

FOREWORD

The publication, '*Basic Statistical Returns of Scheduled Commercial Banks in India*', provides granular data on a number of key parameters of banks. The information is collected from bank branches through Basic Statistical Returns 1 & 2 (BSR 1&2). Under BSR 1, account level data for loan accounts with credit limit more than ₹ 200,000 and occupation-wise consolidated data for loan accounts with credit limit up to ₹ 200,000 are collected branch-wise. Under BSR 2, branch-wise data related to parameters such as staff, type of deposits and maturity pattern of term deposits are collected. The data through BSR 1&2 are being collected since 1972.

The present volume, 41st in the series, provides detailed data on Credit and Deposits of scheduled commercial banks as on 31st March 2012. It covers nearly one lakh branches with more than 131 million credit accounts and 903 million deposit accounts spread across more than 36,000 centers. It provides detailed occupation-wise credit data on different dimensions viz. type of account, organization, interest rate range and size of credit limit. It also provides information on population group, bank group and state-wise credit data according to type of occupation. One unique feature of this publication is that it covers spatial distribution of credit as per place of sanction and place of utilization.

The voluminous work relating to this publication was undertaken in the Banking Statistics Division of the Department of Statistics and Information Management, Reserve Bank of India. The core team, headed by Shri S.Bose, Director, involved in the process of bringing out this publication comprised Shri. V.C.Augustine and Shri S.Gangadaran, Assistant Advisers, Shri S.Sarkar and Dr. S.Singh, Research Officers, Smt. S.S.Surve, Assistant Manager and Smt. S.S.Kulkarni, Special Assistant. Other staff members of the Division ably supported the core team. In bringing out the publication through 'DBIE: Reserve Bank's Data Warehouse', the help of Data Warehouse Division is acknowledged.

Shri A.B. Chakraborty, Officer-in-charge, and Dr.Goutam Chatterjee, Adviser, provided guidance in bringing out the publication.

I trust, as in the past, the current volume would prove to be a valuable source of information on the banking sector in India.

Deepak Mohanty
Executive Director

22nd April, 2013

INTRODUCTION

This Volume, forty first in the series, presents comprehensive data on deposits and credit of scheduled commercial banks and the information on number of employees of these banks, as on 31st March 2012. The data are collected through the annual statistical surveys, Basic Statistical Returns (BSR) - 1 & 2, from the offices of scheduled commercial banks in India including Regional Rural Banks.

2. The BSR-1&2 returns are revised periodically in line with policy changes, developments in the banking sector and also with a view to have uniform coding system for various classificatory characteristics. The last such revision was effective from March 2008 Survey. A detailed description of the changes made in the last revision is listed in the previous Volume No.37 for the year 2008. Accordingly, the data presented in some of the tables in this Volume are not strictly comparable with those of the years prior to 2008.

3. BSR-1 relates to gross bank credit and comprises term loans, cash credit, overdrafts, bills purchased and discounted, bills rediscounted under the Bill Market Scheme and also dues from banks, whereas, the bank credit data, based on returns under Section 42(2) of the RBI Act, 1934, is exclusive of dues from banks and bills rediscounted. The BSR-1 return is divided into two parts - Part A and Part B (termed as BSR-1A and BSR-1B). Till 1998, the BSR-1A return covered accounts with individual credit limit of over ₹ 25,000. Consequent upon the revision in the cut-off credit limit from March 1999 survey, BSR-1A return for scheduled commercial banks other than Regional Rural Banks, covers accounts with individual credit limit of over ₹ 0.2 million. In the case of Regional Rural Banks, the cut off limit then was ₹ 25,000. The revision of cut off limit for classifying accounts in BSR-1A has been made as ₹ 0.2 million for Regional Rural Banks also from March 2002 onwards. In BSR-1A, information in respect of each of the borrowal accounts is collected on various characteristics, such as place (district and population group) of utilisation of credit, type of account, type of organisation, occupational category, category of borrower code, secured/unsecured loan code, fixed / floating rate of interest flag, rate of interest, credit limit and amount outstanding. In BSR-1B, information in respect of small borrowal accounts with individual credit limit up to ₹ 0.2 million is obtained from all scheduled commercial banks in consolidated form for broad occupational categories for two separate credit limit groups, i.e., 'up to ₹25,000' and 'over ₹25,000 and up to ₹ 0.2 million'.

4. In BSR-2, each bank office submits information on deposits with their break-up into current, savings and term deposits. Information on deposit accounts of females is given separately. Information of term deposits according to different maturity periods is also furnished in this return. In addition, BSR-2 provides information on staff strength, classified according to gender and category (i.e. officers, clerical and subordinates), in individual bank offices as on the reference date of the returns. Deposits exclude inter-bank deposits. Current deposits comprise (i) deposits subject to withdrawal on demand (other than savings deposits) or on notice of less than 14 days, or term deposits with a maturity period of less than 7 days (ii) call deposits withdrawable not later than 14 days; (iii) unclaimed deposits; (iv) overdue fixed deposits; (v) credit balance in cash credit and overdraft accounts and (vi) contingency unadjusted account if in the nature of deposits. Savings deposits are deposits accepted by banks under their savings bank deposit rules. Term deposits are deposits with a fixed maturity of not less than 7 days and above or subject to notice of not less than 14 days. These would also include (a) deposits payable after 14 days notice; (b) cash certificates; (c) cumulative or recurring deposits; (d) Kuri & Chit deposits and (e) special deposits in the nature of term deposits. Conceptually, the deposits data in BSR-2 and the aggregate deposits in Section 42(2) return are the same. In BSR-2, bank branches also give classification of term deposits according to broad interest rate ranges as well as size of deposits. Based on these data, tables giving percentage distribution of term deposits according to interest rate range and size of deposits are presented in the Volume. The data on residual maturity of term deposits are also collected through this return; and their percentage distribution is presented in the Volume.

5. Out of the 1,00,805 offices of scheduled commercial banks functioning as on the last day of March 2012, BSR-1A return was received from 90,260 offices and BSR-1B return was received from 90,312 offices. Deposit data in BSR-2 return was received from 96,050 offices. Administrative offices and other offices without credit and deposit accounts have to report only staff data in BSR-2. Out of the non-reporting offices the data have been estimated for 2199, 2425 & 1752 offices for BSR1A, BSR1B and BSR2 respectively based on the available information from the previous round of the survey and the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31st March 2012.

Outline of the Volume

6. This Volume is divided into five Sections disseminating the data on deposits and credit of scheduled commercial banks with reference to various classificatory characteristics. Section 1 presents general information on commercial banking and also the summary data on deposits and credit at the All-India level and state level. Section 2 gives State-wise distribution of deposits and outstanding credit classified according to population groups and bank groups. Data on distribution of deposits by type of deposits are presented in Section 3. Classification of outstanding credit according to different characteristics such as size of credit limit, rate of interest, type of organisation, type of account, bank group, state and population group, etc., are given in Section 4. In Section 5, these data are further classified according to occupation of the borrower.

7. BSR-1A return provides the identification of the district and population group of the place where the credit is utilised. However, in BSR-1B return, such information is not being collected. It is presumed that in respect of these accounts of relatively smaller sizes, the credit is utilised in the same place where it has been sanctioned. State and population group-wise data on credit given in Sections 4 and 5 are based on place of utilisation of credit, whereas in Section 2, these are based on place of sanction of credit. In Section 1, data on credit when presented with deposits (Tables 1.3, 1.4 and 1.5) are as per place of sanction and when presented separately (Tables 1.10 and 1.11) they are based on place of utilisation. Tables 1.6 to 1.8 present the data on credit according to both the place of sanction and the place of utilisation so as to facilitate comparison. A listing of tables on credit, which are based on place of sanction / utilisation, is also given in the 'Notes on Tables'. Besides data presented in the printed copy of the publication, tables presenting District-wise data on number of bank offices, deposits and credit, and State/District-wise classification of outstanding credit according to occupation are also included in the soft copy of the publication available in CD-ROM.

Explanatory Notes

8. Brief explanatory notes on some of the tables presented in various Sections of this Volume are given below:

In Section 1, Table 1.1 presents the progress of commercial banking at a glance, based on data collected from different sources as per details given in the 'Notes on

Tables'. Table 1.9 presents classification of outstanding credit according to detailed occupations. Tables 1.13, 1.14 and 1.15 provide truncated distributions of outstanding credit of scheduled commercial banks according to interest rate range, type of account and organisation, respectively, for accounts having individual credit limit above ₹ 0.2 million. Table 1.16 gives percentage distribution of small borrowal accounts according to broad category of borrowers into 'individuals' & 'others' and gender-wise classification of individual borrowers. Table 1.17 gives population group and occupation-wise classification of small borrowal accounts each with credit limit of ₹ 0.2 million and less. Tables 1.21 to 1.23 give the information on deposits of scheduled commercial banks according to broad ownership category. Tables 1.24 to 1.26 give (original) maturity pattern of term deposits according to broad ownership category, population group and bank group, respectively. Table 1.27 presents the percentage distribution of the term deposits of scheduled commercial banks, as per the residual maturity period. Table 1.28 gives interest rate range-wise percentage distribution of term deposits. Table 1.29 presents the percentage distribution of the term deposits of scheduled commercial banks as per the size of deposits. Tables 3.4 to 3.5 give (original) maturity pattern of term deposits according to broad ownership category with population group and state. Tables 4.1 to 4.6 in Section 4 and Tables 5.1 to 5.3 in Section 5 provide truncated distribution according to different characteristics of outstanding credit of scheduled commercial banks, for accounts having individual credit limit above ₹ 0.2 million.

9. In this Volume population group-wise data for 'Non-Food Credit' (i.e. total credit excluding credit extended for Food procurement) is presented separately in two tables *viz.* Table 1.3 and a newly introduced Table 1.6A.

10. Population groups of the banked centres presented in this Volume are based on the 2001 census. As such, the population group-wise data presented in the tables in this Volume are not strictly comparable with those of the years prior to 2006. The population groups are defined as follows:

- i. 'Rural' group includes all centres with population of less than 10,000'
- ii. 'Semi-urban' group includes centres with population of 10,000 and above but less than 0.1 million
- iii. 'Urban' group includes centres with population of 0.1 million and above but less than 1 million
- iv. 'Metropolitan' group includes centres with population of 1 million and more.

11. Banks have been grouped as: (i) State Bank of India and its Associates, (ii) Nationalised banks, (iii) Foreign banks, (iv) Regional rural banks and (v) Private Sector banks. The bank group, 'Nationalised Banks' also includes the data of IDBI Bank Ltd. 'Private Sector Banks' refer to Indian old and new private sector banks, which was previously (till 2008 volume) referred to as 'Other Scheduled Commercial Banks'.

12. Significant features relating to credit and deposits of Scheduled Commercial Banks based on information in various tables in this volume are covered in the Highlights.

13. The totals given in the tables may not exactly tally with the sum of the constituent items on account of rounding off of the figures. The unit one million is equal to 1,000,000. The symbol '-' indicates 'nil' or 'negligible' throughout this Volume. Figures in brackets indicate percentages to respective total. Notes on tables as appropriate to each table are given at the end of the Volume.

14. Information on related publications of the Bank on Banking Statistics is given in the Appendix.

15. This Volume is prepared in the Banking Statistics Division of the Department of Statistics and Information Management.

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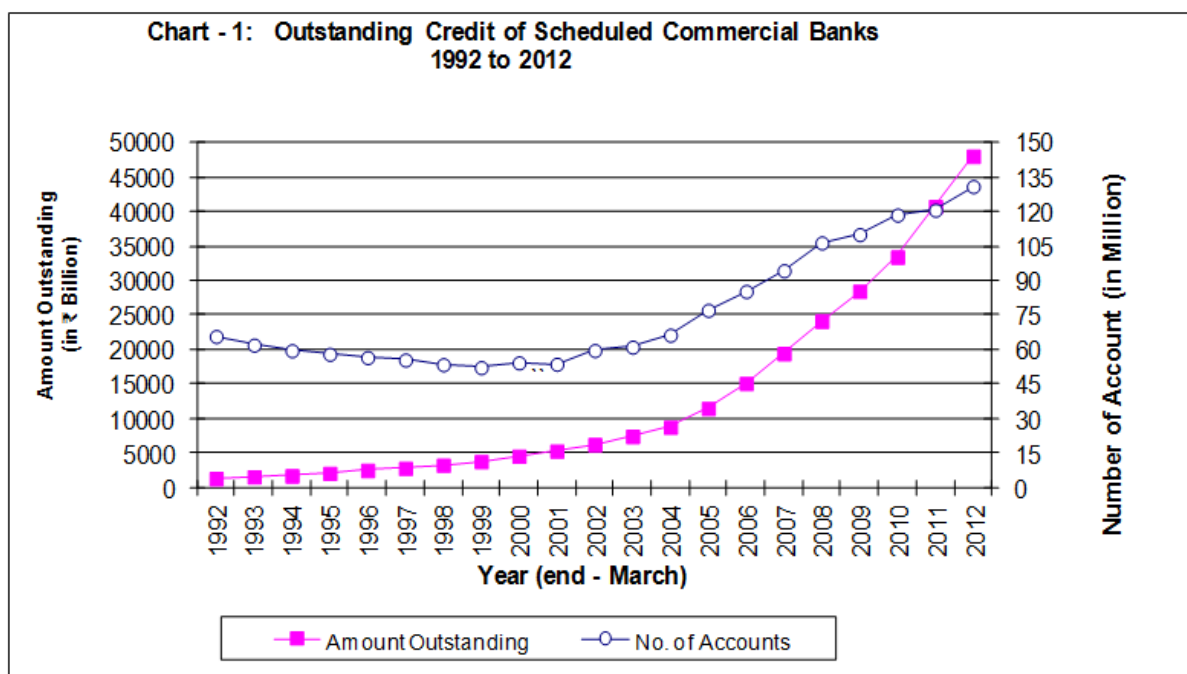
Highlights

1. The publication '*Basic Statistical Returns of Scheduled Commercial Banks in India - Volume 41*' is based on data collected through BSR 1 and 2 surveys as on March 31, 2012, which covered 1,00,805 offices of scheduled commercial banks including regional rural banks. The salient findings of the surveys are set out below:

Outstanding Credit of Scheduled Commercial Banks:-

2. Growth of gross outstanding credit:

- At the end of March 2012 gross outstanding credit of scheduled commercial banks amounted to ₹ 48,032,669 million registering an increase of 17.9 per cent as against an increase of 21.8 per cent in the previous year (*Table No. 1.3*).
- The number of borrowal accounts increased by 8.4 per cent to 131 million in 2012¹ from 121 million in 2011 (*Table No. 1.3*).



3. Population group-wise distribution of credit:

- Rural centers registered the highest growth in gross bank credit at 28.6 per cent in 2012 as compared to 18.7 per cent last year. The credit growth in Semi-urban centers increased to 20.5 per cent from 19.3 per cent in 2011. Urban and Metropolitan

¹ All references to the periods 2011 and 2012 will mean position as at the end of March 2011 and March 2012, respectively. Detailed data as at the end of March 2011 are available in the previous publication '*Basic Statistical Returns of Banks in India, Volume 40, March-2011*'.

centers registered credit growth of 14.3 and 17.2 per cent respectively, which are lower than last year's growth of 22.4 per cent each. (*Table No. 1.3*).

- The growth in gross bank credit extended by rural branches in 2012 was influenced by shifting of some large credit accounts for food procurement from Metropolitan to Rural branches. The growth in bank credit in Rural centers, excluding food procurement credit was at 22.1 per cent (*Table No. 1.3*). The credit growth, excluding food procurement credit, for Semi-urban, Urban and Metropolitan centers were at 21.0, 15.4 and 17.3 per cent respectively.
- The shares of Urban and Metropolitan centers in the incremental credit² in 2011-12, excluding food procurement credit, were lower at 14.7 and 65.5 per cent respectively as compared to 17.4 and 68.3 per cent respectively in the previous year. The shares of Rural and Semi-urban centers, on the other hand, increased to 8.7 and 11.2 per cent respectively from 6.0 and 8.3 per cent respectively in 2010-11 indicating higher credit offtake in Rural and Semi-urban centers in 2011-12.

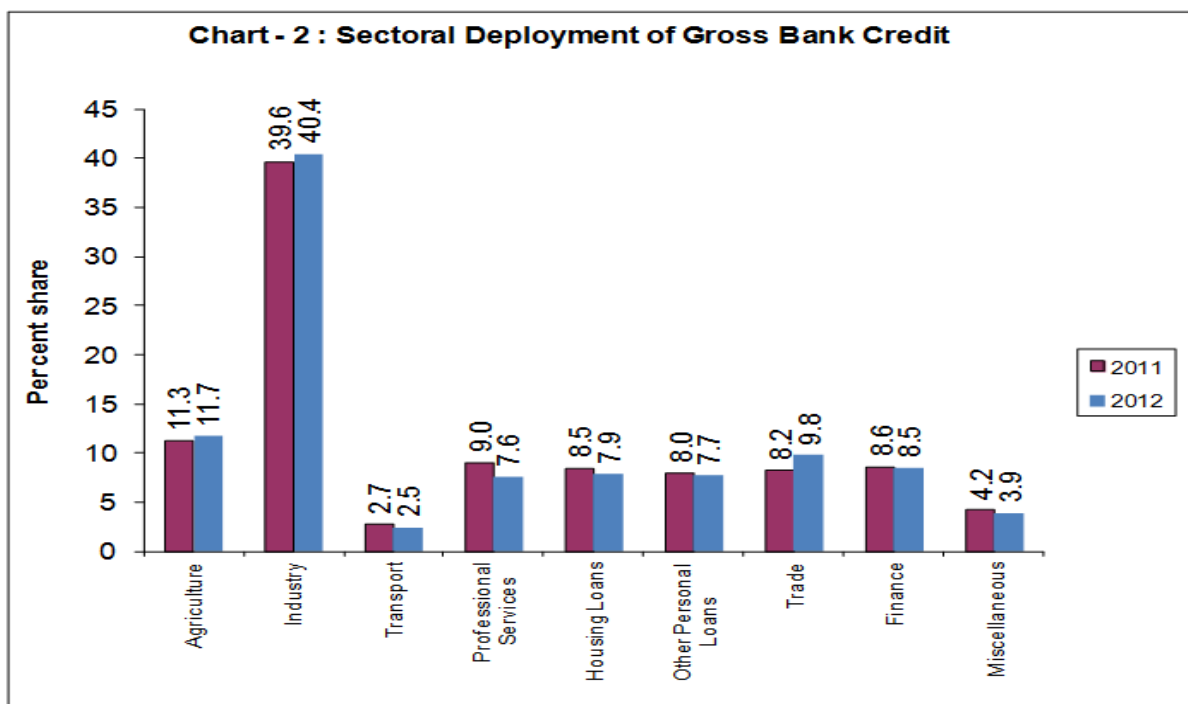
4. Bank group-wise distribution of credit:

- The share of the Nationalized Banks in total bank credit marginally decreased to 52.4 per cent in 2012 from 53.0 per cent in 2011. Share of Private Sector Banks increased to 18.5 per cent in 2012 as compared to 17.8 per cent in 2011. The share of other bank groups remained almost unchanged (*Table No.1.4*).
- The Private Sector Banks registered the highest credit growth at 22.1 per cent followed by Foreign Banks (19.6 per cent), Regional Rural Banks (18.6 per cent), SBI & Associates (17.3 per cent) and Nationalized Banks (16.5 per cent). Credit growth of all the bank groups (except SBI & Associates and Regional Rural Banks) declined in 2012 as compared to 2011.
- Of the incremental credit in 2011-12, the share of Nationalized Banks declined to 48.8 per cent as compared to 57.8 per cent in 2010-11. The shares of other bank groups viz., Private Sector Banks (22.1 per cent), SBI & Associates (21.2 per cent), Foreign Banks (5.4 per cent) and Regional Rural Banks (2.5 per cent) in the incremental credit were higher than their respective shares in 2010-11.

² Incremental credit is the difference between amount outstanding as at the end of March in the reference year and its preceding year.

5. Sectoral (occupation-wise) deployment of bank credit:

- The shares of credit to Agriculture and Industrial sectors in gross bank credit increased marginally to 11.7 and 40.4 per cent respectively from 11.3 and 39.6 per cent respectively in 2011 (*Table 1.11 and Chart 2*).
- The shares of 'Housing loans' and 'Other Personal loans' reduced to 7.9 and 7.7 per cent respectively from 8.5 and 8.0 per cent respectively in 2011. The share of 'Professional & Other Services' also reduced to 7.6 per cent from 9.0 per cent in 2011.
- The share of credit to Trade sector increased to 9.8 per cent in 2012 from 8.2 per cent in 2011.



6. Sectoral (Occupation-wise) credit growth:

- The growth rate of bank credit to Agriculture sector and Industrial sector increased to 21.9 and 20.5 per cent, respectively in 2012 as compared to 18.1 and 18.9 per cent respectively in 2011 (*Table 1.9*).
- Credit to Trade sector registered growth rate of 40.6 per cent which is significantly higher than previous year's credit growth for this sector (9.1 per cent).
- All other sectors witnessed lower credit growth in 2012 as compared to the previous year. Credit to 'Transport operators' registered 6.8 per cent growth (28.7 per cent in 2011). 'Housing Loans' and 'Other Personal loans' grew at 9.5 and 14.6 per cent

respectively in 2012 as compared to 12.9 and 28.4 per cent respectively in 2011. Growth in credit to Financial sector decreased to 16.5 per cent in 2012 as compared to 44.3 per cent in the previous year. Credit to 'Professional and Other Services' sector witnessed a small decline in 2012 as against a growth of 20.5 per cent in 2011.

7. Sectoral (Occupation-wise) share in incremental bank credit:

- Shares of Agricultural sector and Industrial sector in the incremental credit increased to 13.9 and 45.3 per cent respectively in 2011-12 as compared to 9.7 and 35.2 per cent respectively in 2010-11.
- The Trade sector absorbed about 18.6 per cent of the incremental credit in 2011-12 as compared to 3.8 per cent in 2010-11.
- The share of all other sectors in incremental credit declined in 2011-12 as compared to 2010-11. The shares of 'Housing loans' and 'Other Personal loans' reduced to 4.5 and 6.5 per cent respectively from 5.4 and 9.8 per cent respectively in 2010-11. Shares of credit to 'Transport Operators' and Financial Sector reduced to 1.0 and 8.0 per cent respectively in 2011-12 as compared to 3.4 and 14.7 per cent in 2010-11.

8. Size-wise distribution of bank credit:

- The number of small borrowal accounts (with credit limit up to ₹ 0.2 million) contributed 83.4 per cent of the total number of borrowal accounts as against 84.6 per cent in 2011, while the share of outstanding credit of small borrowal accounts was 9.5 per cent as compared to 9.4 per cent in 2011 (*Table No. 1.12*).
- Accounts with credit limit above ₹ 250 million each, had a share of 48.4 per cent of the total outstanding credit in 2012 as compared to 47.3 per cent in the previous year.

9. Interest rate on bank credit:

- The distribution of outstanding credit according to interest rate ranges (available for each account with credit limit of over ₹ 0.2 million) revealed a shift towards higher rates in 2012. For the interest rate range 'less than 10.0 per cent', the proportion of credit reduced to 10.5 per cent from 27.9 per cent in the previous year. On the other hand, the proportion of credit with interest rate '14.0 per cent and above', increased to 30.3 per cent from 15.1 per cent and for the interest rate range '10.0 per cent and

above but below 14.0 per cent', the proportion increased to 59.3 per cent from 57 per cent in the previous year (*Table No. 1.13*).

- The weighted average interest rate in respect of all loans and advances with credit limit of over ₹ 0.2 million worked out to be 12.57 per cent as at the end of March 2012 as compared to 11.44 per cent a year ago.

Aggregate Deposits:-

10. Growth in aggregate deposits:

- Aggregate deposits amounted to ₹ 60,782,433 million, registering a growth of 12.8 per cent in 2012 as against 18.2 per cent in previous year (*Table No.1.18*). The Savings deposit grew at a much lower rate of 9.5 per cent as compared to 19.2 per cent previous year. Also, the Current deposit registered a decline of 2.7 per cent as compared to the growth of 20.7 per cent in 2011. Growth in Term deposit increased marginally to 17.4 per cent from 17.2 per cent in 2011.
- The number of deposit accounts in 2012 increased by 11.4 per cent to 903 million from about 810 million in 2011. Total number of savings bank account in 2012 was 703 million as compared to 624 million in 2011.

11. Bank group-wise distribution of deposits:

- The share of Nationalized Banks in aggregate bank deposits reduced to 52.8 per cent in 2012 from 53.2 per cent in 2011. The share of SBI and Associates increased marginally to 21.7 per cent in 2012 from 21.4 per cent in 2011 (*Table No.1.4*).
- The deposits of the Nationalized Banks registered a growth of 12.0 per cent which is lower than the previous year's growth of 21.1 per cent. Similarly the deposits of Regional Rural Banks and Private Sector Banks registered lower growth rates of 10.9 and 12.9 per cent respectively, (15.3 and 20.5 per cent respectively in 2011). SBI and Associates registered higher deposit growth at 14.4 per cent (13.3 per cent in 2011). Also Foreign Bank's deposits grew at 15.3 per cent which is higher than previous year's growth figure of 2.9 per cent.

12. Type of deposits:

- The share of term deposits in total deposits increased to 62.8 per cent in 2012 from 60.4 per cent in 2011. The shares of current deposits and saving deposits declined to

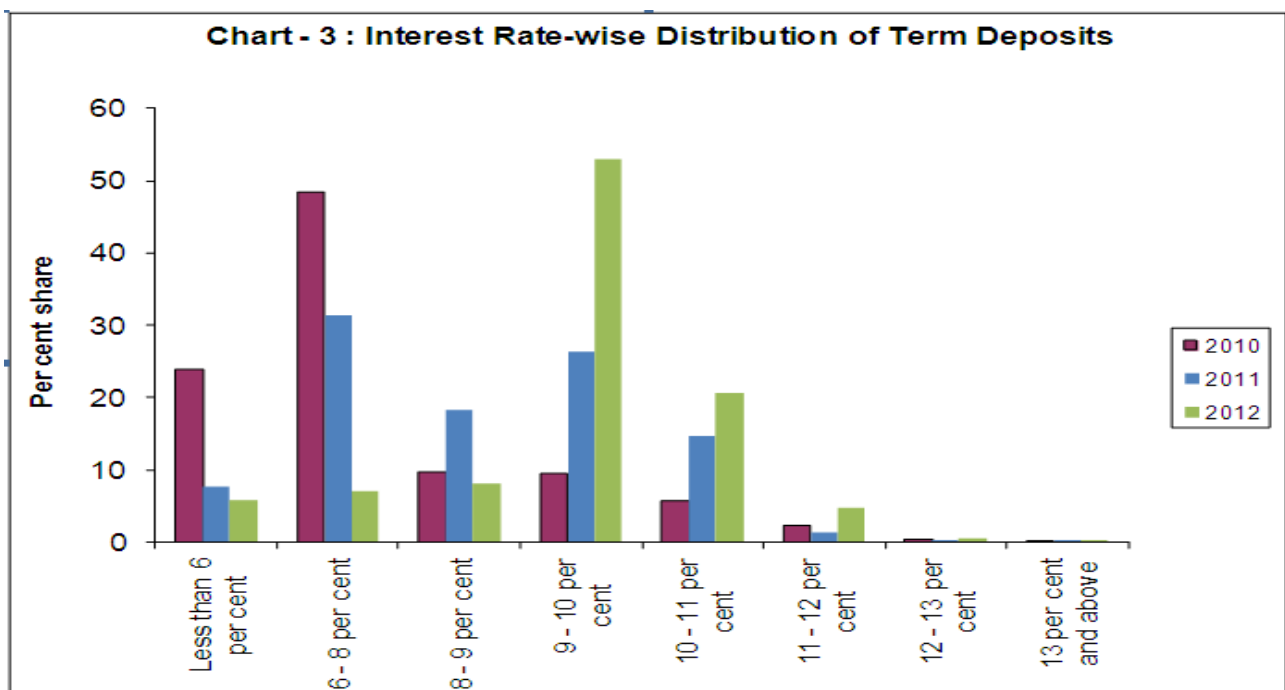
10.7 and 26.4 per cent, respectively in 2012 from 12.4 and 27.2 per cent in 2011 (Table No. 1.18).

13. Maturity pattern of term deposits:

- The share of term deposits with original maturity period of 5 years and above in total term deposits increased to 9.3 per cent in 2012 from 8.8 per cent in 2011. Also, deposits with maturity '1 year to less than 2 years' witnessed increase in the share to 45.7 per cent (from 40.8 per cent in 2011). (Table No. 1.24)
- Deposits with maturity period '2 years to less than 3 years' and '3 years to less than 5 years' witnessed decrease in their shares to 9.4 per cent (from 12.8 per cent in 2011) and 9.9 per cent (from 11.0 per cent in 2011) respectively.
- The above change in maturity pattern is in tandem with the deposit interest rate structure of banks prevailed in 2011-12.

14. Interest rate on term deposits:

- The weighted average interest rate of term deposits worked out to 9.19 per cent in 2012, as compared to 8.29 per cent in 2011 (Table No. 1.28).
- A shift in the distribution of term deposits towards the higher interest rates is observed. The share of term deposits with interest rate less than 9.0 per cent in total term deposits decreased to 21.1 per cent in 2012 from 57.3 per cent in the previous year. Also the share of deposits with interest rate '9.0 per cent and above' increased to 78.9 per cent (as compared to 42.8 per cent in 2011) with highest share of 53.0 per cent in the interest rate range 9.0-10.0 per cent. (Table No. 1.28 and Chart 3).



*Credit - Deposit Ratio:-
(As per Place of Sanction and Place of Utilisation of Credit)*

15. Population group-wise C-D Ratio:

- The All-India C-D ratio was at 79.0 per cent in 2012 compared to 75.6 per cent in 2011.
- As per place of sanction of credit, the C-D ratio in respect of Rural centers at the end of March 2012 was at 66.4 per cent as compared to 60.0 per cent in the previous year. In the case of Semi-urban, Urban and Metropolitan centers, the C-D ratios (as per place of sanction) were 54.6, 61.4 and 93.8 per cent respectively compared to 53.2, 61.6 and 88.4 per cent in the previous year.
- The C-D ratios as per place of utilization of credit for Rural, Semi-urban, Urban and Metropolitan centers were 77.1, 62.7, 67.2 and 87.8 per cent, respectively, compared to 79.6, 63.1, 70.2 and 79.9 per cent, respectively in the previous year. (*Table No. 1.6*).

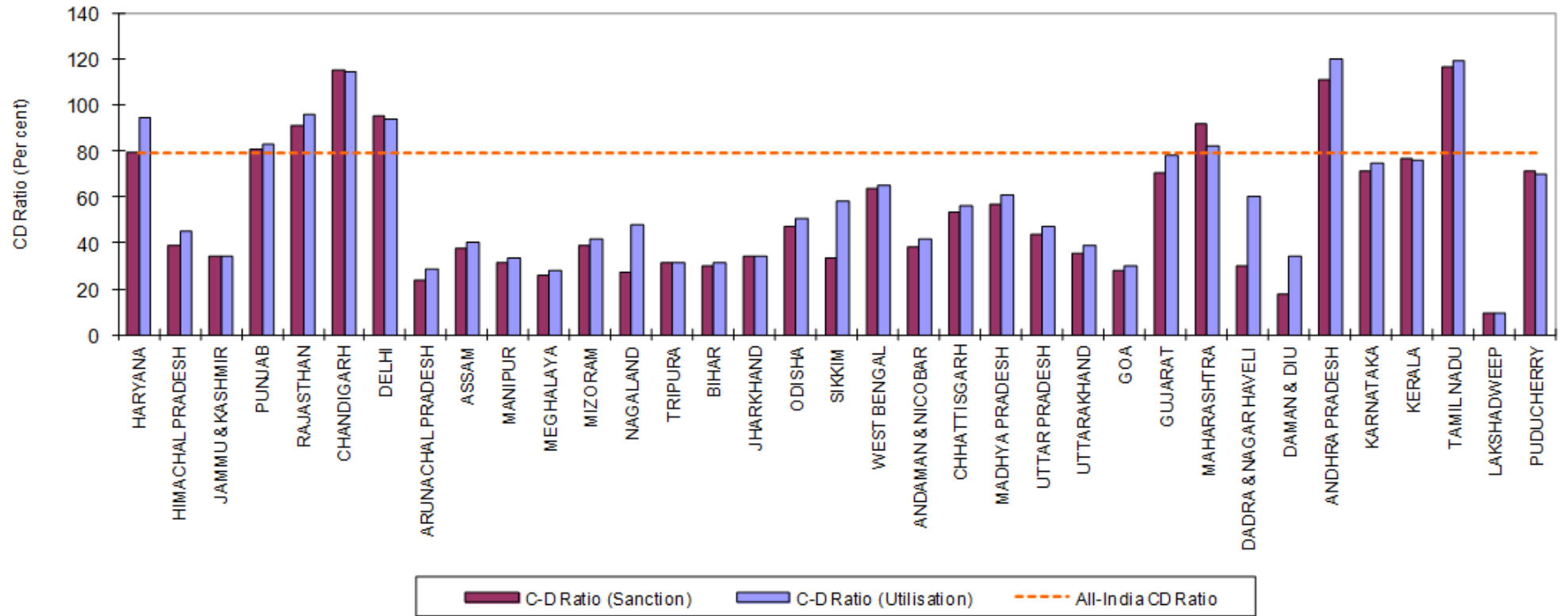
16. Bank group-wise C-D Ratio:

- The C-D ratio of SBI & Associates was at 79.3 per cent in 2012 compared to 77.3 per cent in the previous year while C-D ratio of Nationalized Banks was at 78.4 per cent (compared to 75.4 per cent in 2011).
- The C-D ratios of Foreign Banks (88.1 per cent), Regional Rural Banks (64.1 per cent) and Private Sector Banks (80.8 per cent) have increased in 2012 from their levels in the previous year (85.0, 59.9 and 74.7 per cent respectively).

17. Migration of credit among the states:

- An analysis of migration of credit among the states has been done through the Credit-Deposit ratio, calculated as per the place of sanction and place of utilization of credit. It is observed that Haryana, Sikkim, Nagaland, Dadra & Nagar Haveli and Daman & Diu had significantly higher C-D ratio as per place of utilisation than place of sanction. (*Table No. 1.7 and Chart –4*)
- Haryana, Punjab, Rajasthan, Chandigarh, Delhi, Maharashtra, Andhra Pradesh and Tamil Nadu had higher C-D ratios as compared to all India C-D ratio of 79 per cent.
- Chandigarh, Andhra Pradesh and Tamil Nadu registered C-D ratio more than 100 per cent.

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TABLE NO. 1.1 – PROGRESS OF COMMERCIAL BANKING AT A GLANCE

IMPORTANT INDICATORS	June	March	March	March	March	March	March	March	March	March
	1969	2004	2005	2006	2007	2008	2009	2010	2011	2012
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	291	288	222	183	175	170	169	169	173
(a) Scheduled Commercial Banks	73	286	284	218	179	171	166	165	165	169
<i>Of which:</i> Regional Rural Banks	—	196	196	133	96	91	86	82	82	82
(b) Non-Scheduled Commercial Banks	16	5	4	4	4	4	4	4	4	4
Number of Offices of Scheduled Commercial Banks in India ^	8262	67188	68355	69471	71839	76050	80547	85393	90263	98330
(a) Rural	1833	32121	32082	30579	30551	31076	31667	32624	33683	36356
(b) Semi-Urban	3342	15091	15403	15556	16361	17675	18969	20740	22843	25797
(c) Urban	1584	11000	11500	12032	12970	14391	15733	17003	17490	18781
(d) Metropolitan	1503	8976	9370	11304	11957	12908	14178	15026	16247	17396
Population per office (in thousands)	64.0	16.0	16.0	16.0	15.0	15.0	14.5	13.8	13.4	12.3
Deposits of Scheduled Commercial Banks in India (₹ Billion)	46.46	15422.84	17328.58	21090.49	26119.33	31969.39	38341.10	44928.26	52079.69	59090.82
<i>of which:</i> (a) Demand	21.04	2459.43	2650.33	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05	6253.3
(b) Time	25.42	12963.42	14678.24	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64	52837.52
Credit of Scheduled Commercial Banks in India (₹ Billion)	35.99	8655.94	11243.00	15070.77	19311.89	23619.14	27755.49	32447.88	39420.82	46118.52
Deposits of Scheduled Commercial Banks per office (₹ Million)	5.6	229.5	253.5	303.6	363.1	420.4	476.0	526.1	577.0	600.9
Credit of Scheduled Commercial Banks per office (₹ Million)	4.4	128.8	164.5	216.9	268.5	310.6	344.6	380.0	436.7	469.0
Per Capita Deposits of Scheduled Commercial Banks (₹)	88	14550	16091	19276	23468	28327	33471	38062	43034	48732
Per Capita Credit of Scheduled Commercial Banks (₹)	68	8166	10440	13774	17355	20928	24230	27489	32574	38033
Deposits of Scheduled Commercial Banks as percentage of National Income (NNP at Factor Cost, at current prices)	15.5	68.5	68.5	73.8	79.1	84.4	88.1	86.6	82.3	81.1
Scheduled Commercial Banks' Advances to Priority Sector (₹ Billion)	5.04	3113.35	4007.75	5467.74	7037.56	8247.73	9674.14	11384.06	13373.33	14909.15
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	37.1	36.7	37.2	36.5	34.9	34.8	35.1	33.9	32.3
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	38.8	38.1	38.2	37.4	35.6	35.4	35.6	34.5	32.9
Credit Deposit Ratio	77.5	56.1	64.9	71.5	73.9	73.9	72.4	72.2	75.7	78.0
Investment Deposit Ratio	29.3	43.8	41.6	35.5	30.3	30.4	30.4	30.8	28.8	29.4
Cash Deposit Ratio	8.2	5.6	6.9	6.6	7.5	8.6	6.7	6.8	6.7	6.1

& Includes India Millennium Deposits (IMD) (₹ 256.62 billion)

^ Excludes Administrative Offices

See Notes on Tables.

**TABLE NO 1.2 - DISTRIBUTION OF BANKING CENTRES ACCORDING TO STATE AND POPULATION GROUP
(AS AT THE END OF MARCH 2011 and 2012)**

REGION/STATE/ UNION TERRITORY	POPULATION GROUP									
	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL CENTRES	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4495	4760	621	630	56	56	5	5	5177	5451
Haryana	669	758	139	142	19	19	1	1	828	920
Himachal Pradesh	636	645	13	13	1	1	0	0	650	659
Jammu & Kashmir	464	491	39	40	3	3	0	0	506	534
Punjab	1041	1104	134	135	14	14	2	2	1191	1255
Rajasthan	1626	1687	273	274	18	18	1	1	1918	1980
Chandigarh	9	10	1	1	1	1	0	0	11	12
Delhi	50	65	22	25	0	0	1	1	73	91
NORTH-EASTERN REGION	1104	1127	148	150	12	12	0	0	1264	1289
Arunachal Pradesh	48	50	10	10	0	0	0	0	58	60
Assam	704	709	67	68	6	6	0	0	777	783
Manipur	34	39	13	14	2	2	0	0	49	55
Meghalaya	119	121	14	14	2	2	0	0	135	137
Mizoram	57	58	8	8	1	1	0	0	66	67
Nagaland	36	38	12	12	0	0	0	0	48	50
Tripura	106	112	24	24	1	1	0	0	131	137
EASTERN REGION	6861	7031	926	940	90	90	4	4	7881	8065
Bihar	2221	2282	440	445	18	18	1	1	2680	2746
Jharkhand	892	921	85	86	6	6	1	1	984	1014
Orissa	1541	1572	103	103	8	8	0	0	1652	1683
Sikkim	36	38	1	1	0	0	0	0	37	39
West Bengal	2155	2201	295	303	58	58	2	2	2510	2564
Andaman & Nicobar Islands	16	17	2	2	0	0	0	0	18	19
CENTRAL REGION	7090	7508	1029	1051	80	80	8	8	8207	8647
Chhattisgarh	594	630	73	74	7	7	0	0	674	711
Madhya Pradesh	1520	1560	272	275	23	23	2	2	1817	1860
Uttar Pradesh	4470	4785	643	659	47	47	6	6	5166	5497
Uttaranchal	506	533	41	43	3	3	0	0	550	579
WESTERN REGION	3494	3655	788	793	54	54	13	13	4349	4515
Goa	130	133	23	23	0	0	0	0	153	156
Gujarat	1354	1441	278	280	21	21	4	4	1657	1746
Maharashtra	2001	2071	481	484	33	33	9	9	2524	2597
Dadra & Nagar Haveli	7	8	2	2	0	0	0	0	9	10
Daman & Diu	2	2	4	4	0	0	0	0	6	6
SOUTHERN REGION	6075	6585	2457	2528	97	97	5	5	8634	9215
Andhra Pradesh	2236	2407	547	558	37	37	3	3	2823	3005
Karnataka	1951	2141	299	303	23	23	1	1	2274	2468
Kerala	265	275	1030	1063	10	10	0	0	1305	1348
Tamil Nadu	1590	1728	572	595	25	25	1	1	2188	2349
Lakshadweep	7	7	2	2	0	0	0	0	9	9
Pondicherry	26	27	7	7	2	2	0	0	35	36
ALL INDIA	29119	30666	5969	6092	389	389	35	35	35512	37182

The data are based on Master Office File of bank branches, which is regularly updated, as such, the information presented in this table is the latest and may not match with those published earlier.

See Notes on Tables

**TABLE NO. 1.3 – DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2012**

(Amount in ₹ Million)

POPULATION GROUP	DEPOSITS			CREDIT		CREDIT (Non Food Credit)*	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
RURAL	35,936 (35.6)	283,071,790 (31.3)	5731858.5 (9.4)	41,115,982 (31.4)	3805176.5 (7.9)	41,115,815 (31.4)	3396945.1 (7.2)
SEMI-URBAN	25,818 (25.6)	239,951,065 (26.6)	8425446.9 (13.9)	31,047,873 (23.7)	4598608.1 (9.6)	31,047,711 (23.7)	4572117.1 (9.7)
URBAN	20,225 (20.1)	180,626,261 (20.0)	12725921.1 (20.9)	17,442,503 (13.3)	7815121.5 (16.3)	17,442,387 (13.3)	7795610.9 (16.5)
METROPOLITAN	18,826 (18.7)	199,551,141 (22.1)	33899206.9 (55.8)	41,274,939 (31.5)	31813763.0 (66.2)	41,274,808 (31.5)	31476790.1 (66.6)
ALL-INDIA	100,805 (100.0)	903,200,257 (100.0)	60782433.4 (100.0)	130,881,297 (100.0)	48032669.1 (100.0)	130,880,721 (100.0)	47241463.3 (100.0)

* Excluding credit extended for Food procurement.

