

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

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

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

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
I. Government:	348,529.8	461,675.9	423,364.0	492,151.6	406,799.9
A. Federal Government:	163,614.0	218,910.7	248,365.5	253,023.8	229,162.1
(1) Commodity Operations	153,089.7	194,758.3	222,578.2	226,113.7	204,802.7
(2) Others	10,524.3	24,152.4	25,787.3	26,910.1	24,359.4
B. Provincial Governments:	184,915.8	242,765.2	174,998.5	239,127.8	177,637.8
(1) Commodity Operations	184,532.4	241,718.5	174,024.2	238,145.7	176,527.1
(2) Others	383.4	1,046.7	974.3	982.1	1,110.6
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	135,888.4	312,301.8	349,623.1	350,227.1	427,909.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	40,992.3	37,082.2	44,931.6	51,778.6	70,731.1
(4) Construction	-	-	-	-	-
(5) Utilities	14,426.7	13,898.5	15,607.3	16,805.7	16,935.2
(6) Commerce	14,246.1	41,068.4	43,516.4	25,450.5	79,968.7
(7) Transport, Storage & Communication	62,231.5	69,203.7	84,322.6	94,247.5	87,365.9
(8) Services	260.7	356.5	223.7	157.2	297.9
(9) Others	3,731.1	150,692.6	161,021.6	161,787.6	172,610.3
III. Non-Bank Financial Companies :	43,447.7	44,209.7	45,324.4	47,626.0	42,605.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,210.8	6,726.9	9,480.2	13,559.2	12,304.6
(3) Insurance Companies	718.0	660.0	335.9	372.9	418.0
(4) Micro Finance	200.0	100.0	100.0	100.0	-
(5) Other NBFC's	36,318.9	36,722.8	35,408.3	33,593.9	29,883.2
IV. Private Sector Enterprises :	2,459,754.2	2,393,109.2	2,539,961.3	2,436,423.4	2,763,136.2
A. Agriculture, Hunting and Forestry	187,134.8	199,001.6	212,539.3	220,943.4	238,176.4
(1) Growing of crops	135,777.3	144,465.8	153,318.1	161,157.4	171,731.6
(2) Farming of animals	28,530.7	30,214.5	34,231.0	34,271.5	38,258.2
(3) Agricultural and animal husbandry	410.4	432.3	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	22,258.6	23,666.9	23,494.6	24,410.0	26,369.0
(5) Hunting, trapping, forestry & logging	157.9	222.1	615.5	572.2	575.0
B. Fishing and fish farming etc.	613.8	505.3	443.8	726.6	749.5
C. Mining and Quarrying	15,840.8	15,105.2	15,634.8	20,234.6	21,028.9
(1) Mining of coal	3,301.1	2,939.1	2,610.0	1,944.3	1,583.2
(2) Crude petroleum & natural gas	10,696.8	10,447.9	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	589.9	259.6	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	401.6	387.2	492.4	365.2	364.6
(5) Chemical, fertilizer, Salt etc.	851.4	1,071.4	1,953.5	681.0	597.0
D. Manufacturing	1,396,264.4	1,349,323.1	1,449,442.0	1,407,762.9	1,582,138.9
(1) Food products and beverages	258,737.4	280,928.2	294,238.3	312,840.1	338,725.0
(2) Tobacco products	3,301.5	3,537.7	3,336.8	3,355.1	4,035.7
(3) Textiles	524,555.2	478,094.8	545,064.6	499,667.8	602,165.5
i) Spinning, weaving, finishing of textiles	411,858.4	369,993.7	434,830.2	386,103.5	475,332.0
a) Spinning of fibers	239,874.6	210,915.3	254,135.5	211,726.4	265,027.8
b) Weaving of textiles	87,522.6	83,219.4	93,652.8	89,430.3	107,994.5
c) Finishing of textiles	84,461.2	75,859.0	87,041.9	84,946.8	102,309.8
ii) Made-up textile articles	46,017.5	43,283.2	51,053.4	48,335.4	53,779.0
iii) Knit wear	26,112.8	24,144.3	23,431.3	24,426.7	23,467.6
iv) Carpets and rugs	7,547.7	5,460.2	4,936.9	4,625.0	5,055.5
v) Other textiles n.e.s.	33,018.8	35,213.3	30,812.8	36,177.2	44,531.3
(4) Wearing apparel, readymade garments etc.	50,874.2	47,779.3	49,934.8	49,749.3	53,168.1

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

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,542.8	20,629.6	20,964.3	20,075.0	23,684.9
i.) Tanning & dressing of leather, luggage, handbags etc.	12,672.6	10,414.3	10,680.1	10,305.8	12,699.2
ii.) Footwear	9,870.2	10,215.2	10,284.3	9,769.2	10,985.7
6) Wood and products of wood cork	2,801.3	3,055.7	3,997.9	3,576.8	3,212.2
7) Paper, paperboard and products	24,033.5	22,463.7	28,395.1	25,409.4	31,029.5
8) Printing, publishing and allied industries	6,941.7	6,652.1	6,075.8	6,498.2	7,137.8
9) Coke and refined petroleum products	34,219.6	30,584.5	41,461.9	35,700.8	41,831.2
10) Chemicals and chemical products	161,646.2	174,768.7	165,771.7	170,740.4	172,102.8
11) Rubber and plastics products	16,430.0	15,777.3	22,578.1	22,028.9	26,450.4
12) Other non-metallic mineral products	95,215.2	75,154.0	68,641.3	59,630.3	64,796.1
13) Basic metals	52,141.6	56,891.9	61,824.2	62,723.8	68,439.9
14) Fabricated metal products	13,973.4	12,587.8	11,640.9	12,777.0	15,470.0
15) Machinery and equipment	20,436.8	14,213.5	18,281.6	16,204.4	17,748.8
16) Office, accounting and computing machinery	284.4	325.9	290.8	257.7	376.8
17) Electrical machinery and apparatus	43,434.7	41,071.5	43,398.6	40,939.7	53,809.0
18) Radio, television and communication equipment and apparatus	3,440.7	3,979.5	5,188.6	4,535.3	4,058.3
19) Medical, precision and optical instruments, watches and clocks	7,931.9	8,014.3	7,090.3	6,931.5	4,102.8
20) Motor vehicles, trailers and semi-trailers	19,978.7	18,707.1	17,406.1	15,357.4	16,214.6
21) Other transport equipments	2,917.6	3,424.6	3,803.6	3,320.7	3,963.5
22) Furniture and fixture	1,449.2	1,748.8	1,180.3	1,233.1	1,317.3
23) Jewellery and related articles	825.8	676.4	546.3	777.3	519.8
24) Sports goods	5,419.3	5,100.2	4,761.2	4,718.5	4,805.5
25) Handicrafts	94.6	106.1	91.5	69.3	73.2
26) Other manufacturing n.e.s.	22,637.0	23,049.8	23,477.5	28,645.1	22,900.0
E. Ship breaking and waste / scrape (junk) etc.	9,392.3	12,620.1	17,715.5	14,806.0	17,840.9
F. Electricity, gas and water supply	292,414.9	271,860.4	280,953.2	218,793.0	253,154.5
G. Construction	66,669.3	53,026.8	52,959.4	52,251.5	54,705.5
1) Building	49,408.6	40,032.0	37,754.2	36,028.7	38,315.0
2) Infrastructure	17,260.7	12,994.9	15,205.2	16,222.8	16,390.5
H. Commerce and Trade	209,246.8	200,280.3	213,565.7	201,630.8	234,292.0
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,503.5	16,738.2	13,285.7	14,460.3	14,399.7
2) Wholesale and commission trade	105,951.5	100,931.0	107,221.6	99,327.2	115,188.8
i) Exports	34,044.1	27,810.9	30,964.0	27,597.3	27,412.0
ii) Imports	22,763.4	25,522.2	24,243.5	19,776.5	28,212.2
iii) Domestic whole sales	49,143.9	47,597.9	52,014.1	51,953.4	59,564.5
3) Retail trade	88,791.9	82,611.2	93,058.3	87,843.3	104,703.5
I. Hotels, restaurants and clubs etc	14,807.7	14,804.2	14,779.0	14,265.8	14,938.5
J. Transport, storage and communications	98,942.9	110,881.6	109,077.7	88,539.8	88,731.3
K. Real estate, renting and business activities	105,458.4	103,966.7	108,879.2	97,418.4	104,542.8
L. Education	5,350.6	6,204.8	6,160.7	6,012.3	6,025.7
M. Health and social work	5,266.4	5,658.1	5,987.5	5,448.6	6,253.2
N. Other community, social and personal service activities	17,302.5	14,473.0	13,063.3	12,748.5	15,155.4
O. Other private business n.e.s	35,048.7	35,398.0	38,760.4	74,841.3	125,402.8
V. Trust Funds and Non Profit Institutions	19,782.2	18,003.6	18,015.7	17,024.6	14,042.4
VI. Personal	285,931.9	285,133.7	295,181.1	306,362.3	324,325.1
A. Bank Employees	75,370.2	72,975.9	80,518.4	83,216.3	85,186.5
B. Consumer Financing	205,025.0	204,943.7	206,358.5	213,742.0	229,141.0
i) House building	44,692.9	40,967.7	40,197.6	39,011.7	39,420.5
ii) Transport	46,480.7	45,352.1	45,847.4	50,661.3	56,389.2
iii) Credit cards	23,142.0	22,934.1	24,372.8	21,796.7	21,195.9
iv) Consumer durable	395.3	452.2	334.8	225.4	260.8
v) Personal loans	90,314.1	95,237.6	95,605.8	102,047.0	111,874.6
C. Other Personal	5,536.8	7,214.1	8,304.2	9,404.1	9,997.7
VII. Others	16,858.3	15,570.5	17,066.6	14,667.2	16,925.4
TOTAL	3,310,192.5	3,530,004.4	3,688,536.3	3,664,482.2	3,995,743.9

