.3	811.2	773.8
24) Sports goods	5,077.0	4,624.8	4,197.5	4,383.3	5,156.9	5,397.8
25) Handicrafts	81.1	131.2	135.2	104.6	148.8	78.9
26) Other manufacturing n.e.s.	21,572.9	21,896.6	22,005.4	22,906.5	22,500.1	22,572.7
E. Ship breaking and waste / scrape (junk) etc.1	4,927.7	3,379.9	4,906.1	7,110.6	7,212.0	9,392.0
F. Electricity, gas and water supply	152,092.0	179,471.7	209,654.6	231,984.2	263,814.3	292,403.4
G. Construction	68,638.1	64,805.8	65,651.2	69,295.9	65,963.0	66,353.7
1) Building	53,707.4	51,669.9	50,994.6	51,742.3	49,816.2	49,158.4
2) Infrastructure	14,930.7	13,135.9	14,656.7	17,553.5	16,146.7	17,195.3
H. Commerce and Trade	222,540.8	227,537.2	216,685.8	224,475.7	199,686.7	205,551.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	15,870.3	14,093.8	12,313.6	13,474.4	9,982.4	14,138.5
2) Wholesale and commission trade	129,072.1	128,826.0	119,907.4	123,222.1	107,847.2	105,695.7
i) Exports	33,546.8	39,467.3	33,431.8	40,329.6	34,825.8	34,043.5
ii) Imports	30,375.3	28,871.3	29,565.7	29,484.6	24,075.6	22,755.3
iii) Domestic whole sales	65,150.0	60,487.3	56,910.0	53,408.0	48,945.8	48,896.9
3) Retail trade	77,598.4	84,617.4	84,464.7	87,779.1	81,857.1	85,717.6
I. Hotels, restaurants and clubs etc	13,286.8	13,818.6	14,403.9	15,064.5	13,834.3	14,616.6
J. Transport, storage and communications	97,884.3	96,402.3	102,261.2	108,375.5	106,062.1	98,540.9
K. Real estate, renting and business activities	106,773.9	108,280.9	102,732.3	106,788.7	102,801.2	104,821.3
L. Education	5,306.5	5,675.5	8,113.6	7,287.2	6,207.4	5,215.6
M. Health and social work	6,120.2	5,881.5	5,376.8	5,708.4	5,476.9	5,214.0
N. Other community, social and personal service activities	17,221.4	14,509.2	17,963.3	17,930.3	15,989.0	17,277.5
O. Other private business n.e.s	29,405.6	25,978.6	26,693.0	26,667.8	31,064.9	34,292.1
V. Trust Funds and Non Profit Institutions	12,097.6	13,206.0	13,299.6	16,363.8	18,006.7	19,762.3
VI. Personal	360,909.3	336,299.1	318,678.3	302,718.0	291,000.0	282,740.3
A. Bank Employees	65,972.3	70,505.0	73,014.6	71,434.4	73,445.2	72,233.1
B. Consumer Financing	291,865.6	262,564.5	240,154.4	224,717.7	213,100.7	204,970.4
i) House building	61,150.6	58,712.4	54,139.0	50,812.3	47,671.0	44,692.9
ii) Transport	79,567.6	69,606.4	64,657.6	57,311.3	50,669.4	46,477.4
iii) Credit cards	35,535.1	31,257.4	28,280.2	25,797.3	24,625.7	23,142.0
iv) Consumer durable	523.7	144.9	472.5	435.9	286.9	375.6
v) Personal loans	115,088.6	102,843.4	92,605.0	90,361.0	89,847.6	90,282.5
C. Other Personal	3,071.4	3,229.6	5,509.4	6,565.9	4,454.1	5,536.8
VII. Others	9,627.8	9,306.7	10,791.4	17,396.8	16,131.2	16,589.0
TOTAL	2,974,932.4	3,080,577.6	3,060,054.9	3,192,404.1	3,197,142.9	3,197,161.8

(Contd.)