**TABLE NO. 1.4 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2012**

(Amount in ₹ Million)

BANK GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4	5
STATE BANK OF INDIA AND ITS ASSOCIATES	19,573 (19.4)	227,946,429 (25.2)	13198690.5 (21.7)	25,119,174 (19.2)	10465884.4 (21.8)
NATIONALISED BANKS	50,454 (50.1)	450,585,350 (49.9)	32081999.3 (52.8)	41,794,113 (31.9)	25151710.2 (52.4)
FOREIGN BANKS	324 (0.3)	3,923,495 (0.4)	2707653.9 (4.5)	9,411,128 (7.2)	2385736.4 (5.0)
REGIONAL RURAL BANKS	16,629 (16.5)	116,438,902 (12.9)	1815599.1 (3.0)	20,728,062 (15.8)	1163903.1 (2.4)
PRIVATE SECTOR BANKS	13,825 (13.7)	104,306,081 (11.5)	10978490.7 (18.1)	33,828,820 (25.8)	8865434.9 (18.5)
ALL SCHEDULED COMMERCIAL BANKS	100,805 (100.0)	903,200,257 (100.0)	60782433.4 (100.0)	130,881,297 (100.0)	48032669.1 (100.0)

**TABLE NO. 1.5 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 2012**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4	5
NORTHERN REGION	17,905	142,519,346	12809181.2	13,671,612	11235535.4
Haryana	3,022	23,580,510	1458443.0	1,978,814	1157753.9
Himachal Pradesh	1,164	7,443,903	379959.1	585,031	147817.1
Jammu & Kashmir	1,198	10,150,266	500271.5	685,945	169135.1
Punjab	4,346	32,420,121	1729023.3	2,337,105	1399165.2
Rajasthan	4,936	36,014,529	1506311.7	4,244,259	1369453.9
Chandigarh	363	2,592,051	393838.9	268,924	454855.9
Delhi	2,876	30,317,966	6841333.5	3,571,534	6537354.3
NORTH-EASTERN REGION	2,556	23,100,497	1069558.5	2,599,344	367605.5
Arunachal Pradesh	96	727,576	57527.2	70,778	13745.3
Assam	1,639	16,629,287	665705.5	1,761,226	251240.4
Manipur	94	776,161	40706.8	91,851	12742.9
Meghalaya	237	1,390,513	110537.9	148,311	28557.1
Mizoram	111	487,990	33560.5	80,615	13069.7
Nagaland	108	717,367	57418.5	107,713	15626.2
Tripura	271	2,371,603	104102.2	338,850	32624.0
EASTERN REGION	16,345	148,998,846	7317233.1	14,912,726	3708735.2
Bihar	4,650	40,064,845	1393498.3	4,821,930	414126.2
Jharkhand	2,180	17,956,302	879380.7	1,709,940	297726.5
Odisha	3,319	26,525,985	1244682.1	3,662,756	588297.7
Sikkim	89	442,780	40103.1	37,948	13258.6
West Bengal	6,061	63,642,913	3739451.9	4,647,663	2387590.9
Andaman & Nicobar Islands	46	366,021	20117.0	32,489	7735.2
CENTRAL REGION	19,948	189,969,556	7225582.7	16,636,191	3409419.1
Chhattisgarh	1,597	12,669,352	682916.0	1,072,861	366343.3
Madhya Pradesh	4,805	40,572,087	1668653.7	3,949,860	945220.9
Uttar Pradesh	12,096	127,198,183	4310357.1	10,812,980	1897211.8
Uttarakhand	1,450	9,529,934	563655.8	800,490	200643.1
WESTERN REGION	15,751	152,327,028	18730789.1	29,481,635	16291718.0
Goa	521	3,868,344	364757.8	242,081	102411.4
Gujarat	5,548	47,456,840	3030909.7	3,827,626	2134211.5
Maharashtra	9,608	100,365,311	15298667.1	25,397,873	14046737.1
Dadra & Nagar Haveli	40	341,844	15879.9	8,418	4786.0
Daman & Diu	34	294,689	20574.5	5,637	3572.1
SOUTHERN REGION	28,300	246,284,984	13630088.9	53,579,789	13019655.9
Andhra Pradesh	8,333	79,125,558	3451769.8	15,546,364	3842120.3
Karnataka	7,137	59,908,509	4100744.4	8,770,961	2927959.8
Kerala	5,006	36,104,304	2005599.6	7,082,775	1531677.3
Tamil Nadu	7,641	69,565,305	3989203.3	21,863,610	4662175.7
Lakshadweep	12	63,455	5653.5	6,418	549.4
Puducherry	171	1,517,853	77118.2	309,661	55173.3
ALL-INDIA	100,805	903,200,257	60782433.4	130,881,297	48032669.1

**TABLE NO. 1.6 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2012**

(Amount in ₹ Million)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	41,115,982	3805176.5	66.4	41,749,363	4422120.4	77.1
SEMI-URBAN	31,047,873	4598608.1	54.6	31,292,440	5282890.7	62.7
URBAN	17,442,503	7815121.5	61.4	17,740,382	8548682.2	67.2
METROPOLITAN	41,274,939	31813763.0	93.8	40,099,112	29778975.8	87.8
ALL-INDIA	130,881,297	48032669.1	79.0	130,881,297	48032669.1	79.0

**TABLE NO. 1.6A - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION
(Excluding Food Procurement Credit) - MARCH 2012**

(Amount in ₹ Million)

POPULATION GROUP	AS PER PLACE OF SANCTION			AS PER PLACE OF UTILISATION		
	No. of Accounts	Amount Outstanding	Credit Deposit Ratio	No. of Accounts	Amount Outstanding	Credit Deposit Ratio
	1	2	3	4	5	6
RURAL	41,115,815	3396945.1	59.3	41,749,179	3989144.9	69.6
SEMI-URBAN	31,047,711	4572117.1	54.3	31,292,282	5272000.2	62.6
URBAN	17,442,387	7795610.9	61.3	17,740,278	8529202.9	67.0
METROPOLITAN	41,274,808	31476790.1	92.8	40,098,982	29451115.3	86.9
ALL-INDIA	130,880,721	47241463.3	77.7	130,880,721	47241463.3	77.7

Note: Excluding credit extended for Food procurement.

**TABLE NO. 1.7 - STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2012**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	Total Credit Sanctioned in the State	Credit Utilised in the State of Sanction	Credit Sanctioned in the State but Utilised in Other States	Credit Utilised in the State but Sanctioned in Other States	Total Credit Utilised in the State	Credit-Deposit Ratio	
						As per Sanction (per cent)	As per Utilisation (per cent)
						1	2	3	4	5	6	7
NORTHERN REGION	11235535.4	10962031.6	273503.8	514061.6	11476093.2	87.7	89.6
Haryana	1157753.9	1132113.2	25640.7	246237.0	1378350.1	79.4	94.5
Himachal Pradesh	147817.1	146857.4	959.7	24202.5	171060.0	38.9	45.0
Jammu & Kashmir	169135.1	168622.2	512.9	1865.9	170488.1	33.8	34.1
Punjab	1399165.2	1387294.8	11870.5	51921.9	1439216.7	80.9	83.2
Rajasthan	1369453.9	1364025.5	5428.3	83724.8	1447750.3	90.9	96.1
Chandigarh	454855.9	431375.6	23480.3	19474.5	450850.1	115.5	114.5
Delhi	6537354.3	6151086.3	386268.0	267291.6	6418378.0	95.6	93.8
NORTH-EASTERN REGION	367605.5	364067.2	3538.2	39915.0	403982.2	34.4	37.8
Arunachal Pradesh	13745.3	13475.6	269.7	2844.7	16320.3	23.9	28.4
Assam	251240.4	242043.2	9197.1	26479.8	268523.0	37.7	40.3
Manipur	12742.9	12708.5	34.4	786.3	13494.8	31.3	33.2
Meghalaya	28557.1	26396.2	2160.9	4797.6	31193.8	25.8	28.2
Mizoram	13069.7	12777.2	292.5	1288.8	14066.0	38.9	41.9
Nagaland	15626.2	15519.0	107.2	11827.3	27346.2	27.2	47.6
Tripura	32624.0	32607.1	16.9	431.0	33038.1	31.3	31.7
EASTERN REGION	3708735.2	3645770.3	62964.9	192529.4	3838299.7	50.7	52.5
Bihar	414126.2	410796.8	3329.4	31629.7	442426.5	29.7	31.7
Jharkhand	297726.5	290012.8	7713.7	11324.6	301337.4	33.9	34.3
Odisha	588297.7	579865.2	8432.5	49508.2	629373.4	47.3	50.6
Sikkim	13258.6	13245.0	13.6	9979.5	23224.5	33.1	57.9
West Bengal	2387590.9	2335151.9	52439.0	98407.4	2433559.3	63.8	65.1
Andaman & Nicobar Islands	7735.2	7734.0	1.2	644.6	8378.6	38.5	41.6
CENTRAL REGION	3409419.1	3359716.1	49703.1	301569.9	3661286.0	47.2	50.7
Chhattisgarh	366343.3	361031.7	5311.7	22150.2	383181.8	53.6	56.1
Madhya Pradesh	945220.9	936787.7	8433.3	76567.4	1013355.0	56.6	60.7
Uttar Pradesh	1897211.8	1858278.5	38933.2	186444.8	2044723.3	44.0	47.4
Uttarakhand	200643.1	198397.2	2245.9	21628.6	220025.8	35.6	39.0
WESTERN REGION	16291718.0	14927574.5	1364143.5	187247.4	15114821.9	87.0	80.7
Goa	102411.4	101370.2	1041.1	8497.4	109867.6	28.1	30.1
Gujarat	2134211.5	2110177.1	24034.4	258267.2	2368444.3	70.4	78.1
Maharashtra	14046737.1	12463624.3	1583112.8	156316.9	12619941.2	91.8	82.5
Dadra & Nagar Haveli	4786.0	4640.8	145.2	4964.7	9605.5	30.1	60.5
Daman & Diu	3572.1	3541.3	30.8	3422.0	6963.3	17.4	33.8
SOUTHERN REGION	13019655.9	12895681.2	123974.7	642504.9	13538186.1	95.5	99.3
Andhra Pradesh	3842120.3	3779623.5	62496.8	354534.1	4134157.6	111.3	119.8
Karnataka	2927959.8	2870277.7	57682.1	194922.2	3065199.8	71.4	74.7
Kerala	1531677.3	1489218.3	42459.0	29272.5	1518490.8	76.4	75.7
Tamil Nadu	4662175.7	4551479.7	110696.0	214445.8	4765925.5	116.9	119.5
Lakshadweep	549.4	539.6	9.9	1.1	540.7	9.7	9.6
Puducherry	55173.3	51764.3	3409.0	2107.3	53871.6	71.5	69.9
ALL-INDIA	48032669.1				48032669.1	79	79

TABLE NO. 1.8 - STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2012

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		TOTAL	
	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation	Sanc-tion	Utili-sation
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	912628.1	1159044.2	728300.4	908232.2	1929573.9	2190363.1	7665032.9	7218453.7	11235535.4	11476093.2
Haryana	214758.4	242036.1	147477.0	230764.3	702062.0	803188.9	93456.5	102360.8	1157753.9	1378350.1
Himachal Pradesh	78850.8	89830.3	38234.4	50386.1	30732.0	30843.5	-	-	147817.1	171060.0
Jammu & Kashmir	49725.2	64998.5	37552.4	15081.6	81857.5	90408.0	-	-	169135.1	170488.1
Punjab	297488.8	336857.4	293449.4	308904.8	365773.1	529596.8	442454.0	263857.7	1399165.2	1439216.7
Rajasthan	201355.4	252109.4	207354.4	284378.5	309896.0	311076.3	650848.0	600186.1	1369453.9	1447750.3
Chandigarh	15602.5	15697.2	-	9903.2	439253.4	425249.7	-	-	454855.9	450850.1
Delhi	54847.0	157515.4	4232.8	8813.6	-	-	6478274.4	6252049.0	6537354.3	6418378.0
NORTH-EASTERN REGION	87208.9	98282.0	114088.2	151696.3	166308.3	154003.9	-	-	367605.5	403982.2
Arunachal Pradesh	4208.5	6032.5	9536.8	10287.8	-	-	-	-	13745.3	16320.3
Assam	56443.4	63735.6	72596.8	93059.4	122200.1	111728.0	-	-	251240.4	268523.0
Manipur	2566.6	2759.2	3317.3	3923.0	6859.0	6812.7	-	-	12742.9	13494.8
Meghalaya	8004.6	7472.3	3562.2	6440.9	16990.2	17280.6	-	-	28557.1	31193.8
Mizoram	2440.3	2696.7	3621.6	6728.9	7007.8	4640.4	-	-	13069.7	14066.0
Nagaland	3100.5	4871.3	12525.7	22474.9	-	-	-	-	15626.2	27346.2
Tripura	10445.1	10714.3	8927.7	8781.5	13251.2	13542.2	-	-	32624.0	33038.1
EASTERN REGION	506052.5	512575.1	367837.5	451793.8	838401.8	845399.7	1996443.4	2028531.0	3708735.2	3838299.7
Bihar	136731.2	140224.2	100643.0	124130.1	74611.1	89779.9	102141.0	88292.2	414126.2	442426.5
Jharkhand	53235.6	57123.0	65905.6	74758.1	172712.4	167799.4	5873.0	1656.9	297726.5	301337.4
Odisha	128232.4	131478.2	103197.7	142336.6	356867.6	355558.6	-	-	588297.7	629373.4
Sikkim	4854.6	15243.2	8404.0	7981.3	-	-	-	-	13258.6	23224.5
West Bengal	180931.2	166342.1	84019.6	96373.5	234210.7	232261.9	1888429.4	1938581.8	2387590.9	2433559.3
Andaman & Nicobar Islands	2067.6	2164.3	5667.7	6214.3	-	-	-	-	7735.2	8378.6
CENTRAL REGION	662853.3	726143.6	576109.4	663960.9	1078537.5	1185840.9	1091918.9	1085340.6	3409419.1	3661286.0
Chhattisgarh	36484.9	48809.7	48741.4	55397.0	281117.0	278975.2	-	-	366343.3	383181.8
Madhya Pradesh	145565.0	158947.6	176673.1	201237.9	185667.0	218025.9	437315.8	435143.7	945220.9	1013355.0
Uttar Pradesh	430567.7	466121.8	265590.1	306635.6	546450.9	621769.1	654603.2	650196.9	1897211.8	2044723.3
Uttarakhand	50235.7	52264.5	85104.7	100690.5	65302.6	67070.8	-	-	200643.1	220025.8
WESTERN REGION	437186.4	564107.1	638099.2	760875.7	697775.9	963265.9	14518656.6	12826573.2	16291718.0	15114821.9
Goa	12896.7	16346.9	89514.7	93520.7	-	-	-	-	102411.4	109867.6
Gujarat	157739.1	209149.9	221444.0	276416.5	262645.7	406528.2	1492382.6	1476349.7	2134211.5	2368444.3
Maharashtra	266222.7	337757.0	319110.2	375223.1	435130.2	556737.7	13026274.0	11350223.5	14046737.1	12619941.2
Dadra & Nagar Haveli	316.5	735.8	4469.5	8869.7	-	-	-	-	4786.0	9605.5
Daman & Diu	11.4	117.6	3560.8	6845.7	-	-	-	-	3572.1	6963.3
SOUTHERN REGION	1199247.2	1361968.3	2174173.4	2346331.8	3104524.1	3209808.7	6541711.2	6620077.4	13019655.9	13538186.1
Andhra Pradesh	449796.3	511862.6	511562.2	541865.4	685393.2	865090.1	2195368.6	2215339.5	3842120.3	4134157.6
Karnataka	289834.8	327649.8	272966.1	344251.4	488005.9	540498.4	1877152.9	1852800.2	2927959.8	3065199.8
Kerala	67368.9	90988.9	640682.4	708750.3	823626.0	718751.6	-	-	1531677.3	1518490.8
Tamil Nadu	385979.7	424895.2	740272.7	742189.9	1066733.6	1046902.7	2469189.7	2551937.7	4662175.7	4765925.5
Lakshadweep	257.9	249.1	291.6	291.6	-	-	-	-	549.4	540.7
Puducherry	6009.5	6322.6	8398.5	8983.2	40765.3	38565.8	-	-	55173.3	53871.6
ALL-INDIA	3805176.5	4422120.4	4598608.1	5282890.7	7815121.5	8548682.2	31813763.0	29778975.8	48032669.1	48032669.1

**TABLE NO. 1.9 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	51,831,185	6825880.1	5619348.7
1. Direct Finance	49,388,452	5589872.7	4686777.6
2. Indirect Finance	2,442,733	1236007.4	932571.1
II. INDUSTRY	3,578,880	32455921.1	19419645.8
1. Mining & Quarrying	22,301	778400.7	516408.5
2. Food Manufacturing & Processing	385,011	2150968.2	1359640.3
(a) Rice Mills, Flour & Dal Mills	146,517	525927.3	317938.6
(b) Sugar	2,633	443557.0	315638.3
(c) Edible Oils & Vanaspati	39,494	247990.6	157381.5
(d) Tea Processing	3,152	21928.8	13721.5
(e) Processing of Fruits & Vegetables	6,762	253535.3	135740.9
(f) Others	186,453	658029.3	419219.4
3. Beverage & Tobacco	8,049	271434.7	188286.5
4. Textiles	999,421	4144576.2	1863446.6
(a) Cotton Textiles	139,934	1837888.4	930140.0
(b) Jute & Other Natural Fibre Textiles	10,476	83085.1	19090.0
(c) Handloom Textiles & Khadi	57,998	50374.1	27770.9
(d) Other Textiles & Textile Products	791,013	2173228.7	886445.7
5. Paper, Paper Products & Printing	72,176	729189.4	359450.4
6. Woods and Wood Products	56,364	77764.8	58465.6
7. Leather & Leather Products	74,305	267743.5	99707.1
8. Gems and Jewellery	122,453	822454.8	448258.6
9. Rubber & Plastic Products	61,879	498227.3	336350.1
10. Chemicals & Chemical Products	85,400	2089855.5	1127171.4
(a) Heavy Industrial Chemicals	9,099	305687.3	173675.6
(b) Fertilisers	3,204	274458.1	164905.6
(c) Drugs & Pharmaceuticals	23,233	864091.4	430601.6
(d) Non-Edible Oils	1,708	31121.5	22057.1
(e) Other Chemicals & Chemical Products	48,156	614497.2	335931.6
11. Petroleum, Coal Products & Nuclear Fuels	4,878	1227688.5	706278.9
12. Manufacture of Cement & Cement Products	27,590	438109.6	326928.3
13. Basic Metals & Metal Products	330,440	4565469.5	2787962.6
(a) Iron & Steel	37,742	3157966.5	2009931.1
(b) Non-Ferrous Metals	11,999	721204.1	411265.3
(c) Metal Products	280,699	686299.0	366766.2
14. Engineering	308,555	2518302.6	1429754.5
(a) Heavy Engineering	20,641	378791.5	260333.0
(b) Light Engineering	196,362	774405.7	518405.3
(c) Electrical Machinery & Goods	73,985	986539.8	407846.4
(d) Electronic Machinery & Goods	17,567	378565.6	243169.7
15. Vehicles, Vehicle Parts & Transport Equipments	111,214	1149056.3	618018.9
16. Other Industries	578,857	968375.4	569238.0
17. Electricity, Gas & Water	9,261	3926908.2	2565939.1
(a) Electricity Generation & Transmission	4,663	3611985.2	2330600.0
(b) Non-Conventional Energy	1,822	158949.4	121330.8
(c) Gas, Steam & Water Supply	2,776	155973.6	114008.3
18. Construction	320,726	5831395.9	4058340.5
(a) Other than Infrastructure	276,617	1258955.5	916137.3
(b) Infrastructure Construction	44,109	4572440.4	3142203.2
III. TRANSPORT OPERATORS	1,158,317	1750534.5	1179044.1
IV. PROFESSIONAL AND OTHER SERVICES	2,394,600	5878171.8	3667039.4
1. Professional Services	464,808	421664.9	266253.0
2. Tourism, Hotel & Restaurants	206,372	682967.2	453194.3
3. Recreation services	31,856	205057.9	147946.2
4. IT and Telecommunications	11,886	1092175.4	625945.4
5. Others	1,679,678	3476306.4	2173700.4
V. PERSONAL LOANS	54,707,887	10860350.7	7501505.4
1. Housing	6,488,746	4784336.9	3787435.1
2. Consumer Durables	1,250,243	100720.7	73465.2
3. Vehicles	5,193,825	1065265.1	703663.8
4. Education	2,647,451	674122.6	520053.6
5. Personal Credit Cards	18,676,194	1232015.8	221792.6
6. Others	20,451,428	3003889.6	2195094.9
VI. TRADE	7,824,347	7858376.7	4687222.8
1. Wholesale Trade	778,998	4193547.0	2098729.7
Of which: Food Procurement	576	1963832.2	791205.8
2. Retail Trade	7,045,349	3664829.7	2588493.1
VII. FINANCE	1,161,983	7064118.1	4088224.2
VIII. ALL OTHERS	8,224,098	4172694.4	1870638.8
TOTAL BANK CREDIT	130,881,297	76866047.4	48032669.1

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	28,599,650	2464947.7	2135699.1	18,009,134	2036491.6	1766148.1
1. Direct Finance	27,336,548	2265656.6	1976425.9	17,169,098	1819795.7	1602051.6
2. Indirect Finance	1,263,102	199291.1	159273.2	840,036	216695.8	164096.6
II. INDUSTRY	699,071	813189.0	496752.0	565,609	1892787.7	1126686.2
1. Mining & Quarrying	3,992	12936.2	10086.8	6,967	77196.7	52990.3
2. Manufacturing & Processing	661,680	483775.6	326366.3	518,453	1400904.6	827060.4
3. Electricity, Gas & Water	996	157035.3	65666.9	1,487	245057.5	123011.8
4. Construction	32,403	159442.0	94632.0	38,702	169629.0	123623.7
III. TRANSPORT OPERATORS	251,351	117676.1	79694.2	231,051	123682.8	88679.9
IV. PROFESSIONAL AND OTHER SERVICES	709,894	142285.7	105989.8	576,059	336136.8	232249.2
V. PERSONAL LOANS	5,465,697	935075.8	699483.1	8,113,954	1870755.7	1396109.8
1. Loans for Housing	837,029	312487.3	253538.6	1,476,126	779016.6	603634.0
2. Loans for Purchase of Consumer Durables	294,384	23451.5	17392.4	254,854	21955.6	16677.7
3. Rest of the Personal Loans	4,334,284	599137.1	428552.2	6,382,974	1069783.6	775798.1
VI. TRADE	2,843,475	1917499.2	694097.5	2,159,796	662140.6	453583.5
1. Wholesale Trade	152,661	1563562.5	472077.2	131,604	159732.1	97974.8
2. Retail Trade	2,690,814	353936.7	222020.3	2,028,192	502408.6	355608.7
VII. FINANCE	464,611	76238.1	56087.7	219,325	94078.8	57276.7
VIII. ALL OTHERS	2,715,614	181279.1	154317.0	1,417,512	252613.5	162157.3
TOTAL BANK CREDIT	41,749,363	6648190.8	4422120.4	31,292,440	7268687.6	5282890.7

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	4,406,497	1266660.5	955696.1	815,904	1057780.3	761805.3
1. Direct Finance	4,108,372	920637.3	702001.8	774,434	583783.1	406298.4
2. Indirect Finance	298,125	346023.1	253694.3	41,470	473997.3	355507.0
II. INDUSTRY	748,400	5279651.7	3282702.9	1,565,800	24470292.6	14513504.8
1. Mining & Quarrying	6,723	110474.0	84766.4	4,619	577793.8	368565.0
2. Manufacturing & Processing	681,175	4006947.7	2372894.3	1,365,284	16027588.4	8752636.7
3. Electricity, Gas & Water	2,458	458305.8	345431.7	4,320	3066509.7	2031828.7
4. Construction	58,044	703924.2	479610.5	191,577	4798400.8	3360474.3
III. TRANSPORT OPERATORS	301,635	249481.4	178984.0	374,280	1259694.2	831685.9
IV. PROFESSIONAL AND OTHER SERVICES	506,982	806204.1	589993.2	601,665	4593545.1	2738807.2
V. PERSONAL LOANS	8,195,435	2485028.5	1897085.5	32,932,801	5569490.6	3508827.0
1. Loans for Housing	1,966,640	1278707.8	1019677.5	2,208,951	2414125.2	1910585.1
2. Loans for Purchase of Consumer Durables	212,685	22185.7	16847.2	488,320	33128.0	22548.0
3. Rest of the Personal Loans	6,016,110	1184135.0	860560.9	30,235,530	3122237.4	1575693.9
VI. TRADE	1,605,559	1158795.7	872694.1	1,215,517	4119941.2	2666847.8
1. Wholesale Trade	160,008	378407.6	279038.2	334,725	2091844.8	1249639.6
2. Retail Trade	1,445,551	780388.1	593655.9	880,792	2028096.4	1417208.2
VII. FINANCE	322,969	442539.6	315785.4	155,078	6451261.7	3659074.4
VIII. ALL OTHERS	1,652,905	759009.5	455741.0	2,438,067	2979792.3	1098423.5
TOTAL BANK CREDIT	17,740,382	12447370.9	8548682.2	40,099,112	50501798.1	29778975.8

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2012**

A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO OCCUPATION

OCCUPATION	(Per cent)				
	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	48.3	33.4	11.2	2.6	11.7
1. Direct Finance	44.7	30.3	8.2	1.4	9.8
2. Indirect Finance	3.6	3.1	3.0	1.2	1.9
II. INDUSTRY	11.2	21.3	38.4	48.7	40.4
1. Mining & Quarrying	0.2	1.0	1.0	1.2	1.1
2. Manufacturing & Processing	7.4	15.7	27.8	29.4	25.6
3. Electricity, Gas & Water	1.5	2.3	4.0	6.8	5.3
4. Construction	2.1	2.3	5.6	11.3	8.4
III. TRANSPORT OPERATORS	1.8	1.7	2.1	2.8	2.5
IV. PROFESSIONAL AND OTHER SERVICES	2.4	4.4	6.9	9.2	7.6
V. PERSONAL LOANS	15.8	26.4	22.2	11.8	15.6
1. Loans for Housing	5.7	11.4	11.9	6.4	7.9
2. Loans for Purchase of Consumer Durables	0.4	0.3	0.2	0.1	0.2
3. Rest of the Personal Loans	9.7	14.7	10.1	5.3	7.6
VI. TRADE	15.7	8.6	10.2	9.0	9.8
1. Wholesale Trade	10.7	1.9	3.3	4.2	4.4
2. Retail Trade	5.0	6.7	6.9	4.8	5.4
VII. FINANCE	1.3	1.1	3.7	12.3	8.5
VIII. ALL OTHERS	3.5	3.1	5.3	3.7	3.9
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0

B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO POPULATION GROUP

OCCUPATION	(Per cent)				
	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	38.0	31.4	17.0	13.6	100.0
1. Direct Finance	42.2	34.2	15.0	8.7	100.0
2. Indirect Finance	17.1	17.6	27.2	38.1	100.0
II. INDUSTRY	2.6	5.8	16.9	74.7	100.0
1. Mining & Quarrying	2.0	10.3	16.4	71.4	100.0
2. Manufacturing & Processing	2.7	6.7	19.3	71.3	100.0
3. Electricity, Gas & Water	2.6	4.8	13.5	79.2	100.0
4. Construction	2.3	3.0	11.8	82.8	100.0
III. TRANSPORT OPERATORS	6.8	7.5	15.2	70.5	100.0
IV. PROFESSIONAL AND OTHER SERVICES	2.9	6.3	16.1	74.7	100.0
V. PERSONAL LOANS	9.3	18.6	25.3	46.8	100.0
1. Loans for Housing	6.7	15.9	26.9	50.4	100.0
2. Loans for Purchase of Consumer Durables	23.7	22.7	22.9	30.7	100.0
3. Rest of the Personal Loans	11.8	21.3	23.6	43.3	100.0
VI. TRADE	14.8	9.7	18.6	56.9	100.0
1. Wholesale Trade	22.5	4.7	13.3	59.5	100.0
2. Retail Trade	8.6	13.7	22.9	54.8	100.0
VII. FINANCE	1.4	1.4	7.7	89.5	100.0
VIII. ALL OTHERS	8.2	8.7	24.4	58.7	100.0
TOTAL BANK CREDIT	9.2	11.0	17.8	62.0	100.0

**TABLE NO. 1.12 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2012**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 0.025	44,047,090 (33.7)	701438.6 (0.9)	762159.6 (1.6)
Above 0.025 and upto 0.2	65,064,283 (49.7)	5056958.0 (6.6)	3804054.0 (7.9)
Above 0.2 and upto 0.5	14,845,526 (11.3)	4848089.4 (6.3)	3594719.3 (7.5)
Above 0.5 and upto 1.0	3,659,554 (2.8)	2693108.0 (3.5)	2057783.2 (4.3)
Above 1.0 and upto 2.5	2,178,190 (1.7)	3498987.1 (4.6)	2760000.3 (5.7)
Above 2.5 and upto 5.0	563,357 (0.4)	2019767.0 (2.6)	1564731.9 (3.3)
Above 5.0 and upto 10.0	219,156 (0.2)	1637475.0 (2.1)	1242430.3 (2.6)
Above 10.0 and upto 40.0	176,335 (0.1)	3654718.6 (4.8)	2674531.0 (5.6)
Above 40.0 and upto 60.0	32,451 (0.0)	1629268.4 (2.1)	1151215.1 (2.4)
Above 60.0 and upto 100.0	29,067 (0.0)	2397073.7 (3.1)	1622635.5 (3.4)
Above 100.0 and upto 250.0	32,529 (0.0)	5420770.4 (7.1)	3564010.3 (7.4)
Above 250.0	33,759 (0.0)	43308393.2 (56.3)	23234398.5 (48.4)
TOTAL	130,881,297 (100.0)	76866047.4 (100.0)	48032669.1 (100.0)

**TABLE NO. 1.13 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH - 2012**

(Amount in ₹ Million)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	124,964 (0.6)	1608895.7 (2.5)	614431.2 (1.5)
6% and above but less than 10%	3,883,809 (17.9)	5765914.9 (8.9)	3713176.2 (9.0)
10% and above but less than 12%	4,281,258 (19.7)	18899011.7 (29.3)	12543826.8 (30.3)
12% and above but less than 13%	2,722,253 (12.6)	8670076.8 (13.4)	5920014.0 (14.3)
13% and above but less than 14%	2,671,177 (12.3)	9862767.9 (15.3)	6105818.3 (14.7)
14% and above but less than 15%	2,868,354 (13.2)	7906840.3 (12.2)	5574504.9 (13.4)
15% and above but less than 16%	2,374,913 (11.0)	7137899.8 (11.1)	4271414.6 (10.3)
16% and above but less than 17%	673,490 (3.1)	2082725.7 (3.2)	1479587.1 (3.6)
17% and above but less than 18%	408,706 (1.9)	891045.7 (1.4)	573827.9 (1.4)
18% and above but less than 20%	373,901 (1.7)	985007.0 (1.5)	414311.6 (1.0)
20% and above	1,303,614 (6.0)	784985.7 (1.2)	236758.1 (0.6)
Total Loans & Advances	21,686,439 (100.0)	64595171.0 (100.0)	41447670.8 (100.0)
Inland & Foreign Bills Purchased/Discounted	83,485	6512479.8	2018784.7
TOTAL	21,769,924	71107650.8	43466455.5

See Notes on tables.

**TABLE NO. 1.14 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF ACCOUNT
MARCH 2012**

(Amount in ₹ Million)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	1,465,575 (6.7)	12761408.5 (17.9)	8514964.6 (19.6)
Overdraft	1,430,493 (6.6)	6165517.7 (8.7)	2726978.1 (6.3)
Demand Loans	4,421,630 (20.3)	7535197.2 (10.6)	4557035.9 (10.5)
Medium Term Loans	2,986,298 (13.7)	8956729.7 (12.6)	6274137.8 (14.4)
Long Term Loans	11,338,215 (52.1)	25552391.7 (35.9)	18321062.7 (42.1)
Packing Credit	44,228 (0.2)	3623926.2 (5.1)	1053491.7 (2.4)
Export Trade Bills Purchased	14,675 (0.1)	779908.2 (1.1)	375992.3 (0.9)
Export Trade Bills Discounted	17,009 (0.1)	1836509.8 (2.6)	337331.4 (0.8)
Export Trade Bills Advanced Against	1,825 (0.0)	91256.8 (0.1)	44078.3 (0.1)
Advances Against Export Cash Incentives and Duty Drawback Claims	1,228 (0.0)	624516.1 (0.9)	59376.4 (0.1)
Inland Bills - Purchased	21,287 (0.1)	1876493.1 (2.6)	524046.2 (1.2)
Inland Bills - Discounted	23,852 (0.1)	1127179.1 (1.6)	638613.5 (1.5)
Advances Against Import Bills	1,239 (0.0)	131484.0 (0.2)	24284.6 (0.1)
Foreign Currency Cheques TCs/DDs/MTs/TTs Purchased	2,370 (0.0)	45132.6 (0.1)	15062.0 (0.0)
TOTAL	21,769,924 (100.0)	71107650.8 (100.0)	43466455.5 (100.0)

See Notes on Tables.

**TABLE NO. 1.15 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION
MARCH - 2012**

(Amount in ₹ Million)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	148,824	14675210.4	8416077.1
	(0.7)	(20.6)	(19.4)
a) Central Government Departments	27,064	1534716.6	840015.8
	(0.1)	(2.2)	(1.9)
b) General State Government	26,473	1056236.0	308215.6
	(0.1)	(1.5)	(0.7)
c) State Government Departments	8,167	1092456.4	816451.5
	(0.0)	(1.5)	(1.9)
d) Local and Quasi-Government	6,834	286466.6	218305.6
	(0.0)	(0.4)	(0.5)
e) Public Financial Corporations	53,218	2373288.7	978137.9
	(0.2)	(3.3)	(2.3)
f) Public Non-Financial Corporations	27,068	8332046.0	5254950.7
	(0.1)	(11.7)	(12.1)
2. CO-OPERATIVE SECTOR	101,189	790669.3	554113.8
	(0.5)	(1.1)	(1.3)
3. PRIVATE CORPORATE SECTOR	621,394	31041360.5	17981697.3
	(2.9)	(43.7)	(41.4)
a) Private Financial Corporations	140,139	5495457.3	2677829.3
	(0.6)	(7.7)	(6.2)
b) Private Non-Financial Corporations	481,255	25545903.2	15303868.0
	(2.2)	(35.9)	(35.2)
4. HOUSEHOLD SECTOR	20,393,800	24035220.0	16084397.3
	(93.7)	(33.8)	(37.0)
4.1 INDIVIDUALS	18,837,842	17541341.0	11691563.8
	(86.5)	(24.7)	(26.9)
a) Male	15,857,270	14576152.5	9637077.5
	(72.8)	(20.5)	(22.2)
b) Female	2,980,572	2965188.5	2054486.3
	(13.7)	(4.2)	(4.7)
4.2 HOUSEHOLD SECTOR-OTHERS	1,555,958	6493879.1	4392833.5
	(7.1)	(9.1)	(10.1)
a) Proprietary concerns, Joint families (HUF), Partnership Firms	1,495,256	5921409.6	4015369.2
	(6.9)	(8.3)	(9.2)
b) Joint Liability Groups, NGOs, Trusts and Groups	60,702	572469.5	377464.3
	(0.3)	(0.8)	(0.9)
5. MICRO FINANCE INSTITUTIONS	428,085	220097.1	155941.3
	(2.0)	(0.3)	(0.4)
6. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	65,491	274677.9	212596.9
	(0.3)	(0.4)	(0.5)
7. NON RESIDENTS	11,141	70415.6	61631.8
	(0.1)	(0.1)	(0.1)
TOTAL	21,769,924	71107650.8	43466455.5
	(100.0)	(100.0)	(100.0)

See Notes on Tables.

**TABLE NO. 1.16 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SMALL BORROWAL
ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING
TO BROAD CATEGORY OF BORROWERS
MARCH 2012**

(Per cent)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding				
	1	2	3	4	5	6	7	8
RURAL	73.6	75.9	17.7	16.1	8.7	7.9	100.0	100.0
SEMI-URBAN	73.0	74.8	20.5	18.8	6.5	6.4	100.0	100.0
URBAN	74.2	75.2	16.7	17.2	9.1	7.7	100.0	100.0
METROPOLITAN	72.6	68.9	17.8	15.3	9.7	15.8	100.0	100.0
ALL-INDIA	73.2	74.2	18.3	17.0	8.6	8.8	100.0	100.0

[See Notes on Tables.](#)

**TABLE NO.1.17 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	26,237,836	1339377.5	1238015.1	16,079,246	939126.8	881517.4
1. Direct Finance	25,083,275	1281538.8	1184902.4	15,329,286	895809.7	842343.6
2. Indirect Finance	1,154,561	57838.7	53112.8	749,960	43317.1	39173.7
II. INDUSTRY	556,090	23502.2	19088.7	349,155	19034.6	19375.3
III. TRANSPORT OPERATORS	113,607	9597.0	7342.8	95,216	8557.0	6578.4
IV. PROFESSIONAL AND OTHER SERVICES	625,970	27782.6	23188.5	460,345	24880.4	21216.5
V. PERSONAL LOANS	4,106,354	275966.7	217310.3	5,572,528	437038.1	339069.4
1. Loans for Housing	384,862	33937.3	26247.9	481,767	49560.4	36326.7
2. Loans for Purchase of Consumer Durables	275,672	15907.4	11743.2	242,517	15001.9	11137.8
3. Rest of the Personal Loans	3,445,820	226122.0	179319.1	4,848,244	372475.8	291604.9
VI. TRADE	2,592,620	114337.3	93434.2	1,802,128	98247.1	81696.3
1. Wholesale Trade	140,065	5505.9	4735.9	101,581	4163.6	5321.8
2. Retail Trade	2,452,555	108831.4	88698.3	1,700,547	94083.5	76374.5
VII. FINANCE	405,238	30388.7	21462.7	193,362	14170.6	10175.4
VIII. ALL OTHERS	2,590,024	91760.8	85358.9	1,244,616	38457.7	36983.0
TOTAL BANK CREDIT	37,227,739	1912712.8	1705201.2	25,796,596	1579512.1	1396611.6

OCCUPATION	URBAN / METROPOLITAN			ALL-INDIA		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	4,113,748	271315.4	250267.2	46,430,830	2549819.7	2369799.7
1. Direct Finance	3,838,974	254791.6	234908.1	44,251,535	2432140.1	2262154.1
2. Indirect Finance	274,774	16523.8	15359.2	2,179,295	117679.7	107645.6
II. INDUSTRY	1,603,305	53778.4	135220.2	2,508,550	96315.1	173684.3
III. TRANSPORT OPERATORS	184,577	18916.8	15023.3	393,400	37070.8	28944.6
IV. PROFESSIONAL AND OTHER SERVICES	708,730	51984.3	41202.3	1,795,045	104647.3	85607.2
V. PERSONAL LOANS	33,484,854	1694516.5	859197.4	43,163,736	2407521.2	1415577.0
1. Loans for Housing	1,203,695	101163.6	96420.7	2,070,324	184661.3	158995.4
2. Loans for Purchase of Consumer Durables	663,140	23555.7	14010.8	1,181,329	54465.0	36891.8
3. Rest of the Personal Loans	31,618,019	1569797.1	748765.8	39,912,083	2168394.9	1219689.9
VI. TRADE	2,125,477	109803.7	100200.2	6,520,225	322388.1	275330.7
1. Wholesale Trade	385,344	8918.3	15951.8	626,990	18587.9	26009.5
2. Retail Trade	1,740,133	100885.4	84248.3	5,893,235	303800.3	249321.2
VII. FINANCE	378,009	18970.1	11853.2	976,609	63529.3	43491.3
VIII. ALL OTHERS	3,488,338	46886.4	51437.0	7,322,978	177104.9	173778.8
TOTAL BANK CREDIT	46,087,038	2266171.6	1464400.8	109,111,373	5758396.6	4566213.6

See Notes on Tables.

**TABLE NO. 1.18 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

(No. of Accounts in Thousand, Amount in ₹ Million)

POPULATION GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
RURAL	7,674 (2.7)	285610.8 (5.0)	241,395 (85.3)	2860020.6 (49.9)	34,003 (12.0)	2586227.2 (45.1)	283,072 (100.0)	5731858.5 (100.0)
SEMI-URBAN	8,199 (3.4)	644173.9 (7.6)	196,503 (81.9)	3710775.9 (44.0)	35,249 (14.7)	4070497.1 (48.3)	239,951 (100.0)	8425446.9 (100.0)
URBAN	9,131 (5.1)	1263597.2 (9.9)	130,025 (72.0)	4004902.7 (31.5)	41,470 (23.0)	7457421.2 (58.6)	180,626 (100.0)	12725921.1 (100.0)
METROPOLITAN	11,269 (5.6)	4329878.7 (12.8)	134,817 (67.6)	5483696.4 (16.2)	53,465 (26.8)	24085631.8 (71.1)	199,551 (100.0)	33899206.9 (100.0)
ALL-INDIA	36,272 (4.0)	6523260.5 (10.7)	702,741 (77.8)	16059395.5 (26.4)	164,187 (18.2)	38199777.4 (62.8)	903,200 (100.0)	60782433.4 (100.0)

**TABLE NO. 1.19 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

(No. of Accounts in Thousand, Amount in ₹ Million)

BANK GROUP	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	3,662 (1.6)	1157607.9 (8.8)	184,603 (81.0)	4426899.3 (33.5)	39,681 (17.4)	7614183.2 (57.7)	227,946 (100.0)	13198690.5 (100.0)
NATIONALISED BANKS	25,188 (5.6)	2921075.2 (9.1)	336,428 (74.7)	7506865.7 (23.4)	88,969 (19.7)	21654058.4 (67.5)	450,585 (100.0)	32081999.3 (100.0)
FOREIGN BANKS	286 (7.3)	791942.3 (29.2)	2,929 (74.7)	417888.6 (15.4)	708 (18.1)	1497823.0 (55.3)	3,923 (100.0)	2707653.9 (100.0)
REGIONAL RURAL BANKS	1,530 (1.3)	77336.1 (4.3)	101,444 (87.1)	986271.9 (54.3)	13,465 (11.6)	751991.1 (41.4)	116,439 (100.0)	1815599.1 (100.0)
PRIVATE SECTOR BANKS	5,605 (5.4)	1575299.1 (14.3)	77,337 (74.1)	2721470.0 (24.8)	21,364 (20.5)	6681721.7 (60.9)	104,306 (100.0)	10978490.7 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	36,272 (4.0)	6523260.5 (10.7)	702,741 (77.8)	16059395.5 (26.4)	164,187 (18.2)	38199777.4 (62.8)	903,200 (100.0)	60782433.4 (100.0)

**TABLE NO. 1.20 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT		SAVINGS		TERM		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
NORTHERN REGION	10,071	1662128.9	103,783	3268690.2	28,665	7878362.0	142,519	12809181.2
Haryana	1,697	156883.3	18,239	556327.5	3,644	745232.2	23,581	1458443.0
Himachal Pradesh	547	19289.9	5,019	120898.1	1,878	239771.2	7,444	379959.1
Jammu & Kashmir	732	57565.6	7,160	212361.7	2,258	230344.3	10,150	500271.5
Punjab	2,893	106833.2	23,256	663287.4	6,271	958902.8	32,420	1729023.3
Rajasthan	1,815	125178.1	28,015	573158.6	6,184	807975.1	36,015	1506311.7
Chandigarh	193	40695.1	1,677	90423.5	722	262720.3	2,592	393838.9
Delhi	2,193	1155683.8	20,417	1052233.5	7,708	4633416.2	30,318	6841333.5
NORTH-EASTERN REGION	750	173210.6	19,289	448515.7	3,062	447832.2	23,100	1069558.5
Arunachal Pradesh	34	9077.0	578	22587.2	116	25863.1	728	57527.2
Assam	547	107824.0	13,857	278220.5	2,225	279660.9	16,629	665705.5
Manipur	27	10067.1	701	22569.7	48	8069.9	776	40706.8
Meghalaya	42	16322.9	1,140	40956.8	208	53258.2	1,391	110537.9
Mizoram	9	2774.7	450	17779.3	29	13006.5	488	33560.5
Nagaland	21	13306.0	622	22228.4	75	21884.0	717	57418.5
Tripura	70	13838.9	1,941	44173.8	360	46089.5	2,372	104102.2
EASTERN REGION	4,747	664191.2	116,738	2630829.3	27,514	4022212.5	148,999	7317233.1
Bihar	1,557	124228.0	33,644	776240.3	4,864	493030.1	40,065	1393498.3
Jharkhand	491	85913.4	14,433	342906.7	3,033	450560.6	17,956	879380.7
Odisha	661	107533.5	21,524	447856.9	4,341	689291.7	26,526	1244682.1
Sikkim	9	3707.2	370	10953.5	64	25442.3	443	40103.1
West Bengal	2,014	340785.0	46,466	1043745.7	15,162	2354921.3	63,643	3739451.9
Andaman & Nicobar Islands	15	2024.2	301	9126.3	50	8966.6	366	20117.0
CENTRAL REGION	7,117	586145.8	156,045	2980653.7	26,808	3658783.2	189,970	7225582.7
Chhattisgarh	467	61415.1	10,388	255299.9	1,814	366201.1	12,669	682916.0
Madhya Pradesh	1,369	140240.3	32,465	602059.5	6,738	926353.9	40,572	1668653.7
Uttar Pradesh	4,744	350814.1	106,240	1923431.6	16,214	2036111.5	127,198	4310357.1
Uttarakhand	536	33676.4	6,951	199862.7	2,043	330116.7	9,530	563655.8
WESTERN REGION	5,716	2072431.5	110,122	3019592.5	36,489	13638765.1	152,327	18730789.1
Goa	122	27594.7	2,467	80830.5	1,279	256332.6	3,868	364757.8
Gujarat	1,853	282668.5	32,775	867805.5	12,829	1880435.6	47,457	3030909.7
Maharashtra	3,707	1757486.2	74,393	2056402.6	22,265	11484778.3	100,365	15298667.1
Dadra & Nagar Haveli	20	3030.5	283	7322.7	39	5526.8	342	15879.9
Daman & Diu	13	1651.5	204	7231.2	78	11691.8	295	20574.5
SOUTHERN REGION	7,871	1365152.5	196,764	3711114.0	41,650	8553822.3	246,285	13630088.9
Andhra Pradesh	2,235	330217.4	64,827	944797.3	12,064	2176755.1	79,126	3451769.8
Karnataka	1,758	394181.0	46,544	1030190.6	11,607	2676372.8	59,909	4100744.4
Kerala	1,034	100866.7	28,905	612110.6	6,166	1292622.3	36,104	2005599.6
Tamil Nadu	2,784	532487.6	55,191	1094244.6	11,590	2362471.2	69,565	3989203.3
Lakshadweep	1	836.1	59	3259.7	3	1557.7	63	5653.5
Puducherry	60	6563.8	1,239	26511.1	220	44043.3	1,518	77118.2
ALL-INDIA	36,272	6523260.5	702,741	16059395.5	164,187	38199777.4	903,200	60782433.4

**TABLE NO. 1.21 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2012**

(No. of Accounts in Thousand, Amount in ₹ Million)

POPULATION GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
RURAL	165,424 (58.4)	3518846.8 (61.4)	72,317 (25.5)	1029710.0 (18.0)	45,331 (16.0)	1183301.8 (20.6)	283,072 (100.0)	5731858.5 (100.0)
SEMI-URBAN	154,034 (64.2)	4719520.8 (56.0)	56,432 (23.5)	1473255.6 (17.5)	29,484 (12.3)	2232670.5 (26.5)	239,951 (100.0)	8425446.9 (100.0)
URBAN	113,138 (62.6)	5571830.5 (43.8)	42,697 (23.6)	2016413.2 (15.8)	24,791 (13.7)	5137677.4 (40.4)	180,626 (100.0)	12725921.1 (100.0)
METROPOLITAN	122,248 (61.3)	8876048.5 (26.2)	46,960 (23.5)	3576971.6 (10.6)	30,343 (15.2)	21446186.8 (63.3)	199,551 (100.0)	33899206.9 (100.0)
ALL-INDIA	554,845 (61.4)	22686246.5 (37.3)	218,406 (24.2)	8096350.4 (13.3)	129,949 (14.4)	29999836.5 (49.4)	903,200 (100.0)	60782433.4 (100.0)

See Notes on Tables.