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014		2015		2016
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	514,534.7	482,693.4	580,458.9	537,517.2	644,901.6
A. Federal Government:	243,577.4	227,450.5	220,061.2	226,317.2	232,274.3
(1) Commodity Operations	220,793.6	211,873.2	201,290.7	212,303.8	211,398.1
(2) Others	22,783.7	15,577.2	18,770.5	14,013.4	20,876.2
B. Provincial Governments:	270,957.3	255,242.9	360,397.7	311,200.0	412,627.3
(1) Commodity Operations	269,121.4	254,046.2	359,042.4	310,202.1	401,675.9
(2) Others	1,835.9	1,196.8	1,355.3	998.0	10,951.4
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	452,405.2	530,560.2	533,401.5	570,609.2	649,245.6
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	614.8
(2) Mining & Quarrying	-	-	-	-	56,086.2
(3) Manufacturing	48,954.4	59,478.1	43,868.6	57,342.5	51,139.1
(4) Construction	-	-	-	-	-
(5) Utilities	27,561.4	26,442.9	46,091.1	25,990.3	99,289.9
(6) Commerce	91,072.2	122,699.4	97,183.4	109,637.5	105,858.9
(7) Transport, Storage & Communication	91,398.7	95,717.2	93,192.3	165,476.7	134,173.7
(8) Services	300.9	477.0	788.0	672.0	539.7
(9) Others	193,117.6	225,745.6	252,278.0	211,490.3	201,543.4
III. Non-Bank Financial Companies :	46,506.1	44,546.0	47,684.3	50,334.3	68,593.1
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	10,984.1	4,916.7	11,162.9	13,593.8	18,299.2
(3) Insurance Companies	851.9	1,660.0	921.9	1,187.5	3,080.4
(4) Micro Finance	-	500.0	900.0	2,732.4	2,795.7
(5) Other NBFC's	34,670.1	37,469.3	34,699.5	32,820.6	44,417.8
IV. Private Sector Enterprises :	2,758,032.8	2,975,071.1	2,930,255.9	3,174,992.8	3,270,052.4
A. Agriculture, Hunting and Forestry	252,679.1	270,245.7	285,362.9	302,948.3	292,926.6
(1) Growing of crops	177,356.2	185,726.3	196,409.9	204,793.2	191,551.0
(2) Farming of animals	44,789.5	54,115.9	58,582.8	65,035.4	73,180.4
(3) Agricultural and animal husbandry	1,601.6	1,480.3	633.1	1,668.7	1,476.8
(4) Agricultural machinery and equipments	28,010.7	28,471.8	28,932.5	31,169.3	26,549.5
(5) Hunting, trapping, forestry & logging	921.1	451.4	804.7	281.7	168.8
B. Fishing and fish farming etc.	994.5	1,153.6	922.5	1,024.6	822.5
C. Mining and Quarrying	18,726.0	21,073.2	20,342.3	23,562.3	26,457.6
(1) Mining of coal	1,554.0	2,450.3	1,708.8	1,965.9	9,247.5
(2) Crude petroleum & natural gas	15,834.1	17,013.5	16,747.5	18,642.5	12,177.3
(3) Iron & non-ferrous metal ores	216.9	364.7	321.1	424.9	553.6
(4) Quarrying of stone, sand and clay	170.5	239.7	265.8	391.8	776.0
(5) Chemical, fertilizer, Salt etc.	950.6	1,005.0	1,299.1	2,137.3	3,703.2
D. Manufacturing	1,595,278.9	1,711,165.1	1,652,390.7	1,830,017.6	1,865,799.0
(1) Food products and beverages	410,762.4	424,599.7	425,347.5	446,443.1	460,374.1
(2) Tobacco products	3,093.4	2,429.7	1,721.9	6,083.5	3,227.6
(3) Textiles	535,565.7	600,856.7	533,052.1	606,856.4	613,275.7
i) Spinning, weaving, finishing of textiles	424,244.4	470,957.8	412,498.5	458,416.4	462,988.6
a) Spinning of fibers	232,145.9	258,119.6	233,402.1	255,248.1	258,394.4
b) Weaving of textiles	96,619.6	106,719.7	91,133.7	102,913.5	108,611.1
c) Finishing of textiles	95,478.9	106,118.5	87,962.7	100,254.9	95,983.1
ii) Made-up textile articles	48,485.3	54,369.4	54,923.2	69,995.8	60,613.0
iii) Knit wear	27,797.0	30,771.9	27,979.4	27,279.7	24,246.0
iv) Carpets and rugs	3,714.1	4,174.1	3,143.5	3,157.4	11,241.8
v) Other textiles n.e.s.	31,325.0	40,583.4	34,507.4	48,007.0	54,186.3
(4) Wearing apparel, readymade garments etc.	53,528.1	57,098.3	50,807.0	52,309.4	59,356.9