**TABLE NO. 1.22 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2012**

(No. of Accounts in Thousand, Amount in ₹ Million)

BANK GROUP	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
1	2	3	4	5	6	7	8	
STATE BANK OF INDIA AND ITS ASSOCIATES	172,621 (75.7)	6723984.0 (50.9)	47,484 (20.8)	1944497.8 (14.7)	7,841 (3.4)	4530208.7 (34.3)	227,946 (100.0)	13198690.5 (100.0)
NATIONALISED BANKS	244,805 (54.3)	10672334.3 (33.3)	111,286 (24.7)	4236634.6 (13.2)	94,495 (21.0)	17173030.4 (53.5)	450,586 (100.0)	32081999.3 (100.0)
FOREIGN BANKS	2,820 (71.9)	733762.1 (27.1)	801 (20.4)	142479.7 (5.3)	302 (7.7)	1831412.1 (67.6)	3,923 (100.0)	2707653.9 (100.0)
REGIONAL RURAL BANKS	62,227 (53.4)	1159773.3 (63.9)	35,362 (30.4)	286033.5 (15.8)	18,849 (16.2)	369792.3 (20.4)	116,439 (100.0)	1815599.1 (100.0)
PRIVATE SECTOR BANKS	72,372 (69.4)	3396392.8 (30.9)	23,472 (22.5)	1486704.9 (13.5)	8,462 (8.1)	6095392.9 (55.5)	87,823 (100.0)	10978490.7 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	554,845 (61.4)	22686246.5 (37.3)	218,406 (24.2)	8096350.4 (13.3)	129,949 (14.4)	29999836.5 (49.4)	903,200 (100.0)	60782433.4 (100.0)

See Notes on Tables.

**TABLE NO. 1.23 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2012**

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	INDIVIDUALS				OTHERS		TOTAL	
	MALE		FEMALE		No. of Accounts	Amount	No. of Accounts	Amount
	No. of Accounts	Amount	No. of Accounts	Amount				
	1	2	3	4	5	6	7	8
NORTHERN REGION	92,140	4897081.0	33,983	1807955.9	16,397	6104144.2	142,519	12809181.2
Haryana	15,640	688622.8	5,324	255877.3	2,616	513943.0	23,581	1458443.0
Himachal Pradesh	5,009	213007.7	1,687	66203.3	748	100748.1	7,444	379959.1
Jammu & Kashmir	6,965	287220.4	2,448	84578.3	737	128472.8	10,151	500271.5
Punjab	20,148	1019826.8	7,882	380972.6	4,390	328223.9	32,420	1729023.3
Rajasthan	24,785	790435.0	8,068	267946.6	3,162	447930.2	36,014	1506311.7
Chandigarh	1,644	134399.4	642	55138.6	306	204301.0	2,592	393838.9
Delhi	17,949	1763568.9	7,931	697239.3	4,438	4380525.4	30,318	6841333.5
NORTH-EASTERN REGION	15,093	487731.2	4,779	123087.8	3,228	458739.5	23,100	1069558.5
Arunachal Pradesh	553	30884.6	136	6867.1	38	19775.5	727	57527.2
Assam	11,002	289337.2	3,307	71541.6	2,320	304826.7	16,629	665705.5
Manipur	497	20424.2	137	2977.2	142	17305.5	776	40706.8
Meghalaya	722	46571.7	326	16871.8	342	47094.4	1,390	110537.9
Mizoram	248	16576.1	191	5375.7	49	11608.7	488	33560.5
Nagaland	465	30373.4	157	6892.8	96	20152.3	717	57418.5
Tripura	1,606	53564.2	525	12561.5	240	37976.5	2,372	104102.2
EASTERN REGION	95,824	3243890.9	28,029	841363.2	25,146	3231979.0	148,999	7317233.1
Bihar	26,275	758580.5	8,442	148870.5	5,348	486047.3	40,065	1393498.3
Jharkhand	10,486	396878.1	3,005	92888.7	4,465	389614.0	17,956	879380.7
Odisha	18,154	489426.6	5,122	117077.8	3,250	638177.6	26,526	1244682.1
Sikkim	312	16396.8	106	4962.5	25	18743.8	443	40103.1
West Bengal	40,334	1573506.1	11,277	474707.2	12,033	1691238.7	63,643	3739451.9
Andaman & Nicobar Islands	263	9102.8	77	2856.5	26	8157.6	366	20117.0
CENTRAL REGION	107,639	3471375.9	46,986	980774.7	35,344	2773432.1	189,969	7225582.7
Chhattisgarh	9,174	297241.3	2,250	71398.7	1,245	314276.0	12,669	682916.0
Madhya Pradesh	25,993	739734.1	7,545	230059.6	7,033	698860.0	40,572	1668653.7
Uttar Pradesh	65,798	2165166.1	35,261	601612.2	26,139	1543578.8	127,198	4310357.1
Uttarakhand	6,674	269234.4	1,930	77704.2	926	216717.3	9,530	563655.8
WESTERN REGION	96,221	5155754.9	32,572	1981261.7	23,533	11593772.5	152,327	18730789.1
Goa	2,313	159622.0	1,271	81019.7	285	124116.2	3,869	364757.8
Gujarat	31,669	1430607.6	10,898	542434.3	4,889	1057867.8	47,457	3030909.7
Maharashtra	61,764	3547287.5	20,295	1352764.4	18,307	10398615.3	100,366	15298667.1
Dadra & Nagar Haveli	258	6451.4	49	1735.4	35	7693.0	342	15879.9
Daman & Diu	218	11786.4	59	3308.0	18	5480.2	295	20574.5
SOUTHERN REGION	147,928	5430412.5	72,056	2361907.1	26,301	5837769.3	246,285	13630088.9
Andhra Pradesh	47,627	1289600.3	21,031	529436.7	10,467	1632732.8	79,125	3451769.8
Karnataka	36,999	1520093.1	17,179	677711.9	5,731	1902939.4	59,908	4100744.4
Kerala	21,163	1063128.0	11,286	437047.5	3,655	505424.1	36,104	2005599.6
Tamil Nadu	41,163	1518201.5	22,090	700285.1	6,312	1770716.7	69,565	3989203.3
Lakshadweep	42	2164.3	20	1405.8	1	2083.4	63	5653.5
Puducherry	934	37225.2	451	16020.0	133	23872.9	1,517	77118.2
ALL-INDIA	554,845	22686246.5	218,406	8096350.4	129,949	29999836.5	903,200	60782433.4

See Notes on Tables.

**TABLE NO. 1.24 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Upto 90 Days	2,244,926 (1.6)	316489.1 (1.9)	600,340 (2.4)	2649920.1 (12.5)	2,845,266 (1.7)	2966409.2 (7.8)
91 Days & above but Less than 6 Months	3,642,873 (2.6)	699161.1 (4.1)	357,771 (1.5)	2126074.5 (10.0)	4,000,644 (2.4)	2825235.6 (7.4)
6 Months & above but Less than 1 Year	4,977,689 (3.6)	738151.2 (4.4)	859,423 (3.5)	3339544.4 (15.7)	5,837,112 (3.6)	4077695.5 (10.7)
1 Year & above but Less than 2 Years	56,772,061 (40.7)	7786574.2 (46.0)	11,560,614 (46.9)	9652298.7 (45.4)	68,332,675 (41.6)	17438872.9 (45.7)
2 Years & above but Less than 3 Years	18,673,611 (13.4)	2305776.8 (13.6)	2,300,333 (9.3)	1268844.5 (6.0)	20,973,944 (12.8)	3574621.3 (9.4)
3 Years & above but Less than 5 Years	24,290,890 (17.4)	2544934.7 (15.0)	3,647,980 (14.8)	1238345.1 (5.8)	27,938,870 (17.0)	3783279.9 (9.9)
5 Years & above	28,952,070 (20.7)	2533079.1 (15.0)	5,306,712 (21.5)	1000583.9 (4.7)	34,258,782 (20.9)	3533663.0 (9.3)
GRAND TOTAL	139,554,120 (100.0)	16924166.3 (100.0)	24,633,173 (100.0)	21275611.1 (100.0)	164,187,293 (100.0)	38199777.4 (100.0)

See Notes on Tables.

**TABLE NO. 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL-INDIA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	631,677 (1.9)	50543.4 (2.0)	680,641 (1.9)	120623.9 (3.0)	612,687 (1.5)	357481.9 (4.8)	920,261 (1.7)	2437760.0 (10.1)	2,845,266 (1.7)	2966409.2 (7.8)
91 Days & above but Less than 6 Months	484,841 (1.4)	73963.5 (2.9)	680,943 (1.9)	168678.1 (4.1)	1,149,781 (2.8)	415413.7 (5.6)	1,685,079 (3.2)	2167180.4 (9.0)	4,000,644 (2.4)	2825235.6 (7.4)
6 Months & above but Less than 1 Year	1,043,115 (3.1)	113591.1 (4.4)	1,167,368 (3.3)	191224.0 (4.7)	1,448,723 (3.5)	409737.9 (5.5)	2,177,906 (4.1)	3363142.5 (14.0)	5,837,112 (3.6)	4077695.5 (10.7)
1 Year & above but Less than 2 Years	10,962,326 (32.2)	1049638.0 (40.6)	13,661,049 (38.8)	1805370.0 (44.4)	17,850,877 (43.0)	3667990.3 (49.2)	25,858,423 (48.4)	10915874.6 (45.3)	68,332,675 (41.6)	17438872.9 (45.7)
2 Years & above but Less than 3 Years	4,261,601 (12.5)	341345.4 (13.2)	4,336,275 (12.3)	548691.4 (13.5)	5,453,564 (13.2)	864992.8 (11.6)	6,922,504 (12.9)	1819591.7 (7.6)	20,973,944 (12.8)	3574621.3 (9.4)
3 Years & above but Less than 5 Years	7,372,533 (21.7)	480890.9 (18.6)	5,994,774 (17.0)	605127.1 (14.9)	6,743,055 (16.3)	893328.2 (12.0)	7,828,508 (14.6)	1803933.6 (7.5)	27,938,870 (17.0)	3783279.9 (9.9)
5 Years & above	9,246,786 (27.2)	476254.8 (18.4)	8,728,212 (24.8)	630782.7 (15.5)	8,211,487 (19.8)	848476.5 (11.4)	8,072,297 (15.1)	1578149.0 (6.6)	34,258,782 (20.9)	3533663.0 (9.3)
GRAND TOTAL	34,002,879 (100.0)	2586227.2 (100.0)	35,249,262 (100.0)	4070497.1 (100.0)	41,470,174 (100.0)	7457421.2 (100.0)	53,464,978 (100.0)	24085631.8 (100.0)	164,187,293 (100.0)	38199777.4 (100.0)

**TABLE NO. 1.26 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	STATE BANK OF INDIA AND ITS ASSOCIATES		NATIONALISED BANKS		FOREIGN BANKS		REGIONAL RURAL BANKS		PRIVATE SECTOR BANKS	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9	10
Upto 90 Days	653,535 (1.6)	309136.5 (4.1)	1,409,478 (1.6)	1423887.8 (6.6)	50,030 (7.1)	514402.9 (34.3)	303,611 (2.3)	25567.0 (3.4)	428,612 (2.0)	693415.1 (10.4)
91 Days & above but Less than 6 Months	370,260 (0.9)	362569.3 (4.8)	1,691,637 (1.9)	1414061.3 (6.5)	29,333 (4.1)	190041.7 (12.7)	261,859 (1.9)	26563.4 (3.5)	1,647,555 (7.7)	831999.9 (12.5)
6 Months & above but Less than 1 Year	539,599 (1.4)	411516.1 (5.4)	2,902,966 (3.3)	2546514.2 (11.8)	89,412 (12.6)	146605.9 (9.8)	727,320 (5.4)	50611.5 (6.7)	1,577,815 (7.4)	922447.8 (13.8)
1 Year & above but Less than 2 Years	13,656,592 (34.4)	2964614.6 (38.9)	40,434,027 (45.4)	10807097.3 (49.9)	364,193 (51.4)	523239.0 (34.9)	3,745,125 (27.8)	265191.9 (35.3)	10,132,738 (47.4)	2878730.1 (43.1)
2 Years & above but Less than 3 Years	6,839,412 (17.2)	1194244.2 (15.7)	8,452,071 (9.5)	1446085.3 (6.7)	72,034 (10.2)	58619.6 (3.9)	2,291,555 (17.0)	135079.9 (18.0)	3,318,872 (15.5)	740592.2 (11.1)
3 Years & above but Less than 5 Years	5,830,231 (14.7)	883954.2 (11.6)	16,970,994 (19.1)	2365033.9 (10.9)	80,274 (11.3)	53230.1 (3.6)	2,933,260 (21.8)	135850.2 (18.1)	2,124,111 (9.9)	345211.4 (5.2)
5 Years & above	11,791,735 (29.7)	1488148.3 (19.5)	17,108,046 (19.2)	1651378.5 (7.6)	23,002 (3.2)	11683.8 (0.8)	3,202,097 (23.8)	113127.2 (15.0)	2,133,902 (10.0)	269325.2 (4.0)
GRAND TOTAL	39,681,364 (100.0)	7614183.2 (100.0)	88,969,219 (100.0)	21654058.4 (100.0)	708,278 (100.0)	1497823.0 (100.0)	13,464,827 (100.0)	751991.1 (100.0)	21,363,605 (100.0)	6681721.7 (100.0)

**TABLE NO. 1.27 - PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO RESIDUAL MATURITY AND BROAD OWNERSHIP CATEGORY
MARCH 2012**

(Per cent)

RESIDUAL PERIOD OF MATURITY	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
1 day to 14 days	3.6	3.4	1.5	7.1	3.1	5.4
15 days to 28 days	1.9	2.2	0.9	3.8	1.6	3.1
29 days to 90 days	8.0	9.2	4.1	18.7	7.2	14.5
91 days & above but less than 6 months	14.8	16.0	6.2	15.6	13.0	15.8
6 months & above but less than 1 year	25.0	25.9	10.7	31.0	21.9	28.8
1 year & above but less than 3 years	31.9	31.1	65.6	18.9	39.2	24.3
3 years & above but less than 5 years	9.4	7.8	5.8	2.9	8.7	5.1
5 years & above	5.4	4.4	5.2	2.0	5.3	3.1
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

See Notes on Tables.

**TABLE NO. 1.28 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO INTEREST RATE RANGE AND BROAD OWNERSHIP CATEGORY
MARCH 2012**

INTEREST RATE RANGE	(Per cent)					
	INDIVIDUALS		OTHERS		TOTAL	
	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts		Accounts		Accounts	
	1	2	3	4	5	6
Less than 6 per cent	3.7	5.8	4.4	5.9	3.8	5.9
6 per cent and Above but less than 8 per cent	14.8	9.1	18	5.4	15.2	7.1
8 per cent and Above but less than 9 per cent	14.2	9.6	16.7	6.8	14.5	8.1
9 per cent and Above but less than 10 per cent	53.2	56.8	47.4	50	52.5	53
10 per cent and Above but less than 11 per cent	13.1	17.3	9.7	23.3	12.7	20.6
11 per cent and Above but less than 12 per cent	0.8	1.3	2.7	7.5	1.1	4.7
12 per cent and Above but less than 13 per cent	0.1	0.1	0.9	0.9	0.2	0.5
13 per cent and Above	0.1	0.0	0.1	0.1	0.1	0.1
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

[See Notes on Tables.](#)

**TABLE NO. 1.29 – PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF DEPOSITS AND BROAD OWNERSHIP CATEGORY
MARCH 2012**

SIZE OF DEPOSITS (In ₹ Million)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 0.025	32.8	3.6	37.5	0.5	33.4	1.8
0.025 and above but less than 0.1	41.2	18.2	33.2	1.8	40.3	9.1
0.1 and above but less than 1.5	25.2	52.1	22.4	7.8	24.9	27.5
1.5 and above but less than 10.0	0.6	14.6	3.7	12.0	1.0	13.2
10.0 and above	0.1	11.5	3.2	77.9	0.5	48.3
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

[See Notes on Tables.](#)

**TABLE NO. 1.30 - STATE-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO CATEGORY
MARCH 2012**

REGION / STATE / UNION TERRITORY	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
NORTHERN REGION	100,273	95,944	33,723	229,940	17,872	14,564	4,575	37,011
Haryana	15,540	12,711	4,919	33,170	2,847	2,082	672	5,601
Himachal Pradesh	3,527	3,182	1,875	8,584	356	453	368	1,177
Jammu & Kashmir	5,984	3,935	2,362	12,281	1,032	937	181	2,150
Punjab	21,853	40,419	7,451	69,723	3,160	3,303	1,320	7,783
Rajasthan	19,067	14,770	7,909	41,746	1,872	1,960	765	4,597
Chandigarh	4,025	2,082	1,128	7,235	881	819	164	1,864
Delhi	30,277	18,845	8,079	57,201	7,724	5,010	1,105	13,839
NORTH-EASTERN REGION	10,377	9,442	5,364	25,183	1,234	2,173	503	3,910
Arunachal Pradesh	343	370	161	874	15	76	17	108
Assam	6,980	6,380	3,434	16,794	860	1,387	298	2,545
Manipur	352	360	133	845	39	84	12	135
Meghalaya	870	753	772	2,395	160	290	98	548
Mizoram	297	318	155	770	41	96	17	154
Nagaland	506	377	261	1,144	65	109	32	206
Tripura	1,029	884	448	2,361	54	131	29	214
EASTERN REGION	68,271	106,132	35,185	209,588	7,814	9,310	2,963	20,087
Bihar	15,795	13,607	7,689	37,091	1,377	1,368	363	3,108
Jharkhand	8,521	7,160	3,295	18,976	1,035	1,302	222	2,559
Odisha	12,732	12,954	8,327	34,013	1,346	2,106	867	4,319
Sikkim	293	281	110	684	55	73	18	146
West Bengal	30,760	71,945	15,712	118,417	3,970	4,383	1,486	9,839
Andaman & Nicobar Islands	170	185	52	407	31	78	7	116
CENTRAL REGION	76,158	67,906	33,012	177,076	8,096	10,738	2,539	21,373
Chhattisgarh	5,842	4,317	2,014	12,173	615	977	150	1,742
Madhya Pradesh	19,240	17,110	8,363	44,713	2,276	3,868	563	6,707
Uttar Pradesh	45,746	41,798	20,151	107,695	4,617	5,030	1,543	11,190
Uttarakhand	5,330	4,681	2,484	12,495	588	863	283	1,734
WESTERN REGION	111,970	87,752	37,133	236,855	22,542	29,434	4,324	56,300
Goa	2,551	2,174	762	5,487	567	1,220	177	1,964
Gujarat	25,342	23,013	11,143	59,498	2,846	5,099	1,100	9,045
Maharashtra	83,796	62,357	25,156	171,309	19,106	23,096	3,041	45,243
Dadra & Nagar Haveli	157	101	34	292	15	9	1	25
Daman & Diu	124	107	38	269	8	10	5	23
SOUTHERN REGION	135,889	114,245	46,373	296,507	26,817	41,607	8,209	76,633
Andhra Pradesh	38,203	28,337	14,332	80,872	5,902	7,530	2,568	16,000
Karnataka	35,874	28,967	12,058	76,899	6,773	11,427	1,771	19,971
Kerala	22,776	21,306	6,944	51,026	6,223	9,531	1,629	17,383
Tamil Nadu	38,295	34,926	12,786	86,007	7,772	12,873	2,187	22,832
Lakshadweep	34	34	10	78	2	15	-	17
Puducherry	707	675	243	1,625	145	231	54	430
ALL-INDIA	502,938	481,421	190,790	1,175,149	84,375	107,826	23,113	215,314

TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2012

RURAL

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	1	2	3	4	5	6	7	8
STATE BANK OF INDIA AND ITS ASSOCIATES	14,968	19,823	10,627	45,418	1,084	2,299	992	4,375
NATIONALISED BANKS	36,313	37,657	22,915	96,885	2,754	3,922	2,788	9,464
FOREIGN BANKS	56	-	-	56	7	-	-	7
REGIONAL RURAL BANKS	20,096	22,492	13,604	56,192	517	1,650	789	2,956
PRIVATE SECTOR BANKS	5,499	3,452	1,442	10,393	768	657	158	1,583
ALL SCHEDULED COMMERCIAL BANKS	76,932	83,424	48,588	208,944	5,130	8,528	4,727	18,385

SEMI - URBAN

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	9	10	11	12	13	14	15	16
STATE BANK OF INDIA AND ITS ASSOCIATES	25,158	35,530	17,630	78,318	2,766	8,686	1,788	13,240
NATIONALISED BANKS	40,487	68,398	19,215	128,100	4,983	7,782	2,696	15,461
FOREIGN BANKS	71	-	-	71	12	-	-	12
REGIONAL RURAL BANKS	7,928	6,965	3,187	18,080	495	1,138	167	1,800
PRIVATE SECTOR BANKS	24,068	13,121	3,241	40,430	3,381	3,588	457	7,426
ALL SCHEDULED COMMERCIAL BANKS	97,712	124,014	43,273	264,999	11,637	21,194	5,108	37,939

TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2012

URBAN/METROPOLITAN

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	17	18	19	20	21	22	23	24
STATE BANK OF INDIA AND ITS ASSOCIATES	64,340	70,525	26,769	161,634	9,655	26,899	2,960	39,514
NATIONALISED BANKS	144,761	155,898	56,385	357,044	29,197	36,227	7,761	73,185
FOREIGN BANKS	19,634	1,438	423	21,495	6,348	749	30	7,127
REGIONAL RURAL BANKS	4,780	3,145	1,185	9,110	450	830	86	1,366
PRIVATE SECTOR BANKS	94,779	42,977	14,167	151,923	21,958	13,399	2,441	37,798
ALL SCHEDULED COMMERCIAL BANKS	328,294	273,983	98,929	701,206	67,608	78,104	13,278	158,990

ALL - INDIA

BANK GROUP	TOTAL EMPLOYEES				OF WHICH : FEMALES			
	Officers	Clerks	Sub-ordinates	Total	Officers	Clerks	Sub-ordinates	Total
	25	26	27	28	29	30	31	32
STATE BANK OF INDIA AND ITS ASSOCIATES	104,466	125,878	55,026	285,370	13,505	37,884	5,740	57,129
NATIONALISED BANKS	221,561	261,953	98,515	582,029	36,934	47,931	13,245	98,110
FOREIGN BANKS	19,761	1,438	423	21,622	6,367	749	30	7,146
REGIONAL RURAL BANKS	32,804	32,602	17,976	83,382	1,462	3,618	1,042	6,122
PRIVATE SECTOR BANKS	124,346	59,550	18,850	202,746	26,107	17,644	3,056	46,807
ALL SCHEDULED COMMERCIAL BANKS	502,938	481,421	190,790	1,175,149	84,375	107,826	23,113	215,314

**TABLE NO. 2.1 - POPULATION GROUP AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

STATE BANK OF INDIA AND ITS ASSOCIATES

(No. of Accounts in Thousand, Amount in ₹ Million)

Population Group	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
RURAL	6,499	61,254	1478183.1	8,092	1048032.5	6,944	356192.5
SEMI-URBAN	5,672	81,886	2995548.6	10,704	1676393.5	8,348	487708.0
URBAN	3,956	46,706	3413005.9	4,176	2021662.1	2,473	155968.0
METROPOLITAN	3,446	38,100	5311952.8	2,147	5719796.4	1,031	53071.5
ALL-INDIA	19,573	227,946	13198690.5	25,119	10465884.4	18,796	1052940.0

NATIONALISED BANKS

Population Group	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	8	9	10	11	12	13	14
RURAL	15,597	129,188	2862909.1	16,951	1861636.0	15,076	765735.0
SEMI-URBAN	12,246	110,359	3795446.1	12,098	2052771.7	9,957	579168.7
URBAN	11,483	99,979	6623453.1	7,164	4100663.1	5,071	320362.1
METROPOLITAN	11,128	111,060	18800191.0	5,581	17136639.4	3,685	243816.5
ALL-INDIA	50,454	450,585	32081999.3	41,794	25151710.2	33,788	1909082.2

FOREIGN BANKS

Population Group	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	15	16	17	18	19	20	21
RURAL	7	2	1912.0	-	1620.2	-	0.7
SEMI-URBAN	8	4	1947.1	6	6163.7	5	334.3
URBAN	62	373	88432.7	187	64840.4	182	5802.7
METROPOLITAN	247	3,544	2615362.1	9,218	2313112.2	8,531	226216.2
ALL-INDIA	324	3,923	2707653.9	9,411	2385736.4	8,718	232353.9

**TABLE NO. 2.1 - POPULATION GROUP AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

REGIONAL RURAL BANKS

(No. of Accounts in Thousand, Amount in ₹ Million)

Population Group	DEPOSITS			TOTAL CREDIT		OF WHICH CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
RURAL	12,263	84,369	1068260.3	14,915	747446.8	14,223	536912.5
SEMI-URBAN	3,192	25,408	467509.1	4,810	302473.2	4,521	193158.7
URBAN	1,009	5,947	248625.9	931	101774.1	815	41209.6
METROPOLITAN	165	715	31203.8	72	12208.9	54	3280.9
ALL-INDIA	16,629	116,439	1815599.1	20,728	1163903.1	19,613	774561.6

PRIVATE SECTOR BANKS

Population Group	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	29	30	31	32	33	34	35
RURAL	1,570	8,259	320594.1	1,157	146441.0	985	46360.6
SEMI-URBAN	4,700	22,294	1164996.0	3,430	560806.1	2,966	136241.9
URBAN	3,715	27,621	2352403.5	4,985	1526181.8	3,901	135570.7
METROPOLITAN	3,840	46,132	7140497.1	24,257	6632006.1	20,344	279102.7
ALL-INDIA	13,825	104,306	10978490.7	33,829	8865434.9	28,196	597275.9

ALL SCHEDULED COMMERCIAL BANKS

Population Group	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	36	37	38	39	40	41	42
RURAL	35,936	283,072	5731858.5	41,116	3805176.5	37,228	1705201.2
SEMI-URBAN	25,818	239,951	8425446.9	31,048	4598608.1	25,797	1396611.6
URBAN	20,225	180,626	12725921.1	17,443	7815121.5	12,441	658913.0
METROPOLITAN	18,826	199,551	33899206.9	41,275	31813763.0	33,646	805487.7
ALL-INDIA	100,805	903,200	60782433.4	130,881	48032669.1	109,111	4566213.6

**TABLE NO. 2.2 - STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

STATE BANK OF INDIA AND ITS ASSOCIATES			(No. of Accounts in Thousand, Amount in ₹ Million)				
Region / State / Union Territory	DEPOSITS			TOTAL CREDIT		OF WHICH CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
NORTHERN REGION	3,620	35,424	2447112.2	3,383	2338951.5	2,248	154770.2
Haryana	502	4,960	260716.9	478	329730.2	287	23405.9
Himachal Pradesh	294	2,397	130518.9	195	56304.9	128	7937.9
Jammu & Kashmir	165	1,716	73833.4	86	16524.4	56	3512.3
Punjab	908	8,269	451585.5	734	453396.7	414	32490.0
Rajasthan	1,211	12,013	534437.2	1,586	347268.6	1,192	79194.9
Chandigarh	89	775	103689.8	55	104145.2	28	2290.5
Delhi	451	5,294	892330.5	249	1031581.5	143	5938.7
NORTH-EASTERN REGION	586	8,003	475737.1	1,104	165203.2	775	42264.1
Arunachal Pradesh	48	523	42195.6	60	11188.6	35	2331.2
Assam	288	4,984	274905.4	680	101138.1	478	25799.1
Manipur	25	369	17699.3	53	7176.0	35	2222.8
Meghalaya	94	806	61172.7	97	16737.2	71	3701.4
Mizoram	30	222	16806.8	42	7991.0	26	1669.1
Nagaland	56	514	29994.4	94	11707.3	68	3799.1
Tripura	45	586	32962.9	78	9265.1	62	2741.3
EASTERN REGION	3,037	41,727	2022695.4	3,505	1036197.2	2,699	121573.7
Bihar	777	10,335	437472.3	918	120240.8	723	33263.0
Jharkhand	502	5,620	326918.4	473	108937.3	325	14487.5
Odisha	706	9,727	410347.2	1,143	204381.2	935	41053.9
Sikkim	30	209	13261.1	21	6134.0	11	762.1
West Bengal	1,001	15,611	823888.9	931	591774.2	694	31301.8
Andaman & Nicobar Islands	21	224	10807.5	19	4729.7	11	705.5
CENTRAL REGION	3,721	45,467	1997985.3	3,651	822903.7	2,745	161125.3
Chhattisgarh	343	4,334	234264.0	378	133282.8	262	14551.6
Madhya Pradesh	1,085	13,985	607795.0	1,309	336753.8	960	64344.8
Uttar Pradesh	1,903	23,633	908279.9	1,658	296833.4	1,304	69569.0
Uttarakhand	390	3,515	247646.4	305	56033.7	219	12659.9
WESTERN REGION	2,840	31,993	2869443.8	2,850	2800677.7	2,034	106416.6
Goa	87	749	68263.4	39	22943.0	16	967.0
Gujarat	1,155	12,352	724933.2	946	553908.1	672	39307.5
Maharashtra	1,588	18,718	2064710.4	1,860	2222293.6	1,346	66065.3
Dadra & Nagar Haveli	2	35	1029.8	1	486.8	-	20.5
Daman & Diu	8	138	10506.9	2	1046.2	1	56.3
SOUTHERN REGION	5,769	65,332	3385716.7	10,627	3301951.0	8,295	466790.1
Andhra Pradesh	2,203	26,964	1091760.5	4,798	1148354.0	3,982	191448.0
Karnataka	1,359	13,542	900167.9	1,509	708801.1	1,039	65397.8
Kerala	1,113	10,868	694389.9	1,939	474720.7	1,366	90910.4
Tamil Nadu	1,066	13,626	678391.5	2,336	957138.6	1,875	116914.9
Lakshadweep	2	8	654.3	1	92.2	1	40.4
Puducherry	26	324	20352.6	46	12844.4	33	2078.5
ALL-INDIA	19,573	227,946	13198690.5	25,119	10465884.4	18,796	1052940.0

**TABLE NO. 2.2 - STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

NATIONALISED BANKS								(No. of Accounts in Thousand, Amount in ₹ Million)
Region / State / Union Territory	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS		
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
	8	9	10	11	12	13	14	
NORTHERN REGION	8,925	72,996	7106804.3	4,281	6222239.7	2,743	209257.1	
Haryana	1,639	12,996	746857.7	879	611857.9	520	43220.5	
Himachal Pradesh	652	4,134	213541.9	292	76836.1	223	13861.9	
Jammu & Kashmir	211	1,290	64187.4	59	20579.6	41	2494.9	
Punjab	2,583	20,110	1034861.7	1,013	791661.5	532	41959.1	
Rajasthan	1,949	14,754	629332.6	1,256	773157.4	907	64719.1	
Chandigarh	205	1,286	209958.0	59	296358.9	27	7075.0	
Delhi	1,686	18,425	4208065.0	723	3651788.3	492	35926.4	
NORTH-EASTERN REGION	1,082	8,251	428436.7	679	130942.3	558	25930.6	
Arunachal Pradesh	23	72	11693.7	6	2073.1	5	248.4	
Assam	820	6,677	301093.0	539	101165.7	449	20229.1	
Manipur	35	304	18273.0	33	5129.6	23	1635.1	
Meghalaya	68	294	34270.5	17	7842.5	11	772.6	
Mizoram	13	41	5045.3	6	1017.4	5	244.7	
Nagaland	29	147	17310.2	9	3358.4	7	428.9	
Tripura	94	716	40751.0	68	10355.5	58	2371.7	
EASTERN REGION	8,483	76,840	4025527.2	5,572	2033092.9	4,729	212649.7	
Bihar	2,204	20,358	752666.2	1,754	212169.7	1,558	71429.2	
Jharkhand	1,147	9,555	459992.5	747	150663.0	622	23921.9	
Odisha	1,486	9,983	604916.0	1,041	283371.0	883	39463.7	
Sikkim	48	181	21454.4	13	5855.1	7	503.8	
West Bengal	3,576	36,645	2178665.0	2,005	1378095.8	1,648	76560.6	
Andaman & Nicobar Islands	22	118	7833.0	13	2938.3	11	770.5	
CENTRAL REGION	9,866	92,435	4080844.3	6,748	2013087.4	5,395	324692.7	
Chhattisgarh	658	4,532	350627.5	262	181906.4	192	10193.1	
Madhya Pradesh	2,269	18,232	835320.9	1,529	445902.8	1,182	81877.0	
Uttar Pradesh	6,239	65,177	2640328.4	4,648	1270317.2	3,805	219046.9	
Uttarakhand	700	4,493	254567.5	309	114960.9	216	13575.6	
WESTERN REGION	9,054	85,433	10223343.4	5,445	8585350.7	4,079	213722.9	
Goa	321	2,611	234524.1	123	61872.5	80	5292.9	
Gujarat	3,138	27,866	1791000.1	1,554	1160547.1	1,120	63658.5	
Maharashtra	5,555	54,667	8180059.0	3,762	7357595.9	2,876	144604.5	
Dadra & Nagar Haveli	23	198	11358.4	5	2949.2	3	124.0	
Daman & Diu	17	92	6401.8	2	2386.0	1	43.0	
SOUTHERN REGION	13,044	114,631	6217043.5	19,070	6166997.2	16,285	922829.3	
Andhra Pradesh	3,624	35,859	1587225.4	5,866	1905715.8	5,109	263892.6	
Karnataka	3,323	27,060	1950742.3	2,942	1438174.2	2,324	155017.5	
Kerala	1,740	11,812	552460.8	2,120	528089.5	1,656	102584.7	
Tamil Nadu	4,261	38,975	2081028.8	8,006	2268575.7	7,080	394878.6	
Lakshadweep	10	55	4999.2	6	457.3	5	296.1	
Puducherry	86	870	40587.0	130	25984.9	111	6159.7	
ALL-INDIA	50,454	450,585	32081999.3	41,794	25151710.2	33,788	1909082.2	

**TABLE NO. 2.2 - STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

Region / State / Union Territory	(No. of Accounts in Thousand, Amount in ₹ Million)						
	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	15	16	17	18	19	20	21
NORTHERN REGION	72	892	566555.4	1,990	769114.3	1,898	65020.2
Haryana	9	133	40379.9	4	32935.2	2	62.0
Himachal Pradesh				-		-	-
Jammu & Kashmir				-		-	-
Punjab	8	33	6538.0	38	3305.1	37	1161.9
Rajasthan	6	23	4970.7	99	6637.6	98	2602.5
Chandigarh	3	29	7962.1	39	3694.0	39	1751.4
Delhi	46	674	506704.8	1,811	722542.4	1,722	59442.4
NORTH-EASTERN REGION	2	11	1953.4	2	926.0	2	125.1
Arunachal Pradesh				-		-	-
Assam	2	11	1953.4	2	926.0	2	125.1
Manipur				-		-	-
Meghalaya				-		-	-
Mizoram				-		-	-
Nagaland				-		-	-
Tripura				-		-	-
EASTERN REGION	39	350	92764.6	132	74716.7	122	5737.8
Bihar	2	9	1231.8	-	5.0	-	1.0
Jharkhand				-		-	-
Odisha	2	4	742.1	-	87.1	-	-
Sikkim				-		-	-
West Bengal	35	336	90790.6	131	74624.6	122	5736.7
Andaman & Nicobar Islands				-		-	-
CENTRAL REGION	24	151	25631.5	57	4578.4	56	1420.9
Chhattisgarh	1	2	230.9	-	10.7	-	4.3
Madhya Pradesh	5	15	2591.3	28	1987.2	27	689.2
Uttar Pradesh	17	133	22354.8	29	2579.4	29	727.4
Uttarakhand	1	1	454.5	-	1.0	-	-
WESTERN REGION	114	1,161	1526395.4	3,462	1036154.5	3,287	72026.5
Goa				-		-	-
Gujarat	18	106	26754.2	188	28992.4	184	5832.8
Maharashtra	96	1,055	1499641.3	3,274	1007162.1	3,103	66193.7
Dadra & Nagar Haveli				-		-	-
Daman & Diu				-		-	-
SOUTHERN REGION	73	1,359	494353.5	3,769	500246.6	3,353	88023.4
Andhra Pradesh	15	247	79490.0	143	60187.5	136	5378.9
Karnataka	19	663	249965.6	1,194	156904.2	1,126	29282.5
Kerala	6	43	10446.1	65	6023.4	64	1730.4
Tamil Nadu	32	404	154096.6	2,367	277025.7	2,028	51631.4
Lakshadweep				-		-	-
Puducherry	1	2	355.2	-	105.7	-	0.2
ALL-INDIA	324	3,923	2707653.9	9,411	2385736.4	8,718	232353.9

**TABLE NO. 2.2 - STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

REGIONAL RURAL BANKS

(No. of Accounts in Thousand, Amount in Rupees Million)

Region / State / Union Territory	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
NORTHERN REGION	2,312	11,002	261079.7	1,546	173544.0	1,302	90171.0
Haryana	467	2,469	70417.6	378	48751.3	311	24570.6
Himachal Pradesh	160	695	18965.2	87	7879.7	76	3746.0
Jammu & Kashmir	281	1,065	22994.0	89	8975.0	74	3884.2
Punjab	284	1,102	35004.7	158	26225.1	111	8454.8
Rajasthan	1,120	5,671	113698.2	835	81713.0	730	49515.4
Chandigarh				-		-	
Delhi				-		-	
NORTH-EASTERN REGION	696	6,192	99956.2	711	46154.4	642	22844.4
Arunachal Pradesh	18	121	1927.1	4	327.0	4	109.3
Assam	409	4,499	52099.0	448	27182.1	416	15362.5
Manipur	28	81	1322.7	6	338.6	5	138.2
Meghalaya	55	238	7811.3	31	2897.8	26	1054.1
Mizoram	60	212	8689.5	32	3613.8	27	1286.1
Nagaland	10	11	577.3	3	160.9	2	56.6
Tripura	116	1,030	27529.4	187	11634.1	162	4837.6
EASTERN REGION	3,796	23,918	390886.9	4,796	191384.6	4,654	135228.6
Bihar	1,549	8,793	147800.7	2,086	70108.3	2,069	63561.2
Jharkhand	418	2,173	39870.5	389	12710.5	377	8900.5
Odisha	899	5,764	95562.5	1,276	55676.0	1,229	35752.3
Sikkim				-		-	
West Bengal	930	7,188	107653.2	1,046	52889.8	980	27014.7
Andaman & Nicobar Islands				-		-	
CENTRAL REGION	5,127	45,507	565307.6	5,327	288695.9	5,038	204244.9
Chhattisgarh	478	3,379	49718.8	362	16405.8	344	11481.8
Madhya Pradesh	1,140	6,962	110691.1	811	58894.9	750	39482.2
Uttar Pradesh	3,282	34,387	386537.2	4,043	203346.2	3,850	149119.9
Uttarakhand	227	779	18360.5	110	10049.0	95	4161.0
WESTERN REGION	1,142	5,818	109161.9	1,028	56901.8	974	35981.9
Goa				-		-	
Gujarat	497	2,467	54300.4	384	25467.5	359	15039.1
Maharashtra	645	3,351	54861.5	644	31434.3	614	20942.8
Dadra & Nagar Haveli				-		-	
Daman & Diu				-		-	
SOUTHERN REGION	3,556	24,002	389206.8	7,320	407222.4	7,002	286090.8
Andhra Pradesh	1,451	9,361	151233.8	3,180	169596.4	3,038	118398.2
Karnataka	1,302	9,064	147566.5	1,980	130374.8	1,858	78212.7
Kerala	431	3,530	55358.7	1,086	61510.4	1,041	46485.4
Tamil Nadu	344	1,977	33661.2	1,040	44055.3	1,031	41441.1
Lakshadweep				-		-	
Puducherry	28	69	1386.6	35	1685.3	34	1553.4
ALL-INDIA	16,629	116,439	1815599.1	20,728	1163903.1	19,613	774561.6