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2014		2015		2016
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,568.9	22,474.7	21,892.2	19,995.4	21,377.7
i.) Tanning & dressing of leather, luggage, handbags etc.	8,885.0	10,677.1	9,304.5	9,392.6	9,036.2
ii.) Footwear	11,684.0	11,797.6	12,587.7	10,602.8	12,341.5
6) Wood and products of wood cork	2,350.2	2,308.3	1,911.5	1,382.0	1,906.1
7) Paper, paperboard and products	33,093.3	31,749.3	31,058.3	32,615.8	39,817.2
8) Printing, publishing and allied industries	6,855.3	8,371.7	6,465.8	7,487.8	7,502.2
9) Coke and refined petroleum products	40,133.4	53,343.4	57,380.6	77,452.5	58,174.1
10) Chemicals and chemical products	194,931.1	192,124.0	204,690.8	262,235.3	269,891.1
11) Rubber and plastics products	25,057.2	25,863.0	24,845.5	25,071.4	29,936.9
12) Other non-metallic mineral products	51,821.7	56,731.1	74,575.7	75,530.7	72,205.0
13) Basic metals	72,508.2	81,619.2	76,618.3	77,415.5	83,560.7
14) Fabricated metal products	12,493.9	12,613.8	10,243.0	9,847.8	18,775.8
15) Machinery and equipment	18,710.5	23,680.2	27,749.1	20,496.6	21,947.5
16) Office, accounting and computing machinery	609.7	641.3	966.2	984.2	768.4
17) Electrical machinery and apparatus	54,077.2	48,141.1	44,861.2	51,094.6	43,319.8
18) Radio, television and communication equipment and apparatus	3,542.0	3,671.4	3,209.7	3,910.7	5,940.4
19) Medical, precision and optical instruments, watches and clocks	3,727.1	5,314.8	5,013.3	4,801.0	5,862.2
20) Motor vehicles, trailers and semi-trailers	18,212.5	20,541.0	17,526.3	18,982.0	17,721.2
21) Other transport equipments	3,541.4	4,429.8	3,972.8	4,017.7	4,608.2
22) Furniture and fixture	2,104.1	1,817.1	1,576.0	1,183.1	2,265.3
23) Jewellery and related articles	549.3	615.4	660.0	631.0	566.5
24) Sports goods	5,192.3	5,428.6	4,674.7	4,443.3	4,502.1
25) Handicrafts	88.5	412.8	101.2	61.7	73.9
26) Other manufacturing n.e.s.	22,161.4	24,289.3	21,470.2	18,685.2	18,842.5
E. Ship breaking and waste / scrape (junk) etc.	14,765.9	22,174.6	25,781.5	19,810.1	25,890.0
F. Electricity, gas and water supply	267,296.9	257,949.6	256,015.3	277,759.9	304,465.6
G. Construction	48,293.0	60,192.5	64,370.8	85,328.6	96,347.2
1) Building	36,701.6	38,443.7	44,715.9	50,747.7	49,023.7
2) Infrastructure	11,591.3	21,748.7	19,654.9	34,580.9	47,323.5
H. Commerce and Trade	215,865.4	233,198.6	228,458.4	252,366.7	259,619.5
1) Sale, maintenance and repair of motor vehicles and motorcycles	13,209.2	13,256.8	13,315.7	6,609.9	15,797.7
2) Wholesale and commission trade	103,295.0	117,675.6	118,584.0	130,468.1	132,008.4
i) Exports	22,999.4	29,545.0	27,423.8	22,160.5	27,144.3
ii) Imports	21,549.2	23,541.1	20,404.4	26,325.6	24,347.7
iii) Domestic whole sales	58,746.4	64,589.4	70,755.8	81,982.0	80,516.5
3) Retail trade	99,361.1	102,266.2	96,558.6	115,288.7	111,813.4
I. Hotels, restaurants and clubs etc	15,291.7	18,954.5	21,254.3	24,673.4	27,961.5
J. Transport, storage and communications	113,862.4	121,968.3	138,405.1	156,077.8	178,268.5
K. Real estate, renting and business activities	87,916.5	101,132.7	96,141.4	111,955.1	111,947.1
L. Education	7,364.3	8,454.5	9,540.4	11,042.1	17,694.2
M. Health and social work	6,420.7	5,822.3	4,680.4	4,271.5	4,975.4
N. Other community, social and personal service activities	15,563.5	19,319.4	18,541.2	24,838.8	23,961.2
O. Other private business n.e.s	97,714.1	122,266.8	108,048.7	49,316.0	32,916.4
V. Trust Funds and Non Profit Institutions	8,217.0	11,289.1	13,957.9	12,695.1	14,207.9
VI. Personal	338,110.7	356,867.1	383,106.4	392,134.9	422,962.3
A. Bank Employees	86,426.3	92,984.2	98,552.7	99,187.6	106,511.2
B. Consumer Financing	242,246.0	249,059.1	275,316.6	285,064.5	308,958.4
i) House building	39,511.1	39,762.1	41,261.6	43,246.5	48,587.3
ii) Transport	63,804.8	71,062.5	83,442.7	97,117.0	109,703.4
iii) Credit cards	22,782.0	22,681.6	23,857.0	24,705.9	25,566.5
iv) Consumer durable	280.8	212.1	210.9	710.4	594.0
v) Personal loans	115,867.3	115,340.9	126,544.4	119,284.7	124,507.2
C. Other Personal	9,438.4	14,823.8	9,237.1	7,882.8	7,492.7
VII. Others	15,169.0	11,391.7	14,991.0	5,767.3	8,229.1
TOTAL	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8	5,078,192.0

5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018	
	Dec.	Jun.	Dec.	Jun.	Dec.
Foreign Constituents				78.8	483.4
I. Government:	571,552.2	691,417.4	676,690.1	833,699.6	773,136.5
A. Federal Government:	212,050.5	233,142.0	223,449.2	237,847.6	258,199.1
(1) Commodity Operations	204,921.3	229,240.8	219,729.1	231,376.1	230,554.3
(2) Others	7,129.2	3,901.2	3,720.1	6,471.5	27,644.8
B. Provincial Governments:	359,501.7	458,275.4	453,240.9	595,852.0	514,937.4
(1) Commodity Operations	348,488.4	457,887.2	452,195.3	588,407.5	504,463.5
(2) Others	11,013.3	388.3	1,045.6	7,444.6	10,473.9
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	683,947.6	804,368.9	880,760.7	1,046,777.1	1,219,558.3
(1) Agriculture, Forestry, Hunting & Fishing	-	-	232.5	-	-
(2) Mining & Quarrying	56,086.2	-	1,500.0	-	-
(3) Manufacturing	42,757.4	50,652.2	58,267.8	70,844.3	76,267.8
(4) Construction	-	-	-	-	-
(5) Utilities	50,571.0	149,872.4	307,074.9	386,585.3	478,500.5
(6) Commerce	116,919.1	154,222.0	146,385.6	75,675.2	143,248.1
(7) Transport, Storage & Communication	160,938.6	187,636.4	231,605.3	241,457.5	249,001.0
(8) Services	482.8	278.5	328.3	229.6	86.1
(9) Others	256,192.5	261,707.4	135,598.9	271,985.1	272,454.8
III. Non-Bank Financial Companies :	78,952.7	81,428.9	79,232.8	80,721.6	107,953.9
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	24,187.8	19,759.4	22,609.9	19,678.1	32,221.4
(3) Insurance Companies	4,410.0	5,980.0	8,611.3	6,247.9	5,772.2
(4) Micro Finance	3,357.5	2,505.3	2,233.5	1,649.4	7,311.2
(5) Other NBFC's	46,997.5	53,184.1	45,778.1	53,146.1	62,649.2
IV. Private Sector Enterprises :	3,597,450.0	3,861,265.0	4,100,889.2	4,531,966.5	4,954,290.7
A. Agriculture, Hunting and Forestry	302,654.6	297,493.2	309,189.2	305,532.2	306,553.2
(1) Growing of crops	201,253.5	194,713.9	190,071.5	183,822.8	184,661.2
(2) Farming of animals	73,423.1	76,361.1	88,901.3	91,982.5	90,541.1
(3) Agricultural and animal husbandry	2,853.9	2,452.1	4,280.7	4,614.1	6,979.8
(4) Agricultural machinery and equipments	24,885.0	23,628.9	25,634.3	24,545.3	23,999.5
(5) Hunting, trapping, forestry & logging	239.1	337.2	301.5	567.3	371.8
B. Fishing and fish farming etc.	853.5	873.8	636.7	540.9	527.0
C. Mining and Quarrying	35,596.4	40,154.4	42,969.5	42,599.1	48,372.2
(1) Mining of coal	9,267.0	14,029.6	16,898.7	20,317.3	23,319.7
(2) Crude petroleum & natural gas	18,411.0	23,256.2	22,089.7	18,895.0	21,743.0
(3) Iron & non-ferrous metal ores	643.4	694.0	813.7	752.3	798.3
(4) Quarrying of stone, sand and clay	361.5	478.1	1,232.2	647.8	678.4
(5) Chemical, fertilizer, Salt etc.	6,913.5	1,696.5	1,935.1	1,986.7	1,832.7
D. Manufacturing	2,050,137.7	2,238,364.3	2,369,333.9	2,632,731.3	2,986,166.7
(1) Food products and beverages	495,040.6	607,949.7	608,137.3	744,055.6	752,464.1
(2) Tobacco products	4,002.2	8,577.6	975.2	1,161.3	1,157.0
(3) Textiles	709,083.0	689,065.3	801,589.5	798,967.3	981,289.6
i) Spinning, weaving, finishing of textiles	554,597.4	532,401.1	605,576.2	625,286.5	778,887.7
a) Spinning of fibers	326,614.1	297,806.5	332,679.0	344,011.1	432,488.6
b) Weaving of textiles	120,791.3	128,738.0	146,429.6	149,985.8	176,580.5
c) Finishing of textiles	107,192.1	105,856.6	126,467.5	131,289.6	169,818.5
ii) Made-up textile articles	61,503.4	59,217.2	81,219.1	79,419.6	98,816.8
iii) Knit wear	31,766.8	28,522.9	27,624.1	37,508.7	33,432.1
iv) Carpets and rugs	8,921.3	11,515.9	9,205.0	9,089.3	8,935.5
v) Other textiles n.e.s.	52,294.1	57,408.2	77,965.0	47,663.3	61,217.6
(4) Wearing apparel, readymade garments etc.	69,769.8	75,085.5	84,459.6	86,574.8	96,242.5

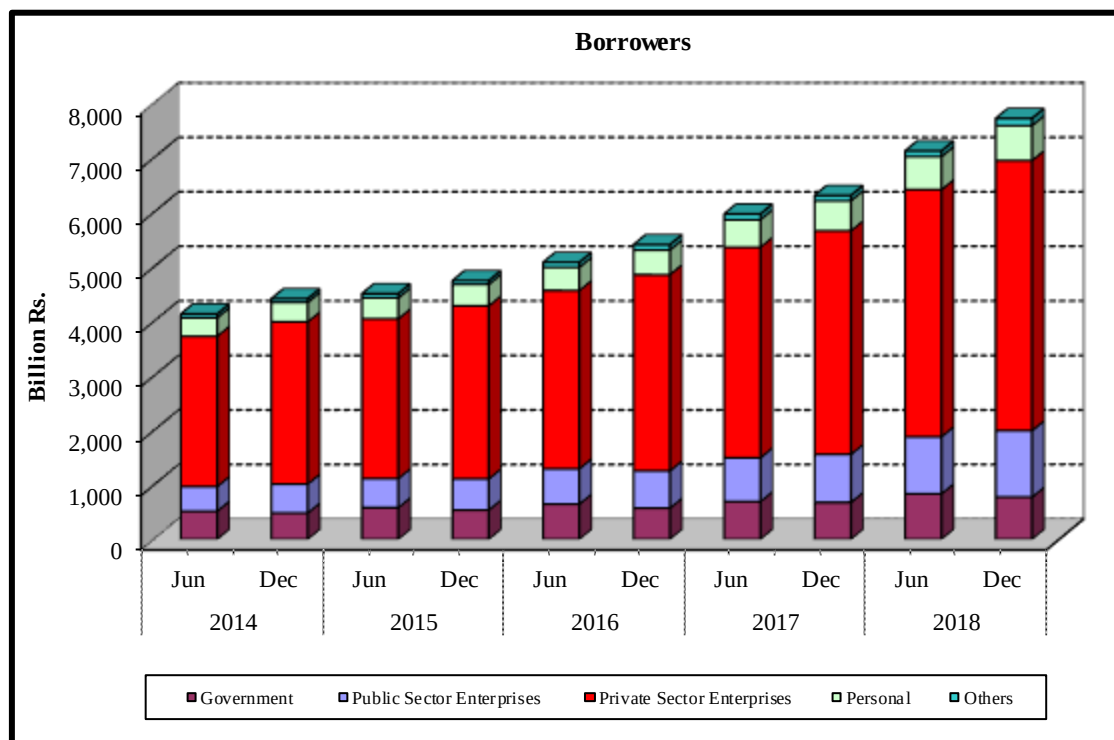
5.1 Classification of Scheduled Banks' Advances by Borrowers

All Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,819.1	23,885.9	22,871.3	25,559.7	27,683.7
i.) Tanning & dressing of leather, luggage, handbags etc.	9,375.6	9,387.6	8,293.4	9,206.4	11,416.9
ii.) Footwear	14,443.5	14,498.3	14,577.9	16,353.3	16,266.7
6) Wood and products of wood cork	1,958.7	2,518.5	2,311.0	2,890.9	2,805.4
7) Paper, paperboard and products	39,346.8	40,647.2	38,366.5	48,226.4	49,518.6
8) Printing, publishing and allied industries	7,473.0	7,807.1	9,788.3	12,656.5	12,975.6
9) Coke and refined petroleum products	75,801.8	75,600.3	60,834.9	57,821.0	85,151.6
10) Chemicals and chemical products	273,378.7	294,683.3	272,687.3	285,947.6	301,437.6
11) Rubber and plastics products	27,381.1	34,394.6	37,068.5	42,693.0	47,827.6
12) Other non-metallic mineral products	82,333.2	84,636.3	107,270.2	139,972.2	178,329.1
13) Basic metals	82,343.5	100,631.2	111,351.4	135,120.4	149,242.1
14) Fabricated metal products	15,052.1	23,077.8	23,074.7	29,804.6	35,800.7
15) Machinery and equipment	23,279.9	25,624.8	35,097.0	40,347.3	50,571.8
16) Office, accounting and computing machinery	316.5	347.0	292.5	248.4	210.3
17) Electrical machinery and apparatus	52,648.4	63,239.3	69,594.6	92,690.9	90,926.4
18) Radio, television and communication equipment and apparatus	5,024.0	5,583.1	3,587.6	4,967.3	5,132.8
19) Medical, precision and optical instruments, watches and clocks	6,427.4	4,686.9	5,523.9	5,640.5	5,858.3
20) Motor vehicles, trailers and semi-trailers	20,313.8	19,442.2	24,693.8	27,265.1	52,662.8
21) Other transport equipments	3,317.3	6,640.3	7,112.4	9,685.8	13,470.7
22) Furniture and fixture	2,311.8	2,670.7	3,303.2	3,021.7	2,613.1
23) Jewellery and related articles	645.5	660.7	674.0	552.7	563.2
24) Sports goods	4,765.9	4,742.6	4,986.4	5,188.2	4,924.0
25) Handicrafts	64.5	268.4	72.2	60.4	68.6
26) Other manufacturing n.e.s.	24,239.3	35,898.0	33,610.4	31,611.8	37,239.3
E. Ship breaking and waste / scrape (junk) etc.	27,447.6	25,971.0	32,258.2	51,801.0	38,901.0
F. Electricity, gas and water supply	352,064.8	364,046.9	379,772.3	447,033.5	445,387.1
G. Construction	106,781.2	131,483.1	138,445.8	165,346.8	157,562.6
1) Building	48,342.2	66,099.4	72,276.4	89,822.0	80,614.7
2) Infrastructure	58,439.0	65,383.7	66,169.4	75,524.8	76,947.9
H. Commerce and Trade	281,236.7	296,578.4	335,734.1	360,292.7	414,569.1
1) Sale, maintenance and repair of motor vehicles and motorcycles	26,003.8	17,526.0	17,649.6	19,036.1	21,295.1
2) Wholesale and commission trade	130,766.7	141,452.7	164,304.0	190,506.8	228,711.2
i) Exports	20,302.1	19,755.8	19,429.7	24,502.2	30,932.9
ii) Imports	28,028.4	32,468.8	37,753.6	42,022.6	53,935.2
iii) Domestic whole sales	82,436.3	89,228.1	107,120.8	123,982.0	143,843.1
3) Retail trade	124,466.2	137,599.7	153,780.4	150,749.8	164,562.8
I. Hotels, restaurants and clubs etc	35,815.2	33,914.0	32,906.0	37,257.2	34,350.5
J. Transport, storage and communications	174,544.3	202,744.9	219,275.3	224,659.9	229,303.4
K. Real estate, renting and business activities	128,504.0	129,096.2	142,724.9	164,062.3	186,047.6
L. Education	11,335.6	17,429.9	19,222.7	22,960.8	23,076.5
M. Health and social work	5,345.8	4,891.7	7,176.1	8,703.7	10,563.2
N. Other community, social and personal service activities	26,664.8	29,519.7	32,377.2	26,930.6	29,079.4
O. Other private business n.e.s	58,467.9	48,703.5	38,867.2	41,514.6	43,831.2
V. Trust Funds and Non Profit Institutions	15,545.9	16,805.9	16,669.7	19,304.8	20,145.9
VI. Personal	451,619.7	504,439.6	549,363.4	606,235.2	639,954.7
A. Bank Employees	108,583.4	110,742.8	114,638.4	122,744.1	125,615.4
B. Consumer Financing	338,244.6	389,551.8	425,026.9	476,011.4	505,780.2
i) House building	53,187.0	61,728.6	73,121.1	82,938.9	91,243.7
ii) Transport	126,845.6	151,297.0	171,021.3	193,596.6	205,347.1
iii) Credit cards	28,331.6	29,963.2	34,195.6	37,447.7	41,086.3
iv) Consumer durable	1,567.7	1,513.8	3,728.0	2,768.8	3,224.8
v) Personal loans	128,312.8	145,049.2	142,960.9	159,259.3	164,878.3
C. Other Personal	4,791.7	4,144.9	9,698.1	7,479.7	8,559.0
VII. Others	4,162.1	6,213.3	2,855.8	4,032.1	3,348.3
TOTAL	5,403,230.2	5,965,938.9	6,306,461.6	7,122,815.6	7,718,871.6