**TABLE NO. 2.2 - STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

PRIVATE SECTOR BANKS

(No. of Accounts in Thousand, Amount in ₹ Million)

Region / State / Union Territory	DEPOSITS			TOTAL CREDIT		OF WHICH :CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	29	30	31	32	33	34	35
NORTHERN REGION	2,976	22,206	2427629.7	2,472	1731685.8	1,596	58650.6
Haryana	405	3,023	340071.0	241	134479.3	176	3687.6
Himachal Pradesh	58	217	16933.2	11	6796.5	10	119.3
Jammu & Kashmir	541	6,079	339256.7	453	123056.1	273	18150.8
Punjab	563	2,906	201033.5	394	124576.8	282	7324.8
Rajasthan	650	3,553	223873.1	468	160677.4	323	8358.2
Chandigarh	66	502	72229.0	115	50657.8	74	2143.2
Delhi	693	5,925	1234233.2	789	1131442.1	457	18866.7
NORTH-EASTERN REGION	190	643	63475.2	104	24379.6	77	2146.4
Arunachal Pradesh	7	11	1710.9	-	156.5	-	3.2
Assam	120	458	35654.6	92	20828.5	67	1924.6
Manipur	6	23	3411.9	-	98.7	-	8.9
Meghalaya	20	53	7283.4	3	1079.6	3	30.8
Mizoram	8	13	3018.8	1	447.5	-	19.1
Nagaland	13	45	9536.7	1	399.5	1	29.6
Tripura	16	40	2858.9	6	1369.3	5	130.1
EASTERN REGION	990	6,164	785358.9	908	373343.8	725	14765.4
Bihar	118	569	54327.3	65	11602.4	48	1197.4
Jharkhand	113	608	52599.3	102	25415.7	77	1723.2
Odisha	226	1,047	133114.2	203	44782.4	170	4017.2
Sikkim	11	53	5387.6	3	1269.5	2	163.7
West Bengal	519	3,863	538454.1	535	290206.6	427	7657.0
Andaman & Nicobar Islands	3	23	1476.5	-	67.2	-	7.0
CENTRAL REGION	1,210	6,409	555814.0	854	280153.7	648	15158.1
Chhattisgarh	117	422	48074.9	71	34737.5	46	1161.8
Madhya Pradesh	306	1,377	112255.4	272	101682.1	190	5474.8
Uttar Pradesh	655	3,869	352856.7	434	124135.6	353	6686.8
Uttarakhand	132	741	42627.0	76	19598.4	59	1834.7
WESTERN REGION	2,601	27,922	4002444.6	16,697	3812633.4	14,435	155576.4
Goa	113	509	61970.3	80	17595.8	67	2040.2
Gujarat	740	4,665	433921.8	755	365296.4	494	14980.0
Maharashtra	1,724	22,574	3499395.0	15,858	3428251.3	13,870	138534.7
Dadra & Nagar Haveli	15	109	3491.7	2	1349.9	2	13.5
Daman & Diu	9	65	3665.9	2	139.9	2	8.0
SOUTHERN REGION	5,858	40,962	3143768.3	12,793	2643238.7	10,715	350979.1
Andhra Pradesh	1,040	6,694	542060.1	1,559	558266.6	1,254	49948.4
Karnataka	1,134	9,580	852302.2	1,146	493705.5	842	40649.3
Kerala	1,716	9,851	692944.0	1,873	461333.2	1,538	53946.1
Tamil Nadu	1,938	14,584	1042025.1	8,116	1115380.5	7,000	203289.3
Lakshadweep				-		-	
Puducherry	30	254	14436.9	99	14553.0	82	3146.0
ALL-INDIA	13,825	104,306	10978490.7	33,829	8865434.9	28,196	597275.9

**TABLE NO. 2.2 - STATE AND BANK GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

ALL SCHEDULED COMMERCIAL BANKS

(No. of Accounts in Thousand, Amount in ₹ Million)

Region / State / Union Territory	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	36	37	38	39	40	41	42
NORTHERN REGION	17,905	142,519	12809181.2	13,672	11235535.4	9,787	577869.1
Haryana	3,022	23,581	1458443.0	1,979	1157753.9	1,297	94946.6
Himachal Pradesh	1,164	7,444	379959.1	585	147817.1	437	25665.1
Jammu & Kashmir	1,198	10,150	500271.5	686	169135.1	444	28042.2
Punjab	4,346	32,420	1729023.3	2,337	1399165.2	1,378	91390.6
Rajasthan	4,936	36,015	1506311.7	4,244	1369453.9	3,249	204390.1
Chandigarh	363	2,592	393838.9	269	454855.9	168	13260.1
Delhi	2,876	30,318	6841333.5	3,572	6537354.3	2,814	120174.4
NORTH-EASTERN REGION	2,556	23,100	1069558.5	2,599	367605.5	2,054	93310.6
Arunachal Pradesh	96	728	57527.2	71	13745.3	43	2692.1
Assam	1,639	16,629	665705.5	1,761	251240.4	1,411	63440.5
Manipur	94	776	40706.8	92	12742.9	64	4004.9
Meghalaya	237	1,391	110537.9	148	28557.1	112	5559.0
Mizoram	111	488	33560.5	81	13069.7	58	3219.1
Nagaland	108	717	57418.5	108	15626.2	78	4314.2
Tripura	271	2,372	104102.2	339	32624.0	288	10080.7
EASTERN REGION	16,345	148,999	7317233.1	14,913	3708735.2	12,929	489955.2
Bihar	4,650	40,065	1393498.3	4,822	414126.2	4,397	169451.8
Jharkhand	2,180	17,956	879380.7	1,710	297726.5	1,401	49033.0
Odisha	3,319	26,526	1244682.1	3,663	588297.7	3,216	120287.1
Sikkim	89	443	40103.1	38	13258.6	21	1429.5
West Bengal	6,061	63,643	3739451.9	4,648	2387590.9	3,872	148270.8
Andaman & Nicobar Islands	46	366	20117.0	32	7735.2	22	1483.0
CENTRAL REGION	19,948	189,970	7225582.7	16,636	3409419.1	13,883	706641.9
Chhattisgarh	1,597	12,669	682916.0	1,073	366343.3	843	37392.7
Madhya Pradesh	4,805	40,572	1668653.7	3,950	945220.9	3,109	191868.0
Uttar Pradesh	12,096	127,198	4310357.1	10,813	1897211.8	9,341	445150.0
Uttarakhand	1,450	9,530	563655.8	800	200643.1	589	32231.3
WESTERN REGION	15,751	152,327	18730789.1	29,482	16291718.0	24,808	583724.3
Goa	521	3,868	364757.8	242	102411.4	162	8300.1
Gujarat	5,548	47,457	3030909.7	3,828	2134211.5	2,830	138817.8
Maharashtra	9,608	100,365	15298667.1	25,398	14046737.1	21,808	436341.1
Dadra & Nagar Haveli	40	342	15879.9	8	4786.0	5	158.0
Daman & Diu	34	295	20574.5	6	3572.1	3	107.2
SOUTHERN REGION	28,300	246,285	13630088.9	53,580	13019655.9	45,650	2114712.6
Andhra Pradesh	8,333	79,126	3451769.8	15,546	3842120.3	13,518	629066.1
Karnataka	7,137	59,909	4100744.4	8,771	2927959.8	7,188	368559.8
Kerala	5,006	36,104	2005599.6	7,083	1531677.3	5,666	295657.1
Tamil Nadu	7,641	69,565	3989203.3	21,864	4662175.7	19,012	808155.4
Lakshadweep	12	63	5653.5	6	549.4	6	336.5
Puducherry	171	1,518	77118.2	310	55173.3	260	12937.8
ALL-INDIA	100,805	903,200	60782433.4	130,881	48032669.1	109,111	4566213.6

**TABLE NO. 2.3 - STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

RURAL

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	1	2	3	4	5	6	7
NORTHERN REGION	5,919	38,037	1177748.7	4,042	912628.1	3,115	216295.3
Haryana	935	5,760	175414.7	687	214758.4	510	41377.3
Himachal Pradesh	856	5,549	204532.3	464	78850.8	363	21275.3
Jammu & Kashmir	628	4,687	144873.7	311	49725.2	218	13399.7
Punjab	1,439	9,162	359016.6	765	297488.8	490	37012.2
Rajasthan	1,958	11,723	225814.4	1,786	201355.4	1,520	102410.6
Chandigarh	24	178	19095.3	11	15602.5	4	282.5
Delhi	79	978	49001.7	19	54847.0	10	537.6
NORTH-EASTERN REGION	1,279	10,932	201982.8	1,228	87208.9	1,083	42871.6
Arunachal Pradesh	54	384	19697.3	32	4208.5	22	1285.6
Assam	818	8,321	114741.6	854	56443.4	768	30368.4
Manipur	42	192	5378.8	25	2566.6	19	1095.2
Meghalaya	131	661	26480.5	80	8004.6	67	2892.9
Mizoram	58	163	4916.8	27	2440.3	23	1061.1
Nagaland	41	164	4656.6	32	3100.5	26	1380.4
Tripura	135	1,047	26111.3	178	10445.1	158	4788.0
EASTERN REGION	8,060	66,505	1270347.5	8,520	506052.5	7,997	269032.8
Bihar	2,545	19,716	348399.4	2,950	136731.2	2,851	100765.1
Jharkhand	1,085	8,097	169164.1	982	53235.6	908	25367.2
Odisha	1,814	14,548	259994.8	2,227	128232.4	2,078	68334.9
Sikkim	60	257	11614.1	22	4854.6	14	860.6
West Bengal	2,534	23,735	476009.6	2,325	180931.2	2,137	73111.4
Andaman & Nicobar Islands	22	152	5165.5	14	2067.6	10	593.7
CENTRAL REGION	8,758	83,813	1310599.9	8,776	662853.3	8,011	378495.1
Chhattisgarh	740	5,978	109060.5	541	36484.9	490	19029.8
Madhya Pradesh	1,846	13,101	198671.6	1,511	145565.0	1,324	82240.3
Uttar Pradesh	5,483	60,631	873744.1	6,322	430567.7	5,864	260724.9
Uttarakhand	689	4,103	129123.6	402	50235.7	332	16500.1
WESTERN REGION	4,308	25,971	758139.3	3,195	437186.4	2,787	132997.5
Goa	202	1,326	74089.7	58	12896.7	40	2191.6
Gujarat	1,722	10,251	339176.4	1,217	157739.1	1,054	54000.6
Maharashtra	2,371	14,329	342607.8	1,919	266222.7	1,691	76747.9
Dadra & Nagar Haveli	11	62	2168.9	2	316.5	1	52.9
Daman & Diu	2	4	96.4	-	11.4	-	4.4
SOUTHERN REGION	7,612	57,813	1013040.4	15,355	1199247.2	14,234	665509.0
Andhra Pradesh	2,795	22,326	300594.3	6,691	449796.3	6,260	270122.1
Karnataka	2,399	16,358	286393.5	3,048	289834.8	2,770	133472.5
Kerala	351	2,489	77743.4	547	67368.9	470	23198.5
Tamil Nadu	2,021	16,299	340143.1	4,981	385979.7	4,653	234738.6
Lakshadweep	8	40	1701.7	3	257.9	3	179.7
Puducherry	38	300	6464.5	84	6009.5	79	3797.7
ALL-INDIA	35,936	283,072	5731858.5	41,116	3805176.5	37,228	1705201.2

**TABLE NO. 2.3 - STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

SEMI-URBAN

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	8	9	10	11	12	13	14
NORTHERN REGION	4,060	32,366	1290781.5	2,736	728300.4	1,854	133988.4
Haryana	739	5,687	211241.6	490	147477.0	318	27165.0
Himachal Pradesh	228	1,432	81655.7	90	38234.4	55	3326.1
Jammu & Kashmir	255	2,503	107441.4	164	37552.4	104	6975.4
Punjab	1,388	10,836	500956.5	707	293449.4	386	28750.0
Rajasthan	1,406	11,420	362477.7	1,276	207354.4	986	67484.1
Chandigarh	-	-	-	-	-	-	-
Delhi	44	487	27008.6	9	4232.8	5	287.8
NORTH-EASTERN REGION	692	7,453	343280.4	884	114088.2	661	32859.8
Arunachal Pradesh	42	344	37829.9	38	9536.8	21	1406.6
Assam	431	5,186	199352.9	581	72596.8	438	21874.9
Manipur	22	259	7552.9	25	3317.3	18	1154.3
Meghalaya	40	254	16795.1	27	3562.2	19	1037.7
Mizoram	19	125	5126.5	21	3621.6	14	867.7
Nagaland	67	553	52761.9	75	12525.7	52	2933.8
Tripura	71	732	23861.2	116	8927.7	100	3584.9
EASTERN REGION	3,326	33,248	1337110.3	3,067	367837.5	2,612	111047.6
Bihar	1,137	11,556	348156.8	1,230	100643.0	1,104	45768.3
Jharkhand	511	4,430	260864.9	359	65905.6	273	12205.5
Odisha	795	6,666	334777.9	786	103197.7	661	29184.2
Sikkim	29	186	28489.0	15	8404.0	7	568.9
West Bengal	830	10,196	349870.2	658	84019.6	555	22431.4
Andaman & Nicobar Islands	24	214	14951.5	19	5667.7	12	889.3
CENTRAL REGION	4,595	46,146	1254442.3	4,164	576109.4	3,454	201415.3
Chhattisgarh	386	3,026	126877.1	271	48741.4	211	11013.7
Madhya Pradesh	1,311	12,487	340617.2	1,259	176673.1	1,008	67921.7
Uttar Pradesh	2,459	27,626	639829.9	2,390	265590.1	2,073	111348.7
Uttarakhand	439	3,007	147118.0	244	85104.7	162	11131.2
WESTERN REGION	3,670	32,719	1408807.1	2,895	638099.2	2,289	115388.6
Goa	319	2,543	290668.1	184	89514.7	122	6108.6
Gujarat	1,381	12,335	504890.1	920	221444.0	721	38464.4
Maharashtra	1,909	17,271	579059.8	1,779	319110.2	1,439	70607.7
Dadra & Nagar Haveli	29	280	13710.9	7	4469.5	4	105.1
Daman & Diu	32	291	20478.2	6	3560.8	3	102.8
SOUTHERN REGION	9,475	88,020	2791025.3	17,301	2174173.4	14,927	801911.9
Andhra Pradesh	2,019	24,381	529519.4	4,833	511562.2	4,288	204326.8
Karnataka	1,526	14,237	393332.4	1,909	272966.1	1,582	92184.1
Kerala	3,311	24,729	1079665.6	4,662	640682.4	3,805	209164.3
Tamil Nadu	2,571	24,285	770398.7	5,830	740272.7	5,194	292921.3
Lakshadweep	4	24	3951.8	3	291.6	3	156.8
Puducherry	44	364	14157.4	64	8398.5	55	3158.7
ALL-INDIA	25,818	239,951	8425446.9	31,048	4598608.1	25,797	1396611.6

**TABLE NO. 2.3 - STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

URBAN

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	15	16	17	18	19	20	21
NORTHERN REGION	3,847	32,126	2684006.0	2,396	1929573.9	1,436	81319.3
Haryana	1,174	10,417	919926.8	696	702062.0	399	22607.1
Himachal Pradesh	80	464	93771.1	32	30732.0	19	1063.6
Jammu & Kashmir	315	2,960	247956.5	211	81857.5	121	7667.1
Punjab	894	7,274	537488.3	492	365773.1	291	13890.4
Rajasthan	1,045	8,597	510119.7	707	309896.0	443	23113.5
Chandigarh	339	2,414	374743.6	257	439253.4	163	12977.6
Delhi	-	-	-	-	-	-	-
NORTH-EASTERN REGION	585	4,715	524295.3	488	166308.3	309	17579.2
Arunachal Pradesh	-	-	-	-	-	-	-
Assam	390	3,121	351611.0	327	122200.1	205	11197.3
Manipur	30	326	27775.1	42	6859.0	28	1755.5
Meghalaya	66	475	67262.3	42	16990.2	26	1628.4
Mizoram	34	200	23517.2	33	7007.8	21	1290.3
Nagaland	-	-	-	-	-	-	-
Tripura	65	593	54129.7	44	13251.2	30	1707.8
EASTERN REGION	3,045	30,886	2270870.7	2,056	838401.8	1,429	70192.3
Bihar	615	5,713	300200.2	447	74611.1	335	17353.1
Jharkhand	529	4,824	422310.5	333	172712.4	194	9803.5
Odisha	710	5,311	649909.4	649	356867.6	478	22768.0
Sikkim	-	-	-	-	-	-	-
West Bengal	1,191	15,038	898450.5	627	234210.7	422	20267.7
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	4,016	36,439	2529854.3	2,225	1078537.5	1,491	83072.0
Chhattisgarh	471	3,666	446978.4	261	281117.0	143	7349.2
Madhya Pradesh	964	8,941	477576.9	632	185667.0	433	26912.7
Uttar Pradesh	2,259	21,413	1317884.9	1,178	546450.9	820	44210.1
Uttarakhand	322	2,420	287414.1	154	65302.6	95	4599.9
WESTERN REGION	2,259	21,412	1495598.5	1,441	697775.9	953	43691.7
Goa	-	-	-	-	-	-	-
Gujarat	788	8,176	666975.6	423	262645.7	271	12539.0
Maharashtra	1,471	13,236	828622.9	1,017	435130.2	682	31152.6
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	6,473	55,048	3221296.3	8,837	3104524.1	6,824	363058.6
Andhra Pradesh	1,798	17,002	684867.2	2,353	685393.2	1,801	99701.5
Karnataka	1,542	12,413	728881.4	1,435	488005.9	1,046	58964.1
Kerala	1,344	8,886	848190.7	1,874	823626.0	1,391	63294.3
Tamil Nadu	1,700	15,893	902860.8	3,013	1066733.6	2,460	135117.3
Lakshadweep	-	-	-	-	-	-	-
Puducherry	89	853	56496.2	161	40765.3	126	5981.4
ALL-INDIA	20,225	180,626	12725921.1	17,443	7815121.5	12,441	658913.0

**TABLE NO. 2.3 - STATE AND POPULATION GROUP-WISE DEPOSITS AND CREDIT
(TOTAL CREDIT AND CREDIT OF SMALL BORROWAL ACCOUNTS)
OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

METROPOLITAN

(No. of Accounts in Thousand, Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	DEPOSITS			TOTAL CREDIT		OF WHICH : CREDIT TO SMALL BORROWERS	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding
	22	23	24	25	26	27	28
NORTHERN REGION	4,079	39,990	7656645.0	4,498	7665032.9	3,382	146266.1
Haryana	174	1,716	151859.9	106	93456.5	70	3797.3
Himachal Pradesh	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-
Punjab	625	5,147	331562.0	374	442454.0	212	11737.9
Rajasthan	527	4,274	407899.9	475	650848.0	301	11381.9
Chandigarh	-	-	-	-	-	-	-
Delhi	2,753	28,852	6765323.2	3,544	6478274.4	2,800	119349.0
NORTH-EASTERN REGION	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-
Manipur	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-
EASTERN REGION	1,914	18,360	2438904.7	1,269	1996443.4	891	39682.5
Bihar	353	3,080	396741.8	195	102141.0	107	5565.3
Jharkhand	55	605	27041.2	37	5873.0	25	1656.9
Odisha	-	-	-	-	-	-	-
Sikkim	-	-	-	-	-	-	-
West Bengal	1,506	14,675	2015121.6	1,037	1888429.4	759	32460.3
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	2,579	23,572	2130686.2	1,471	1091918.9	927	43659.5
Chhattisgarh	-	-	-	-	-	-	-
Madhya Pradesh	684	6,043	651787.9	548	437315.8	344	14793.3
Uttar Pradesh	1,895	17,528	1478898.3	923	654603.2	583	28866.2
Uttarakhand	-	-	-	-	-	-	-
WESTERN REGION	5,514	72,225	15068244.2	21,951	14518656.6	18,780	291646.6
Goa	-	-	-	-	-	-	-
Gujarat	1,657	16,695	1519867.5	1,268	1492382.6	783	33813.8
Maharashtra	3,857	55,530	13548376.7	20,683	13026274.0	17,997	257832.8
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	4,740	45,405	6604726.8	12,087	6541711.2	9,665	284233.1
Andhra Pradesh	1,721	15,416	1936789.0	1,670	2195368.6	1,169	54915.8
Karnataka	1,670	16,900	2692137.1	2,379	1877152.9	1,790	83939.1
Kerala	-	-	-	-	-	-	-
Tamil Nadu	1,349	13,088	1975800.8	8,038	2469189.7	6,706	145378.2
Lakshadweep	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-
ALL-INDIA	18,826	199,551	33899206.9	41,275	31813763.0	33,646	805487.7

**TABLE NO. 3.1 - STATE AND POPULATION GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

(Amount in ₹ Million)									
REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9
NORTHERN REGION	5,919	2,384,923	58750.2	29,859,560	541467.7	5,792,958	577530.8	38,037,441	1177748.7
Haryana	935	359,065	9164.4	4,867,358	90098.2	533,700	76152.1	5,760,123	175414.7
Himachal Pradesh	856	423,739	8746.4	3,737,161	75580.9	1,387,667	120205.0	5,548,567	204532.3
Jammu & Kashmir	628	220,115	13879.9	3,556,206	71068.3	910,777	59925.4	4,687,098	144873.7
Punjab	1,439	909,515	11562.0	6,917,051	160553.4	1,335,785	186901.2	9,162,351	359016.6
Rajasthan	1,958	419,556	8522.3	9,841,890	114562.1	1,461,731	102730.0	11,723,177	225814.4
Chandigarh	24	18,977	4243.0	121,071	4722.0	37,666	10130.4	177,714	19095.3
Delhi	79	33,956	2632.2	818,823	24882.8	125,632	21486.8	978,411	49001.7
NORTH-EASTERN REGION	1,279	257,598	18736.2	9,652,458	114172.5	1,022,012	69074.1	10,932,068	201982.8
Arunachal Pradesh	54	16,424	3370.4	299,162	8387.1	68,089	7939.8	383,675	19697.3
Assam	818	193,637	8368.5	7,374,961	68066.7	752,813	38306.4	8,321,411	114741.6
Manipur	42	4,088	472.5	176,557	3624.2	10,891	1282.1	191,536	5378.8
Meghalaya	131	13,478	2588.7	577,488	13025.9	70,421	10865.8	661,387	26480.5
Mizoram	58	1,746	225.3	152,140	3311.3	8,882	1380.2	162,768	4916.8
Nagaland	41	2,561	716.6	146,256	2623.7	15,668	1316.2	164,485	4656.6
Tripura	135	25,664	2994.1	925,894	15133.6	95,248	7983.6	1,046,806	26111.3
EASTERN REGION	8,060	1,598,273	60616.7	56,244,345	708487.6	8,662,262	501243.1	66,504,880	1270347.5
Bihar	2,545	760,772	20191.9	17,088,428	229468.8	1,866,369	98738.7	19,715,569	348399.4
Jharkhand	1,085	124,476	7683.1	6,967,975	94600.1	1,004,746	66880.8	8,097,197	169164.1
Odisha	1,814	243,571	14041.0	12,357,079	145309.7	1,947,696	100644.1	14,548,346	259994.8
Sikkim	60	3,240	1630.7	222,313	4483.8	31,335	5499.6	256,888	11614.1
West Bengal	2,534	462,718	16759.7	19,480,584	231491.1	3,791,629	227758.8	23,734,931	476009.6
Andaman & Nicobar Islands	22	3,496	310.3	127,966	3134.1	20,487	1721.1	151,949	5165.5
CENTRAL REGION	8,758	1,897,045	57964.2	75,285,926	803191.7	6,630,007	449444.0	83,812,978	1310599.9
Chhattisgarh	740	136,490	7198.1	5,352,286	70582.5	489,279	31279.9	5,978,055	109060.5
Madhya Pradesh	1,846	263,179	9334.8	11,533,943	105158.8	1,303,948	84178.0	13,101,070	198671.6
Uttar Pradesh	5,483	1,333,191	36649.4	55,204,085	559933.7	4,093,472	277161.0	60,630,748	873744.1
Uttarakhand	689	164,185	4782.0	3,195,612	67516.6	743,308	56825.0	4,103,105	129123.6
WESTERN REGION	4,308	561,283	41382.8	21,005,578	296326.9	4,404,431	420429.6	25,971,292	758139.3
Goa	202	27,287	2750.4	861,427	22354.7	436,947	48984.6	1,325,661	74089.7
Gujarat	1,722	205,023	11977.1	7,814,739	127314.7	2,231,149	199884.6	10,250,911	339176.4
Maharashtra	2,371	326,791	26552.7	12,272,937	145158.8	1,728,955	170896.3	14,328,683	342607.8
Dadra & Nagar Haveli	11	2,153	97.4	52,642	1440.1	7,080	631.4	61,875	2168.9
Daman & Diu	2	29	5.2	3,833	58.6	300	32.7	4,162	96.4
SOUTHERN REGION	7,612	974,461	48160.7	49,347,461	396374.2	7,491,209	568505.6	57,813,131	1013040.4
Andhra Pradesh	2,795	375,993	15109.5	19,327,580	119910.4	2,622,847	165574.4	22,326,420	300594.3
Karnataka	2,399	252,838	15049.6	13,571,992	108186.6	2,533,547	163157.3	16,358,377	286393.5
Kerala	351	52,678	2062.6	2,015,979	27925.1	420,348	47755.7	2,489,005	77743.4
Tamil Nadu	2,021	288,086	15463.5	14,123,879	136287.5	1,887,136	188392.1	16,299,101	340143.1
Lakshadweep	8	833	52.9	36,654	1460.3	2,250	188.5	39,737	1701.7
Puducherry	38	4,033	422.6	271,377	2604.3	25,081	3437.6	300,491	6464.5
ALL-INDIA	35,936	7,673,583	285610.8	241,395,328	2860020.6	34,002,879	2586227.2	283,071,790	5731858.5

**TABLE NO. 3.1 - STATE AND POPULATION GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

SEMI-URBAN

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	10	11	12	13	14	15	16	17	18
NORTHERN REGION	4,060	2,250,554	89743.7	25,128,946	612566.7	4,986,692	588471.1	32,366,192	1290781.5
Haryana	739	460,826	15796.9	4,636,462	113195.3	590,100	82249.4	5,687,388	211241.6
Himachal Pradesh	228	92,272	5245.3	988,019	30194.2	351,485	46216.2	1,431,776	81655.7
Jammu & Kashmir	255	197,415	14513.8	1,829,930	56340.0	476,111	36587.5	2,503,456	107441.4
Punjab	1,388	928,067	26389.2	8,075,784	220428.9	1,832,288	254138.5	10,836,139	500956.5
Rajasthan	1,406	552,919	26193.7	9,202,329	180002.4	1,664,994	156281.5	11,420,242	362477.7
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	44	19,055	1604.8	396,422	12405.8	71,714	12998.0	487,191	27008.6
NORTH-EASTERN REGION	692	262,908	54865.8	6,201,793	162067.4	988,341	126347.1	7,453,042	343280.4
Arunachal Pradesh	42	17,390	5706.6	278,589	14200.1	47,922	17923.3	343,901	37829.9
Assam	431	187,661	26742.3	4,251,197	98445.7	747,535	74164.9	5,186,393	199352.9
Manipur	22	6,351	1695.7	242,959	4666.7	9,319	1190.5	258,629	7552.9
Meghalaya	40	9,132	3615.5	217,422	9025.0	27,817	4154.5	254,371	16795.1
Mizoram	19	1,427	593.0	117,688	3423.9	6,156	1109.5	125,271	5126.5
Nagaland	67	18,229	12589.4	475,286	19604.8	59,367	20567.8	552,882	52761.9
Tripura	71	22,718	3923.3	618,652	12701.3	90,225	7236.6	731,595	23861.2
EASTERN REGION	3,326	895,340	118399.2	27,318,629	660136.3	5,033,976	558574.7	33,247,945	1337110.3
Bihar	1,137	373,846	31976.9	10,028,977	229435.0	1,153,028	86745.0	11,555,851	348156.8
Jharkhand	511	132,246	23971.4	3,576,668	103296.7	721,218	133596.8	4,430,132	260864.9
Odisha	795	178,781	37004.6	5,474,300	157151.8	1,013,414	140621.5	6,666,495	334777.9
Sikkim	29	5,383	2076.6	148,005	6469.7	32,504	19942.7	185,892	28489.0
West Bengal	830	193,667	21656.0	7,917,543	157791.0	2,084,293	170423.2	10,195,503	349870.2
Andaman & Nicobar Islands	24	11,417	1713.8	173,136	5992.2	29,519	7245.5	214,072	14951.5
CENTRAL REGION	4,595	1,712,034	97922.2	39,044,400	704062.5	5,389,114	452457.6	46,145,548	1254442.3
Chhattisgarh	386	115,228	12758.1	2,456,338	68971.0	454,127	45148.0	3,025,693	126877.1
Madhya Pradesh	1,311	348,576	27325.0	10,440,687	171882.1	1,697,822	141410.1	12,487,085	340617.2
Uttar Pradesh	2,459	1,054,823	43216.7	23,939,522	396434.5	2,631,658	200178.7	27,626,003	639829.9
Uttarakhand	439	193,407	14622.4	2,207,853	66774.9	605,507	65720.7	3,006,767	147118.0
WESTERN REGION	3,670	975,173	129667.6	25,609,618	515961.8	6,133,956	763177.7	32,718,747	1408807.1
Goa	319	94,977	24844.3	1,605,561	58475.8	842,145	207348.0	2,542,683	290668.1
Gujarat	1,381	397,028	38842.1	9,043,314	193348.7	2,894,449	272699.3	12,334,791	504890.1
Maharashtra	1,909	451,608	61401.8	14,530,778	251082.1	2,288,391	266575.8	17,270,777	579059.8
Dadra & Nagar Haveli	29	18,136	2933.0	230,066	5882.5	31,767	4895.4	279,969	13710.9
Daman & Diu	32	13,424	1646.4	199,899	7172.7	77,204	11659.1	290,527	20478.2
SOUTHERN REGION	9,475	2,102,664	153575.2	73,199,744	1055981.1	12,717,183	1581468.9	88,019,591	2791025.3
Andhra Pradesh	2,019	541,124	34383.9	20,566,440	188303.9	3,273,506	306831.6	24,381,070	529519.4
Karnataka	1,526	277,419	30342.9	11,618,394	158173.2	2,341,086	204816.4	14,236,899	393332.4
Kerala	3,311	578,523	33663.9	20,335,144	394155.4	3,815,137	651846.3	24,728,804	1079665.6
Tamil Nadu	2,571	695,105	53658.9	20,355,456	307661.5	3,234,518	409078.3	24,285,079	770398.7
Lakshadweep	4	564	783.2	22,359	1799.4	795	1369.2	23,718	3951.8
Puducherry	44	9,929	742.5	301,951	5887.8	52,141	7527.1	364,021	14157.4
ALL-INDIA	25,818	8,198,673	644173.9	196,503,130	3710775.9	35,249,262	4070497.1	239,951,065	8425446.9

**TABLE NO. 3.1 - STATE AND POPULATION GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

URBAN / METROPOLITAN

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24	25	26	27
NORTHERN REGION	7,926	5,435,771	1513635.0	48,794,744	2114655.8	17,885,198	6712360.2	72,115,713	10340651.0
Haryana	1,348	877,449	131922.1	8,735,156	353034.0	2,520,394	586830.7	12,132,999	1071786.7
Himachal Pradesh	80	31,425	5298.2	293,674	15123.0	138,461	73349.9	463,560	93771.1
Jammu & Kashmir	315	314,579	29171.8	1,773,850	84953.3	871,283	133831.4	2,959,712	247956.5
Punjab	1,519	1,055,541	68882.0	8,263,097	282305.1	3,102,993	517863.2	12,421,631	869050.3
Rajasthan	1,572	842,657	90462.1	8,971,079	278594.0	3,057,374	548963.6	12,871,110	918019.6
Chandigarh	339	173,677	36452.1	1,556,145	85701.6	684,515	252590.0	2,414,337	374743.6
Delhi	2,753	2,140,443	1151446.8	19,201,743	1014944.9	7,510,178	4598931.5	28,852,364	6765323.2
NORTH-EASTERN REGION	585	229,397	99608.5	3,434,504	172275.8	1,051,486	252411.0	4,715,387	524295.3
Arunachal Pradesh	-	-	-	-	-	-	-	-	-
Assam	390	165,604	72713.2	2,231,076	111708.2	724,803	167189.7	3,121,483	351611.0
Manipur	30	16,825	7898.9	281,012	14278.9	28,159	5597.3	325,996	27775.1
Meghalaya	66	19,705	10118.6	345,082	18905.8	109,968	38237.9	474,755	67262.3
Mizoram	34	5,398	1956.4	180,493	11044.1	14,060	10516.7	199,951	23517.2
Nagaland	-	-	-	-	-	-	-	-	-
Tripura	65	21,865	6921.4	396,841	16338.9	174,496	30869.4	593,202	54129.7
EASTERN REGION	4,959	2,253,100	485175.3	33,175,396	1262205.4	13,817,525	2962394.7	49,246,021	4709775.4
Bihar	968	422,206	72059.2	6,526,603	317336.5	1,844,616	307546.3	8,793,425	696942.1
Jharkhand	584	234,307	54258.9	3,887,926	145009.9	1,306,740	250082.9	5,428,973	449351.8
Odisha	710	238,620	56487.9	3,692,719	145395.4	1,379,805	448026.1	5,311,144	649909.4
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	2,697	1,357,967	302369.2	19,068,148	654463.6	9,286,364	1956739.3	29,712,479	2913572.1
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	6,595	3,507,457	430259.4	41,714,542	1473399.5	14,789,031	2756881.6	60,011,030	4660540.5
Chhattisgarh	471	215,195	41458.9	2,579,698	115746.4	870,711	289773.1	3,665,604	446978.4
Madhya Pradesh	1,648	757,159	103580.5	10,490,816	325018.6	3,735,957	700765.8	14,983,932	1129364.8
Uttar Pradesh	4,154	2,356,310	270948.0	27,096,612	967063.4	9,488,510	1558771.7	38,941,432	2796783.1
Uttarakhand	322	178,793	14272.0	1,547,416	65571.2	693,853	207571.0	2,420,062	287414.1
WESTERN REGION	7,773	4,179,777	1901381.1	63,506,801	2207303.8	25,950,411	12455157.9	93,636,989	16563842.7
Goa	-	-	-	-	-	-	-	-	-
Gujarat	2,445	1,250,721	231849.3	15,917,233	547142.1	7,703,184	1407851.7	24,871,138	2186843.2
Maharashtra	5,328	2,929,056	1669531.7	47,589,568	1660161.7	18,247,227	11047306.1	68,765,851	14376999.5
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	11,213	4,794,196	1163416.6	74,216,565	2258758.7	21,441,501	6403847.8	100,452,262	9826023.1
Andhra Pradesh	3,519	1,317,850	280724.0	24,932,788	636583.1	6,167,430	1704349.0	32,418,068	2621656.1
Karnataka	3,212	1,227,649	348788.5	21,353,311	763830.8	6,732,273	2308399.2	29,313,233	3421018.5
Kerala	1,344	402,376	65140.2	6,553,715	190030.2	1,930,404	593020.3	8,886,495	848190.7
Tamil Nadu	3,049	1,800,769	463365.2	20,711,524	650295.6	6,468,832	1765000.8	28,981,125	2878661.6
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	89	45,552	5398.6	665,227	18019.1	142,562	33078.5	853,341	56496.2
ALL-INDIA	39,051	20,399,698	5593475.9	264,842,552	9488599.1	94,935,152	31543053.0	380,177,402	46625128.0

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8	9
NORTHERN REGION	3,620	595,033	190572.5	27,502,020	773571.2	7,326,840	1482968.4	35,423,893	2447112.2
Haryana	502	66,393	16846.0	4,090,189	107161.9	803,091	136709.0	4,959,673	260716.9
Himachal Pradesh	294	27,448	5633.4	1,737,796	47175.3	631,575	77710.1	2,396,819	130518.9
Jammu & Kashmir	165	25,036	6826.2	1,280,584	28330.9	410,740	38676.3	1,716,360	73833.4
Punjab	908	101,806	18955.6	6,508,580	162422.4	1,658,904	270207.5	8,269,290	451585.5
Rajasthan	1,211	249,187	35896.0	9,636,555	223865.8	2,127,220	274675.4	12,012,962	534437.2
Chandigarh	89	11,530	7534.5	495,146	26451.5	268,139	69703.8	774,815	103689.8
Delhi	451	113,633	98880.8	3,753,170	178163.4	1,427,171	615286.3	5,293,974	892330.5
NORTH-EASTERN REGION	586	115,745	110782.1	6,984,161	217137.9	903,526	147817.1	8,003,432	475737.1
Arunachal Pradesh	48	12,306	7105.6	440,852	17343.3	70,066	17746.7	523,224	42195.6
Assam	288	66,217	69022.0	4,350,632	130597.2	567,099	75286.2	4,983,948	274905.4
Manipur	25	4,486	4838.6	344,245	10446.5	20,065	2414.1	368,796	17699.3
Meghalaya	94	12,411	11703.4	690,601	24762.2	102,593	24707.1	805,605	61172.7
Mizoram	30	3,593	1841.3	206,833	8137.0	11,583	6828.5	222,009	16806.8
Nagaland	56	9,342	9679.7	464,594	12110.7	40,045	8204.1	513,981	29994.4
Tripura	45	7,390	6591.6	486,404	13740.9	92,075	12630.4	585,869	32962.9
EASTERN REGION	3,037	520,299	188844.4	34,142,101	897068.2	7,064,890	936782.8	41,727,290	2022695.4
Bihar	777	119,941	42464.5	8,875,107	253494.1	1,340,049	141513.7	10,335,097	437472.3
Jharkhand	502	61,113	39586.5	4,584,974	132983.6	974,271	154348.3	5,620,358	326918.4
Odisha	706	117,530	39275.7	8,316,437	199996.5	1,293,487	171075.0	9,727,454	410347.2
Sikkim	30	2,308	1223.2	177,606	5287.2	29,047	6750.7	208,961	13261.1
West Bengal	1,001	215,329	65376.7	11,996,391	298996.9	3,399,329	459515.4	15,611,049	823888.9
Andaman & Nicobar Islands	21	4,078	917.8	191,586	6309.9	28,707	3579.8	224,371	10807.5
CENTRAL REGION	3,721	650,008	139818.8	37,895,921	865555.1	6,921,509	992611.4	45,467,438	1997985.3
Chhattisgarh	343	83,006	24799.9	3,560,151	101444.8	691,142	108019.3	4,334,299	234264.0
Madhya Pradesh	1,085	210,594	49132.6	11,481,662	230073.9	2,292,731	328588.5	13,984,987	607795.0
Uttar Pradesh	1,903	316,306	56449.3	20,087,312	457980.2	3,229,036	393850.5	23,632,654	908279.9
Uttarakhand	390	40,102	9437.0	2,766,796	76056.3	708,600	162153.1	3,515,498	247646.4
WESTERN REGION	2,840	652,139	277922.9	24,129,635	611130.0	7,210,776	1980390.9	31,992,550	2869443.8
Goa	87	8,646	5037.6	494,603	17736.9	245,416	45488.9	748,665	68263.4
Gujarat	1,155	236,348	48614.2	8,774,428	227042.3	3,341,719	449276.7	12,352,495	724933.2
Maharashtra	1,588	403,877	223624.8	14,740,827	361350.9	3,573,521	1479734.7	18,718,225	2064710.4
Dadra & Nagar Haveli	2	857	197.4	28,555	462.9	5,551	369.5	34,963	1029.8
Daman & Diu	8	2,411	448.9	91,222	4536.9	44,569	5521.1	138,202	10506.9
SOUTHERN REGION	5,769	1,128,745	249667.2	53,949,258	1062436.9	10,253,823	2073612.6	65,331,826	3385716.7
Andhra Pradesh	2,203	424,628	96553.1	22,599,231	328462.6	3,940,408	666744.8	26,964,267	1091760.5
Karnataka	1,359	285,150	72403.6	10,488,633	267635.7	2,767,881	560128.6	13,541,664	900167.9
Kerala	1,113	198,632	35134.6	8,970,798	223899.2	1,698,894	435356.1	10,868,324	694389.9
Tamil Nadu	1,066	214,678	44637.4	11,612,059	234766.3	1,798,797	398987.8	13,625,534	678391.5
Lakshadweep	2	113	20.3	7,789	394.2	335	239.8	8,237	654.3
Puducherry	26	5,544	918.2	270,748	7278.8	47,508	12155.5	323,800	20352.6
ALL-INDIA	19,573	3,661,969	1157607.9	184,603,096	4426899.3	39,681,364	7614183.2	227,946,429	13198690.5

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

NATIONALISED BANKS

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	10	11	12	13	14	15	16	17	18
NORTHERN REGION	8,925	7,714,069	935866.0	50,368,262	1535308.9	14,913,348	4635629.4	72,995,679	7106804.3
Haryana	1,639	1,438,280	71033.5	9,444,515	275209.9	2,113,639	400614.3	12,996,434	746857.7
Himachal Pradesh	652	490,182	11082.9	2,604,443	60865.2	1,039,827	141593.9	4,134,452	213541.9
Jammu & Kashmir	211	220,998	4814.6	703,026	19553.1	365,909	39819.7	1,289,933	64187.4
Punjab	2,583	2,533,242	62255.7	13,588,908	378043.0	3,987,521	594563.1	20,109,671	1034861.7
Rajasthan	1,949	1,291,030	51831.7	10,980,859	210692.4	2,482,269	366808.5	14,754,158	629332.6
Chandigarh	205	153,294	22067.8	800,535	36681.6	332,188	151208.6	1,286,017	209958.0
Delhi	1,686	1,587,043	712779.9	12,245,976	554263.8	4,591,995	2941021.3	18,425,014	4208065.0
NORTH-EASTERN REGION	1,082	382,113	42877.4	6,469,098	142915.8	1,399,549	242643.5	8,250,760	428436.7
Arunachal Pradesh	23	6,146	1298.5	53,909	3490.2	11,613	6905.0	71,668	11693.7
Assam	820	297,803	26335.0	5,273,233	100817.0	1,106,416	173941.1	6,677,452	301093.0
Manipur	35	15,988	4602.0	265,471	9015.8	22,049	4655.1	303,508	18273.0
Meghalaya	68	21,907	2980.0	198,837	8720.5	73,408	22570.0	294,152	34270.5
Mizoram	13	2,153	332.0	35,630	2767.2	3,253	1946.1	41,036	5045.3
Nagaland	29	8,782	2389.8	112,026	5489.6	26,396	9430.7	147,204	17310.2
Tripura	94	29,334	4940.1	529,992	12615.4	156,414	23195.5	715,740	40751.0
EASTERN REGION	8,483	3,543,548	303765.6	57,797,238	1256074.1	15,499,225	2465687.5	76,840,011	4025527.2
Bihar	2,204	1,333,905	61985.2	16,611,774	399035.6	2,412,454	291645.5	20,358,133	752666.2
Jharkhand	1,147	381,177	35035.4	7,551,409	167051.1	1,622,416	257906.0	9,555,002	459992.5
Odisha	1,486	403,141	43320.1	7,760,880	157593.9	1,819,305	404002.0	9,983,326	604916.0
Sikkim	48	4,795	1878.7	147,251	3495.4	28,502	16080.2	180,548	21454.4
West Bengal	3,576	1,410,572	160649.8	25,637,097	526851.8	9,597,108	1491163.4	36,644,777	2178665.0
Andaman & Nicobar Islands	22	9,958	896.4	88,827	2046.3	19,440	4890.3	118,225	7833.0
CENTRAL REGION	9,866	5,669,946	312758.1	71,615,850	1544369.3	15,148,937	2223716.8	92,434,733	4080844.3
Chhattisgarh	658	291,271	24999.6	3,470,451	102399.7	770,545	223228.2	4,532,267	350627.5
Madhya Pradesh	2,269	933,203	63226.5	14,119,539	279149.1	3,179,636	492945.3	18,232,378	835320.9
Uttar Pradesh	6,239	3,987,131	205316.3	51,023,786	1066451.7	10,165,896	1368560.5	65,176,813	2640328.4
Uttarakhand	700	458,341	19215.8	3,002,074	96368.8	1,032,860	138982.9	4,493,275	254567.5
WESTERN REGION	9,054	3,465,519	724613.4	57,964,714	1527505.8	24,003,221	7971224.2	85,433,454	10223343.4
Goa	321	89,899	14517.5	1,626,924	46646.1	893,754	173360.6	2,610,577	234524.1
Gujarat	3,138	1,196,798	136065.8	18,591,806	470487.8	8,077,876	1184446.5	27,866,480	1791000.1
Maharashtra	5,555	2,159,058	571497.6	37,524,448	1003640.9	14,982,994	6604920.4	54,666,500	8180059.0
Dadra & Nagar Haveli	23	11,617	1974.9	163,324	5305.8	23,061	4077.7	198,002	11358.4
Daman & Diu	17	8,147	557.6	58,212	1425.2	25,536	4419.0	91,895	6401.8
SOUTHERN REGION	13,044	4,413,181	601194.6	92,212,593	1500691.7	18,004,939	4115157.1	114,630,713	6217043.5
Andhra Pradesh	3,624	1,351,452	126115.7	29,029,073	362206.5	5,478,470	1098903.3	35,858,995	1587225.4
Karnataka	3,323	851,457	143363.5	21,319,214	399512.2	4,889,628	1407866.6	27,060,299	1950742.3
Kerala	1,740	489,028	27245.9	9,704,622	167028.0	1,617,981	358187.0	11,811,631	552460.8
Tamil Nadu	4,261	1,682,751	299969.9	31,390,509	554833.6	5,901,560	1226225.3	38,974,820	2081028.8
Lakshadweep	10	1,284	815.8	51,224	2865.5	2,710	1317.8	55,218	4999.2
Puducherry	86	37,209	3683.9	717,951	14245.9	114,590	22657.1	869,750	40587.0
ALL-INDIA	50,454	25,188,376	2921075.2	336,427,755	7506865.7	88,969,219	21654058.4	450,585,350	32081999.3

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

FOREIGN BANKS

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24	25	26	27
NORTHERN REGION	72	69,696	154926.1	663,911	108821.8	158,678	302807.5	892,285	566555.4
Haryana	9	6,802	11084.0	108,959	15015.9	17,446	14280.0	133,207	40379.9
Himachal Pradesh	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-
Punjab	8	2,070	653.6	24,998	3214.8	5,622	2669.6	32,690	6538.0
Rajasthan	6	2,730	1175.0	17,324	2028.2	3,423	1767.6	23,477	4970.7
Chandigarh	3	1,478	904.8	21,920	3926.7	5,330	3130.6	28,728	7962.1
Delhi	46	56,616	141108.7	490,710	84636.3	126,857	280959.8	674,183	506704.8
NORTH-EASTERN REGION	2	665	399.5	8,021	1015.9	1,937	538.0	10,623	1953.4
Arunachal Pradesh	-	-	-	-	-	-	-	-	-
Assam	2	665	399.5	8,021	1015.9	1,937	538.0	10,623	1953.4
Manipur	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-
EASTERN REGION	39	31,292	19650.2	218,759	31900.0	99,455	41214.4	349,506	92764.6
Bihar	2	301	93.7	7,027	703.1	1,510	435.0	8,838	1231.8
Jharkhand	-	-	-	-	-	-	-	-	-
Odisha	2	306	183.4	3,541	435.2	363	123.6	4,210	742.1
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	35	30,685	19373.1	208,191	30761.7	97,582	40655.9	336,458	90790.6
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	24	9,752	4836.3	119,618	13320.7	21,908	7474.5	151,278	25631.5
Chhattisgarh	1	36	26.0	1,348	120.1	535	84.8	1,919	230.9
Madhya Pradesh	5	2,831	532.8	10,523	1197.8	2,120	860.7	15,474	2591.3
Uttar Pradesh	17	6,841	4259.2	106,992	11862.7	18,895	6233.0	132,728	22354.8
Uttarakhand	1	44	18.4	755	140.1	358	296.0	1,157	454.5
WESTERN REGION	114	105,802	463168.8	789,564	137946.2	265,453	925280.4	1,160,819	1526395.4
Goa	-	-	-	-	-	-	-	-	-
Gujarat	18	11,821	6549.5	81,660	8942.4	12,659	11262.2	106,140	26754.2
Maharashtra	96	93,981	456619.2	707,904	129003.8	252,794	914018.2	1,054,679	1499641.3
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	73	68,881	148961.4	1,129,256	124884.0	160,847	220508.1	1,358,984	494353.5
Andhra Pradesh	15	10,402	18021.2	212,989	19854.2	23,548	41614.6	246,939	79490.0
Karnataka	19	27,398	78582.6	547,733	67351.9	87,789	104031.2	662,920	249965.6
Kerala	6	3,286	935.6	34,539	4272.7	5,630	5237.9	43,455	10446.1
Tamil Nadu	32	27,599	51324.7	332,817	33244.7	43,675	69527.2	404,091	154096.6
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	1	196	97.3	1,178	160.6	205	97.3	1,579	355.2
ALL-INDIA	324	286,088	791942.3	2,929,129	417888.6	708,278	1497823.0	3,923,495	2707653.9

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

REGIONAL RURAL BANKS

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	28	29	30	31	32	33	34	35	36
NORTHERN REGION	2,312	266,832	7990.8	9,317,026	135057.5	1,417,855	118031.4	11,001,713	261079.7
Haryana	467	16,555	891.0	2,292,078	42308.8	160,036	27217.8	2,468,669	70417.6
Himachal Pradesh	160	21,878	796.5	505,370	6713.1	168,062	11455.6	695,310	18965.2
Jammu & Kashmir	281	35,249	1162.1	822,408	11107.7	207,003	10724.2	1,064,660	22994.0
Punjab	284	112,718	1341.6	866,021	15724.4	123,584	17938.7	1,102,323	35004.7
Rajasthan	1,120	80,432	3799.6	4,831,149	59203.5	759,170	50695.0	5,670,751	113698.2
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	696	214,058	7723.0	5,337,393	60711.7	641,006	31521.5	6,192,457	99956.2
Arunachal Pradesh	18	14,761	451.9	73,821	925.0	32,721	550.2	121,303	1927.1
Assam	409	154,752	4377.6	3,879,717	32124.1	464,804	15597.3	4,499,273	52099.0
Manipur	28	4,854	150.9	71,325	763.1	4,698	408.6	80,877	1322.7
Meghalaya	55	6,107	412.7	211,510	4815.5	20,342	2583.0	237,959	7811.3
Mizoram	60	2,184	404.6	197,697	5316.9	12,425	2968.0	212,306	8689.5
Nagaland	10	185	117.0	9,436	268.2	1,317	192.1	10,938	577.3
Tripura	116	31,215	1808.2	893,887	16498.9	104,699	9222.3	1,029,801	27529.4
EASTERN REGION	3,796	208,493	17556.9	20,144,652	235007.0	3,564,699	138323.0	23,917,844	390886.9
Bihar	1,549	65,174	9610.9	7,710,205	99382.6	1,018,039	38807.2	8,793,418	147800.7
Jharkhand	418	13,214	1659.9	1,843,805	24794.9	315,859	13415.6	2,172,878	39870.5
Odisha	899	74,506	5113.1	4,650,885	52710.8	1,038,585	37738.6	5,763,976	95562.5
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	930	55,599	1173.0	5,939,757	58118.7	1,192,216	48361.5	7,187,572	107653.2
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	5,127	391,820	29144.5	41,710,789	357740.5	3,404,276	178422.5	45,506,885	565307.6
Chhattisgarh	478	61,652	2990.0	3,036,484	33928.5	280,720	12800.4	3,378,856	49718.8
Madhya Pradesh	1,140	126,371	5037.1	5,867,126	54996.4	968,361	50657.7	6,961,858	110691.1
Uttar Pradesh	3,282	194,949	20661.3	32,191,042	259124.8	2,001,414	106751.1	34,387,405	386537.2
Uttarakhand	227	8,848	456.2	616,137	9690.9	153,781	8213.4	778,766	18360.5
WESTERN REGION	1,142	117,765	4013.2	4,965,216	57734.3	735,334	47414.4	5,818,315	109161.9
Goa	-	-	-	-	-	-	-	-	-
Gujarat	497	38,449	1305.5	1,990,106	22663.5	438,352	30331.4	2,466,907	54300.4
Maharashtra	645	79,316	2707.7	2,975,110	35070.8	296,982	17083.0	3,351,408	54861.5
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	3,556	331,363	10907.6	19,968,668	140021.0	3,701,657	238278.2	24,001,688	389206.8
Andhra Pradesh	1,451	55,367	4124.2	7,912,187	53461.3	1,393,869	93648.2	9,361,423	151233.8
Karnataka	1,302	144,537	4942.5	7,310,644	54476.1	1,608,787	88147.8	9,063,968	147566.5
Kerala	431	121,502	1451.7	3,016,921	18452.1	391,757	35455.0	3,530,180	55358.7
Tamil Nadu	344	9,276	324.8	1,668,562	13241.2	299,517	20095.3	1,977,355	33661.2
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	28	681	64.5	60,354	390.3	7,727	931.9	68,762	1386.6
ALL-INDIA	16,629	1,530,331	77336.1	101,443,744	986271.9	13,464,827	751991.1	116,438,902	1815599.1

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

PRIVATE SECTOR BANKS

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	CURRENT			SAVINGS		TERM		TOTAL	
	No. of Offices	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	37	38	39	40	41	42	43	44	45
NORTHERN REGION	2,976	1,425,618	372773.6	15,932,031	715930.9	4,848,127	1338925.3	22,205,776	2427629.7
Haryana	405	169,310	57028.7	2,303,235	116631.2	549,982	166411.1	3,022,527	340071.0
Himachal Pradesh	58	7,928	1777.1	171,245	6144.5	38,149	9011.5	217,322	16933.2
Jammu & Kashmir	541	450,826	44762.7	4,353,968	153370.0	1,274,519	141124.0	6,079,313	339256.7
Punjab	563	143,287	23626.8	2,267,425	103882.8	495,435	73523.9	2,906,147	201033.5
Rajasthan	650	191,753	32475.8	2,549,411	77368.7	812,017	114028.6	3,553,181	223873.1
Chandigarh	66	26,352	10188.0	359,615	23363.8	116,524	38677.3	502,491	72229.0
Delhi	693	436,162	202914.5	3,927,132	235169.9	1,561,501	796148.8	5,924,795	1234233.2
NORTH-EASTERN REGION	190	37,322	11428.5	490,082	26734.5	115,821	25312.1	643,225	63475.2
Arunachal Pradesh	7	601	220.9	9,169	828.7	1,611	661.2	11,381	1710.9
Assam	120	27,465	7689.9	345,631	13666.4	84,895	14298.3	457,991	35654.6
Manipur	6	1,936	475.6	19,487	2344.2	1,557	592.1	22,980	3411.9
Meghalaya	20	1,890	1226.7	39,044	2658.5	11,863	3398.1	52,797	7283.4
Mizoram	8	641	196.9	10,161	1558.1	1,837	1263.8	12,639	3018.8
Nagaland	13	2,481	1119.5	35,486	4359.9	7,277	4057.2	45,244	9536.7
Tripura	16	2,308	499.0	31,104	1318.6	6,781	1041.3	40,193	2858.9
EASTERN REGION	990	443,081	134374.1	4,435,620	210780.0	1,285,494	440204.8	6,164,195	785358.9
Bihar	118	37,503	10073.7	439,895	23624.9	91,961	20628.7	569,359	54327.3
Jharkhand	113	35,525	9631.6	452,381	18077.1	120,158	24890.6	608,064	52599.3
Odisha	226	65,489	19641.1	792,355	37120.5	189,175	76352.6	1,047,019	133114.2
Sikkim	11	1,520	605.3	45,461	2170.9	6,290	2611.4	53,271	5387.6
West Bengal	519	302,167	94212.4	2,684,839	129016.7	876,051	315225.0	3,863,057	538454.1
Andaman & Nicobar Islands	3	877	210.0	20,689	770.0	1,859	496.5	23,425	1476.5
CENTRAL REGION	1,210	395,010	99588.0	4,702,690	199668.0	1,311,522	256557.9	6,409,222	555814.0
Chhattisgarh	117	30,948	8599.7	319,888	17406.8	71,175	22068.4	422,011	48074.9
Madhya Pradesh	306	95,915	22311.3	986,596	36642.3	294,879	53301.8	1,377,390	112255.4
Uttar Pradesh	655	239,097	64128.0	2,831,087	128012.2	798,399	160716.4	3,868,583	352856.7
Uttarakhand	132	29,050	4549.0	565,119	17606.6	147,069	20471.4	741,238	42627.0
WESTERN REGION	2,601	1,375,008	602713.2	22,272,868	685276.2	4,274,014	2714455.2	27,921,890	4002444.6
Goa	113	23,719	8039.6	345,461	16447.5	139,922	37483.2	509,102	61970.3
Gujarat	740	369,356	90133.5	3,337,286	138669.5	958,176	205118.8	4,664,818	433921.8
Maharashtra	1,724	971,223	503036.8	18,444,994	527336.2	3,158,282	2469022.0	22,574,499	3499395.0
Dadra & Nagar Haveli	15	7,815	858.2	90,829	1553.9	10,235	1079.6	108,879	3491.7
Daman & Diu	9	2,895	645.1	54,298	1269.1	7,399	1751.7	64,592	3665.9
SOUTHERN REGION	5,858	1,929,151	354421.6	29,503,995	883080.4	9,528,627	1906266.3	40,961,773	3143768.3
Andhra Pradesh	1,040	393,118	85403.3	5,073,328	180812.7	1,227,488	275844.2	6,693,934	542060.1
Karnataka	1,134	449,364	94888.8	6,877,473	241214.7	2,252,821	516198.6	9,579,658	852302.2
Kerala	1,716	221,129	36099.0	7,177,958	198458.7	2,451,627	458386.4	9,850,714	692944.0
Tamil Nadu	1,938	849,656	136230.8	10,186,912	258158.8	3,546,937	647635.5	14,583,505	1042025.1
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	30	15,884	1799.8	188,324	4435.5	49,754	8201.6	253,962	14436.9
ALL-INDIA	13,825	5,605,190	1575299.1	77,337,286	2721470.0	21,363,605	6681721.7	104,306,081	10978490.7

TABLE NO. 3.3 - POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS MARCH 2012

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in ₹ Million)

POPULATION GROUP	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
		1	2	3	4	5	6	7	8	9
RURAL	6,499	674,315	81982.8	53,213,969	748293.8	7,366,146	647906.5	61,254,430	1478183.1
SEMI-URBAN	5,672	1,163,711	236655.7	69,795,530	1425092.8	10,926,808	1333800.1	81,886,049	2995548.6
URBAN	3,956	855,217	332730.0	35,463,613	1182727.4	10,386,917	1897548.5	46,705,747	3413005.9
METROPOLITAN	3,446	968,726	506239.4	26,129,984	1070785.4	11,001,493	3734928.1	38,100,203	5311952.8
ALL-INDIA	19,573	3,661,969	1157607.9	184,603,096	4426899.3	39,681,364	7614183.2	227,946,429	13198690.5

NATIONALISED BANKS

POPULATION GROUP	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
		10	11	12	13	14	15	16	17	18
RURAL	15,597	5,828,727	137073.9	107,151,539	1354805.9	16,207,623	1371029.4	129,187,889	2862909.1
SEMI-URBAN	12,246	5,627,764	260784.0	88,229,580	1584324.3	16,501,235	1950337.8	110,358,579	3795446.1
URBAN	11,483	6,366,226	551481.3	70,215,506	1932451.3	23,397,503	4139520.5	99,979,235	6623453.1
METROPOLITAN	11,128	7,365,659	1971736.0	70,831,130	2635284.2	32,862,858	14193170.8	111,059,647	18800191.0
ALL-INDIA	50,454	25,188,376	2921075.2	336,427,755	7506865.7	88,969,219	21654058.4	450,585,350	32081999.3

FOREIGN BANKS

POPULATION GROUP	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
		19	20	21	22	23	24	25	26	27
RURAL	7	257	58.9	1,250	110.8	410	1742.3	1,917	1912.0
SEMI-URBAN	8	452	436.9	2,855	217.0	853	1293.2	4,160	1947.1
URBAN	62	21,844	18808.5	302,459	36343.0	48,844	33281.2	373,147	88432.7
METROPOLITAN	247	263,535	772638.1	2,622,565	381217.7	658,171	1461506.3	3,544,271	2615362.1
ALL-INDIA	324	286,088	791942.3	2,929,129	417888.6	708,278	1497823.0	3,923,495	2707653.9

**TABLE NO. 3.3 - POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2012**

(Amount in ₹ Million)

POPULATION GROUP	REGIONAL RURAL BANKS								
	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	28	29	30	31	32	33	34	35	36
RURAL	12,263	860,261	34976.8	74,783,304	625440.7	8,725,045	407842.8	84,368,610	1068260.3
SEMI-URBAN	3,192	489,322	21546.0	21,640,832	251667.2	3,277,984	194295.9	25,408,138	467509.1
URBAN	1,009	160,448	18486.1	4,495,656	97099.7	1,290,559	133040.2	5,946,663	248625.9
METROPOLITAN	165	20,300	2327.3	523,952	12064.4	171,239	16812.2	715,491	31203.8
ALL-INDIA	16,629	1,530,331	77336.1	101,443,744	986271.9	13,464,827	751991.1	116,438,902	1815599.1

PRIVATE SECTOR BANKS

POPULATION GROUP	PRIVATE SECTOR BANKS								
	No. of Offices	CURRENT		SAVINGS		TERM		TOTAL	
		No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	37	38	39	40	41	42	43	44	45
RURAL	1,570	310,023	31518.5	6,245,266	131369.3	1,703,655	157706.3	8,258,944	320594.1
SEMI-URBAN	4,700	917,424	124751.3	16,834,333	449474.5	4,542,382	590770.1	22,294,139	1164996.0
URBAN	3,715	1,726,861	342091.3	19,548,257	756281.3	6,346,351	1254030.9	27,621,469	2352403.5
METROPOLITAN	3,840	2,650,882	1076937.9	34,709,430	1384344.8	8,771,217	4679214.4	46,131,529	7140497.1
ALL-INDIA	13,825	5,605,190	1575299.1	77,337,286	2721470.0	21,363,605	6681721.7	104,306,081	10978490.7

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY
MARCH 2012**

RURAL							(Amount in ₹ Million)
PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL		
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	
	1	2	3	4	5	6	
Upto 90 Days	554,024	29673.8	77,653	20869.6	631,677	50543.4	
91 Days & Above but Less than 6 Months	457,860	51822.1	26,981	22141.4	484,841	73963.5	
6 Months & Above but Less than 1 Year	963,908	79794.1	79,207	33797.0	1,043,115	113591.1	
1 Year & Above but Less than 2 Years	9,800,296	845536.2	1,162,030	204101.8	10,962,326	1049638.0	
2 Years & Above but Less than 3 Years	3,914,792	295303.8	346,809	46041.6	4,261,601	341345.4	
3 Years & Above but Less than 5 Years	6,344,956	411877.1	1,027,577	69013.8	7,372,533	480890.9	
5 Years & Above	7,706,430	402481.9	1,540,356	73772.9	9,246,786	476254.8	
GRAND TOTAL	29,742,266	2116489.1	4,260,613	469738.2	34,002,879	2586227.2	

SEMI-URBAN						
PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	7	8	9	10	11	12
Upto 90 Days	606,660	46977.4	73,981	73646.5	680,641	120623.9
91 Days & Above but Less than 6 Months	637,320	92206.4	43,623	76471.7	680,943	168678.1
6 Months & Above but Less than 1 Year	1,053,329	117162.0	114,039	74062.0	1,167,368	191224.0
1 Year & Above but Less than 2 Years	12,351,283	1361318.8	1,309,766	444051.2	13,661,049	1805370.0
2 Years & Above but Less than 3 Years	3,919,112	430376.5	417,163	118314.9	4,336,275	548691.4
3 Years & Above but Less than 5 Years	5,264,728	486780.6	730,046	118346.5	5,994,774	605127.1
5 Years & Above	7,242,503	494293.2	1,485,709	136489.5	8,728,212	630782.7
GRAND TOTAL	31,074,935	3029114.8	4,174,327	1041382.3	35,249,262	4070497.1

See Notes on Tables.

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY
MARCH 2012**

(Amount in ₹ Million')

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	13	14	15	16	17	18
Upto 90 Days	516,676	70286.6	96,011	287195.3	612,687	357481.9
91 Days & Above but Less than 6 Months	1,059,699	183119.0	90,082	232294.7	1,149,781	415413.7
6 Months & Above but Less than 1 Year	1,250,844	160359.3	197,879	249378.5	1,448,723	409737.9
1 Year & Above but Less than 2 Years	15,248,784	1939648.8	2,602,093	1728341.6	17,850,877	3667990.3
2 Years & Above but Less than 3 Years	4,834,514	604361.5	619,050	260631.2	5,453,564	864992.8
3 Years & Above but Less than 5 Years	5,838,147	645522.9	904,908	247805.3	6,743,055	893328.2
5 Years & Above	6,875,735	656007.4	1,335,752	192469.0	8,211,487	848476.5
GRAND TOTAL	35,624,399	4259305.5	5,845,775	3198115.8	41,470,174	7457421.2

PERIOD OF MATURITY (Original)	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	19	20	21	22	23	24
Upto 90 Days	567,566	169551.4	352,695	2268208.6	920,261	2437760.0
91 Days & Above but Less than 6 Months	1,487,994	372013.6	197,085	1795166.7	1,685,079	2167180.4
6 Months & Above but Less than 1 Year	1,709,608	380835.7	468,298	2982306.8	2,177,906	3363142.5
1 Year & Above but Less than 2 Years	19,371,698	3640070.4	6,486,725	7275804.2	25,858,423	10915874.6
2 Years & Above but Less than 3 Years	6,005,193	975735.0	917,311	843856.8	6,922,504	1819591.7
3 Years & Above but Less than 5 Years	6,843,059	1000754.2	985,449	803179.4	7,828,508	1803933.6
5 Years & Above	7,127,402	980296.6	944,895	597852.4	8,072,297	1578149.0
GRAND TOTAL	43,112,520	7519256.9	10,352,458	16566374.9	53,464,978	24085631.8

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	ANDAMAN & NICOBAR ISLANDS		ANDHRA PRADESH		ARUNACHAL PRADESH		ASSAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6	7	8
Upto 90 Days	474 (0.9)	75.7 (0.8)	327,848 (2.7)	133293.4 (6.1)	403 (0.3)	368.8 (1.4)	14,464 (0.7)	9380.5 (3.4)
91 Days & Above but Less than 6 Months	594 (1.2)	118.3 (1.3)	247,315 (2.1)	121540.9 (5.6)	558 (0.5)	401.0 (1.6)	22,721 (1.0)	7324.9 (2.6)
6 Months & Above but Less than 1 Year	2,330 (4.7)	832.0 (9.3)	328,388 (2.7)	152885.5 (7.0)	813 (0.7)	2266.2 (8.8)	63,983 (2.9)	10320.3 (3.7)
1 Year & Above but Less than 2 Years	14,770 (29.5)	3583.4 (40.0)	4,030,987 (33.4)	1108129.2 (50.9)	26,308 (22.7)	7236.6 (28.0)	528,471 (23.7)	125890.1 (45.0)
2 Years & Above but Less than 3 Years	4,880 (9.8)	924.9 (10.3)	1,943,095 (16.1)	292077.5 (13.4)	13,713 (11.8)	5453.6 (21.1)	315,719 (14.2)	32965.1 (11.8)
3 Years & Above but Less than 5 Years	8,405 (16.8)	2031.9 (22.7)	1,806,856 (15.0)	182316.0 (8.4)	35,622 (30.7)	3618.1 (14.0)	638,093 (28.7)	54178.0 (19.4)
5 Years & Above	18,553 (37.1)	1400.4 (15.6)	3,379,294 (28.0)	186512.6 (8.6)	38,594 (33.3)	6518.9 (25.2)	641,700 (28.8)	39602.0 (14.2)
GRAND TOTAL	50,006 (100.0)	8966.6 (100.0)	12,063,783 (100.0)	2176755.1 (100.0)	116,011 (100.0)	25863.1 (100.0)	2,225,151 (100.0)	279660.9 (100.0)

PERIOD OF MATURITY (Original)	BIHAR		CHANDIGARH		CHHATTISGARH		DADRA & NAGAR HAVELI	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	9	10	11	12	13	14	15	16
Upto 90 Days	51,152 (1.1)	17590.2 (3.6)	8,563 (1.2)	14740.9 (5.6)	23,048 (1.3)	10058.9 (2.7)	578 (1.5)	347.5 (6.3)
91 Days & Above but Less than 6 Months	94,184 (1.9)	25552.3 (5.2)	37,286 (5.2)	22595.5 (8.6)	31,937 (1.8)	18338.3 (5.0)	910 (2.3)	249.1 (4.5)
6 Months & Above but Less than 1 Year	118,264 (2.4)	18949.8 (3.8)	28,269 (3.9)	22744.6 (8.7)	62,061 (3.4)	21409.5 (5.8)	3,213 (8.3)	365.3 (6.6)
1 Year & Above but Less than 2 Years	1,310,775 (26.9)	197561.5 (40.1)	368,848 (51.1)	141311.7 (53.8)	571,693 (31.5)	195201.2 (53.3)	15,114 (38.9)	2747.2 (49.7)
2 Years & Above but Less than 3 Years	507,132 (10.4)	45406.4 (9.2)	109,694 (15.2)	27488.5 (10.5)	196,208 (10.8)	32608.2 (8.9)	3,985 (10.3)	683.8 (12.4)
3 Years & Above but Less than 5 Years	1,014,496 (20.9)	79165.5 (16.1)	81,560 (11.3)	17454.8 (6.6)	324,373 (17.9)	38818.4 (10.6)	5,155 (13.3)	462.8 (8.4)
5 Years & Above	1,768,010 (36.3)	108804.4 (22.1)	87,961 (12.2)	16384.3 (6.2)	604,797 (33.3)	49766.6 (13.6)	9,892 (25.5)	671.1 (12.1)
GRAND TOTAL	4,864,013 (100.0)	493030.1 (100.0)	722,181 (100.0)	262720.3 (100.0)	1,814,117 (100.0)	366201.1 (100.0)	38,847 (100.0)	5526.8 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	DAMAN & DIU		DELHI		GOA		GUJARAT	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	17	18	19	20	21	22	23	24
Upto 90 Days	319 (0.4)	97.2 (0.8)	86,752 (1.1)	358763.6 (7.7)	10,239 (0.8)	8071.1 (3.1)	104,673 (0.8)	78876.5 (4.2)
91 Days & Above but Less than 6 Months	1,121 (1.4)	281.4 (2.4)	347,034 (4.5)	343174.1 (7.4)	19,842 (1.6)	9061.9 (3.5)	232,997 (1.8)	116699.2 (6.2)
6 Months & Above but Less than 1 Year	1,574 (2.0)	200.0 (1.7)	394,216 (5.1)	418304.7 (9.0)	39,797 (3.1)	25391.8 (9.9)	481,025 (3.7)	110156.8 (5.9)
1 Year & Above but Less than 2 Years	27,621 (35.6)	4942.8 (42.3)	3,404,831 (44.2)	2370611.6 (51.2)	48,7343 (38.1)	107133.9 (41.8)	6,611,455 (51.5)	926016.3 (49.2)
2 Years & Above but Less than 3 Years	6,939 (9.0)	941.8 (8.1)	1,131,087 (14.7)	365616.6 (7.9)	195,266 (15.3)	31479.9 (12.3)	1,331,905 (10.4)	178307.1 (9.5)
3 Years & Above but Less than 5 Years	12,294 (15.9)	1626.4 (13.9)	1,140,099 (14.8)	475232.4 (10.3)	267,319 (20.9)	39726.8 (15.5)	1,832,647 (14.3)	247641.7 (13.2)
5 Years & Above	27,636 (35.7)	3602.1 (30.8)	1,203,505 (15.6)	301713.3 (6.5)	259,286 (20.3)	35467.3 (13.8)	2,234,080 (17.4)	222738.0 (11.8)
GRAND TOTAL	77,504 (100.0)	11691.8 (100.0)	7,707,524 (100.0)	4633416.2 (100.0)	1,279,092 (100.0)	256332.6 (100.0)	12,828,782 (100.0)	1880435.6 (100.0)

PERIOD OF MATURITY (Original)	HARYANA		HIMACHAL PRADESH		JAMMU & KASHMIR		JHARKHAND	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	25	26	27	28	29	30	31	32
Upto 90 Days	46,514 (1.3)	49745.6 (6.7)	8,991 (0.5)	3474.8 (1.4)	87,358 (3.9)	12148.7 (5.3)	18,710 (0.6)	8944.0 (2.0)
91 Days & Above but Less than 6 Months	175,674 (4.8)	63976.9 (8.6)	58,445 (3.1)	11537.1 (4.8)	107,313 (4.8)	14393.7 (6.2)	37,111 (1.2)	11150.1 (2.5)
6 Months & Above but Less than 1 Year	178,481 (4.9)	60408.6 (8.1)	46,026 (2.5)	8441.3 (3.5)	166,179 (7.4)	19456.6 (8.4)	50,463 (1.7)	11253.1 (2.5)
1 Year & Above but Less than 2 Years	1,793,913 (49.2)	371861.4 (49.9)	810,638 (43.2)	125566.2 (52.4)	839,253 (37.2)	89427.1 (38.8)	771,597 (25.4)	151414.8 (33.6)
2 Years & Above but Less than 3 Years	451,543 (12.4)	78550.9 (10.5)	238,319 (12.7)	27445.5 (11.4)	316,534 (14.0)	29547.5 (12.8)	322,449 (10.6)	56121.5 (12.5)
3 Years & Above but Less than 5 Years	494,035 (13.6)	66493.6 (8.9)	424,442 (22.6)	42379.7 (17.7)	377,386 (16.7)	35286.2 (15.3)	710,142 (23.4)	71371.7 (15.8)
5 Years & Above	504,034 (13.8)	54195.2 (7.3)	290,752 (15.5)	20926.5 (8.7)	364,148 (16.1)	30084.4 (13.1)	1,122,232 (37.0)	140305.4 (31.1)
GRAND TOTAL	3,644,194 (100.0)	745232.2 (100.0)	1,877,613 (100.0)	239771.2 (100.0)	2,258,171 (100.0)	230344.3 (100.0)	3,032,704 (100.0)	450560.6 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	KARNATAKA		KERALA		LAKSHADWEEP		MADHYA PRADESH	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	33	34	35	36	37	38	39	40
Upto 90 Days	535,952 (4.6)	194927.0 (7.3)	130,167 (2.1)	80155.6 (6.2)	12 (0.4)	8.7 (0.6)	114,562 (1.7)	29155.8 (3.1)
91 Days & Above but Less than 6 Months	249,156 (2.1)	201721.7 (7.5)	105,043 (1.7)	40733.2 (3.2)	15 (0.5)	184.9 (11.9)	131,456 (2.0)	61866.2 (6.7)
6 Months & Above but Less than 1 Year	422,172 (3.6)	286172.3 (10.7)	308,604 (5.0)	63696.9 (4.9)	115 (3.8)	167.9 (10.8)	234,926 (3.5)	53109.4 (5.7)
1 Year & Above but Less than 2 Years	4,440,049 (38.3)	1270203.6 (47.5)	2,696,440 (43.7)	594381.2 (46.0)	422 (13.9)	288.5 (18.5)	2,590,071 (38.4)	461317.4 (49.8)
2 Years & Above but Less than 3 Years	1,815,373 (15.6)	293324.5 (11.0)	774,557 (12.6)	189916.5 (14.7)	265 (8.7)	695.6 (44.7)	732,421 (10.9)	81348.1 (8.8)
3 Years & Above but Less than 5 Years	1,699,058 (14.6)	216810.4 (8.1)	1,062,765 (17.2)	195085.9 (15.1)	1,034 (34.0)	129.5 (8.3)	1,271,742 (18.9)	114414.8 (12.4)
5 Years & Above	2,445,146 (21.1)	213213.3 (8.0)	1,088,313 (17.7)	128653.1 (10.0)	1,182 (38.8)	82.5 (5.3)	1,662,549 (24.7)	125142.4 (13.5)
GRAND TOTAL	11,606,906 (100.0)	2676372.8 (100.0)	6,165,889 (100.0)	1292622.3 (100.0)	3,045 (100.0)	1557.7 (100.0)	6,737,727 (100.0)	926353.9 (100.0)

PERIOD OF MATURITY (Original)	MAHARASHTRA		MANIPUR		MEGHALAYA		MIZORAM	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	41	42	43	44	45	46	47	48
Upto 90 Days	387,495 (1.7)	1458097.1 (12.7)	322 (0.7)	403.3 (5.0)	1,851 (0.9)	3253.7 (6.1)	1,931 (6.6)	1559.4 (12.0)
91 Days & Above but Less than 6 Months	590,251 (2.7)	1214939.0 (10.6)	561 (1.2)	739.5 (9.2)	2,605 (1.3)	3207.6 (6.0)	1,756 (6.0)	894.7 (6.9)
6 Months & Above but Less than 1 Year	820,066 (3.7)	2280895.1 (19.9)	800 (1.7)	412.9 (5.1)	5,446 (2.6)	2803.6 (5.3)	2,028 (7.0)	649.5 (5.0)
1 Year & Above but Less than 2 Years	11,913,818 (53.5)	4475292.9 (39.0)	15,629 (32.3)	3168.2 (39.3)	77,296 (37.1)	21546.2 (40.5)	10,722 (36.8)	5841.9 (44.9)
2 Years & Above but Less than 3 Years	2,433,025 (10.9)	732348.8 (6.4)	5,942 (12.3)	777.7 (9.6)	24,529 (11.8)	6087.9 (11.4)	3,537 (12.2)	1488.1 (11.4)
3 Years & Above but Less than 5 Years	3,120,686 (14.0)	672860.8 (5.9)	10,711 (22.1)	1247.3 (15.5)	44,597 (21.4)	9142.6 (17.2)	4,842 (16.6)	1574.9 (12.1)
5 Years & Above	2,999,232 (13.5)	650344.8 (5.7)	14,404 (29.8)	1321.1 (16.4)	51,882 (24.9)	7216.8 (13.6)	4,282 (14.7)	998.1 (7.7)
GRAND TOTAL	22,264,573 (100.0)	11484778.3 (100.0)	48,369 (100.0)	8069.9 (100.0)	208,206 (100.0)	53258.2 (100.0)	29,098 (100.0)	13006.5 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	NAGALAND		ODISHA		PUDUCHERRY		PUNJAB	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	49	50	51	52	53	54	55	56
Upto 90 Days	990 (1.3)	1663.3 (7.6)	44,948 (1.0)	20764.9 (3.0)	3,237 (1.5)	1523.9 (3.5)	53,453 (0.9)	26753.5 (2.8)
91 Days & Above but Less than 6 Months	1,088 (1.4)	854.1 (3.9)	69,813 (1.6)	33304.7 (4.8)	6,881 (3.1)	4921.0 (11.2)	227,441 (3.6)	49176.5 (5.1)
6 Months & Above but Less than 1 Year	1,974 (2.6)	1023.9 (4.7)	110,713 (2.6)	25377.3 (3.7)	12,062 (5.5)	2568.7 (5.8)	241,086 (3.8)	37458.1 (3.9)
1 Year & Above but Less than 2 Years	25,973 (34.6)	10282.4 (47.0)	1,624,526 (37.4)	392596.8 (57.0)	95,659 (43.5)	19950.3 (45.3)	3,424,336 (54.6)	513492.3 (53.5)
2 Years & Above but Less than 3 Years	8,192 (10.9)	2550.3 (11.7)	580,220 (13.4)	71924.3 (10.4)	25,136 (11.4)	4595.6 (10.4)	818,324 (13.0)	123331.0 (12.9)
3 Years & Above but Less than 5 Years	14,012 (18.7)	2766.2 (12.6)	856,028 (19.7)	72377.8 (10.5)	34,031 (15.5)	5574.9 (12.7)	782,910 (12.5)	118166.3 (12.3)
5 Years & Above	22,806 (30.4)	2743.8 (12.5)	1,054,667 (24.3)	72945.9 (10.6)	42,778 (19.5)	4908.9 (11.1)	723,516 (11.5)	90525.2 (9.4)
GRAND TOTAL	75,035 (100.0)	21884.0 (100.0)	4,340,915 (100.0)	689291.7 (100.0)	219,784 (100.0)	44043.3 (100.0)	6,271,066 (100.0)	958902.8 (100.0)

PERIOD OF MATURITY (Original)	RAJASTHAN		SIKKIM		TAMIL NADU		TRIPURA	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	57	58	59	60	61	62	63	64
Upto 90 Days	130,114 (2.1)	25825.3 (3.2)	920 (1.4)	1309.0 (5.1)	358,610 (3.1)	239846.7 (10.2)	2,025 (0.6)	1063.5 (2.3)
91 Days & Above but Less than 6 Months	234,281 (3.8)	52903.0 (6.5)	1,167 (1.8)	3352.6 (13.2)	334,074 (2.9)	188836.5 (8.0)	2,387 (0.7)	1511.7 (3.3)
6 Months & Above but Less than 1 Year	212,231 (3.4)	32158.0 (4.0)	1,548 (2.4)	2650.5 (10.4)	591,734 (5.1)	186718.0 (7.9)	11,403 (3.2)	3302.1 (7.2)
1 Year & Above but Less than 2 Years	2,379,611 (38.5)	354798.2 (43.9)	27,121 (42.5)	10755.4 (42.3)	5,359,649 (46.2)	1095692.8 (46.4)	66,328 (18.4)	13893.2 (30.1)
2 Years & Above but Less than 3 Years	1,174,995 (19.0)	141500.7 (17.5)	8,675 (13.6)	2179.7 (8.6)	1,527,446 (13.2)	241955.0 (10.2)	67,001 (18.6)	7921.2 (17.2)
3 Years & Above but Less than 5 Years	1,053,985 (17.0)	108191.9 (13.4)	10,685 (16.7)	2432.5 (9.6)	1,712,274 (14.8)	216667.4 (9.2)	103,312 (28.7)	9897.7 (21.5)
5 Years & Above	998,882 (16.2)	92598.0 (11.5)	13,723 (21.5)	2762.6 (10.9)	1,706,699 (14.7)	192754.8 (8.2)	107,513 (29.9)	8500.1 (18.4)
GRAND TOTAL	6,184,099 (100.0)	807975.1 (100.0)	63,839 (100.0)	25442.3 (100.0)	11,590,486 (100.0)	2362471.2 (100.0)	359,969 (100.0)	46089.5 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2012**

(Amount in ₹ Million)

PERIOD OF MATURITY (Original)	UTTAR PRADESH		UTTARAKHAND		WEST BENGAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	65	66	67	68	69	70
Upto 90 Days	186,828 (1.2)	64284.7 (3.2)	27,612 (1.4)	6523.2 (2.0)	74,151 (0.5)	103313.5 (4.4)
91 Days & Above but Less than 6 Months	389,632 (2.4)	80432.0 (4.0)	62,372 (3.1)	10929.7 (3.3)	175,623 (1.2)	108332.3 (4.6)
6 Months & Above but Less than 1 Year	511,150 (3.2)	94515.0 (4.6)	67,417 (3.3)	11060.6 (3.4)	316,555 (2.1)	109569.6 (4.7)
1 Year & Above but Less than 2 Years	6,063,854 (37.4)	1047291.1 (51.4)	802,608 (39.3)	195392.1 (59.2)	5,104,946 (33.7)	1024053.6 (43.5)
2 Years & Above but Less than 3 Years	1,863,004 (11.5)	199167.7 (9.8)	257,291 (12.6)	29327.5 (8.9)	1,765,543 (11.6)	238562.5 (10.1)
3 Years & Above but Less than 5 Years	3,081,538 (19.0)	268973.0 (13.2)	392,348 (19.2)	39336.6 (11.9)	3,509,388 (23.1)	369825.6 (15.7)
5 Years & Above	4,117,634 (25.4)	281448.0 (13.8)	433,020 (21.2)	37547.1 (11.4)	4,216,080 (27.8)	401264.3 (17.0)
GRAND TOTAL	16,213,640 (100.0)	2036111.5 (100.0)	2,042,668 (100.0)	330116.7 (100.0)	15,162,286 (100.0)	2354921.3 (100.0)

**TABLE NO. 4.1 - SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above 0.2 and upto 0.5	85,345	27265.9	17917.0	2,814,191	860866.7	718327.7	2,382,735	811139.3	613138.3
Above 0.5 and upto 1.0	18,574	13326.4	9958.7	576,031	422121.0	317171.3	960,931	709929.2	558068.8
Above 1.0 and upto 2.5	10,079	15438.9	12664.3	386,377	600079.5	461296.9	697,995	1113924.8	889871.5
Above 2.5 and upto 5.0	3,011	11120.9	9447.4	77,417	264090.0	200277.0	154,617	530254.8	415536.7
Above 5.0 and upto 10.0	2,105	15527.7	13535.3	15,556	109107.2	78740.4	43,027	309099.3	235178.6
Above 10.0 and upto 40.0	2,675	52081.9	45165.6	7,502	148769.9	108417.5	23,334	461839.0	345428.3
Above 40.0 and upto 60.0	632	31162.4	28667.9	1,335	66524.7	48784.7	3,789	188281.5	138227.0
Above 60.0 and upto 100.0	629	50227.2	28143.7	1,300	105453.0	66028.1	3,432	285689.7	207112.1
Above 100.0 and upto 250.0	957	147288.5	88203.2	1,813	290985.1	171770.2	3,931	669810.5	480854.5
Above 250.0	957	1245455.8	360728.1	2,287	2897917.8	1542362.5	7,467	13819043.6	8660411.1
TOTAL LOANS & ADVANCES	124,964	1608895.7	614431.2	3,883,809	5765914.9	3713176.2	4,281,258	18899011.7	12543826.8

CREDIT LIMIT RANGE (In ₹ Million)	12% AND ABOVE BUT LESS THAN 13%			13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above 0.2 and upto 0.5	1,718,275	579446.3	451224.5	1,925,579	638800.9	511085.6	2,104,301	706906.4	559993.5
Above 0.5 and upto 1.0	568,220	415044.0	325977.7	409,456	299043.8	234580.5	380,577	285239.7	225238.5
Above 1.0 and upto 2.5	305,328	481416.8	374991.2	203,437	326482.7	249077.8	224,473	372969.4	290445.0
Above 2.5 and upto 5.0	73,882	258855.4	200219.6	55,735	207066.8	157691.6	71,606	269481.3	210512.4
Above 5.0 and upto 10.0	23,746	175423.0	134552.0	30,210	229439.0	169336.6	36,327	277213.2	214604.3
Above 10.0 and upto 40.0	18,421	379243.8	282976.6	27,579	571890.6	409038.2	31,185	647570.0	496109.3
Above 40.0 and upto 60.0	3,335	167660.6	122511.1	4,813	242502.4	172093.6	5,355	269620.2	204743.8
Above 60.0 and upto 100.0	3,065	254075.8	184381.6	4,348	356706.6	244705.4	4,745	390141.9	285246.9
Above 100.0 and upto 250.0	3,515	597496.8	416633.8	4,802	806663.6	551390.7	5,351	894331.8	647567.9
Above 250.0	4,466	5361414.2	3426545.9	5,218	6184171.5	3406818.2	4,434	3793366.2	2440043.4
TOTAL LOANS & ADVANCES	2,722,253	8670076.8	5920014.0	2,671,177	9862767.9	6105818.3	2,868,354	7906840.3	5574504.9

See Notes on Tables.