Classification of Scheduled Banks' Advances by Borrowers



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

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

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun	Dec
I. Government:	348,529.8	461,675.9	423,364.0	492,151.6	406,372.9
A. Federal Government:	163,614.0	218,910.7	248,365.5	253,023.8	229,162.1
(1) Commodity Operations	153,089.7	194,758.3	222,578.2	226,113.7	204,802.7
(2) Others	10,524.3	24,152.4	25,787.3	26,910.1	24,359.4
B. Provincial Governments:	184,915.8	242,765.2	174,998.5	239,127.8	177,210.8
(1) Commodity Operations	184,532.4	241,718.5	174,024.2	238,145.7	176,100.1
(2) Others	383.4	1,046.7	974.3	982.1	1,110.6
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	135,888.4	312,301.8	349,623.1	350,227.1	427,909.1
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	-
(2) Mining & Quarrying	-	-	-	-	-
(3) Manufacturing	40,992.3	37,082.2	44,931.6	51,778.6	70,731.1
(4) Construction	-	-	-	-	-
(5) Utilities	14,426.7	13,898.5	15,607.3	16,805.7	16,935.2
(6) Commerce	14,246.1	41,068.4	43,516.4	25,450.5	79,968.7
(7) Transport, Storage & Communication	62,231.5	69,203.7	84,322.6	94,247.5	87,365.9
(8) Services	260.7	356.5	223.7	157.2	297.9
(9) Others	3,731.1	150,692.6	161,021.6	161,787.6	172,610.3
III. Non-Bank Financial Companies:	43,332.4	44,108.5	45,266.6	47,595.9	42,562.3
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	6,210.8	6,726.9	9,480.2	13,559.2	12,304.6
(3) Insurance Companies	718.0	660.0	335.9	372.9	418.0
(4) Micro Finance	200.0	100.0	100.0	100.0	-
(5) Other NBFC's	36,203.6	36,621.6	35,350.5	33,563.8	29,839.7
IV. Private Sector Enterprises :	2,350,319.7	2,278,790.5	2,424,575.9	2,317,866.6	2,640,879.9
A. Agriculture, Hunting and Forestry	92,054.5	99,356.0	112,120.3	117,490.9	130,463.2
(1) Growing of crops	78,239.3	84,776.6	92,621.4	98,942.9	107,383.2
(2) Farming of animals	10,320.0	10,283.6	14,241.0	13,321.5	16,685.4
(3) Agricultural and animal husbandry	410.4	432.3	880.1	532.3	1,242.6
(4) Agricultural machinery and equipments	2,929.2	3,644.2	3,766.0	4,125.4	4,580.0
(5) Hunting, trapping, forestry & logging	155.6	219.2	611.7	568.8	571.9
B. Fishing and fish farming etc.	586.4	477.9	415.5	698.7	721.0
C. Mining and Quarrying	15,752.7	15,017.2	15,546.8	20,146.6	20,940.9
(1) Mining of coal	3,235.6	2,873.7	2,544.6	1,878.9	1,517.8
(2) Crude petroleum & natural gas	10,696.8	10,447.9	10,211.5	16,896.0	18,161.4
(3) Iron & non-ferrous metal ores	589.9	259.6	367.4	348.1	322.8
(4) Quarrying of stone, sand and clay	386.3	371.9	477.1	349.9	349.3
(5) Chemical, fertilizer, Salt etc.	844.0	1,064.0	1,946.2	673.7	589.6
D. Manufacturing	1,388,247.3	1,341,318.7	1,441,429.8	1,399,824.8	1,574,162.6
(1) Food products and beverages	257,738.1	279,906.1	293,224.1	311,840.1	337,793.4
(2) Tobacco products	3,301.3	3,537.6	3,336.6	3,355.0	4,035.6
(3) Textiles	521,540.6	475,057.2	542,037.6	496,631.1	599,064.1
i) Spinning, weaving, finishing of textiles	409,406.3	367,525.7	432,370.0	383,631.5	472,795.0
a) Spinning of fibers	238,280.7	209,310.3	252,587.0	210,163.8	263,492.5
b) Weaving of textiles	87,384.3	83,088.1	93,524.2	89,308.0	107,872.7
c) Finishing of textiles	83,741.3	75,127.3	86,258.8	84,159.7	101,429.8
ii) Made-up textile articles	46,001.9	43,264.8	51,039.3	48,322.0	53,768.0
iii) Knit wear	25,626.8	23,658.3	22,945.2	23,940.1	22,981.6
iv) Carpets and rugs	7,543.2	5,455.5	4,932.4	4,620.5	5,050.9
v) Other textiles n.e.s.	32,962.4	35,152.8	30,750.7	36,117.1	44,468.6
(4) Wearing apparel, readymade garments etc.	50,625.3	47,536.8	49,694.9	49,509.8	52,934.1