**TABLE NO. 4.1 - SIZE OF CREDIT LIMIT AND INTEREST RATE RANGE-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%			17% AND ABOVE BUT LESS THAN 18%		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	19	20	21	22	23	24	25	26	27
Above 0.2 and upto 0.5	1,668,689	551823.1	434804.7	392,289	128168.0	96086.7	291,690	92567.2	60587.0
Above 0.5 and upto 1.0	377,722	283809.4	226565.0	136,376	101651.8	78280.6	60,361	45003.1	29601.1
Above 1.0 and upto 2.5	190,825	319361.9	249715.8	73,870	124414.4	93098.8	29,168	50420.1	36892.1
Above 2.5 and upto 5.0	59,214	222639.8	173627.9	32,446	122869.0	94193.9	12,698	48425.0	36003.8
Above 5.0 and upto 10.0	29,801	228526.9	175030.0	17,744	135485.3	103598.9	6,441	49287.1	37657.7
Above 10.0 and upto 40.0	28,287	601685.1	426328.8	14,235	295696.5	230004.4	5,627	116295.4	87844.1
Above 40.0 and upto 60.0	5,657	283852.4	183611.1	2,331	117052.0	90990.3	977	49223.1	37967.9
Above 60.0 and upto 100.0	5,066	415467.5	265792.0	1,844	150165.1	118404.8	786	64275.8	50491.3
Above 100.0 and upto 250.0	5,842	954418.9	573469.2	1,579	258348.4	203393.2	680	110312.9	85805.8
Above 250.0	3,810	3276314.9	1562470.0	776	648875.2	371535.6	278	265236.1	110977.0
TOTAL LOANS & ADVANCES	2,374,913	7137899.8	4271414.6	673,490	2082725.7	1479587.1	408,706	891045.7	573827.9

CREDIT LIMIT RANGE (In ₹ Million)	18% AND ABOVE BUT LESS THAN 20%			20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33	34	35	36
Above 0.2 and upto 0.5	280,509	90252.0	64292.8	1,169,327	356571.7	62960.1	14,832,930	4843807.5	3590418.0
Above 0.5 and upto 1.0	46,902	34953.2	25073.8	114,559	75494.8	19852.5	3,649,709	2685616.3	2050368.6
Above 1.0 and upto 2.5	27,491	45852.6	33378.4	14,016	22788.1	14703.7	2,163,059	3473149.1	2706135.4
Above 2.5 and upto 5.0	9,098	33792.0	23940.8	2,506	9340.9	6201.2	552,230	1977935.9	1527652.3
Above 5.0 and upto 10.0	4,053	30725.3	20383.5	1,138	8494.8	6028.7	210,148	1568328.8	1188645.9
Above 10.0 and upto 40.0	3,583	75011.4	47531.3	1,071	21984.8	17135.1	163,499	3372068.4	2495979.2
Above 40.0 and upto 60.0	679	33831.3	19943.5	194	9565.6	7019.6	29,097	1459276.4	1054560.3
Above 60.0 and upto 100.0	599	49550.2	29368.0	168	14071.2	9637.3	25,982	2135824.0	1489311.2
Above 100.0 and upto 250.0	614	100881.9	52702.3	247	45328.1	25738.2	29,331	4875866.5	3297529.1
Above 250.0	373	490157.1	97697.1	388	221345.5	67481.7	30,454	38203297.9	22047070.7
TOTAL LOANS & ADVANCES	373,901	985007.0	414311.6	1,303,614	784985.7	236758.1	21,686,439	64595171.0	41447670.8

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

INTEREST RATE RANGE	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Less than 6%	8,688	30915.9	21796.5	5,547	131294.5	14908.6	21,481	187311.7	124341.4
6% and above but less than 10%	127,499	200871.8	169609.8	430,731	571564.9	350142.3	1,501,747	927443.9	655634.3
10% and above but less than 12%	101,204	2410498.1	1579668.9	343,037	2763383.5	928455.4	396,600	2616847.0	1852160.3
12% and above but less than 13%	114,045	1424489.6	920039.9	134,074	464017.2	257656.5	215,471	1002535.3	593036.9
13% and above but less than 14%	202,752	2965820.8	1578903.4	86,826	495481.8	288727.4	409,474	1222387.6	570589.8
14% and above but less than 15%	425,805	2316085.5	1767135.4	179,550	462564.2	326635.7	326,667	476579.0	361016.0
15% and above but less than 16%	336,160	2113216.7	1587582.2	119,374	700332.2	301707.9	221,137	300834.0	195177.3
16% and above but less than 17%	83,194	672020.1	543395.2	59,472	167531.8	119829.8	54,229	145546.5	55308.8
17% and above but less than 18%	31,467	221237.5	191049.9	24,568	83959.0	51617.4	62,492	112936.6	33669.4
18% and above but less than 20%	20,266	253173.5	116663.2	26,185	295154.8	67605.5	28,310	82399.7	34599.8
20% and above	14,495	153079.0	39120.2	21,129	30233.9	19691.7	1,184,022	460376.0	81501.8
TOTAL LOANS & ADVANCES	1,465,575	12761408.5	8514964.6	1,430,493	6165517.7	2726978.1	4,421,630	7535197.2	4557035.9

INTEREST RATE RANGE	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Less than 6%	30,011	175879.2	81922.5	53,320	135853.1	121281.1	5,917	947641.4	250181.0
6% and above but less than 10%	412,118	1034117.0	575863.9	1,404,920	2513581.0	1840118.4	6,794	518336.3	121807.5
10% and above but less than 12%	738,916	3306529.6	2450028.6	2,690,797	6959125.9	5272714.8	10,704	842627.5	460798.8
12% and above but less than 13%	506,604	1319164.5	962821.0	1,744,478	4310738.0	3077823.8	7,581	149132.3	108636.0
13% and above but less than 14%	373,440	1024830.4	784376.8	1,596,385	4076520.3	2863525.8	2,300	77727.1	19695.1
14% and above but less than 15%	310,516	843483.7	608886.8	1,624,819	3765885.0	2483193.6	997	42242.9	27637.4
15% and above but less than 16%	271,302	660065.4	470813.1	1,418,867	2356835.2	1681296.8	8,073	1006616.3	34837.1
16% and above but less than 17%	126,102	262198.8	171323.4	349,386	827148.2	584229.1	1,107	8280.4	5500.9
17% and above but less than 18%	74,153	151423.8	73515.1	215,775	317537.0	221582.9	251	3951.7	2393.3
18% and above but less than 20%	103,979	121429.1	61520.1	195,054	226345.0	129862.1	107	6504.9	4060.9
20% and above	39,157	57608.3	33066.5	44,414	62823.1	45434.2	397	20865.4	17943.7
TOTAL LOANS & ADVANCES	2,986,298	8956729.7	6274137.8	11,338,215	25552391.7	18321062.7	44,228	3623926.2	1053491.7

See Notes on Tables.

**TABLE NO. 4.3 - INTERSET RATE RANGE AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH - 2012**

(Amount in ₹ Million)

INTEREST RATE RANGE	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
less than 6%	1,589	218722.7	79004.7	405	14177.1	12216.9	8,907	1076287.3	415044.3
6% and above but less than 10%	7,020	1078935.0	646391.4	14,316	62329.6	38881.2	73,635	1772857.6	1074489.3
10% and above but less than 12%	34,245	6359760.2	3628360.1	26,748	413116.8	306298.2	139,505	6691651.7	4461554.7
12% and above but less than 13%	11,868	1700030.3	1109404.1	22,986	96668.0	71272.1	60,621	3914686.3	2500454.6
13% and above but less than 14%	18,889	2145670.8	1027380.2	12,334	62162.4	43672.2	64,543	4609495.7	2862405.3
14% and above but less than 15%	22,850	1151386.6	717192.3	6,990	42940.3	26811.6	79,666	3793116.8	2605092.3
15% and above but less than 16%	19,775	888094.6	552448.6	8,061	46343.3	26821.6	70,958	2551852.1	1774789.5
16% and above but less than 17%	9,335	195860.7	123199.3	3,300	14689.1	9417.4	40,044	895687.0	622219.5
17% and above but less than 18%	5,314	76501.1	44588.2	1,801	3507.7	2575.8	17,762	304633.2	229447.8
18% and above but less than 20%	5,397	54163.8	31749.5	2,290	7157.2	3189.0	16,485	565518.4	161779.7
20% and above	4,119	36460.6	26518.3	1,741	6434.4	4016.8	5,733	76441.6	53334.5
TOTAL LOANS & ADVANCES	140,401	13905586.4	7986236.7	100,972	769526.0	545172.7	577,859	26252227.7	16760611.6

INTEREST RATE RANGE	HOUSHOLD SECTOR - INDIVIDUALS			HOUSEHOLD SECTOR - OTHERS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15
less than 6%	108,894	148525.9	80489.8	3,926	148720.7	23278.7
6% and above but less than 10%	3,716,298	2651118.4	1829760.7	62,332	184618.1	115885.5
10% and above but less than 12%	3,872,202	4462565.3	3457334.8	174,227	903071.9	639357.6
12% and above but less than 13%	2,394,663	2233691.2	1693898.0	123,423	646349.9	480365.1
13% and above but less than 14%	2,293,379	2013313.6	1409280.1	200,802	948242.6	700722.4
14% and above but less than 15%	2,109,238	1578941.0	1198602.2	426,431	1200450.3	925667.6
15% and above but less than 16%	1,923,099	2462866.7	1133360.1	330,045	1129770.4	736693.4
16% and above but less than 17%	507,014	514098.4	371279.3	105,217	422066.4	323202.1
17% and above but less than 18%	337,782	346127.6	172762.3	42,099	151434.6	117242.7
18% and above but less than 20%	306,079	244572.2	153470.9	36,385	105580.1	60667.5
20% and above	1,258,095	503623.6	101942.9	31,293	154011.2	47160.7
TOTAL LOANS & ADVANCES	18,826,743	17159443.8	11602181.1	1,536,180	5994316.4	4170243.2

See Notes on Tables.

**TABLE NO. 4.4 - TYPE OF ACCOUNT AND ORGNISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH - 2012**

(Amount in ₹ Million)

TYPE OF ACCOUNT	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
Cash Credit	20,208	3911323.4	2121177.8	6,960	156121.5	99544.7	121,106	5145935.1	3657273.4
Overdraft	6,752	1699474.6	382302.6	3,755	91489.1	54599.9	42,994	1850752.5	721733.2
Demand Loans	27,383	1263442.3	793742.9	4,010	89718.5	72500.2	43,048	3355448.4	1758907.8
Medium Term Loans	9,616	1805764.8	1406433.9	7,943	118247.8	103859.4	124,295	4493403.3	3013996.6
Long Term Loans	74,994	4899918.8	3130496.8	78,280	312697.6	213528.4	230,671	9725078.3	6892455.9
Packing Credit	1,448	325662.6	152082.8	24	1251.7	1140.0	15,745	1681610.2	716244.7
Inland and Foreign Bills Pur/Disc	8,423	769623.9	429840.3	217	21143.3	8941.1	43,535	4789132.7	1221085.7
TOTAL	148,824	14675210.4	8416077.1	101,189	790669.3	554113.8	621,394	31041360.5	17981697.3

TYPE OF ACCOUNT	HOUSHOLD SECTOR - INDIVIDUALS			HOUSEHOLD SECTOR - OTHERS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15
Cash Credit	559,679	963014.6	745021.2	724,023	2543987.0	1865790.3
Overdraft	1,136,466	1497619.9	1038389.5	231,656	965328.3	487070.9
Demand Loans	4,279,026	2471494.9	1652790.3	49,971	311936.1	245718.7
Medium Term Loans	2,516,719	2024247.0	1392365.8	156,671	394878.5	265845.3
Long Term Loans	10,322,311	8824216.2	6720625.0	359,439	1542302.8	1175311.6
Packing Credit	12,542	1378851.1	52989.3	14,420	235883.6	130506.4
Inland and Foreign Bills Pur/Disc	11,099	381897.2	89382.7	19,778	499562.7	222590.3
TOTAL	18,837,842	17541341.0	11691563.8	1,555,958	6493879.1	4392833.5

See Notes on Tables.

**TABLE NO. 4.5 - SIZE OF CREDIT LIMIT AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH - 2012**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	PUBLIC SECTOR			CO-OPERATIVE SECTOR			PRIVATE CORPORATE SECTOR		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
Above 0.2 and upto 0.5	72,883	23896.3	21195.9	48,673	16656.5	13180.9	142,938	50466.5	41612.2
Above 0.5 and upto 1.0	22,803	16387.8	15081.5	23,895	17694.6	14269.9	105,861	80448.8	61198.2
Above 1.0 and upto 2.5	21,935	35196.6	37307.0	17,037	27487.9	23083.0	124,910	211200.5	178667.3
Above 2.5 and upto 5.0	6,670	23573.7	20158.3	3,802	13863.1	10524.4	60,880	228377.2	176231.9
Above 5.0 and upto 10.0	3,212	24268.0	18270.3	2,148	15940.0	11803.0	46,016	355259.5	272552.5
Above 10.0 and upto 40.0	5,244	121047.0	90409.6	4,120	77863.3	52432.7	66,571	1464436.2	1096307.8
Above 40.0 and upto 60.0	2,100	106023.6	76581.7	425	21103.6	14444.0	17,151	863324.8	627144.2
Above 60.0 and upto 100.0	2,720	227191.3	149670.5	308	26393.1	17545.5	16,675	1378817.8	970630.7
Above 100.0 and upto 250.0	4,103	713145.0	493131.2	353	59644.8	43473.7	20,097	3354690.4	2315429.1
Above 250.0	7,154	13384481.1	7494271.1	428	514022.6	353356.7	20,295	23054338.7	12241923.3
TOTAL	148,824	14675210.4	8416077.1	101,189	790669.3	554113.8	621,394	31041360.5	17981697.3

CREDIT LIMIT RANGE (In ₹ Million)	HOUSEHOLD SECTOR - INDIVIDUALS			HOUSEHOLD SECTOR - OTHERS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15
Above 0.2 and upto 0.5	13,536,414	4391863.2	3250397.6	578,738	211940.0	161668.6
Above 0.5 and upto 1.0	3,126,893	2277749.9	1738185.6	358,713	286003.0	216649.3
Above 1.0 and upto 2.5	1,674,752	2636816.6	2061594.1	330,272	573849.2	446457.7
Above 2.5 and upto 5.0	349,763	1214225.4	946244.2	139,796	530433.9	404252.7
Above 5.0 and upto 10.0	91,599	661837.3	504478.6	74,314	565772.9	423936.4
Above 10.0 and upto 40.0	41,571	809081.3	557437.9	56,472	1131531.6	836717.9
Above 40.0 and upto 60.0	5,285	263357.8	152997.8	6,965	349323.4	257136.2
Above 60.0 and upto 100.0	4,050	331724.3	176052.7	4,874	396877.3	280630.1
Above 100.0 and upto 250.0	3,951	637541.5	276214.1	3,704	602504.5	396871.1
Above 250.0	3,564	4317143.6	2027961.2	2,110	1845643.1	968513.4
TOTAL	18,837,842	17541341.0	11691563.8	1,555,958	6493879.1	4392833.5

See Notes on Tables.

**TABLE NO. 4.6 - SIZE OF CREDIT LIMIT AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	CASH CREDIT			OVERDRAFTS			DEMAND LOANS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
Above 0.2 and upto 0.5	688,052	244653.5	198122.7	769,300	269312.2	190387.1	3,963,400	1190306.1	826176.8
Above 0.5 and upto 1.0	290,747	235709.4	188923.3	281,588	215940.1	155309.3	337,769	238916.0	165140.5
Above 1.0 and upto 2.5	229,689	411708.2	333226.0	223,351	381626.5	278086.2	73,030	117580.5	99857.8
Above 2.5 and upto 5.0	105,634	408569.6	330932.7	91,667	330638.9	237735.0	19,299	71451.7	59365.6
Above 5.0 and upto 10.0	58,636	458641.7	372206.7	34,905	263576.7	180095.0	9,566	72824.6	58567.2
Above 10.0 and upto 40.0	56,283	1209558.4	969351.4	20,788	405903.1	280160.7	8,877	187067.0	143634.0
Above 40.0 and upto 60.0	10,855	550828.9	436794.2	2,908	145376.3	96697.8	2,059	102778.1	82243.3
Above 60.0 and upto 100.0	9,493	788215.5	612997.6	2,233	186345.4	118133.4	2,015	168719.0	119884.6
Above 100.0 and upto 250.0	9,766	1627101.6	1237071.3	1,960	320875.1	192234.0	2,186	368965.2	247786.1
Above 250.0	6,420	6826421.9	3835338.6	1,793	3645923.4	998139.7	3,429	5016589.0	2754380.1
TOTAL	1,465,575	12761408.5	8514964.6	1,430,493	6165517.7	2726978.1	4,421,630	7535197.2	4557035.9

CREDIT LIMIT RANGE (In ₹ Million)	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
Above 0.2 and upto 0.5	1,987,434	657939.7	465271.4	7,420,816	2480177.8	1908882.2	3,928	1418.2	1577.8
Above 0.5 and upto 1.0	553,075	404910.8	281791.1	2,182,796	1587148.5	1255925.5	3,734	2991.6	3278.8
Above 1.0 and upto 2.5	338,808	534665.3	383019.5	1,292,156	2016918.4	1601863.9	6,025	10650.2	10082.1
Above 2.5 and upto 5.0	65,894	228320.6	164217.4	264,610	919123.3	718813.2	5,126	19831.9	16588.3
Above 5.0 and upto 10.0	17,759	128064.7	89325.0	84,459	607999.4	463831.5	4,823	37221.8	24620.5
Above 10.0 and upto 40.0	11,408	235395.5	168115.6	56,798	1124005.3	835696.3	9,345	210139.1	99021.2
Above 40.0 and upto 60.0	2,310	114414.2	82667.4	8,400	417016.1	301241.3	2,565	128862.9	54916.3
Above 60.0 and upto 100.0	2,138	177503.7	130849.6	7,549	609795.3	428502.6	2,554	205245.2	78943.4
Above 100.0 and upto 250.0	2,993	515418.1	373795.8	8,972	1496390.6	1055906.5	3,454	547115.8	190735.3
Above 250.0	4,479	5960097.2	4135084.9	11,659	14293817.0	9750399.5	2,674	2460449.5	573727.9
TOTAL	2,986,298	8956729.7	6274137.8	11,338,215	25552391.7	18321062.7	44,228	3623926.2	1053491.7

See Notes on Tables.

**TABLE NO. 4.7 – BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2012**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6	7	8	9
0.025 and Less	4,579,678	82507.2	78283.5	11,216,219	196113.2	289770.7	5,509,630	117647.1	130162.5
Above 0.025 and upto 0.2	14,216,453	1223012.7	974656.5	22,572,052	1808942.2	1619311.5	3,208,638	255510.7	102191.4
Above 0.2 and upto 0.5	4,488,936	1473774.2	1136964.8	5,338,180	1751730.4	1469666.0	502,075	152710.7	40657.3
Above 0.5 and upto 1.0	1,043,557	771678.8	603238.4	1,376,494	1030568.1	854818.7	89,370	62190.1	29240.7
Above 1.0 and upto 2.5	556,427	888515.6	720045.7	823,836	1345134.2	1108547.7	49,785	79889.3	55801.3
Above 2.5 and upto 5.0	136,205	478449.2	362892.6	223,972	817008.8	654228.7	18,809	67948.4	53599.9
Above 5.0 and upto 10.0	40,636	300971.7	222376.5	96,164	730040.8	566445.2	11,586	85526.9	65338.1
Above 10.0 and upto 40.0	30,953	659592.5	496653.2	83,572	1755006.6	1266232.7	10,671	212558.1	159784.1
Above 40.0 and upto 60.0	6,503	327147.1	248968.0	15,791	793782.6	545339.3	1,934	97072.3	72945.0
Above 60.0 and upto 100.0	6,244	517540.5	379712.2	14,178	1163226.7	773749.3	1,965	162019.7	96948.3
Above 100.0 and upto 250.0	7,503	1252777.2	924443.4	15,647	2596662.3	1717301.1	2,773	467443.1	220779.9
Above 250.0	6,079	7929791.0	4317649.6	18,008	24182836.4	14286299.3	3,892	4994481.5	1358288.0
TOTAL	25,119,174	15905757.8	10465884.4	41,794,113	38171052.3	25151710.2	9,411,128	6754998.0	2385736.4

CREDIT LIMIT RANGE (In ₹ Million)	REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	10	11	12	13	14	15	16	17	18
0.025 and Less	9,325,528	167425.4	162227.1	13,416,035	137745.8	101715.9	44,047,090	701438.6	762159.6
Above 0.025 and upto 0.2	10,287,059	720901.3	612334.5	14,780,081	1048591.0	495560.1	65,064,283	5056958.0	3804054.0
Above 0.2 and upto 0.5	987,851	313652.9	257894.6	3,528,484	1156221.1	689536.5	14,845,526	4848089.4	3594719.3
Above 0.5 and upto 1.0	99,449	70527.9	57876.7	1,050,684	758143.1	512608.8	3,659,554	2693108.0	2057783.2
Above 1.0 and upto 2.5	22,623	34322.1	27915.0	725,519	1151125.9	847690.7	2,178,190	3498987.1	2760000.3
Above 2.5 and upto 5.0	3,317	11920.5	9503.8	181,054	644440.0	484506.9	563,357	2019767.0	1564731.9
Above 5.0 and upto 10.0	988	7193.9	5677.1	69,782	513741.7	382593.4	219,156	1637475.0	1242430.3
Above 10.0 and upto 40.0	550	10278.0	8454.7	50,589	1017283.5	743406.4	176,335	3654718.6	2674531.0
Above 40.0 and upto 60.0	62	3076.0	2460.9	8,161	408190.4	281502.0	32,451	1629268.4	1151215.1
Above 60.0 and upto 100.0	34	2894.6	1967.4	6,646	551392.2	370258.4	29,067	2397073.7	1622635.5
Above 100.0 and upto 250.0	144	32982.1	3130.8	6,462	1070905.8	698355.0	32,529	5420770.4	3564010.3
Above 250.0	457	175300.3	14460.7	5,323	6025984.0	3257700.8	33,759	43308393.2	23234398.5
TOTAL	20,728,062	1550474.8	1163903.1	33,828,820	14483764.5	8865434.9	130,881,297	76866047.4	48032669.1

TABLE NO. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2012

STATE BANK OF INDIA AND ITS ASSOCIATES

(Amount in ₹ Million)

POPULATION GROUP	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			ABOVE ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6	7	8	9
RURAL	1,969,104	34717.0	31752.1	4,975,073	385333.2	324440.4	1,141,829	2234499.2	861378.1
SEMI-URBAN	1,813,014	31802.6	29558.7	6,534,527	561368.3	458149.3	2,418,829	1817946.5	1305500.4
URBAN	403,733	7262.0	7509.5	2,069,675	208833.3	148458.4	1,765,487	2716602.9	1960446.9
METROPOLITAN	393,827	8725.7	9463.1	637,178	67478.0	43608.4	996,898	7831189.3	5285619.0
ALL-INDIA	4,579,678	82507.2	78283.5	14,216,453	1223012.7	974656.5	6,323,043	14600237.9	9412944.4

NATIONALISED BANKS

POPULATION GROUP	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			ABOVE ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
RURAL	5,069,362	84852.6	81766.0	10,006,227	741205.3	683968.9	2,082,722	1603875.1	1284284.0
SEMI-URBAN	2,828,264	46804.3	51304.3	7,128,605	581037.7	527864.4	2,056,528	2560852.3	1756780.0
URBAN	1,427,116	24142.4	41825.4	3,643,449	325194.5	278536.7	2,022,088	6026365.6	3994212.3
METROPOLITAN	1,891,477	40313.8	114875.0	1,793,771	161504.8	128941.5	1,844,504	25974903.9	16207351.7
ALL-INDIA	11,216,219	196113.2	289770.7	22,572,052	1808942.2	1619311.5	8,005,842	36165996.9	23242628.0

FOREIGN BANKS

POPULATION GROUP	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			ABOVE ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24	25	26	27
RURAL	15	0.1	0.1	9	0.6	0.6	22	1691.1	1682.1
SEMI-URBAN	1,388	19.2	19.2	3,725	315.2	315.1	5,916	58020.7	24448.5
URBAN	178,109	4417.6	4552.8	3,852	319.2	1249.9	24,905	354606.6	197872.6
METROPOLITAN	5,330,118	113210.1	125590.5	3,201,052	254875.7	100625.7	662,017	5967521.8	1929379.3
ALL-INDIA	5,509,630	117647.1	130162.5	3,208,638	255510.7	102191.4	692,860	6381840.2	2153382.5

TABLE NO. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2012

REGIONAL RURAL BANKS

(Amount in ₹ Million)

POPULATION GROUP	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			ABOVE ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	28	29	30	31	32	33	34	35	36
RURAL	7,127,039	128171.6	123004.3	7,095,695	487296.5	413908.2	708,499	265029.8	215103.3
SEMI-URBAN	1,888,696	33558.2	33718.9	2,632,076	184806.7	159439.8	273,655	159191.7	96294.5
URBAN	297,574	5482.0	5309.1	517,215	44690.1	35900.4	110,421	184679.4	65769.5
METROPOLITAN	12,219	213.5	194.7	42,073	4108.0	3086.1	22,900	53247.3	12174.2
ALL-INDIA	9,325,528	167425.4	162227.1	10,287,059	720901.3	612334.5	1,115,475	662148.2	389341.5

PRIVATE SECTOR BANKS

POPULATION GROUP	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			ABOVE ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	37	38	39	40	41	42	43	44	45
RURAL	361,416	4615.4	5034.0	623,799	46520.6	41326.7	588,552	630382.9	354471.6
SEMI-URBAN	1,197,595	14899.6	18006.3	1,768,706	124900.4	118235.6	740,916	1093164.3	703255.7
URBAN	1,739,410	21895.8	25073.9	2,161,181	133348.5	110496.9	1,376,167	2389531.1	1671467.9
METROPOLITAN	10,117,614	96335.1	53601.8	10,226,395	743821.5	225500.9	2,927,069	9184349.4	5538963.7
ALL-INDIA	13,416,035	137745.8	101715.9	14,780,081	1048591.0	495560.1	5,632,704	13297427.7	8268159.0

ALL SCHEDULED COMMERCIAL BANKS

POPULATION GROUP	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION			ABOVE ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	46	47	48	49	50	51	52	53	54
RURAL	14,526,936	252356.7	241556.5	22,700,803	1660356.1	1463644.7	4,521,624	4735478.1	2716919.2
SEMI-URBAN	7,728,957	127083.9	132607.4	18,067,639	1452428.3	1264004.3	5,495,844	5689175.4	3886279.0
URBAN	4,045,942	63199.8	84270.7	8,395,372	712385.6	574642.3	5,299,068	11671785.5	7889769.2
METROPOLITAN	17,745,255	258798.3	303725.1	15,900,469	1231788.0	501762.6	6,453,388	49011211.8	28973488.0
ALL-INDIA	44,047,090	701438.6	762159.6	65,064,283	5056958.0	3804054.0	21,769,924	71107650.8	43466455.5

TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS MARCH 2012

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
NORTHERN REGION	4,213,936	2422738.4	1159044.2	2,732,827	1247030.5	908232.2
Haryana	725,944	642777.3	242036.1	483,440	354948.4	230764.3
Himachal Pradesh	461,314	112167.7	89830.3	96,490	63573.5	50386.1
Jammu & Kashmir	340,238	88494.2	64998.5	120,990	21197.2	15081.6
Punjab	807,883	1012690.4	336857.4	697,354	411439.2	308904.8
Rajasthan	1,782,707	304768.2	252109.4	1,321,262	369362.2	284378.5
Chandigarh	14,226	19048.9	15697.2	3,112	11943.4	9903.2
Delhi	81,624	242791.7	157515.4	10,179	14566.6	8813.6
NORTH-EASTERN REGION	1,249,910	129845.2	98282.0	932,662	261488.2	151696.3
Arunachal Pradesh	33,716	7794.8	6032.5	37,685	14434.0	10287.8
Assam	874,046	85368.1	63735.6	597,730	133872.5	93059.4
Manipur	25,068	3752.0	2759.2	25,835	5108.9	3923.0
Meghalaya	77,605	9501.6	7472.3	25,200	8019.6	6440.9
Mizoram	26,573	3616.6	2696.7	27,784	8810.6	6728.9
Nagaland	33,212	5830.7	4871.3	103,317	68135.9	22474.9
Tripura	179,690	13981.3	10714.3	115,111	23106.8	8781.5
EASTERN REGION	8,492,515	632988.8	512575.1	3,143,567	614418.4	451793.8
Bihar	2,957,967	159271.5	140224.2	1,258,349	155234.3	124130.1
Jharkhand	988,540	71955.2	57123.0	372,159	100289.2	74758.1
Odisha	2,223,074	167403.2	131478.2	807,820	204754.9	142336.6
Sikkim	22,944	20642.5	15243.2	15,524	10373.1	7981.3
West Bengal	2,286,141	211001.5	166342.1	670,507	136057.1	96373.5
Andaman & Nicobar Islands	13,849	2714.9	2164.3	19,208	7709.9	6214.3
CENTRAL REGION	8,822,994	983854.4	726143.6	4,181,066	904652.7	663960.9
Chhattisgarh	548,923	64894.0	48809.7	277,298	92119.6	55397.0
Madhya Pradesh	1,524,744	256895.8	158947.6	1,275,146	259896.8	201237.9
Uttar Pradesh	6,345,025	595576.5	466121.8	2,382,791	393676.8	306635.6
Uttarakhand	404,302	66488.1	52264.5	245,831	158959.5	100690.5
WESTERN REGION	3,357,339	745687.6	564107.1	2,946,358	1028850.1	760875.7
Goa	64,593	21362.9	16346.9	180,867	132690.2	93520.7
Gujarat	1,284,634	294595.3	209149.9	956,580	366079.2	276416.5
Maharashtra	2,005,058	428402.5	337757.0	1,795,708	508910.9	375223.1
Dadra & Nagar Haveli	2,961	1163.6	735.8	6,441	11406.8	8869.7
Daman & Diu	93	163.2	117.6	6,762	9762.9	6845.7
SOUTHERN REGION	15,612,669	1733076.5	1361968.3	17,355,960	3212247.6	2346331.8
Andhra Pradesh	6,770,586	625528.2	511862.6	4,845,136	691037.9	541865.4
Karnataka	3,109,346	481059.8	327649.8	1,926,463	515843.5	344251.4
Kerala	588,844	110589.3	90988.9	4,699,825	872072.5	708750.3
Tamil Nadu	5,055,607	508097.8	424895.2	5,816,542	1122516.1	742189.9
Lakshadweep	3,422	331.4	249.1	2,960	395.8	291.6
Puducherry	84,864	7470.0	6322.6	65,034	10381.7	8983.2
ALL-INDIA	41,749,363	6648190.8	4422120.4	31,292,440	7268687.6	5282890.7

**TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
NORTHERN REGION	2,519,561	3316510.0	2190363.1	4,560,126	11636541.4	7218453.7
Haryana	715,805	1155462.8	803188.9	117,433	142701.0	102360.8
Himachal Pradesh	32,743	41165.9	30843.5	-	-	-
Jammu & Kashmir	225,683	147083.4	90408.0	-	-	-
Punjab	526,457	756642.3	529596.8	339,013	401608.1	263857.7
Rajasthan	765,076	434603.7	311076.3	455,578	758793.3	600186.1
Chandigarh	253,797	781551.9	425249.7	-	-	-
Delhi	-	-	-	3,648,102	10333439.0	6252049.0
NORTH-EASTERN REGION	469,757	214308.8	154003.9	-	-	-
Arunachal Pradesh	-	-	-	-	-	-
Assam	315,279	157231.6	111728.0	-	-	-
Manipur	41,634	9148.4	6812.7	-	-	-
Meghalaya	40,876	24109.7	17280.6	-	-	-
Mizoram	27,755	6114.9	4640.4	-	-	-
Nagaland	-	-	-	-	-	-
Tripura	44,213	17704.2	13542.2	-	-	-
EASTERN REGION	2,051,987	1205179.1	845399.7	1,335,638	4504053.6	2028531.0
Bihar	469,246	117191.5	89779.9	177,916	321501.1	88292.2
Jharkhand	323,041	221060.2	167799.4	24,941	2473.7	1656.9
Odisha	639,716	464490.8	355558.6	-	-	-
Sikkim	-	-	-	-	-	-
West Bengal	619,984	402436.6	232261.9	1,132,781	4180078.8	1938581.8
Andaman & Nicobar Islands	-	-	-	-	-	-
CENTRAL REGION	2,269,220	1677083.0	1185840.9	1,469,630	1741521.9	1085340.6
Chhattisgarh	259,755	406576.8	278975.2	-	-	-
Madhya Pradesh	650,287	286243.9	218025.9	539,764	746390.8	435143.7
Uttar Pradesh	1,204,201	895951.7	621769.1	929,866	995131.1	650196.9
Uttarakhand	154,977	88310.7	67070.8	-	-	-
WESTERN REGION	1,538,261	1376273.2	963265.9	20,545,156	21821558.6	12826573.2
Goa	-	-	-	-	-	-
Gujarat	485,687	631839.5	406528.2	1,218,207	2198037.4	1476349.7
Maharashtra	1,052,574	744433.7	556737.7	19,326,949	19623521.3	11350223.5
Dadra & Nagar Haveli	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-
SOUTHERN REGION	8,891,596	4658016.8	3209808.7	12,188,562	10798122.5	6620077.4
Andhra Pradesh	2,486,349	1178079.2	865090.1	1,682,498	3238336.5	2215339.5
Karnataka	1,452,898	749765.3	540498.4	2,350,382	3439752.6	1852800.2
Kerala	1,794,825	984908.9	718751.6	-	-	-
Tamil Nadu	3,001,466	1695751.6	1046902.7	8,155,682	4120033.5	2551937.7
Lakshadweep	-	-	-	-	-	-
Puducherry	156,058	49512.0	38565.8	-	-	-
ALL-INDIA	17,740,382	12447370.9	8548682.2	40,099,112	50501798.1	29778975.8

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
NORTHERN REGION	3,382,781	4349369.6	2341784.9	4,284,475	8649535.9	6150146.3
Haryana	477,164	768898.7	329283.5	875,571	919303.1	660192.6
Himachal Pradesh	194,767	72673.7	56149.4	291,723	105575.3	87209.2
Jammu & Kashmir	85,562	22572.8	16307.1	59,078	28260.6	21540.2
Punjab	734,434	1214704.5	452715.8	1,012,440	1099315.4	808214.2
Rajasthan	1,586,008	456909.7	347236.5	1,255,894	960806.6	787614.8
Chandigarh	56,068	137217.9	104488.4	60,481	588920.2	287873.7
Delhi	248,778	1676392.2	1035604.2	729,288	4947354.6	3497501.5
NORTH-EASTERN REGION	1,112,589	261358.0	174854.3	685,597	192432.0	143782.3
Arunachal Pradesh	59,782	15550.7	11188.6	6,478	4888.7	3468.7
Assam	689,655	162028.0	111009.5	543,690	144953.6	106411.4
Manipur	52,696	10231.9	7176.0	32,944	6736.5	5415.6
Meghalaya	96,308	22351.0	16516.8	17,365	14231.7	11333.8
Mizoram	42,155	10935.7	7991.0	7,415	2875.4	2304.7
Nagaland	94,397	16209.8	11707.3	9,557	4573.6	4228.5
Tripura	77,596	24050.9	9265.1	68,148	14172.4	10619.7
EASTERN REGION	3,516,524	1462261.4	1053482.7	5,582,831	4182586.3	2058663.1
Bihar	931,136	181263.2	137984.8	1,754,451	463049.3	212648.2
Jharkhand	471,183	145192.0	108478.8	745,154	201908.2	157431.4
Odisha	1,142,771	276635.4	204381.2	1,039,009	390370.7	304801.9
Sikkim	21,280	8092.6	6134.0	13,482	15122.9	12978.2
West Bengal	931,177	845024.0	591774.2	2,017,399	3108577.5	1367825.6
Andaman & Nicobar Islands	18,977	6054.2	4729.7	13,336	3557.6	2977.7
CENTRAL REGION	3,646,668	1172458.6	821515.9	6,729,889	3016765.8	2104032.1
Chhattisgarh	379,192	184762.4	133827.1	261,204	275815.3	186111.1
Madhya Pradesh	1,308,070	479211.1	336476.8	1,527,284	781409.8	490158.4
Uttar Pradesh	1,654,701	432583.8	295361.8	4,632,716	1805961.7	1305573.8
Uttarakhand	304,705	75901.2	55850.1	308,685	153578.9	122188.7
WESTERN REGION	2,856,841	4071288.8	2796276.0	5,440,468	12978049.4	8475736.3
Goa	39,452	30494.1	22943.0	122,559	86566.5	62156.3
Gujarat	966,293	871288.0	563634.6	1,552,971	1681523.1	1236712.5
Maharashtra	1,847,741	3167227.4	2208215.0	3,758,249	11196968.1	7167015.9
Dadra & Nagar Haveli	1,169	590.3	460.7	4,760	6285.9	4850.1
Daman & Diu	2,186	1689.0	1022.7	1,929	6705.8	5001.5
SOUTHERN REGION	10,603,771	4589021.4	3277970.6	19,070,853	9151682.9	6219350.0
Andhra Pradesh	4,775,083	1599546.5	1127207.8	5,865,282	2600330.0	1917948.2
Karnataka	1,508,658	1060833.2	708779.8	2,943,161	2360980.5	1470470.7
Kerala	1,938,498	608090.2	474684.8	2,119,347	694832.4	529152.8
Tamil Nadu	2,335,318	1304119.9	954371.3	8,006,778	3462269.0	2275394.9
Lakshadweep	696	119.4	82.3	5,683	606.6	457.6
Puducherry	45,518	16312.2	12844.4	130,602	32664.3	25925.8
ALL-INDIA	25,119,174	15905757.8	10465884.4	41,794,113	38171052.3	25151710.2

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
NORTHERN REGION	2,027,022	2090148.2	804016.5	1,550,075	222158.2	176470.2
Haryana	4,932	188802.1	112322.3	380,543	59134.5	50245.7
Himachal Pradesh	40	759.7	539.8	86,730	10094.0	7864.7
Jammu & Kashmir	10	80.2	66.4	88,774	12050.9	8982.9
Punjab	38,405	13314.7	8953.8	159,217	47455.1	27660.6
Rajasthan	104,833	40743.0	19780.3	834,811	93423.7	81716.3
Chandigarh	40,075	6506.3	5404.2	-	-	-
Delhi	1,838,727	1839942.3	656949.6	-	-	-
NORTH-EASTERN REGION	2,448	5479.5	2342.2	745,087	111464.0	57811.8
Arunachal Pradesh	-	-	-	3,947	101.9	109.6
Assam	2,335	4022.5	1273.2	460,422	39074.3	31507.7
Manipur	1	8.0	4.0	5,894	431.0	338.8
Meghalaya	107	1338.0	991.4	26,217	1363.5	1054.4
Mizoram	-	-	-	31,995	4523.0	3606.0
Nagaland	1	12.0	9.9	29,488	51059.9	9560.9
Tripura	4	99.0	63.7	187,124	14910.4	11634.5
EASTERN REGION	143,140	254677.1	82752.4	4,769,783	326145.7	181356.6
Bihar	93	526.0	423.8	2,104,297	88925.3	77053.0
Jharkhand	30	246.6	180.7	388,575	16037.5	12715.2
Odisha	766	5883.2	2757.0	1,268,595	64176.3	53516.7
Sikkim	-	-	-	4	1.3	1.4
West Bengal	142,250	247521.3	78890.9	1,008,212	156963.2	38034.4
Andaman & Nicobar Islands	1	500.0	500.0	100	42.2	36.0
CENTRAL REGION	62,769	43735.0	27084.3	5,314,547	363059.2	284255.1
Chhattisgarh	634	1140.2	610.0	362,306	22114.3	16403.6
Madhya Pradesh	29,792	10381.1	7594.2	811,075	70098.1	58854.8
Uttar Pradesh	32,291	30389.0	17881.4	4,030,682	258278.5	198905.6
Uttarakhand	52	1824.8	998.8	110,484	12568.3	10091.2
WESTERN REGION	3,412,427	2678778.4	930795.0	1,028,647	69056.7	56949.7
Goa	140	7885.4	5243.9	-	-	-
Gujarat	198,843	164788.3	56734.7	385,073	31146.7	25620.8
Maharashtra	3,213,332	2505857.5	868582.3	643,574	37910.0	31328.9
Dadra & Nagar Haveli	2	28.0	21.1	-	-	-
Daman & Diu	110	219.1	213.1	-	-	-
SOUTHERN REGION	3,763,322	1682179.8	538745.9	7,319,923	458591.1	407059.6
Andhra Pradesh	154,675	194034.8	84330.3	3,179,841	194318.9	169597.3
Karnataka	1,170,032	800307.2	185277.0	1,979,216	147009.7	129862.3
Kerala	65,951	15252.2	10041.3	1,086,467	64737.2	61848.0
Tamil Nadu	2,372,644	672443.7	258984.2	1,039,537	50818.1	44064.9
Lakshadweep	-	-	-	3	1.1	0.8
Puducherry	20	141.9	113.1	34,859	1706.0	1686.3
ALL-INDIA	9,411,128	6754998.0	2385736.4	20,728,062	1550474.8	1163903.1

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2012**

(Amount in ₹ Million)