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2011	2012		2013	
	Dec.	Jun.	Dec.	Jun	Dec
5) Tanning and dressing of leather; manufacture of luggage and footwear	22,379.2	20,464.6	20,799.2	19,912.5	23,510.8
i.) Tanning & dressing of leather, luggage, handbags etc.	12,590.2	10,329.5	10,595.7	10,222.2	12,614.9
ii.) Footwear	9,789.0	10,135.1	10,203.5	9,690.3	10,895.9
6) Wood and products of wood cork	2,741.5	3,000.4	3,941.9	3,520.5	3,156.1
7) Paper, paperboard and products	23,798.5	22,228.0	28,146.8	25,180.8	30,800.6
8) Printing, publishing and allied industries	6,837.1	6,557.2	5,974.3	6,401.9	7,026.6
9) Coke and refined petroleum products	34,203.6	30,568.6	41,445.9	35,684.6	41,813.9
10) Chemicals and chemical products	160,530.4	173,657.2	164,659.5	169,628.4	170,987.2
11) Rubber and plastics products	16,123.4	15,469.3	22,268.8	21,727.2	26,154.6
12) Other non-metallic mineral products	94,468.1	74,407.9	67,916.2	58,921.7	64,087.2
13) Basic metals	51,779.4	56,550.2	61,457.0	62,364.2	68,067.0
14) Fabricated metal products	13,873.0	12,485.3	11,537.1	12,673.8	15,364.4
15) Machinery and equipment	20,362.6	14,139.6	18,209.7	16,130.6	17,677.7
16) Office, accounting and computing machinery	282.4	324.0	288.9	255.8	374.9
17) Electrical machinery and apparatus	43,390.5	41,028.5	43,355.5	40,902.9	53,779.8
18) Radio, television and communication equipment and apparatus	3,428.7	3,972.5	5,181.6	4,528.3	4,051.3
19) Medical, precision and optical instruments, watches and clocks	7,886.9	7,972.3	7,048.6	6,888.6	4,061.4
20) Motor vehicles, trailers and semi-trailers	19,854.4	18,595.2	17,294.7	15,246.9	16,105.0
21) Other transport equipments	2,911.1	3,414.9	3,783.8	3,297.7	3,941.4
22) Furniture and fixture	1,368.3	1,666.8	1,099.5	1,153.6	1,236.8
23) Jewellery and related articles	773.8	629.8	500.5	731.0	467.4
24) Sports goods	5,397.8	5,073.2	4,739.5	4,699.8	4,783.7
25) Handicrafts	78.9	90.5	75.9	53.8	57.0
26) Other manufacturing n.e.s.	22,572.7	22,985.0	23,411.8	28,584.3	22,830.7
E. Ship breaking and waste / scrape (junk) etc.	9,392.0	12,619.9	17,715.3	14,805.9	17,840.9
F. Electricity, gas and water supply	292,403.4	271,847.7	280,934.1	218,774.7	253,141.3
G. Construction	66,353.7	52,693.7	52,576.6	51,911.4	54,340.3
1) Building	49,158.4	39,759.1	37,427.2	35,746.3	38,004.6
2) Infrastructure	17,195.3	12,934.6	15,149.4	16,165.2	16,335.7
H. Commerce and Trade	205,551.7	196,534.8	209,806.8	197,840.9	230,484.6
1) Sale, maintenance and repair of motor vehicles and motorcycles	14,138.5	16,370.5	12,923.9	14,079.9	14,017.8
2) Wholesale and commission trade	105,695.7	100,684.4	106,963.6	99,078.3	114,901.9
i) Exports	34,043.5	27,810.2	30,963.4	27,597.3	27,412.0
ii) Imports	22,755.3	25,514.3	24,235.4	19,768.6	28,204.2
iii) Domestic whole sales	48,896.9	47,359.9	51,764.8	51,712.4	59,285.8
3) Retail trade	85,717.6	79,479.9	89,919.3	84,682.7	101,564.9
I. Hotels, restaurants and clubs etc	14,616.6	14,619.0	14,595.4	14,082.5	14,741.8
J. Transport, storage and communications	98,540.9	110,333.2	108,466.6	87,789.8	87,896.1
K. Real estate, renting and business activities	104,821.3	103,236.3	108,002.2	96,507.4	104,414.0
L. Education	5,215.6	6,060.7	6,009.0	5,832.5	5,839.8
M. Health and social work	5,214.0	5,600.7	5,930.0	5,390.1	6,195.9
N. Other community, social and personal service activities	17,277.5	14,425.0	13,011.0	12,676.4	15,030.1
O. Other private business n.e.s	34,292.1	34,649.9	38,016.6	74,094.1	124,667.2
V. Trust Funds and Non Profit Institutions	19,762.3	18,003.6	17,996.3	17,003.7	14,021.6
VI. Personal	282,740.3	282,170.0	292,266.6	303,705.2	321,822.8
A. Bank Employees	72,233.1	70,045.2	77,630.6	80,583.7	82,711.7
B. Consumer Financing	204,970.4	204,910.7	206,331.8	213,717.4	229,113.4
i) House building	44,692.9	40,967.7	40,197.6	39,011.7	39,420.5
ii) Transport	46,477.4	45,349.2	45,844.7	50,658.8	56,386.8
iii) Credit cards	23,142.0	22,934.1	24,372.8	21,796.7	21,195.9
iv) Consumer durable	375.6	434.5	320.3	211.9	247.6
v) Personal loans	90,282.5	95,225.1	95,596.4	102,038.4	111,862.6
C. Other Personal	5,536.8	7,214.1	8,304.2	9,404.1	9,997.7
VII. Others	16,589.0	15,093.5	16,644.5	13,744.9	16,501.6
TOTAL	3,197,161.8	3,412,143.9	3,569,737.1	3,542,295.0	3,870,070.1

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2014		2015		2016
	Jun.	Dec.	Jun.	Dec.	Jun.
I. Government:	513,934.7	482,191.3	579,492.8	536,678.1	643,913.5
A. Federal Government:	243,577.4	227,450.5	220,061.2	226,317.2	232,274.3
(1) Commodity Operations	220,793.6	211,873.2	201,290.7	212,303.8	211,398.1
(2) Others	22,783.7	15,577.2	18,770.5	14,013.4	20,876.2
B. Provincial Governments:	270,357.3	254,740.8	359,431.6	310,360.9	411,639.2
(1) Commodity Operations	268,521.4	253,544.1	358,076.3	309,363.0	400,687.8
(2) Others	1,835.9	1,196.8	1,355.3	998.0	10,951.4
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	452,405.2	530,560.2	533,401.5	570,609.2	649,245.6
(1) Agriculture, Forestry, Hunting & Fishing	-	-	-	-	614.8
(2) Mining & Quarrying	-	-	-	-	56,086.2
(3) Manufacturing	48,954.4	59,478.1	43,868.6	57,342.5	51,139.1
(4) Construction	-	-	-	-	-
(5) Utilities	27,561.4	26,442.9	46,091.1	25,990.3	99,289.9
(6) Commerce	91,072.2	122,699.4	97,183.4	109,637.5	105,858.9
(7) Transport, Storage & Communication	91,398.7	95,717.2	93,192.3	165,476.7	134,173.7
(8) Services	300.9	477.0	788.0	672.0	539.7
(9) Others	193,117.6	225,745.6	252,278.0	211,490.3	201,543.4
III. Non-Bank Financial Companies:	46,365.8	44,391.0	47,551.0	50,207.4	68,466.0
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	10,984.1	4,916.7	11,162.9	13,593.8	18,299.2
(3) Insurance Companies	851.9	1,660.0	921.9	1,187.5	3,080.4
(4) Micro Finance	-	500.0	900.0	2,732.4	2,795.7
(5) Other NBFC's	34,529.9	37,314.3	34,566.2	32,693.7	44,290.7
IV. Private Sector Enterprises :	2,629,912.1	2,839,041.9	2,781,059.3	3,019,634.8	3,110,661.6
A. Agriculture, Hunting and Forestry	139,304.2	148,963.3	150,585.2	162,186.5	147,991.5
(1) Growing of crops	110,564.5	114,803.2	120,546.6	125,494.1	111,548.4
(2) Farming of animals	21,752.1	28,574.0	25,733.8	29,593.3	32,417.6
(3) Agricultural and animal husbandry	1,601.6	1,480.3	633.1	1,668.7	1,476.8
(4) Agricultural machinery and equipments	4,468.1	3,657.5	2,870.0	5,151.3	2,382.4
(5) Hunting, trapping, forestry & logging	917.9	448.3	801.8	279.1	166.3
B. Fishing and fish farming etc.	956.2	1,113.5	880.3	982.4	788.5
C. Mining and Quarrying	18,649.1	20,996.3	20,265.4	23,485.3	26,379.9
(1) Mining of coal	1,499.7	2,395.9	1,654.5	1,911.5	9,192.4
(2) Crude petroleum & natural gas	15,834.1	17,013.5	16,747.5	18,642.5	12,177.3
(3) Iron & non-ferrous metal ores	216.9	364.7	321.1	424.9	553.6
(4) Quarrying of stone, sand and clay	155.2	224.4	250.5	376.5	760.7
(5) Chemical, fertilizer, Salt etc.	943.2	997.7	1,291.8	2,129.9	3,695.9
D. Manufacturing	1,587,358.2	1,703,287.7	1,644,482.0	1,821,837.0	1,857,522.1
(1) Food products and beverages	409,821.1	423,606.0	424,131.4	444,932.2	458,662.2
(2) Tobacco products	3,093.3	2,425.0	1,713.2	6,066.4	3,207.9
(3) Textiles	532,458.5	597,837.7	530,088.6	603,950.0	610,432.9
i) Spinning, weaving, finishing of textiles	421,705.7	468,507.6	410,100.5	456,072.3	460,704.7
a) Spinning of fibers	230,547.9	256,541.1	231,834.6	253,735.3	256,943.8
b) Weaving of textiles	96,494.1	106,599.6	91,009.4	102,792.3	108,493.6
c) Finishing of textiles	94,663.7	105,366.9	87,256.4	99,544.7	95,267.3
ii) Made-up textile articles	48,474.3	54,359.1	54,913.4	69,986.1	60,603.7
iii) Knit wear	27,310.9	30,285.1	27,492.6	26,793.0	23,759.5
iv) Carpets and rugs	3,704.5	4,161.7	3,130.8	3,144.7	11,229.1
v) Other textiles n.e.s.	31,263.1	40,524.3	34,451.2	47,953.8	54,135.9
(4) Wearing apparel, readymade garments etc.	53,295.3	56,867.8	50,585.1	52,086.5	59,136.8

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2014		2015		2016
	Jun.	Dec.	Jun.	Dec.	Jun.
5) Tanning and dressing of leather; manufacture of luggage and footwear	20,386.3	22,292.1	21,709.0	19,816.2	21,197.4
i.) Tanning & dressing of leather, luggage, handbags etc.	8,801.8	10,594.1	9,222.0	9,310.8	8,953.9
ii.) Footwear	11,584.6	11,698.0	12,487.0	10,505.3	12,243.5
6) Wood and products of wood cork	2,295.5	2,254.0	1,857.5	1,328.3	1,850.6
7) Paper, paperboard and products	32,864.8	31,519.0	30,828.9	32,463.8	39,658.5
8) Printing, publishing and allied industries	6,756.2	8,273.5	6,377.6	7,393.7	7,406.6
9) Coke and refined petroleum products	40,116.6	53,326.6	57,368.8	77,441.0	58,157.1
10) Chemicals and chemical products	193,822.8	191,023.9	203,593.5	261,127.2	268,791.7
11) Rubber and plastics products	24,765.7	25,571.9	24,568.0	24,787.8	29,656.0
12) Other non-metallic mineral products	51,124.2	56,033.5	73,884.6	74,835.7	71,513.3
13) Basic metals	72,172.0	81,282.6	76,336.4	77,065.6	83,219.4
14) Fabricated metal products	12,395.0	12,523.0	10,155.1	9,757.4	18,690.1
15) Machinery and equipment	18,648.7	23,614.5	27,692.1	20,432.4	21,895.4
16) Office, accounting and computing machinery	607.7	639.4	964.3	982.2	766.4
17) Electrical machinery and apparatus	54,048.4	48,114.2	44,833.7	51,067.0	43,295.4
18) Radio, television and communication equipment and apparatus	3,535.2	3,664.6	3,202.8	3,903.8	5,932.2
19) Medical, precision and optical instruments, watches and clocks	3,685.1	5,274.8	4,973.3	4,760.6	5,822.8
20) Motor vehicles, trailers and semi-trailers	18,099.4	20,418.0	17,408.6	18,863.6	17,604.4
21) Other transport equipments	3,520.6	4,410.3	3,954.7	4,001.7	4,597.1
22) Furniture and fixture	2,022.1	1,733.4	1,496.7	1,101.6	2,185.1
23) Jewellery and related articles	496.5	562.1	618.3	584.9	525.1
24) Sports goods	5,172.0	5,409.8	4,659.6	4,429.7	4,488.9
25) Handicrafts	71.7	396.2	85.3	45.8	58.3
26) Other manufacturing n.e.s.	22,083.5	24,213.8	21,394.8	18,611.9	18,770.6
E. Ship breaking and waste / scrape (junk) etc.	14,765.9	22,174.6	25,781.5	19,810.1	25,890.0
F. Electricity, gas and water supply	267,283.8	257,939.6	256,004.5	277,750.2	304,455.1
G. Construction	47,903.9	59,767.5	63,998.8	84,965.8	95,995.1
1) Building	36,410.7	38,135.6	44,431.8	50,483.7	48,768.1
2) Infrastructure	11,493.2	21,631.8	19,567.0	34,482.1	47,227.0
H. Commerce and Trade	212,080.8	229,413.0	224,757.8	248,699.1	256,005.7
1) Sale, maintenance and repair of motor vehicles and motorcycles	12,834.5	12,877.1	12,943.9	6,231.7	15,419.1
2) Wholesale and commission trade	103,012.2	117,385.1	118,310.0	130,223.6	131,766.0
i) Exports	22,999.4	29,545.0	27,423.8	22,160.5	27,144.3
ii) Imports	21,541.1	23,535.3	20,398.1	26,319.3	24,341.4
iii) Domestic whole sales	58,471.7	64,304.8	70,488.1	81,743.7	80,280.3
3) Retail trade	96,234.2	99,150.8	93,503.9	112,243.8	108,820.7
I. Hotels, restaurants and clubs etc.	15,121.5	18,777.2	21,078.7	24,511.9	27,803.2
J. Transport, storage and communications	112,772.7	120,912.3	137,546.2	155,303.4	177,632.1
K. Real estate, renting and business activities	87,757.2	100,953.9	95,994.6	111,729.4	111,749.6
L. Education	7,168.8	8,249.3	9,330.0	10,843.3	17,509.0
M. Health and social work	6,354.4	5,752.1	4,610.3	4,197.7	4,897.1
N. Other community, social and personal service activities	15,437.8	19,184.7	18,393.2	24,719.2	23,834.0
O. Other private business n.e.s	96,997.5	121,557.0	107,350.8	48,613.5	32,208.7
V. Trust Funds and Non Profit Institutions	8,197.5	11,269.6	13,923.8	12,647.4	14,157.6
VI. Personal	335,738.9	354,450.3	380,674.8	389,643.8	420,442.4
A. Bank Employees	84,079.9	90,594.8	96,148.0	96,723.1	104,017.4
B. Consumer Financing	242,220.7	249,031.8	275,289.6	285,037.9	308,932.4
i) House building	39,511.1	39,762.1	41,261.6	43,246.5	48,587.3
ii) Transport	63,802.4	71,060.1	83,440.3	97,114.6	109,701.1
iii) Credit cards	22,782.0	22,681.6	23,857.0	24,705.9	25,566.5
iv) Consumer durable	267.6	199.5	198.7	698.7	582.2
v) Personal loans	115,857.5	115,328.5	126,532.0	119,272.1	124,495.3
C. Other Personal	9,438.4	14,823.8	9,237.1	7,882.8	7,492.7
VII. Others	14,415.5	10,613.4	14,226.9	5,188.5	7,796.1
TOTAL	4,000,969.7	4,272,517.7	4,350,330.0	4,584,609.2	4,914,682.8

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018	
	Dec.	Jun.	Dec.	Jun.	Dec.
Foreign Constituents				78.8	483.4
I. Government:	570,804.1	690,461.3	675,849.0	832,699.6	772,304.5
A. Federal Government:	212,050.5	233,142.0	223,449.2	237,847.6	258,199.1
(1) Commodity Operations	204,921.3	229,240.8	219,729.1	231,376.1	230,554.3
(2) Others	7,129.2	3,901.2	3,720.1	6,471.5	27,644.8
B. Provincial Governments:	358,753.6	457,319.3	452,399.8	594,852.0	514,105.4
(1) Commodity Operations	347,740.3	456,931.1	451,354.2	587,407.5	503,631.5
(2) Others	11,013.3	388.3	1,045.6	7,444.6	10,473.9
C. Local Bodies (City Governments)	-	-	-	-	-
II. Non-Financial Public Sector Enterprises :	683,947.6	804,368.9	880,760.7	1,046,777.1	1,219,558.3
(1) Agriculture, Forestry, Hunting & Fishing	-	-	232.5	-	-
(2) Mining & Quarrying	56,086.2	-	1,500.0	-	-
(3) Manufacturing	42,757.4	50,652.2	58,267.8	70,844.3	76,267.8
(4) Construction	-	-	-	-	-
(5) Utilities	50,571.0	149,872.4	307,074.9	386,585.3	478,500.5
(6) Commerce	116,919.1	154,222.0	146,385.6	75,675.2	143,248.1
(7) Transport, Storage & Communication	160,938.6	187,636.4	231,605.3	241,457.5	249,001.0
(8) Services	482.8	278.5	328.3	229.6	86.1
(9) Others	256,192.5	261,707.4	135,598.9	271,985.1	272,454.8
III. Non-Bank Financial Companies:	78,826.1	81,340.4	79,122.4	80,580.5	107,764.8
(1) Co-operative Banks	-	-	-	-	-
(2) Development Financial Institutions	24,187.8	19,759.4	22,609.9	19,678.1	32,221.4
(3) Insurance Companies	4,410.0	5,980.0	8,611.3	6,247.9	5,772.2
(4) Micro Finance	3,357.5	2,505.3	2,233.5	1,649.4	7,311.2
(5) Other NBFC's	46,870.9	53,095.7	45,667.8	53,005.1	62,460.1
IV. Private Sector Enterprises :	3,435,320.1	3,694,821.7	3,932,326.0	4,364,283.6	4,789,175.0
A. Agriculture, Hunting and Forestry	155,249.4	145,697.7	155,542.4	153,370.8	158,376.5
(1) Growing of crops	119,996.9	113,694.9	108,779.1	105,763.2	108,513.5
(2) Farming of animals	29,917.1	26,661.2	36,249.3	36,717.5	36,107.3
(3) Agricultural and animal husbandry	2,853.9	2,452.1	4,280.7	4,614.1	6,979.8
(4) Agricultural machinery and equipments	2,244.9	2,554.6	5,934.0	5,710.7	6,405.9
(5) Hunting, trapping, forestry & logging	236.7	334.8	299.3	565.3	370.0
B. Fishing and fish farming etc.	821.5	843.7	606.6	511.4	496.2
C. Mining and Quarrying	35,518.3	40,076.3	42,897.9	42,527.5	48,300.6
(1) Mining of coal	9,211.6	13,974.2	16,849.7	20,268.3	23,270.7
(2) Crude petroleum & natural gas	18,411.0	23,256.2	22,089.7	18,895.0	21,743.0
(3) Iron & non-ferrous metal ores	643.4	694.0	813.7	752.3	798.3
(4) Quarrying of stone, sand and clay	346.2	462.8	1,216.9	632.6	663.1
(5) Chemical, fertilizer, Salt etc.	6,906.2	1,689.2	1,927.8	1,979.4	1,825.4
D. Manufacturing	2,041,698.6	2,229,856.2	2,360,551.5	2,623,395.0	2,975,725.7
(1) Food products and beverages	493,161.2	605,897.8	605,794.3	741,167.1	748,356.7
(2) Tobacco products	3,977.6	8,543.7	944.2	1,122.0	1,117.5
(3) Textiles	706,258.7	686,252.9	798,719.3	795,958.7	978,345.9
i) Spinning, weaving, finishing of textiles	552,326.8	530,143.2	603,254.9	622,816.0	776,477.6
a) Spinning of fibers	325,148.8	296,343.9	331,219.4	342,400.2	430,938.2
b) Weaving of textiles	120,674.3	128,631.2	146,336.3	149,897.6	176,492.3
c) Finishing of textiles	106,503.6	105,168.2	125,699.2	130,518.2	169,047.1
ii) Made-up textile articles	61,497.7	59,211.6	81,211.1	79,412.3	98,809.7
iii) Knit wear	31,290.3	28,046.6	27,150.9	37,035.5	32,959.1
iv) Carpets and rugs	8,908.7	11,503.3	9,193.7	9,077.2	8,927.1
v) Other textiles n.e.s.	52,235.3	57,348.2	77,908.6	47,617.6	61,172.4
(4) Wearing apparel, readymade garments etc.	69,552.9	74,876.6	84,248.7	84,248.67	96,030.4