REGION / STATE / UNION TERRITORY	PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
NORTHERN REGION	2,782,097	3311608.5	2003675.2	14,026,450	18622820.3	11476093.2
Haryana	304,412	359751.2	226306.1	2,042,622	2295889.5	1378350.1
Himachal Pradesh	17,287	27804.3	19296.8	590,547	216907.1	171060.0
Jammu & Kashmir	453,487	193810.3	123591.5	686,911	256774.8	170488.1
Punjab	426,211	207590.4	141672.2	2,370,707	2582380.0	1439216.7
Rajasthan	543,077	315644.4	211402.3	4,324,623	1867527.3	1447750.3
Chandigarh	114,511	79899.8	53083.7	271,135	812544.2	450850.1
Delhi	923,112	2127108.2	1228322.6	3,739,905	10590797.3	6418378.0
NORTH-EASTERN REGION	106,608	34908.7	25191.6	2,652,329	605642.2	403982.2
Arunachal Pradesh	1,194	1687.4	1553.4	71,401	22228.7	16320.3
Assam	90,953	26393.9	18321.2	1,787,055	376472.2	268523.0
Manipur	1,002	601.8	560.5	92,537	18009.2	13494.8
Meghalaya	3,684	2346.7	1297.5	143,681	41630.9	31193.8
Mizoram	547	207.9	164.3	82,112	18542.1	14066.0
Nagaland	3,086	2111.3	1839.6	136,529	73966.6	27346.2
Tripura	6,142	1559.6	1455.0	339,014	54792.3	33038.1
EASTERN REGION	1,011,429	730969.5	462044.8	15,023,707	6956640.0	3838299.7
Bihar	73,501	19434.6	14316.6	4,863,478	753198.3	442426.5
Jharkhand	103,739	32394.0	22531.3	1,708,681	395778.3	301337.4
Odisha	219,469	99583.3	63916.5	3,670,610	836648.9	629373.4
Sikkim	3,702	7798.7	4110.9	38,468	31015.6	23224.5
West Bengal	610,375	571488.0	357034.2	4,709,413	4929574.0	2433559.3
Andaman & Nicobar Islands	643	270.8	135.2	33,057	10424.8	8378.6
CENTRAL REGION	989,037	711093.4	424398.6	16,742,910	5307112.0	3661286.0
Chhattisgarh	82,640	79758.3	46230.0	1,085,976	563590.5	383181.8
Madhya Pradesh	313,720	208327.1	120270.7	3,989,941	1549427.3	1013355.0
Uttar Pradesh	511,493	353123.0	227000.8	10,861,883	2880336.0	2044723.3
Uttarakhand	81,184	69885.0	30897.0	805,110	313758.2	220025.8
WESTERN REGION	15,648,731	5175196.2	2855064.8	28,387,114	24972369.4	15114821.9
Goa	83,309	29107.1	19524.4	245,460	154053.1	109867.6
Gujarat	841,928	741805.3	485741.6	3,945,108	3490551.4	2368444.3
Maharashtra	14,717,393	4397305.4	2344799.1	24,180,289	21305268.4	12619941.2
Dadra & Nagar Haveli	3,471	5666.2	4273.6	9,402	12570.4	9605.5
Daman & Diu	2,630	1312.1	726.1	6,855	9926.1	6963.3
SOUTHERN REGION	13,290,918	4519988.3	3095060.1	54,048,787	20401463.5	13538186.1
Andhra Pradesh	1,809,688	1144751.7	835073.9	15,784,569	5732981.8	4134157.6
Karnataka	1,238,022	817290.5	570810.0	8,839,089	5186421.1	3065199.8
Kerala	1,873,231	584658.7	442763.9	7,083,494	1967570.7	1518490.8
Tamil Nadu	8,275,020	1956748.3	1233110.2	22,029,297	7446399.0	4765925.5
Lakshadweep	-	-	-	6,382	727.1	540.7
Puducherry	94,957	16539.2	13302.0	305,956	67363.7	53871.6
ALL-INDIA	33,828,820	14483764.5	8865434.9	130,881,297	76866047.4	48032669.1

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	288,774	740473.5	569090.6	206,437	317375.2	205944.7
1. Direct Finance	240,248	395938.2	304893.5	191,530	179020.8	126978.2
2. Indirect Finance	48,526	344535.3	264197.1	14,907	138354.4	78966.5
II. INDUSTRY	342,579	6298218.5	4604314.8	78,382	1135669.6	630802.3
1. Mining & Quarrying	8,514	110722.0	75940.7	1,736	57588.3	26854.6
2. Food Manufacturing & Processing	49,676	758153.2	567971.0	5,223	41180.4	24944.8
(a) Rice Mills, Flour & Dal Mills	20,490	251349.6	190655.7	1,298	9962.1	6999.6
(b) Sugar	1,086	185968.5	132489.4	82	1992.3	540.6
(c) Edible Oils & Vanaspati	5,551	98895.9	72811.0	591	9042.4	4303.4
(d) Tea Processing	494	9459.1	6462.5	116	1212.4	849.8
(e) Processing of Fruits & Vegetables	2,378	23021.2	20095.6	434	2428.1	1907.3
(f) Others	19,677	189458.7	145456.8	2,702	16543.3	10344.0
3. Beverage & Tobacco	3,190	83168.1	63752.3	540	19193.7	8964.9
4. Textiles	51,782	728348.8	570559.7	13,490	63448.0	43385.0
(a) Cotton Textiles	15,782	368677.3	289494.5	6,102	26233.5	18043.8
(b) Jute & Other Natural Fibre Textiles	1,065	11153.7	7640.8	165	705.2	499.0
(c) Handloom Textiles & Khadi	4,108	16429.2	12263.4	579	1223.1	897.5
(d) Other Textiles & Textile Products	30,827	332088.7	261161.0	6,644	35286.3	23944.7
5. Paper, Paper Products & Printing	16,002	162939.1	122887.2	2,797	35804.3	16446.2
6. Woods and Wood Products	7,815	42265.1	32796.4	1,038	3140.0	2334.5
7. Leather & Leather Products	3,824	33860.9	27618.5	691	5089.5	3592.5
8. Gems and Jewellery	3,867	171381.6	132060.8	1,150	34551.0	30084.3
9. Rubber & Plastic Products	16,310	181700.3	135206.1	3,589	21983.9	14459.3
10. Chemicals & Chemical Products	21,414	567606.1	368768.8	3,316	97003.2	50421.1
(a) Heavy Industrial Chemicals	3,816	96363.8	60664.7	589	12500.4	4816.6
(b) Fertilisers	843	113253.5	57211.0	144	34524.9	24850.6
(c) Drugs & Pharmaceuticals	4,135	172389.7	122343.1	725	20487.5	9121.8
(d) Non-Edible Oils	841	15640.9	12667.5	90	926.7	870.5
(e) Other Chemicals & Chemical Products	11,779	169958.3	115882.4	1,768	28563.8	10761.6
11. Petroleum, Coal Products & Nuclear Fuels	2,113	333978.7	147375.8	469	66518.1	7526.5
12. Manufacture of Cement & Cement Products	8,331	75027.4	52649.8	707	4860.9	2624.4
13. Basic Metals & Metal Products	34,516	917026.1	700202.2	5,598	79494.3	47654.0
(a) Iron & Steel	16,350	649625.0	490389.4	2,690	42986.2	28851.4
(b) Non-Ferrous Metals	5,618	104319.2	82288.4	724	6894.6	5002.2
(c) Metal Products	12,548	163081.9	127524.4	2,184	29613.5	13800.4
14. Engineering	48,065	705186.6	557424.3	8,764	155691.9	57406.3
(a) Heavy Engineering	6,894	139498.7	106004.6	1,398	16888.5	10164.5
(b) Light Engineering	26,997	253746.5	207354.2	4,485	35795.6	18670.1
(c) Electrical Machinery & Goods	10,929	216582.9	162438.6	2,315	38493.6	23486.9
(d) Electronic Machinery & Goods	3,245	95358.5	81626.9	566	64514.2	5084.8
15. Vehicles, Vehicle Parts & Transport Equipments	8,531	244797.1	155855.0	2,840	46030.4	25712.1
16. Other Industries	40,853	223292.8	168643.8	11,804	51051.7	36280.0
17. Electricity, Gas & Water	1,894	232160.2	156394.6	621	84718.2	56030.6
(a) Electricity Generation & Transmission	707	206917.6	137788.9	296	77808.0	54368.9
(b) Non-Conventional Energy	346	14761.1	13510.4	85	887.7	699.5
(c) Gas, Steam & Water Supply	841	10481.5	5095.3	240	6022.5	962.2
18. Construction	15,882	726604.5	568207.9	14,009	268321.9	176081.4
(a) Other than Infrastructure	8,811	202716.1	157134.2	9,997	94721.6	60973.7
(b) Infrastructure Construction	7,071	523888.4	411073.7	4,012	173600.3	115107.7
III. TRANSPORT OPERATORS	11,639	151981.0	123453.2	9,227	82668.8	35294.9
IV. PROFESSIONAL AND OTHER SERVICES	100,317	634007.5	469135.3	72,141	562405.6	263282.2
1. Professional Services	16,435	90620.8	65816.9	8,919	78225.8	44228.4
2. Tourism, Hotel & Restaurants	8,450	58059.3	32307.8	5,185	30149.8	17030.5
3. Recreation services	1,570	24317.8	18064.6	1,142	8698.7	5089.9
4. IT and Telecommunications	4,203	67419.7	53299.4	1,460	11949.3	7030.6
5. Others	69,659	393589.9	299646.5	55,435	433382.0	189902.9
V. PERSONAL LOANS	-	-	-	721,652	870449.5	569900.4
1. Housing	-	-	-	147,274	295590.9	223898.2
2. Consumer Durables	-	-	-	7,148	4196.9	2955.4
3. Vehicles	-	-	-	1,476	1818.0	1403.7
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	565,754	568843.6	341643.0
VI. TRADE	582,073	3635357.9	2017813.5	242,791	820804.4	566097.0
1. Wholesale Trade	63,352	2522178.0	1190078.1	37,674	409308.5	253080.8
2. Retail Trade	518,721	1113179.9	827735.4	205,117	411495.9	313016.2
VII. FINANCE	21,782	745979.5	482527.6	10,245	749391.9	287236.2
VIII. ALL OTHERS	118,411	555390.6	248629.5	89,618	1626752.7	168420.5
TOTAL BANK CREDIT	1,465,575	12761408.5	8514964.6	1,430,493	6165517.7	2726978.1

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,391,497	1256567.6	970542.8	772,574	586983.9	477935.9
1. Direct Finance	2,325,681	1091473.4	838369.6	702,317	412826.5	329580.0
2. Indirect Finance	65,816	165094.3	132173.2	70,257	174157.4	148355.9
II. INDUSTRY	40,193	2664591.8	1504071.9	182,672	3438716.2	2536168.1
1. Mining & Quarrying	842	55186.1	43039.9	2,371	109570.9	77081.3
2. Food Manufacturing & Processing	3,454	171454.5	127607.8	9,286	144965.3	110780.0
(a) Rice Mills, Flour & Dal Mills	1,128	27859.3	19397.4	2,708	15733.3	11295.7
(b) Sugar	131	28542.9	26299.9	371	50470.3	40578.5
(c) Edible Oils & Vanaspati	277	29007.4	10601.8	649	20636.7	13403.0
(d) Tea Processing	25	167.2	127.9	79	1172.9	892.9
(e) Processing of Fruits & Vegetables	257	5314.3	4642.3	551	12578.6	9999.4
(f) Others	1,636	80563.3	66538.5	4,928	44373.5	34610.5
3. Beverage & Tobacco	253	16872.9	14278.9	967	40423.2	25925.6
4. Textiles	9,816	112918.0	77261.4	14,330	217009.1	155400.0
(a) Cotton Textiles	5,653	47039.4	28141.7	3,237	120520.7	90944.2
(b) Jute & Other Natural Fibre Textiles	88	841.8	669.5	264	1394.6	676.5
(c) Handloom Textiles & Khadi	252	4563.1	1068.7	662	1197.7	971.7
(d) Other Textiles & Textile Products	3,823	60473.7	47381.5	10,167	93896.0	62807.5
5. Paper, Paper Products & Printing	1,192	74550.3	32441.6	3,601	82385.3	45096.4
6. Woods and Wood Products	424	2520.4	1791.1	847	4461.7	3384.4
7. Leather & Leather Products	590	5948.3	3369.6	809	13561.0	9246.9
8. Gems and Jewellery	1,137	42530.8	36515.8	1,189	6108.9	5015.1
9. Rubber & Plastic Products	1,430	37115.9	21687.1	5,175	49437.1	34097.7
10. Chemicals & Chemical Products	1,861	162992.8	98397.2	4,878	154258.2	98943.7
(a) Heavy Industrial Chemicals	267	26756.6	10678.6	905	22404.7	16012.9
(b) Fertilisers	58	41715.5	33496.7	149	22505.1	8294.9
(c) Drugs & Pharmaceuticals	492	49491.4	28606.1	1,154	56990.4	39305.0
(d) Non-Edible Oils	57	1622.6	1259.7	134	910.1	619.1
(e) Other Chemicals & Chemical Products	987	43406.7	24356.1	2,536	51447.9	34711.8
11. Petroleum, Coal Products & Nuclear Fuels	172	120600.4	97252.6	459	160635.1	132404.8
12. Manufacture of Cement & Cement Products	321	18028.5	14620.9	1,889	61264.0	42500.7
13. Basic Metals & Metal Products	3,097	372488.9	181946.9	5,923	423764.7	337315.9
(a) Iron & Steel	1,499	240356.5	127072.8	2,845	302270.3	245668.3
(b) Non-Ferrous Metals	376	51909.9	28981.2	872	77719.6	68935.3
(c) Metal Products	1,222	80222.5	25892.9	2,206	43774.8	22712.3
14. Engineering	4,980	532042.0	133017.5	41,163	216844.7	158126.9
(a) Heavy Engineering	975	36983.5	23125.5	2,435	41385.4	28357.2
(b) Light Engineering	1,860	65956.1	47054.2	35,988	85680.4	62196.4
(c) Electrical Machinery & Goods	1,589	384174.6	24667.9	2,045	43542.0	30895.4
(d) Electronic Machinery & Goods	556	44927.8	38170.0	695	46236.9	36677.8
15. Vehicles, Vehicle Parts & Transport Equipments	1,829	132882.2	73493.8	10,368	135070.3	73188.7
16. Other Industries	3,950	58543.1	29708.6	10,769	108324.7	53039.3
17. Electricity, Gas & Water	568	325090.8	239447.9	1,215	574670.0	482277.2
(a) Electricity Generation & Transmission	370	288768.7	207582.8	673	505351.5	428259.9
(b) Non-Conventional Energy	99	8988.1	6917.1	193	33907.2	26454.1
(c) Gas, Steam & Water Supply	99	27334.0	24948.0	349	35411.3	27563.2
18. Construction	4,277	422826.0	278193.2	67,433	935962.1	692343.8
(a) Other than Infrastructure	3,131	102408.8	59353.1	47,900	299840.8	209052.8
(b) Infrastructure Construction	1,146	320417.2	218840.1	19,533	636121.3	483291.0
III. TRANSPORT OPERATORS	10,858	198427.4	95464.9	279,184	478263.5	308566.9
IV. PROFESSIONAL AND OTHER SERVICES	32,379	872268.2	388859.2	107,361	874022.1	623633.4
1. Professional Services	3,091	41940.3	27868.4	26,248	37810.0	29675.9
2. Tourism, Hotel & Restaurants	1,936	24482.7	16702.7	12,284	103051.6	63182.9
3. Recreation services	464	38394.2	20207.3	984	29435.4	24065.5
4. IT and Telecommunications	572	485332.5	154430.7	1,498	196434.9	173090.4
5. Others	26,316	282118.5	169650.1	66,347	507290.1	333618.8
V. PERSONAL LOANS	1,729,017	898067.1	398757.7	1,335,190	1029446.4	743006.5
1. Housing	-	-	-	454,216	534534.8	426649.8
2. Consumer Durables	10,216	12337.9	10486.1	13,197	8183.0	6610.6
3. Vehicles	47,550	19637.4	14785.8	434,302	215254.3	128476.6
4. Education	-	-	-	120,209	54472.2	29383.5
5. Personal Credit Cards	1,195,734	408812.4	50961.5	-	-	-
6. Others	475,517	457279.4	322524.3	313,266	217002.1	151886.0
VI. TRADE	70,701	627883.8	436397.8	181,312	506487.2	232938.8
1. Wholesale Trade	6,931	217012.2	140905.9	9,930	143035.9	57304.2
2. Retail Trade	63,770	410871.6	295491.9	171,382	363451.4	175634.6
VII. FINANCE	44,069	760466.3	547594.0	21,014	1763920.3	1129100.4
VIII. ALL OTHERS	102,916	256924.9	215347.4	106,991	278890.1	222787.7
TOTAL BANK CREDIT	4,421,630	7535197.2	4557035.9	2,986,298	8956729.7	6274137.8

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	1,732,477	1183620.5	937547.2	1,824	81086.1	34274.7
1. Direct Finance	1,670,013	955561.9	776656.1	1,320	58493.5	18219.0
2. Indirect Finance	62,464	228058.6	160891.2	504	22592.6	16055.8
II. INDUSTRY	344,120	11882587.2	7832971.2	35,062	2970390.0	845109.8
1. Mining & Quarrying	7,190	284308.6	209624.3	665	69118.4	36317.1
2. Food Manufacturing & Processing	38,670	518569.1	352374.4	2,816	290731.1	104542.9
(a) Rice Mills, Flour & Dal Mills	11,554	47485.3	33313.1	493	84127.7	39707.1
(b) Sugar	900	139851.6	104479.3	40	30974.9	9704.4
(c) Edible Oils & Vanaspati	3,302	52571.9	34484.8	138	18251.1	9938.8
(d) Tea Processing	305	2935.7	1965.0	93	4977.8	1391.8
(e) Processing of Fruits & Vegetables	2,766	151161.3	93330.9	272	7636.0	4585.3
(f) Others	19,843	124563.2	84801.3	1,780	144763.5	39215.4
3. Beverage & Tobacco	2,861	87058.3	59895.3	80	11588.5	7961.5
4. Textiles	49,255	992741.1	652914.7	17,138	1103385.0	174683.7
(a) Cotton Textiles	13,909	557152.0	373148.7	2,944	233599.9	55440.7
(b) Jute & Other Natural Fibre Textiles	918	7944.8	4797.9	174	4634.3	2582.6
(c) Handloom Textiles & Khadi	2,958	9726.4	7008.9	308	5642.6	2624.4
(d) Other Textiles & Textile Products	31,470	417918.0	267959.2	13,712	859508.1	114036.0
5. Paper, Paper Products & Printing	14,005	181363.4	119332.6	340	74071.6	9122.7
6. Woods and Wood Products	3,030	16088.8	11394.6	70	1101.4	865.4
7. Leather & Leather Products	2,281	29088.2	16784.4	2,880	131603.3	23464.7
8. Gems and Jewellery	1,810	12829.8	8464.8	1,340	197891.3	77903.4
9. Rubber & Plastic Products	12,113	132401.9	94432.2	729	24952.2	15139.2
10. Chemicals & Chemical Products	13,272	384175.5	262996.7	2,059	333620.4	140605.0
(a) Heavy Industrial Chemicals	2,034	63725.5	45586.7	450	35173.7	18128.3
(b) Fertilisers	507	53711.5	37129.7	19	2050.8	770.2
(c) Drugs & Pharmaceuticals	3,068	137623.3	100112.7	744	233449.6	91467.2
(d) Non-Edible Oils	450	7128.8	4167.2	23	1955.0	1369.7
(e) Other Chemicals & Chemical Products	7,213	121986.4	76000.3	823	60991.2	28869.7
11. Petroleum, Coal Products & Nuclear Fuels	1,287	290387.9	222579.3	66	56768.4	38975.5
12. Manufacture of Cement & Cement Products	6,169	268208.7	208831.4	58	1164.7	604.1
13. Basic Metals & Metal Products	21,953	1721244.7	1101981.7	2,087	384207.7	84054.5
(a) Iron & Steel	10,345	1260233.8	836482.0	721	185785.3	47062.4
(b) Non-Ferrous Metals	3,145	322094.5	171828.5	523	93386.7	18004.0
(c) Metal Products	8,463	138916.3	93671.2	843	105035.7	18988.1
14. Engineering	52,582	475390.5	326032.9	2,096	103030.7	59158.2
(a) Heavy Engineering	7,797	63857.2	44778.8	297	28656.9	18629.6
(b) Light Engineering	36,694	178470.1	122145.9	1,217	37697.8	22160.6
(c) Electrical Machinery & Goods	5,956	145203.5	96620.0	468	28718.7	14626.1
(d) Electronic Machinery & Goods	2,135	87859.7	62488.2	114	7957.2	3742.0
15. Vehicles, Vehicle Parts & Transport Equipments	14,055	281007.0	177871.0	801	70249.2	32478.4
16. Other Industries	37,459	362870.8	220140.0	1,630	79468.1	18484.7
17. Electricity, Gas & Water	4,747	2618300.7	1562861.0	47	8515.0	4809.7
(a) Electricity Generation & Transmission	2,450	2445563.8	1438820.3	40	8395.6	4699.1
(b) Non-Conventional Energy	1,077	96633.3	68933.6	3	83.4	79.1
(c) Gas, Steam & Water Supply	1,220	76103.6	55107.0	4	35.9	31.5
18. Construction	61,381	3226552.3	2224460.0	160	28923.1	15939.1
(a) Other than Infrastructure	49,782	519372.3	404112.2	58	13439.1	6267.4
(b) Infrastructure Construction	11,599	2707179.9	1820347.8	102	15484.0	9671.8
III. TRANSPORT OPERATORS	453,414	762886.2	567351.0	152	3324.7	2285.6
IV. PROFESSIONAL AND OTHER SERVICES	281,100	2399965.1	1702463.8	822	119956.6	46622.3
1. Professional Services	36,178	81864.0	66288.6	172	23456.3	5763.9
2. Tourism, Hotel & Restaurants	24,442	442143.8	312453.5	19	12662.1	1160.8
3. Recreation services	2,791	94753.1	75052.7	21	2477.8	520.2
4. IT and Telecommunications	3,859	297149.8	213079.4	16	8854.3	8340.9
5. Others	213,830	1484054.3	1035589.6	594	72506.1	30836.6
V. PERSONAL LOANS	7,758,292	5654866.5	4374263.7	-	-	-
1. Housing	3,816,932	3769549.9	2977891.8	-	-	-
2. Consumer Durables	38,353	21537.8	16521.2	-	-	-
3. Vehicles	1,495,024	659284.8	461745.4	-	-	-
4. Education	1,081,466	458969.1	348203.3	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	1,326,517	745524.9	569901.9	-	-	-
VI. TRADE	210,082	1065541.0	798451.6	4,217	248343.8	83800.3
1. Wholesale Trade	24,065	185741.0	166929.8	3,062	210602.2	74944.5
2. Retail Trade	186,017	879799.9	631521.8	1,155	37741.6	8855.8
VII. FINANCE	84,512	1722429.1	1405479.6	50	20205.2	16756.9
VIII. ALL OTHERS	474,218	880496.3	702534.5	2,101	180619.9	24642.1
TOTAL BANK CREDIT	11,338,215	25552391.7	18321062.7	44,228	3623926.2	1053491.7

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	2,369	22071.6	13319.0	219	37782.4	5059.7
1. Direct Finance	2,041	16252.6	10879.1	100	22653.4	1632.8
2. Indirect Finance	328	5819.0	2439.8	119	15129.1	3426.9
II. INDUSTRY	8,781	595654.8	257977.7	12,501	1405952.5	236148.9
1. Mining & Quarrying	153	14384.5	5852.5	367	27942.8	11252.0
2. Food Manufacturing & Processing	760	59656.8	22886.3	1,117	118756.5	9556.1
(a) Rice Mills, Flour & Dal Mills	229	9983.3	6552.5	697	73117.2	4107.7
(b) Sugar	4	1216.7	921.3	1	3306.9	20.6
(c) Edible Oils & Vanaspati	52	5513.2	3776.2	24	1934.3	559.0
(d) Tea Processing	19	530.8	535.6	20	435.8	338.4
(e) Processing of Fruits & Vegetables	35	21848.4	517.8	27	28839.4	292.0
(f) Others	421	20564.4	10582.9	348	11123.0	4238.3
3. Beverage & Tobacco	24	675.5	417.0	49	630.0	336.6
4. Textiles	2,983	189002.7	49610.2	3,017	288345.1	34610.1
(a) Cotton Textiles	914	77875.7	23649.2	978	159373.9	16131.7
(b) Jute & Other Natural Fibre Textiles	48	40133.5	683.6	38	15363.0	570.0
(c) Handloom Textiles & Khadi	116	5018.3	441.8	30	1897.7	344.8
(d) Other Textiles & Textile Products	1,905	65975.2	24835.7	1,971	111710.4	17563.6
5. Paper, Paper Products & Printing	106	2436.9	1452.9	305	101114.5	2075.0
6. Woods and Wood Products	34	668.7	633.6	6	237.7	20.6
7. Leather & Leather Products	488	13148.2	4923.5	243	24028.5	3137.1
8. Gems and Jewellery	535	91009.9	60827.4	987	129986.3	49209.2
9. Rubber & Plastic Products	203	10586.9	2961.7	672	7537.8	2770.2
10. Chemicals & Chemical Products	1,079	53121.6	25236.2	1,919	222785.9	24841.6
(a) Heavy Industrial Chemicals	164	8305.6	3789.3	435	22415.9	4387.8
(b) Fertilisers	20	2668.3	1074.4	12	714.2	352.5
(c) Drugs & Pharmaceuticals	511	23614.7	10945.1	420	130383.5	11531.2
(d) Non-Edible Oils	18	904.1	537.4	3	560.8	177.3
(e) Other Chemicals & Chemical Products	366	17628.9	8890.0	1,049	68711.5	8392.8
11. Petroleum, Coal Products & Nuclear Fuels	52	7086.0	3916.1	62	138109.8	37518.4
12. Manufacture of Cement & Cement Products	16	309.3	136.0	4	41.1	39.3
13. Basic Metals & Metal Products	703	69724.4	36803.6	1,436	145086.4	38027.5
(a) Iron & Steel	372	48031.5	26680.2	468	91601.4	23089.7
(b) Non-Ferrous Metals	119	6445.5	2862.9	64	9027.5	3406.4
(c) Metal Products	212	15247.4	7260.5	904	44457.5	11531.3
14. Engineering	675	35302.2	16349.3	1,110	66765.1	9511.6
(a) Heavy Engineering	94	6934.0	2384.5	170	5478.6	1999.5
(b) Light Engineering	351	11406.7	5005.5	517	22955.0	3581.0
(c) Electrical Machinery & Goods	187	14384.6	7603.9	337	37039.8	3100.5
(d) Electronic Machinery & Goods	43	2576.9	1355.4	86	1291.7	830.7
15. Vehicles, Vehicle Parts & Transport Equipments	410	12151.0	5932.0	793	111324.4	8072.5
16. Other Industries	404	10601.3	7179.8	335	16101.9	3059.5
17. Electricity, Gas & Water	28	14780.6	7528.1	6	467.4	374.7
(a) Electricity Generation & Transmission	19	14214.5	7036.6	4	79.0	16.3
(b) Non-Conventional Energy	6	556.5	481.8	1	358.4	358.4
(c) Gas, Steam & Water Supply	3	9.7	9.8	1	30.0	-
18. Construction	128	11008.2	5331.4	73	6691.4	1736.8
(a) Other than Infrastructure	66	2356.8	1961.0	42	4695.4	443.1
(b) Infrastructure Construction	62	8651.3	3370.4	31	1996.0	1293.7
III. TRANSPORT OPERATORS	52	4869.0	4104.8	49	11306.8	3282.9
IV. PROFESSIONAL AND OTHER SERVICES	462	18289.0	12370.9	1,487	172996.5	19233.4
1. Professional Services	81	849.0	824.9	989	13916.1	6821.7
2. Tourism, Hotel & Restaurants	31	1535.3	1055.7	2	339.7	7.8
3. Recreation services	8	1199.5	447.1	3	141.1	131.1
4. IT and Telecommunications	5	7.0	1.5	6	6383.2	3440.2
5. Others	337	14698.2	10041.6	487	152216.5	8832.5
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,098	100317.9	59132.3	1,968	132055.9	36240.2
1. Wholesale Trade	946	62608.3	37580.1	1,651	123083.9	32565.5
2. Retail Trade	1,152	37709.6	21552.2	317	8972.1	3674.8
VII. FINANCE	407	26192.5	22324.7	304	27555.1	25575.4
VIII. ALL OTHERS	506	12513.5	6762.9	481	48860.5	11790.8
TOTAL BANK CREDIT	14,675	779908.2	375992.3	17,009	1836509.8	337331.4

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	39	589.7	362.4	94	85.6	41.1
1. Direct Finance	26	406.5	330.2	46	21.6	11.9
2. Indirect Finance	13	183.2	32.2	48	64.1	29.1
II. INDUSTRY	1,512	75489.6	36426.8	561	550852.6	47774.0
1. Mining & Quarrying	13	5197.9	3819.0	4	1639.0	1084.1
2. Food Manufacturing & Processing	43	3357.7	2154.2	43	4101.9	2965.2
(a) Rice Mills, Flour & Dal Mills	1	16.5	16.5	4	1610.0	1269.9
(b) Sugar	1	0.8	-	-	-	-
(c) Edible Oils & Vanaspati	3	1760.0	1152.6	8	62.6	63.9
(d) Tea Processing	2	450.0	119.4	6	104.3	33.1
(e) Processing of Fruits & Vegetables	2	4.5	1.5	-	-	-
(f) Others	34	1125.8	864.1	25	2324.9	1598.4
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	787	5040.4	2702.3	183	331758.1	8416.6
(a) Cotton Textiles	82	1185.4	242.3	57	191719.0	2655.1
(b) Jute & Other Natural Fibre Textiles	1	16.9	10.9	4	167.0	118.0
(c) Handloom Textiles & Khadi	8	51.8	20.7	2	3.6	3.5
(d) Other Textiles & Textile Products	696	3786.2	2428.4	120	139868.5	5639.9
5. Paper, Paper Products & Printing	22	122.4	79.6	3	9.6	8.1
6. Woods and Wood Products	5	23.0	6.1	-	-	-
7. Leather & Leather Products	20	421.7	32.8	22	2687.2	739.6
8. Gems and Jewellery	321	34869.5	16459.4	58	89734.8	6064.0
9. Rubber & Plastic Products	21	349.6	115.6	5	96.6	75.6
10. Chemicals & Chemical Products	64	3202.4	2554.9	53	14759.6	3398.9
(a) Heavy Industrial Chemicals	30	542.2	301.1	3	42.3	42.2
(b) Fertilisers	-	-	-	8	636.4	32.8
(c) Drugs & Pharmaceuticals	11	675.6	556.8	38	14045.9	3295.9
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	23	1984.7	1696.9	4	35.2	28.0
11. Petroleum, Coal Products & Nuclear Fuels	1	3.8	4.0	1	14.0	6.5
12. Manufacture of Cement & Cement Products	7	175.8	144.2	-	-	-
13. Basic Metals & Metal Products	63	6250.7	5118.8	59	7009.0	4260.9
(a) Iron & Steel	43	5958.7	5026.2	42	6456.5	4085.1
(b) Non-Ferrous Metals	5	81.2	50.2	6	360.8	87.2
(c) Metal Products	15	210.8	42.4	11	191.6	88.7
14. Engineering	89	13339.1	1020.5	28	7545.5	2155.6
(a) Heavy Engineering	15	26.2	26.5	8	199.7	96.8
(b) Light Engineering	45	8462.0	507.0	11	5360.6	116.2
(c) Electrical Machinery & Goods	26	4724.3	371.4	6	359.1	318.3
(d) Electronic Machinery & Goods	3	126.5	115.7	3	1626.1	1624.3
15. Vehicles, Vehicle Parts & Transport Equipments	14	1063.3	1002.1	9	209.6	187.5
16. Other Industries	36	564.8	365.7	12	7575.1	345.8
17. Electricity, Gas & Water	-	-	-	10	308.1	306.2
(a) Electricity Generation & Transmission	-	-	-	10	308.1	306.2
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
18. Construction	6	1507.4	847.7	71	83404.5	17759.4
(a) Other than Infrastructure	2	760.0	279.3	2	137.5	75.6
(b) Infrastructure Construction	4	747.4	568.3	69	83267.0	17683.8
III. TRANSPORT OPERATORS	8	2.9	2.4	17	1919.2	1785.6
IV. PROFESSIONAL AND OTHER SERVICES	43	780.9	180.6	100	1690.5	610.1
1. Professional Services	11	113.5	28.4	57	50.6	28.8
2. Tourism, Hotel & Restaurants	-	-	-	3	37.5	34.7
3. Recreation services	-	-	-	-	-	-
4. IT and Telecommunications	-	-	-	1	5.0	-
5. Others	32	667.4	152.3	39	1597.5	546.6
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	200	13647.6	6749.7	361	60134.1	6266.8
1. Wholesale Trade	144	12548.4	6310.0	129	53684.1	5190.6
2. Retail Trade	56	1099.3	439.7	232	6450.0	1076.3
VII. FINANCE	2	110.6	75.6	32	7774.5	2637.1
VIII. ALL OTHERS	21	635.6	280.7	63	2059.5	261.8
TOTAL BANK CREDIT	1,825	91256.8	44078.3	1,228	624516.1	59376.4

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	INLAND BILLS - PURCHASED			INLAND BILLS - DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	2,652	14541.5	11616.8	1,184	33787.4	23423.4
1. Direct Finance	2,590	12544.8	10165.4	884	11605.9	6589.4
2. Indirect Finance	62	1996.7	1451.4	300	22181.5	16834.0
II. INDUSTRY	8,906	632975.5	343246.0	13,588	664834.4	354436.9
1. Mining & Quarrying	83	23191.5	18450.2	350	19276.4	7044.4
2. Food Manufacturing & Processing	237	8139.6	3558.0	223	18538.1	7466.3
(a) Rice Mills, Flour & Dal Mills	24	553.8	517.6	28	1330.7	822.1
(b) Sugar	9	224.3	57.5	8	1007.8	546.7
(c) Edible Oils & Vanaspati	27	1754.4	1174.6	37	7379.5	2888.1
(d) Tea Processing	19	336.4	15.6	-	-	-
(e) Processing of Fruits & Vegetables	34	527.7	314.3	5	55.8	38.5
(f) Others	124	4743.1	1478.3	145	8764.2	3170.8
3. Beverage & Tobacco	51	4049.9	2087.0	19	6874.5	4617.9
4. Textiles	838	47040.7	25494.2	1,097	27369.4	13717.4
(a) Cotton Textiles	555	33420.1	17261.9	505	15371.0	7359.8
(b) Jute & Other Natural Fibre Textiles	3	7.4	7.9	12	397.9	362.2
(c) Handloom Textiles & Khadi	12	313.1	36.8	18	189.5	59.5
(d) Other Textiles & Textile Products	268	13300.1	8187.6	562	11410.9	5936.0
5. Paper, Paper Products & Printing	198	4842.5	2075.9	243	7393.3	5605.9
6. Woods and Wood Products	46	702.8	289.3	151	3958.7	2696.4
7. Leather & Leather Products	82	1395.4	644.9	277	4587.1	744.6
8. Gems and Jewellery	33	3848.3	2677.7	4	491.6	405.2
9. Rubber & Plastic Products	271	14894.1	6672.9	424	14755.6	5750.2
10. Chemicals & Chemical Products	519	45415.1	22607.4	887	45937.5	23388.0
(a) Heavy Industrial Chemicals	145	8778.0	4893.0	238	8377.1	4246.3
(b) Fertilisers	10	1741.7	1408.8	12	302.8	74.1
(c) Drugs & Pharmaceuticals	142	12692.9	5261.5	141	10153.0	5956.1
(d) Non-Edible Oils	10	487.5	83.4	82	985.0	305.2
(e) Other Chemicals & Chemical Products	212	21715.0	10960.6	414	26119.6	12806.3
11. Petroleum, Coal Products & Nuclear Fuels	59	14760.3	10017.3	113	34534.2	8687.6
12. Manufacture of Cement & Cement Products	75	1693.6	810.4	85	6343.9	2993.6
13. Basic Metals & Metal Products	1,398	273966.9	135710.5	2,377	155528.4	94767.7
(a) Iron & Steel	904	222162.2	104433.9	1,426	102089.9	70795.3
(b) Non-Ferrous Metals	165	30896.0	19772.5	381	18018.4	10046.6
(c) Metal Products	329	20908.8	11504.1	570	35420.1	13925.8
14. Engineering	1,146	79820.9	38451.2	1,947	111762.4	55823.4
(a) Heavy Engineering	147	14434.0	9104.7	336	23144.0	14914.2
(b) Light Engineering	445	26918.6	12398.4	526	34353.6	10242.7
(c) Electrical Machinery & Goods	471	25640.9	13640.3	832	43780.2	24092.9
(d) Electronic Machinery & Goods	83	12827.4	3307.8	253	10484.6	6573.6
15. Vehicles, Vehicle Parts & Transport Equipments	3,113	13590.9	11294.0	4,360	94485.0	48370.0
16. Other Industries	386	9126.9	4730.5	412	19935.0	7109.5
17. Electricity, Gas & Water	41	19787.2	17880.3	79	47834.5	38005.3
(a) Electricity Generation & Transmission	28	18559.3	15407.2	62	45753.1	36299.9
(b) Non-Conventional Energy	5	967.7	2264.1	6	1796.4	1623.2
(c) Gas, Steam & Water Supply	8	260.1	209.0	11	284.9	82.3
18. Construction	330	66708.9	39794.4	540	45228.7	27243.4
(a) Other than Infrastructure	184	5374.9	3246.8	219	7229.8	3499.8
(b) Infrastructure Construction	146	61334.0	36547.6	321	37998.9	23743.6
III. TRANSPORT OPERATORS	226	7257.6	5691.4	81	10120.6	2777.8
IV. PROFESSIONAL AND OTHER SERVICES	1,365	35828.7	21903.1	1,757	65533.7	22148.9
1. Professional Services	191	4913.9	882.9	1,027	29940.5	3279.0
2. Tourism, Hotel & Restaurants	82	2441.3	2350.7	14	191.2	35.3
3. Recreation services	28	1504.1	1327.4	25	2382.8	1608.1
4. IT and Telecommunications	25	3102.4	1748.3	88	2065.7	1587.9
5. Others	1,039	23867.0	15593.8	603	30953.4	15638.6
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	3,256	116205.4	98749.2	4,661	102609.5	61734.7
1. Wholesale Trade	1,906	69462.2	64630.7	1,929	60207.2	36186.5
2. Retail Trade	1,350	46743.2	34118.5	2,732	42402.3	25548.1
VII. FINANCE	1,979	1035576.7	22346.9	943	137997.5	102932.9
VIII. ALL OTHERS	2,903	34107.8	20492.8	1,638	112296.1	71158.9
TOTAL BANK CREDIT	21,287	1876493.1	524046.2	23,852	1127179.1	638613.5

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCS/DDS/MTS PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	175	551.5	327.3	40	543.9	63.3	5,400,355	4276060.3	3249548.9
1. Direct Finance	110	431.3	263.5	11	502.4	54.9	5,136,917	3157732.7	2424623.5
2. Indirect Finance	65	120.1	63.8	29	41.5	8.4	263,438	1118327.7	824925.4
II. INDUSTRY	434	9421.5	4613.4	1,039	34252.0	11899.7	1,070,330	32359606.0	19245961.5
1. Mining & Quarrying	12	224.3	48.3	1	50.0	0.1	22,301	778400.7	516408.5
2. Food Manufacturing & Processing	2	54.4	47.2	103	3144.0	2283.0	111,653	2140802.4	1339137.0
(a) Rice Mills, Flour & Dal Mills	-	-	-	-	-	-	38,654	523128.9	314655.0
(b) Sugar	-	-	-	-	-	-	2,633	443557.0	315638.3
(c) Edible Oils & Vanaspati	-	-	-	2	65.9	19.7	10,661	246875.2	155176.8
(d) Tea Processing	1	24.7	17.5	-	-	-	1,179	21807.1	12749.6
(e) Processing of Fruits & Vegetables	-	-	-	1	120.0	15.9	6,762	253535.3	135740.9
(f) Others	1	29.7	29.7	100	2958.1	2247.5	51,764	651898.9	405176.5
3. Beverage & Tobacco	-	-	-	15	900.0	49.5	8,049	271434.7	188286.5
4. Textiles	145	2275.5	700.9	311	5144.2	2717.7	165,172	4113826.0	1812173.7
(a) Cotton Textiles	6	85.5	11.6	92	2902.1	849.4	50,816	1835155.4	923374.5
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-	2,780	82760.2	18618.8
(c) Handloom Textiles & Khadi	1	1500.0	-	-	-	-	9,054	47756.1	25741.7
(d) Other Textiles & Textile Products	138	690.0	689.3	219	2242.1	1868.3	102,522	2148154.3	844438.7
5. Paper, Paper Products & Printing	2	8.4	8.2	13	419.9	4.2	38,829	727461.6	356636.5
6. Woods and Wood Products	4	189.1	34.5	-	-	-	13,470	75357.3	56246.9
7. Leather & Leather Products	5	102.7	23.8	49	360.2	299.1	12,261	265882.2	94621.8
8. Gems and Jewellery	9	345.8	307.2	120	3324.2	3174.2	12,560	818903.8	429168.4
9. Rubber & Plastic Products	4	160.1	6.8	32	1022.0	585.0	40,978	496994.0	333959.7
10. Chemicals & Chemical Products	33	251.5	281.6	72	3151.5	354.9	51,426	2088281.3	1122796.0
(a) Heavy Industrial Chemicals	2	31.5	15.2	21	270.1	112.8	9,099	305687.3	173675.6
(b) Fertilisers	-	-	-	4	525.5	4.6	1,786	274350.2	164700.3
(c) Drugs & Pharmaceuticals	4	93.7	93.7	27	1601.4	221.8	11,612	863692.3	428818.0
(d) Non-Edible Oils	-	-	-	-	-	-	1,708	31121.5	22057.1
(e) Other Chemicals & Chemical Products	27	126.3	172.7	20	754.5	15.8	27,221	613430.1	333545.0
11. Petroleum, Coal Products & Nuclear Fuels	-	-	-	24	4291.8	14.5	4,878	1227688.5	706278.9
12. Manufacture of Cement & Cement Products	-	-	-	15	252.8	27.0	17,677	437370.9	325981.8
13. Basic Metals & Metal Products	66	640.8	594.2	59	1325.8	377.7	79,335	4557758.8	2768816.1
(a) Iron & Steel	15	217.4	152.6	22	191.8	141.8	37,742	3157966.5	2009931.1
(b) Non-Ferrous Metals	-	-	-	1	50.0	-	11,999	721204.1	411265.3
(c) Metal Products	51	423.4	441.6	36	1084.0	235.9	29,594	678588.3	347619.6
14. Engineering	65	2749.6	1195.6	152	5569.9	997.8	162,862	2511041.1	1416671.3
(a) Heavy Engineering	18	436.2	433.9	57	868.6	312.8	20,641	378791.5	260333.0
(b) Light Engineering	27	1942.4	419.8	49	1031.5	364.6	109,212	769776.9	512216.5
(c) Electrical Machinery & Goods	15	334.4	305.7	31	1442.8	241.1	25,207	984421.5	402409.0
(d) Electronic Machinery & Goods	5	36.7	36.2	15	2227.0	79.3	7,802	378051.3	241712.9
15. Vehicles, Vehicle Parts & Transport Equipments	5	268.3	234.1	40	3005.6	379.7	47,168	1146134.3	614070.8
16. Other Industries	69	698.5	605.6	16	1288.0	469.9	108,135	949442.6	550162.7
17. Electricity, Gas & Water	2	20.8	20.7	3	254.8	2.7	9,261	3926908.2	2565939.1
(a) Electricity Generation & Transmission	1	11.3	11.2	3	254.8	2.7	4,663	3611985.2	2330600.0
(b) Non-Conventional Energy	1	9.5	9.5	-	-	-	1,822	158949.4	121330.8
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	2,776	155973.6	114008.3
18. Construction	11	1431.5	504.9	14	747.1	162.6	164,315	5825917.6	4048606.0
(a) Other than Infrastructure	7	308.3	3.0	5	115.8	0.8	120,206	1253477.2	906402.8
(b) Infrastructure Construction	4	1123.2	501.9	9	631.3	161.8	44,109	4572440.4	3142203.2
III. TRANSPORT OPERATORS	3	5.8	5.6	7	430.3	32.7	764,917	1713463.7	1150099.5
IV. PROFESSIONAL AND OTHER SERVICES	174	13435.3	10196.8	47	2345.0	792.1	599,555	5773524.5	3581432.2
1. Professional Services	12	41.1	41.1	8	475.4	30.6	93,419	404217.5	251579.4
2. Tourism, Hotel & Restaurants	1	1.0	0.4	3	32.8	10.8	52,452	675128.0	446333.7
3. Recreation services	11	257.6	257.6	4	325.0	-	7,051	203887.1	146771.5
4. IT and Telecommunications	146	13129.7	9894.1	7	341.9	1.8	11,886	1092175.4	625945.4
5. Others	4	5.8	3.6	25	1169.9	748.9	434,747	3398116.5	2110802.3
V. PERSONAL LOANS	-	-	-	-	-	-	11,544,151	8452829.5	6085928.3
1. Housing	-	-	-	-	-	-	4,418,422	4599675.6	3628439.8
2. Consumer Durables	-	-	-	-	-	-	68,914	46255.7	36573.4
3. Vehicles	-	-	-	-	-	-	1,978,352	895994.5	606411.6
4. Education	-	-	-	-	-	-	1,201,675	513441.3	377586.8
5. Personal Credit Cards	-	-	-	-	-	-	1,195,734	408812.4	50961.5
6. Others	-	-	-	-	-	-	2,681,054	1988649.9	1385955.3
VI. TRADE	324	103707.3	6674.2	78	2892.7	846.0	1,304,122	7535988.6	4411892.1
1. Wholesale Trade	230	103383.2	6233.5	59	2104.1	780.0	152,008	4174959.1	2072720.2
2. Retail Trade	94	324.1	440.6	19	788.6	65.9	1,152,114	3361029.5	2339171.9
VII. FINANCE	4	8.6	8.0	31	2981.1	137.5	185,374	7000588.8	4044732.9
VIII. ALL OTHERS	125	4354.1	2459.4	1,128	1687.7	1290.8	901,120	3995589.4	1696860.0
TOTAL BANK CREDIT	1,239	131484.0	24284.6	2,370	45132.6	15062.0	21,769,924	71107650.8	43466455.5

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	CENTRAL GOVERNMENT DEPARTMENTS			GENERAL STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,126	21986.4	15785.2	1,597	15870.6	11389.4
1. Direct Finance	2,232	4155.0	1354.7	1,506	1652.6	1326.2
2. Indirect Finance	894	17831.4	14430.5	91	14218.0	10063.2
II. INDUSTRY	1,295	227549.2	158179.7	408	193127.0	141368.9
1. Mining & Quarrying	14	233.7	28.9	7	4882.0	2662.2
2. Food Manufacturing & Processing	47	26512.6	26319.3	25	2053.8	1668.0
(a) Rice Mills, Flour & Dal Mills	12	26.0	11.9	5	1625.6	1500.4
(b) Sugar	4	246.0	105.2	-	-	-
(c) Edible Oils & Vanaspati	2	1.3	1.2	1	1.3	1.1
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	7	2.4	1.9	1	1.5	1.0
(f) Others	22	26237.0	26199.1	18	425.4	165.6
3. Beverage & Tobacco	5	1.8	1.6	2	901.0	880.6
4. Textiles	299	4272.5	2266.8	45	5330.2	245.9
(a) Cotton Textiles	220	652.3	225.3	8	5037.9	3.0
(b) Jute & Other Natural Fibre Textiles	-	-	-	1	0.4	0.4
(c) Handloom Textiles & Khadi	4	3062.6	1561.8	11	21.8	20.8
(d) Other Textiles & Textile Products	75	557.5	479.7	25	270.0	221.7
5. Paper, Paper Products & Printing	13	4677.0	1830.3	7	426.2	253.3
6. Woods and Wood Products	2	283.4	284.3	6	7.4	6.7
7. Leather & Leather Products	5	3.8	3.3	3	55.0	46.3
8. Gems and Jewellery	-	-	-	-	-	-
9. Rubber & Plastic Products	29	2538.6	2053.8	7	30.0	28.3
10. Chemicals & Chemical Products	17	3171.8	2953.7	9	3325.3	1436.8
(a) Heavy Industrial Chemicals	1	5.0	1.7	1	397.7	28.4
(b) Fertilisers	5	1759.0	1562.3	3	396.0	358.7
(c) Drugs & Pharmaceuticals	6	400.5	441.5	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	5	1007.2	948.2	5	2531.6	1049.8
11. Petroleum, Coal Products & Nuclear Fuels	22	49466.3	19249.1	5	582.1	289.4
12. Manufacture of Cement & Cement Products	6	919.8	870.1	1	20.0	-
13. Basic Metals & Metal Products	23	20776.1	15147.9	8	164.7	156.1
(a) Iron & Steel	16	15010.2	9474.8	2	8.9	2.9
(b) Non-Ferrous Metals	6	5761.9	5669.0	3	2.3	2.0
(c) Metal Products	1	4.0	4.0	3	153.5	151.3
14. Engineering	55	7424.9	6177.7	36	6580.9	7237.5
(a) Heavy Engineering	6	374.0	220.5	5	24.6	22.0
(b) Light Engineering	12	4353.1	4117.6	10	66.6	56.3
(c) Electrical Machinery & Goods	32	2372.3	1767.6	15	6481.1	7152.4
(d) Electronic Machinery & Goods	5	325.4	72.1	6	8.6	6.8
15. Vehicles, Vehicle Parts & Transport Equipments	21	2873.4	2084.4	25	1127.4	726.8
16. Other Industries	46	176.6	124.2	25	432.3	357.8
17. Electricity, Gas & Water	50	92302.8	68808.3	76	82043.1	54919.4
(a) Electricity Generation & Transmission	48	92273.8	68808.2	65	72254.5	47888.3
(b) Non-Conventional Energy	-	-	-	6	9374.8	6744.6
(c) Gas, Steam & Water Supply	2	29.0	0.1	5	413.8	286.5
18. Construction	641	11914.4	9976.1	121	85165.7	70453.8
(a) Other than Infrastructure	619	768.6	721.9	60	4559.8	3936.2
(b) Infrastructure Construction	22	11145.8	9254.2	61	80605.9	66517.7
III. TRANSPORT OPERATORS	2,139	158304.2	76312.3	75	4460.8	3199.8
IV. PROFESSIONAL AND OTHER SERVICES	142	15479.1	14228.9	234	3496.8	2550.5
1. Professional Services	7	7378.2	7376.1	6	16.1	11.9
2. Tourism, Hotel & Restaurants	12	20.8	7.8	8	100.6	98.5
3. Recreation services	6	7.4	7.0	3	1.9	0.9
4. IT and Telecommunications	3	71.7	54.8	2	4.3	2.2
5. Others	114	8001.0	6783.3	215	3373.8	2437.1
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	1,270	987053.2	488817.7	280	779431.6	105157.0
1. Wholesale Trade	349	741535.4	311045.6	141	773660.1	99832.6
2. Retail Trade	921	245517.7	177772.1	139	5771.5	5324.4
VII. FINANCE	81	67703.0	46007.2	81	31982.9	25579.2
VIII. ALL OTHERS	19,011	56641.6	40684.8	23,798	27866.4	18970.8
Total Bank Credit	27,064	1534716.6	840015.8	26,473	1056236.0	308215.6

See Notes on Tables.