5.2 Classification of Scheduled Banks' Advances by Borrowers

Commercial Banks

(End of Period: Million Rupees)

BORROWERS	2016	2017		2018	
	Dec.	Jun.	Dec.	Jun.	Dec.
5) Tanning and dressing of leather; manufacture of luggage and footwear	23,655.6	23,723.3	22,714.9	25,409.1	27,534.6
i.) Tanning & dressing of leather, luggage, handbags etc.	9,295.0	9,308.7	8,215.0	9,130.9	11,341.1
ii.) Footwear	14,360.6	14,414.6	14,500.0	16,278.2	16,193.5
6) Wood and products of wood cork	1,903.7	2,465.4	2,258.6	2,832.2	2,747.5
7) Paper, paperboard and products	39,189.4	40,494.5	38,220.2	48,085.0	49,379.6
8) Printing, publishing and allied industries	7,372.2	7,716.3	9,680.5	12,561.4	12,879.2
9) Coke and refined petroleum products	75,784.8	75,583.6	60,834.9	57,821.0	85,151.6
10) Chemicals and chemical products	272,272.5	293,577.3	271,585.1	284,871.4	300,361.7
11) Rubber and plastics products	27,108.5	34,119.2	36,796.5	42,495.7	47,636.3
12) Other non-metallic mineral products	81,636.0	83,941.9	106,578.0	139,285.7	177,632.8
13) Basic metals	81,995.1	100,332.3	111,101.2	134,874.8	149,034.8
14) Fabricated metal products	14,970.6	22,999.6	22,999.4	29,735.0	35,738.6
15) Machinery and equipment	23,216.9	25,566.2	35,037.4	40,290.5	50,512.9
16) Office, accounting and computing machinery	314.5	345.1	290.6	246.5	208.3
17) Electrical machinery and apparatus	52,623.3	63,214.8	69,571.1	92,655.7	90,892.4
18) Radio, television and communication equipment and apparatus	5,016.1	5,575.4	3,580.7	4,961.1	5,125.9
19) Medical, precision and optical instruments, watches and clocks	6,385.4	4,642.7	5,479.0	5,600.2	5,822.5
20) Motor vehicles, trailers and semi-trailers	20,200.3	19,330.5	24,585.2	27,156.6	52,555.6
21) Other transport equipments	3,309.1	6,633.3	7,105.6	9,684.7	13,469.6
22) Furniture and fixture	2,231.6	2,587.0	3,219.7	2,938.6	2,531.5
23) Jewellery and related articles	594.8	609.3	623.5	503.8	515.2
24) Sports goods	4,752.5	4,732.1	4,973.5	5,174.9	4,910.1
25) Handicrafts	49.1	253.0	55.9	44.2	52.7
26) Other manufacturing n.e.s.	24,166.2	35,842.5	33,553.4	31,556.0	37,182.0
E. Ship breaking and waste / scrape (junk) etc.	27,447.6	25,971.0	32,258.2	51,801.0	38,901.0
F. Electricity, gas and water supply	352,029.3	364,036.9	379,767.9	447,026.1	445,379.8
G. Construction	106,438.0	131,156.4	138,099.3	165,050.7	157,281.9
1) Building	48,093.2	65,869.1	72,024.2	89,591.0	80,405.9
2) Infrastructure	58,344.8	65,287.3	66,075.1	75,459.7	76,876.0
H. Commerce and Trade	277,578.8	292,969.1	332,127.6	356,759.4	411,052.8
1) Sale, maintenance and repair of motor vehicles and motorcycles	25,627.4	17,152.0	17,283.5	18,671.9	20,939.9
2) Wholesale and commission trade	130,530.6	141,268.0	164,119.7	190,345.9	228,544.3
i) Exports	20,302.1	19,755.8	19,429.7	24,502.2	30,932.9
ii) Imports	28,027.1	32,467.7	37,752.5	42,021.8	53,934.6
iii) Domestic whole sales	82,201.4	89,044.5	106,937.5	123,822.0	143,676.8
3) Retail trade	121,420.7	134,549.1	150,724.4	147,741.6	161,568.6
I. Hotels, restaurants and clubs etc.	35,649.1	33,761.3	32,728.7	37,082.3	34,179.7
J. Transport, storage and communications	173,924.8	202,080.3	218,618.7	223,866.8	228,168.0
K. Real estate, renting and business activities	128,296.0	128,953.8	142,545.9	163,868.6	185,854.9
L. Education	11,168.5	17,277.1	19,072.2	22,792.7	22,918.8
M. Health and social work	5,261.9	4,811.1	7,098.0	8,611.1	10,468.5
N. Other community, social and personal service activities	26,491.9	29,355.5	32,266.5	26,819.6	28,959.5
O. Other private business n.e.s	57,746.5	47,975.4	38,144.6	40,800.6	43,111.2
V. Trust Funds and Non Profit Institutions	15,487.0	16,711.2	16,571.7	19,199.3	20,082.4
VI. Personal	449,083.1	501,902.1	546,856.8	603,843.5	637,566.9
A. Bank Employees	106,073.7	108,229.6	112,160.5	120,381.1	123,255.1
B. Consumer Financing	338,217.8	389,527.7	424,998.3	475,982.7	505,752.8
i) House building	53,187.0	61,728.6	73,121.1	82,938.9	91,243.7
ii) Transport	126,841.5	151,294.7	171,019.0	193,594.3	205,344.8
iii) Credit cards	28,331.6	29,963.2	34,195.6	37,447.7	41,086.3
iv) Consumer durable	1,556.1	1,502.9	3,717.1	2,758.5	3,214.7
v) Personal loans	128,301.6	145,038.2	142,945.5	159,243.3	164,863.2
C. Other Personal	4,791.7	4,144.9	9,698.1	7,479.7	8,559.0
VII. Others	3,766.9	5,815.3	2,438.7	3,607.7	2,935.9
TOTAL	5,237,235.1	5,795,421.0	6,133,925.5	6,951,070.1	7,549,871.1