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	STATE GOVERNMENT DEPARTMENTAL COMMERCIAL UNDERTAKINGS			LOCAL AND QUASI-GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	393	90463.7	64728.0	1,071	51889.6	36890.5
1. Direct Finance	238	28600.6	14722.3	980	3638.0	3064.6
2. Indirect Finance	155	61863.0	50005.7	91	48251.6	33825.9
II. INDUSTRY	821	585648.2	415671.6	351	141205.9	114807.9
1. Mining & Quarrying	15	20902.5	14413.5	12	226.0	221.9
2. Food Manufacturing & Processing	33	18473.8	11544.7	35	415.4	92.0
(a) Rice Mills, Flour & Dal Mills	3	308.2	74.5	7	4.1	1.8
(b) Sugar	3	268.0	182.8	3	222.8	31.0
(c) Edible Oils & Vanaspati	1	180.0	180.2	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	20	17426.5	10848.4	2	0.4	0.2
(f) Others	6	291.2	258.8	23	188.0	59.0
3. Beverage & Tobacco	3	163.4	113.1	-	-	-
4. Textiles	169	34491.5	22590.1	50	221.4	208.6
(a) Cotton Textiles	156	34219.4	22399.9	6	76.2	76.1
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	5	104.8	65.1	8	117.4	107.3
(d) Other Textiles & Textile Products	8	167.3	125.2	36	27.8	25.2
5. Paper, Paper Products & Printing	15	1889.1	1596.5	13	365.1	329.4
6. Woods and Wood Products	1	4.0	3.3	11	4.1	3.9
7. Leather & Leather Products	-	-	-	2	2.4	1.5
8. Gems and Jewellery	-	-	-	2	1.4	1.2
9. Rubber & Plastic Products	5	201.7	122.7	1	1.0	0.4
10. Chemicals & Chemical Products	20	3138.1	1275.0	14	75.2	74.4
(a) Heavy Industrial Chemicals	9	282.0	184.0	-	-	-
(b) Fertilisers	5	2760.2	1019.3	1	70.0	70.0
(c) Drugs & Pharmaceuticals	2	74.3	59.0	1	1.5	1.0
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	4	21.6	12.6	12	3.7	3.4
11. Petroleum, Coal Products & Nuclear Fuels	4	4239.8	2505.2	5	8011.4	7035.5
12. Manufacture of Cement & Cement Products	2	19.6	19.1	4	2.1	1.1
13. Basic Metals & Metal Products	40	2281.0	2171.2	9	204.3	165.5
(a) Iron & Steel	36	1935.8	1827.5	4	111.2	106.7
(b) Non-Ferrous Metals	-	-	-	2	52.5	18.1
(c) Metal Products	4	345.1	343.8	3	40.6	40.8
14. Engineering	50	8039.3	2195.2	43	276.3	235.0
(a) Heavy Engineering	2	7.9	4.0	1	0.3	0.1
(b) Light Engineering	17	263.8	223.8	25	219.3	186.8
(c) Electrical Machinery & Goods	21	7720.3	1962.7	3	12.8	10.5
(d) Electronic Machinery & Goods	10	47.3	4.8	14	43.9	37.6
15. Vehicles, Vehicle Parts & Transport Equipments	15	1377.2	1331.3	20	30.1	28.4
16. Other Industries	28	32767.3	31500.2	22	1519.3	419.5
17. Electricity, Gas & Water	306	371387.7	266475.1	57	91819.2	81225.2
(a) Electricity Generation & Transmission	291	347958.6	248784.0	56	91781.2	81208.7
(b) Non-Conventional Energy	4	7850.0	4483.5	-	-	-
(c) Gas, Steam & Water Supply	11	15579.2	13207.6	1	38.0	16.5
18. Construction	115	86272.2	57815.4	51	38031.4	24764.6
(a) Other than Infrastructure	13	18281.9	8300.3	16	7464.5	6408.9
(b) Infrastructure Construction	102	67990.3	49515.1	35	30566.8	18355.7
III. TRANSPORT OPERATORS	48	18011.9	13891.1	51	2632.7	1507.1
IV. PROFESSIONAL AND OTHER SERVICES	118	44893.2	38679.9	160	4695.9	3767.3
1. Professional Services	8	968.2	754.9	20	87.1	58.9
2. Tourism, Hotel & Restaurants	6	1939.4	1786.3	10	5.0	4.3
3. Recreation services	4	427.7	426.8	4	2.9	1.7
4. IT and Telecommunications	1	2000.0	606.2	3	210.9	101.8
5. Others	99	39557.8	35105.7	123	4390.0	3600.7
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	384	101074.1	64090.6	313	31256.4	26463.9
1. Wholesale Trade	94	76632.1	42825.3	82	28453.6	24422.2
2. Retail Trade	290	24442.0	21265.3	231	2802.9	2041.7
VII. FINANCE	98	38110.6	21763.8	68	28428.3	22872.9
VIII. ALL OTHERS	6,305	214254.9	197626.5	4,820	26357.7	11996.0
Total Bank Credit	8,167	1092456.4	816451.5	6,834	286466.6	218305.6

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	PUBLIC FINANCIAL CORPORATIONS			PUBLIC NON-FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	8,972	86170.7	44644.4	1,682	125362.4	83355.4
1. Direct Finance	7,842	40402.3	14562.6	1,354	66132.2	40292.5
2. Indirect Finance	1,130	45768.4	30081.8	328	59230.2	43062.9
II. INDUSTRY	1,967	264364.9	146234.6	18,373	6298399.9	3805062.2
1. Mining & Quarrying	49	14423.1	4410.6	267	175443.8	91685.0
2. Food Manufacturing & Processing	215	7580.7	7039.5	1,431	376040.8	247455.0
(a) Rice Mills, Flour & Dal Mills	59	1921.5	1776.6	220	37902.3	32534.3
(b) Sugar	21	3064.3	2971.7	473	133085.8	86929.7
(c) Edible Oils & Vanaspati	11	563.6	524.3	164	47126.4	25710.6
(d) Tea Processing	-	-	-	31	2699.0	2198.1
(e) Processing of Fruits & Vegetables	6	6.5	6.1	183	102102.5	65225.2
(f) Others	118	2024.8	1760.7	360	53124.7	34857.1
3. Beverage & Tobacco	14	1888.0	973.8	213	36364.7	23208.0
4. Textiles	212	10128.1	7225.7	3,258	444863.3	288702.3
(a) Cotton Textiles	68	4920.9	3124.0	2,148	285116.2	196612.9
(b) Jute & Other Natural Fibre Textiles	9	91.9	69.8	35	13471.7	2275.1
(c) Handloom Textiles & Khadi	15	32.8	31.8	41	2565.8	813.8
(d) Other Textiles & Textile Products	120	5082.5	4000.0	1,034	143709.6	89000.4
5. Paper, Paper Products & Printing	29	870.8	573.4	812	84864.3	55377.4
6. Woods and Wood Products	29	717.3	503.0	62	6736.3	4660.1
7. Leather & Leather Products	7	63.5	61.8	169	8189.1	6802.3
8. Gems and Jewellery	27	17494.1	2665.0	189	46951.8	32977.5
9. Rubber & Plastic Products	22	1204.3	1359.6	718	56691.4	39400.7
10. Chemicals & Chemical Products	99	18882.0	12406.9	2,544	457818.3	240496.9
(a) Heavy Industrial Chemicals	8	496.1	191.1	527	38292.0	25254.8
(b) Fertilisers	5	2670.0	1578.2	122	106623.1	58518.3
(c) Drugs & Pharmaceuticals	46	13156.8	8944.9	810	198000.7	91521.8
(d) Non-Edible Oils	4	293.9	119.9	52	7400.6	4059.0
(e) Other Chemicals & Chemical Products	36	2265.3	1572.8	1,033	107501.9	61143.0
11. Petroleum, Coal Products & Nuclear Fuels	11	19582.4	1002.2	359	538718.9	294879.0
12. Manufacture of Cement & Cement Products	16	1059.6	1007.0	309	103485.7	80256.7
13. Basic Metals & Metal Products	117	26905.3	12063.9	2,532	1172376.7	652265.5
(a) Iron & Steel	69	17215.3	10235.9	1,723	769624.1	499324.1
(b) Non-Ferrous Metals	12	1427.3	1025.2	345	226732.5	111204.7
(c) Metal Products	36	8262.7	802.8	464	176020.1	41736.7
14. Engineering	106	16493.8	4731.1	2,061	323116.0	249642.7
(a) Heavy Engineering	17	780.5	654.6	248	63323.4	52245.2
(b) Light Engineering	50	11238.8	406.3	959	94899.4	71567.2
(c) Electrical Machinery & Goods	26	433.7	342.4	630	96546.0	73565.7
(d) Electronic Machinery & Goods	13	4040.8	3327.8	224	68347.2	52264.6
15. Vehicles, Vehicle Parts & Transport Equipments	15	362.8	200.5	903	145363.0	91577.4
16. Other Industries	317	1732.1	667.2	512	106854.8	76012.0
17. Electricity, Gas & Water	44	58659.6	34772.4	636	1158801.2	636892.1
(a) Electricity Generation & Transmission	32	49071.1	30205.8	566	1100649.6	592059.4
(b) Non-Conventional Energy	8	7287.0	2272.4	23	11436.3	9722.6
(c) Gas, Steam & Water Supply	4	2301.5	2294.2	47	46715.2	35110.1
18. Construction	638	66317.4	54570.9	1,398	1055719.8	692771.7
(a) Other than Infrastructure	557	5796.2	4539.5	300	95142.5	71372.8
(b) Infrastructure Construction	81	60521.2	50031.5	1,098	960577.3	621398.8
III. TRANSPORT OPERATORS	419	15250.8	14206.6	577	343722.0	260231.2
IV. PROFESSIONAL AND OTHER SERVICES	22,856	67875.7	58498.3	1,671	423682.8	286759.5
1. Professional Services	142	806.2	817.2	83	19343.0	16840.3
2. Tourism, Hotel & Restaurants	64	3131.1	2571.4	345	53586.4	32632.8
3. Recreation services	23	414.5	214.2	76	17599.5	11403.7
4. IT and Telecommunications	33	15207.9	14240.4	119	149247.0	109516.5
5. Others	22,594	48316.0	40655.1	1,048	183906.8	116366.2
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,059	28701.7	26108.7	1,813	588781.4	434676.5
1. Wholesale Trade	769	9144.9	7644.2	923	503716.9	375635.9
2. Retail Trade	1,290	19556.8	18464.5	890	85064.5	59040.6
VII. FINANCE	3,752	869897.0	649005.6	493	422269.4	296070.1
VIII. ALL OTHERS	13,193	1041027.9	39439.6	2,459	129828.1	88795.8
Total Bank Credit	53,218	2373288.7	978137.9	27,068	8332046.0	5254950.7

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	CO-OPERATIVE SECTOR			PRIVATE FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	12,491	181982.3	125433.4	13,560	94951.9	68456.2
1. Direct Finance	7,090	49543.3	36694.7	11,635	57957.6	42201.9
2. Indirect Finance	5,401	132439.0	88738.7	1,925	36994.3	26254.3
II. INDUSTRY	1,971	147519.8	106020.6	21,258	1015709.5	501539.6
1. Mining & Quarrying	33	181.8	58.5	419	24384.8	4388.6
2. Food Manufacturing & Processing	742	45097.6	33731.7	2,082	97319.2	34658.6
(a) Rice Mills, Flour & Dal Mills	136	524.9	390.3	677	14262.6	8899.2
(b) Sugar	111	24005.4	15216.5	47	6979.6	6131.9
(c) Edible Oils & Vanaspati	96	2475.1	1587.7	271	9865.9	6573.9
(d) Tea Processing	30	369.9	254.5	52	1265.5	457.2
(e) Processing of Fruits & Vegetables	59	280.4	217.1	141	48055.1	1317.5
(f) Others	310	17441.9	16065.6	894	16890.5	11278.8
3. Beverage & Tobacco	7	557.2	152.2	206	14083.3	11101.1
4. Textiles	241	7414.9	4984.3	2,986	214602.1	55019.6
(a) Cotton Textiles	89	6796.3	4466.1	1,013	156404.8	31609.5
(b) Jute & Other Natural Fibre Textiles	15	270.7	215.8	65	9576.8	1061.8
(c) Handloom Textiles & Khadi	64	150.7	133.2	81	529.4	361.2
(d) Other Textiles & Textile Products	73	197.2	169.2	1,827	48091.1	21987.2
5. Paper, Paper Products & Printing	34	144.8	106.3	1,118	16387.8	8973.4
6. Woods and Wood Products	8	17.9	16.7	218	1963.0	1039.0
7. Leather & Leather Products	8	71.2	56.2	229	10879.0	1801.0
8. Gems and Jewellery	12	25.5	25.1	146	10755.1	7683.1
9. Rubber & Plastic Products	21	215.9	160.8	1,048	16498.3	8843.1
10. Chemicals & Chemical Products	69	62020.7	45538.8	1,586	40000.5	19692.9
(a) Heavy Industrial Chemicals	4	11447.5	7523.0	264	6904.9	3264.8
(b) Fertilisers	23	49379.3	36844.3	50	1172.9	552.5
(c) Drugs & Pharmaceuticals	11	249.0	188.9	463	14593.4	6874.2
(d) Non-Edible Oils	4	2.4	2.2	34	1294.9	845.5
(e) Other Chemicals & Chemical Products	27	942.5	980.4	775	16034.4	8155.9
11. Petroleum, Coal Products & Nuclear Fuels	3	61.2	59.1	118	16789.9	11661.7
12. Manufacture of Cement & Cement Products	22	22.7	14.5	315	19888.5	13621.1
13. Basic Metals & Metal Products	46	6896.4	5279.7	2,292	109411.7	66779.1
(a) Iron & Steel	24	6539.7	4951.1	843	64373.9	36660.9
(b) Non-Ferrous Metals	4	11.4	11.0	399	28232.9	19214.8
(c) Metal Products	18	345.3	317.6	1,050	16804.9	10903.4
14. Engineering	400	3442.7	2690.0	3,002	73477.8	51922.1
(a) Heavy Engineering	26	305.1	193.0	491	15146.9	9296.7
(b) Light Engineering	334	1982.5	1707.7	1,506	31538.4	24851.9
(c) Electrical Machinery & Goods	19	415.4	223.7	727	17710.9	11071.0
(d) Electronic Machinery & Goods	21	739.6	565.6	278	9081.6	6702.6
15. Vehicles, Vehicle Parts & Transport Equipments	50	150.7	103.6	1,357	27359.7	12782.6
16. Other Industries	65	171.1	120.7	2,252	33706.9	19203.7
17. Electricity, Gas & Water	16	9967.1	4180.8	276	73557.5	44346.2
(a) Electricity Generation & Transmission	8	7041.6	3813.6	124	63128.2	36617.6
(b) Non-Conventional Energy	2	2920.0	361.6	91	8722.1	6770.3
(c) Gas, Steam & Water Supply	6	5.6	5.5	61	1707.2	958.3
18. Construction	194	11060.3	8741.8	1,608	214644.4	128022.8
(a) Other than Infrastructure	136	399.5	353.3	973	73167.6	41867.6
(b) Infrastructure Construction	58	10660.8	8388.5	635	141476.7	86155.2
III. TRANSPORT OPERATORS	3,683	3415.5	2555.0	1,620	54118.9	25067.2
IV. PROFESSIONAL AND OTHER SERVICES	2,137	18909.4	12601.4	7,846	163455.9	108679.2
1. Professional Services	84	577.4	438.6	962	8914.8	6748.1
2. Tourism, Hotel & Restaurants	53	171.7	130.6	1,032	33885.1	21635.8
3. Recreation services	16	40.1	20.3	188	10009.1	6553.6
4. IT and Telecommunications	10	16.3	10.3	246	2976.6	1780.1
5. Others	1,974	18103.9	12001.7	5,418	107670.2	71961.7
V. PERSONAL LOANS	49,340	209713.1	139751.6	-	-	-
1. Housing	49,340	209713.1	139751.6	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	3,107	48304.7	40912.4	15,313	241309.0	143589.5
1. Wholesale Trade	350	9973.3	6911.3	3,478	73822.2	37266.3
2. Retail Trade	2,757	38331.4	34001.1	11,835	167486.7	106323.2
VII. FINANCE	566	70199.1	40432.2	29,384	3754001.3	1717602.9
VIII. ALL OTHERS	27,894	110625.5	86406.9	51,158	171910.9	112894.7
Total Bank Credit	101,189	790669.3	554113.8	140,139	5495457.3	2677829.3

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	PRIVATE NON-FINANCIAL CORPORATIONS			HOUSEHOLD SECTOR - INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	21,896	523429.9	375454.1	4,885,593	2475162.5	1974145.3
1. Direct Finance	15,585	283203.2	194674.6	4,704,986	2238851.8	1796827.9
2. Indirect Finance	6,311	240226.7	180779.4	180,607	236310.7	177317.5
II. INDUSTRY	220,361	16890121.8	10109783.5	358,273	3728234.5	1705636.8
1. Mining & Quarrying	3,511	420487.6	322065.1	6,660	53672.0	26412.8
2. Food Manufacturing & Processing	15,006	950537.9	605651.5	33,734	243158.4	92807.4
(a) Rice Mills, Flour & Dal Mills	3,451	219804.9	111032.8	9,395	66333.6	25039.7
(b) Sugar	1,122	230507.8	167529.4	387	23190.0	18418.7
(c) Edible Oils & Vanaspati	2,795	144629.6	90432.0	2,162	7852.6	6135.1
(d) Tea Processing	352	9525.5	6265.9	257	5395.9	1858.2
(e) Processing of Fruits & Vegetables	958	66552.1	43010.6	2,197	7323.5	3966.7
(f) Others	6,328	279518.1	187380.8	19,336	133062.7	37388.9
3. Beverage & Tobacco	1,719	183309.6	124530.2	2,250	11702.9	9275.9
4. Textiles	30,499	1646123.5	975483.4	48,566	1230450.0	164785.4
(a) Cotton Textiles	10,071	711023.3	451877.1	15,906	451377.0	83658.8
(b) Jute & Other Natural Fibre Textiles	502	51533.9	10377.1	876	2428.9	1203.4
(c) Handloom Textiles & Khadi	556	22758.5	10657.5	3,629	7088.2	3620.8
(d) Other Textiles & Textile Products	19,370	860807.8	502571.7	28,155	769555.9	76302.5
5. Paper, Paper Products & Printing	7,246	502189.2	203269.6	8,378	47450.1	33329.8
6. Woods and Wood Products	1,347	34219.0	26393.5	3,660	8091.0	6380.4
7. Leather & Leather Products	2,264	117325.7	53058.7	4,301	96016.5	9837.5
8. Gems and Jewellery	3,757	523261.8	266142.1	3,555	31134.8	14916.2
9. Rubber & Plastic Products	8,918	298746.4	198159.5	8,388	39885.4	25388.0
10. Chemicals & Chemical Products	17,006	1252440.3	668511.9	8,541	126469.4	46019.2
(a) Heavy Industrial Chemicals	3,380	215679.6	119057.7	1,107	12634.6	5027.7
(b) Fertilisers	531	104215.7	61389.5	473	3032.7	1169.2
(c) Drugs & Pharmaceuticals	5,443	536851.0	281175.8	1,472	70834.1	17078.4
(d) Non-Edible Oils	244	15218.0	11281.2	514	2189.4	1817.3
(e) Other Chemicals & Chemical Products	7,408	380475.9	195607.7	4,975	37778.6	20926.6
11. Petroleum, Coal Products & Nuclear Fuels	1,457	489586.1	283538.2	684	72298.4	60508.9
12. Manufacture of Cement & Cement Products	2,207	261557.7	191434.4	5,665	24703.5	18584.2
13. Basic Metals & Metal Products	22,587	2601097.9	1582343.2	15,828	329850.5	206630.7
(a) Iron & Steel	13,064	1897653.5	1163932.8	6,413	207708.1	136840.6
(b) Non-Ferrous Metals	2,674	338303.7	204282.8	2,288	73367.3	38351.2
(c) Metal Products	6,849	365140.7	214127.7	7,127	48775.0	31439.0
14. Engineering	37,149	1685843.1	810040.6	58,647	173190.5	125287.3
(a) Heavy Engineering	4,106	243681.3	157421.2	6,985	22131.2	17539.5
(b) Light Engineering	23,351	445450.5	276452.4	43,831	73920.9	51269.6
(c) Electrical Machinery & Goods	7,282	747247.5	234443.6	5,740	51133.1	34270.6
(d) Electronic Machinery & Goods	2,410	249463.7	141723.5	2,091	26005.3	22207.6
15. Vehicles, Vehicle Parts & Transport Equipments	17,322	797770.2	405512.0	14,477	100489.4	54451.8
16. Other Industries	10,432	531749.4	254638.5	43,166	92956.3	61726.7
17. Electricity, Gas & Water	2,719	1542926.3	1056772.7	2,693	394065.5	274829.9
(a) Electricity Generation & Transmission	1,761	1397177.1	944417.4	1,054	357176.4	248931.6
(b) Non-Conventional Energy	473	82995.5	71008.3	795	21357.6	14251.3
(c) Gas, Steam & Water Supply	485	62753.8	41347.0	844	15531.4	11647.0
18. Construction	35,215	3050950.3	2082238.3	89,080	652649.9	474464.8
(a) Other than Infrastructure	24,262	669190.6	482036.6	69,830	162048.6	125947.5
(b) Infrastructure Construction	10,953	2381759.6	1600201.7	19,250	490601.2	348517.3
III. TRANSPORT OPERATORS	66,860	481726.3	320645.6	601,520	478999.2	329565.8
IV. PROFESSIONAL AND OTHER SERVICES	46,959	3474709.1	1939426.7	336,251	636940.3	447965.7
1. Professional Services	5,172	208237.3	116770.2	68,290	75534.8	49900.1
2. Tourism, Hotel & Restaurants	7,581	448909.9	290607.1	24,541	50735.1	35263.9
3. Recreation services	1,000	147201.6	105710.1	2,944	12686.2	10517.5
4. IT and Telecommunications	2,134	837395.3	444733.9	4,600	71887.3	44652.6
5. Others	31,072	1832965.1	981605.5	235,876	426096.8	307631.6
V. PERSONAL LOANS	-	-	-	11,494,811	8243116.4	5946176.7
1. Housing	-	-	-	4,369,082	4389962.5	3488688.2
2. Consumer Durables	-	-	-	68,914	46255.7	36573.4
3. Vehicles	-	-	-	1,978,352	895994.5	606411.6
4. Education	-	-	-	1,201,675	513441.3	377586.8
5. Personal Credit Cards	-	-	-	1,195,734	408812.4	50961.5
6. Others	-	-	-	2,681,054	1988649.9	1385955.3
VI. TRADE	61,964	2280051.3	1431680.4	616,352	971716.8	558990.5
1. Wholesale Trade	20,358	1148786.6	617350.5	44,427	263229.5	155673.6
2. Retail Trade	41,606	1131264.8	814329.9	571,925	708487.2	403316.9
VII. FINANCE	6,185	1136542.1	758541.1	56,476	388099.3	321774.0
VIII. ALL OTHERS	57,030	759322.6	368336.5	488,566	619072.0	407309.0
Total Bank Credit	481,255	25545903.2	15303868.0	18,837,842	17541341.0	11691563.8

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	HOUSEHOLD SECTOR - OTHERS			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	172,021	474016.0	356290.5	5,400,355	4276060.3	3249548.9
1. Direct Finance	125,046	277442.5	207234.7	5,136,917	3157732.7	2424623.5
2. Indirect Finance	46,975	196573.5	149055.8	263,438	1118327.7	824925.4
II. INDUSTRY	435,143	2833021.1	2016688.0	1,070,330	32359606.0	19245961.5
1. Mining & Quarrying	11,110	61098.2	47671.9	22,301	778400.7	516408.5
2. Food Manufacturing & Processing	56,269	367849.1	271712.5	111,653	2140802.4	1339137.0
(a) Rice Mills, Flour & Dal Mills	24,220	179929.6	133022.3	38,654	523128.9	314655.0
(b) Sugar	416	18035.6	15348.6	2,633	443557.0	315638.3
(c) Edible Oils & Vanaspati	5,108	34103.1	23977.4	10,661	246875.2	155176.8
(d) Tea Processing	452	2530.4	1702.9	1,179	21807.1	12749.6
(e) Processing of Fruits & Vegetables	2,955	11568.0	8686.1	6,762	253535.3	135740.9
(f) Others	23,118	121682.3	88975.3	51,764	651898.9	405176.5
3. Beverage & Tobacco	3,588	22444.9	18041.0	8,049	271434.7	188286.5
4. Textiles	75,944	510674.4	287252.0	165,172	4113826.0	1812173.7
(a) Cotton Textiles	20,308	176029.1	127355.9	50,816	1835155.4	923374.5
(b) Jute & Other Natural Fibre Textiles	1,192	5356.9	3397.6	2,780	82760.2	18618.8
(c) Handloom Textiles & Khadi	4,017	10745.7	7890.1	9,054	47756.1	25741.7
(d) Other Textiles & Textile Products	50,427	318542.7	148608.4	102,522	2148154.3	844438.7
5. Paper, Paper Products & Printing	20,983	67787.4	50687.4	38,829	727461.6	356636.5
6. Woods and Wood Products	8,012	23230.7	16903.7	13,470	75357.3	56246.9
7. Leather & Leather Products	5,180	32859.3	22911.4	12,261	265882.2	94621.8
8. Gems and Jewellery	4,848	188781.8	104535.7	12,560	818903.8	429168.4
9. Rubber & Plastic Products	21,692	80616.0	58148.8	40,978	496994.0	333959.7
10. Chemicals & Chemical Products	21,223	120129.7	83732.4	51,426	2088281.3	1122796.0
(a) Heavy Industrial Chemicals	3,785	19427.5	13028.6	9,099	305687.3	173675.6
(b) Fertilisers	558	2261.9	1632.2	1,786	274350.2	164700.3
(c) Drugs & Pharmaceuticals	3,334	29438.6	22486.0	11,612	863692.3	428818.0
(d) Non-Edible Oils	854	4719.9	3929.8	1,708	31121.5	22057.1
(e) Other Chemicals & Chemical Products	12,692	64281.9	42655.9	27,221	613430.1	333545.0
11. Petroleum, Coal Products & Nuclear Fuels	2,196	28345.2	25547.8	4,878	1227688.5	706278.9
12. Manufacture of Cement & Cement Products	9,012	25418.7	20003.8	17,677	437370.9	325981.8
13. Basic Metals & Metal Products	35,715	286552.7	225008.5	79,335	4557758.8	2768816.1
(a) Iron & Steel	15,474	176906.0	146102.9	37,742	3157966.5	2009931.1
(b) Non-Ferrous Metals	6,246	47105.2	31281.3	11,999	721204.1	411265.3
(c) Metal Products	13,995	62541.5	47624.3	29,594	678588.3	347619.6
14. Engineering	61,034	211339.2	155220.9	162,862	2511041.1	1416671.3
(a) Heavy Engineering	8,712	32750.8	22552.8	20,641	378791.5	260333.0
(b) Light Engineering	38,957	104795.5	80621.4	109,212	769776.9	512216.5
(c) Electrical Machinery & Goods	10,660	53902.4	37296.9	25,207	984421.5	402409.0
(d) Electronic Machinery & Goods	2,705	19890.5	14749.8	7,802	378051.3	241712.9
15. Vehicles, Vehicle Parts & Transport Equipments	12,873	66264.6	44893.4	47,168	1146134.3	614070.8
16. Other Industries	48,433	144932.9	103704.0	108,135	949442.6	550162.7
17. Electricity, Gas & Water	2,360	48932.7	41624.4	9,261	3926908.2	2565939.1
(a) Electricity Generation & Transmission	648	32454.5	27109.8	4,663	3611985.2	2330600.0
(b) Non-Conventional Energy	412	6820.1	5572.5	1,822	158949.4	121330.8
(c) Gas, Steam & Water Supply	1,300	9658.1	8942.1	2,776	155973.6	114008.3
18. Construction	34,671	545763.6	439088.4	164,315	5825917.6	4048606.0
(a) Other than Infrastructure	22,976	212878.6	158059.0	120,206	1253477.2	906402.8
(b) Infrastructure Construction	11,695	332885.0	281029.4	44,109	4572440.4	3142203.2
III. TRANSPORT OPERATORS	86,015	150557.3	101373.8	764,917	1713463.7	1150099.5
IV. PROFESSIONAL AND OTHER SERVICES	155,596	746327.9	527316.2	599,555	5773524.5	3581432.2
1. Professional Services	17,665	73951.2	45129.8	93,419	404217.5	251579.4
2. Tourism, Hotel & Restaurants	18,210	79946.7	59725.2	52,452	675128.0	446333.7
3. Recreation services	2,444	13999.0	10529.9	7,051	203887.1	146771.5
4. IT and Telecommunications	4,680	13005.1	10107.3	11,886	1092175.4	625945.4
5. Others	112,597	565425.9	401824.1	434,747	3398116.5	2110802.3
V. PERSONAL LOANS	-	-	-	11,544,151	8452829.5	6085928.3
1. Housing	-	-	-	4,418,422	4599675.6	3628439.8
2. Consumer Durables	-	-	-	68,914	46255.7	36573.4
3. Vehicles	-	-	-	1,978,352	895994.5	606411.6
4. Education	-	-	-	1,201,675	513441.3	377586.8
5. Personal Credit Cards	-	-	-	1,195,734	408812.4	50961.5
6. Others	-	-	-	2,681,054	1988649.9	1385955.3
VI. TRADE	559,989	1425905.0	1054461.3	1,304,122	7535988.6	4411892.1
1. Wholesale Trade	79,623	540976.6	390528.8	152,008	4174959.1	2072720.2
2. Retail Trade	480,366	884928.4	663932.5	1,152,114	3361029.5	2339171.9
VII. FINANCE	10,562	79413.7	55917.9	185,374	7000588.8	4044732.9
VIII. ALL OTHERS	136,632	784638.2	280785.8	901,120	3995589.4	1696860.0
Total Bank Credit	1,555,958	6493879.1	4392833.5	21,769,924	71107650.8	43466455.5

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	31,962	27034.1	16315.9	1,789,281	748859.8	567057.0
1. Direct Finance	30,558	21781.1	12265.0	1,725,448	679871.1	516705.5
2. Indirect Finance	1,404	5253.0	4050.9	63,833	68988.7	50351.5
II. INDUSTRY	8,078	964277.0	373674.2	55,728	1844486.8	1035298.8
1. Mining & Quarrying	156	27084.3	23363.9	685	60009.7	34843.6
2. Food Manufacturing & Processing	600	57167.8	19506.6	2,671	97204.2	60550.9
(a) Rice Mills, Flour & Dal Mills	80	5707.5	1171.8	562	15988.3	7635.4
(b) Sugar	30	28388.6	7060.1	138	15815.6	12368.0
(c) Edible Oils & Vanaspati	43	4933.8	890.9	217	11005.7	5614.3
(d) Tea Processing	4	183.7	82.6	39	1190.4	1183.3
(e) Processing of Fruits & Vegetables	13	654.2	2836.5	262	19976.6	15945.1
(f) Others	430	17300.0	7464.6	1,453	33227.5	17804.7
3. Beverage & Tobacco	46	2804.5	2093.7	196	16888.0	3899.9
4. Textiles	1,696	111418.5	30683.2	7,485	255226.7	73327.7
(a) Cotton Textiles	341	21570.8	11117.3	2,645	47636.8	30462.0
(b) Jute & Other Natural Fibre Textiles	20	1025.1	367.4	63	673.5	741.0
(c) Handloom Textiles & Khadi	16	17.1	16.0	292	1585.0	1336.0
(d) Other Textiles & Textile Products	1,319	88805.5	19182.5	4,485	205331.4	40788.7
5. Paper, Paper Products & Printing	176	83862.3	10982.5	784	27483.1	17059.1
6. Woods and Wood Products	19	179.2	162.6	230	3851.1	3409.4
7. Leather & Leather Products	143	22026.1	1832.4	504	13336.1	6171.8
8. Gems and Jewellery	930	61256.4	37712.8	624	73373.5	29722.4
9. Rubber & Plastic Products	240	10752.3	7195.3	730	11685.7	5410.1
10. Chemicals & Chemical Products	734	135426.4	61648.8	1,677	125363.5	51803.6
(a) Heavy Industrial Chemicals	111	14189.6	5085.4	320	15386.4	9962.0
(b) Fertilisers	19	4438.6	1210.1	52	9857.3	4283.2
(c) Drugs & Pharmaceuticals	323	94123.9	45215.5	331	68514.8	20067.7
(d) Non-Edible Oils	3	104.4	89.1	41	1623.9	1078.1
(e) Other Chemicals & Chemical Products	278	22569.9	10048.8	933	29981.1	16412.7
11. Petroleum, Coal Products & Nuclear Fuels	41	19524.9	23420.7	129	91709.4	73282.6
12. Manufacture of Cement & Cement Products	29	1139.1	525.2	423	29791.2	17952.4
13. Basic Metals & Metal Products	708	218762.5	61574.8	2,098	204572.0	124082.2
(a) Iron & Steel	206	42421.7	21577.2	1,153	137060.5	104350.3
(b) Non-Ferrous Metals	185	93214.9	29998.0	295	17689.5	12890.3
(c) Metal Products	317	83125.9	9999.6	650	49822.0	6841.6
14. Engineering	723	56409.3	34015.6	8,906	105017.9	52856.4
(a) Heavy Engineering	111	10811.0	6268.9	499	13761.1	7972.0
(b) Light Engineering	466	32156.1	21248.0	7,530	30458.1	14817.1
(c) Electrical Machinery & Goods	125	11781.1	5763.0	674	35619.8	24393.6
(d) Electronic Machinery & Goods	21	1661.2	735.6	203	25178.8	5673.7
15. Vehicles, Vehicle Parts & Transport Equipments	293	35573.5	21959.3	4,002	107051.4	47330.4
16. Other Industries	518	67445.6	10384.1	2,779	24099.9	16484.0
17. Electricity, Gas & Water	31	7640.6	1107.4	434	295340.1	222785.9
(a) Electricity Generation & Transmission	7	735.5	468.5	270	268836.3	197603.9
(b) Non-Conventional Energy	11	214.1	167.5	65	7606.0	6818.4
(c) Gas, Steam & Water Supply	13	6691.0	471.4	99	18897.8	18363.7
18. Construction	995	45803.9	25505.5	21,371	302483.3	194326.4
(a) Other than Infrastructure	847	18365.7	5492.4	18,010	69356.5	37449.0
(b) Infrastructure Construction	148	27438.2	20013.1	3,361	233126.8	156877.4
III. TRANSPORT OPERATORS	5,032	16962.7	14167.3	131,325	271571.3	135120.5
IV. PROFESSIONAL AND OTHER SERVICES	1,459	84880.8	32193.0	35,701	268399.3	109496.4
1. Professional Services	191	19887.6	3137.2	6,187	9878.0	4777.1
2. Tourism, Hotel & Restaurants	122	15030.9	3129.5	2,848	45946.3	17775.5
3. Recreation services	30	498.3	469.1	218	5312.4	1645.3
4. IT and Telecommunications	40	25240.5	13099.8	424	53288.1	27833.0
5. Others	1,076	24223.4	12357.3	26,024	153974.5	57465.5
V. PERSONAL LOANS	58,775	62187.7	49294.3	1,744,390	1510904.1	1163600.6
1. Housing	41,918	30436.2	24965.1	1,081,024	1125313.9	918710.4
2. Consumer Durables	1,036	400.0	327.3	6,984	3812.3	2989.4
3. Vehicles	5,840	3273.3	1223.4	221,330	125872.4	71768.8
4. Education	624	572.1	170.2	67,667	35545.9	20170.5
5. Personal Credit Cards	1	0.4	0.4	36	141.4	90.1
6. Others	9,356	27505.8	22607.9	367,349	220218.2	149871.4
VI. TRADE	5,300	110954.1	50519.6	47,852	274146.0	180558.8
1. Wholesale Trade	2,618	93076.0	40088.0	3,592	133226.9	94835.2
2. Retail Trade	2,682	17878.1	10431.7	44,260	140919.1	85723.6
VII. FINANCE	730	112622.2	57713.8	25,684	728294.3	449838.1
VIII. ALL OTHERS	13,628	229977.1	20553.1	53,848	119253.2	72205.9
TOTAL LOANS AND ADVANCES	124,964	1608895.7	614431.2	3,883,809	5765914.9	3713176.2

See Notes on Tables.

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

OCCUPATION	10% AND ABOVE BUT LESS THAN 12%			12% AND ABOVE BUT LESS THAN 13%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	596,797	1144278.3	899109.0	461,011	486752.7	383589.1
1. Direct Finance	548,056	626261.7	501678.5	423,556	338137.3	276061.1
2. Indirect Finance	48,741	518016.6	397430.4	37,455	148615.4	107528.0
II. INDUSTRY	149,688	6388220.4	4328342.1	111,548	4100364.4	2723742.6
1. Mining & Quarrying	2,029	215325.0	143159.4	1,651	67578.4	44379.6
2. Food Manufacturing & Processing	13,324	426390.5	330810.7	14,289	332635.7	225008.0
(a) Rice Mills, Flour & Dal Mills	5,845	102004.3	79162.4	5,560	90985.5	74337.2
(b) Sugar	417	92130.0	77619.9	387	93107.7	59188.4
(c) Edible Oils & Vanaspati	972	49175.5	34508.9	1,692	33918.6	21138.9
(d) Tea Processing	129	1794.6	1209.2	124	2402.7	1893.4
(e) Processing of Fruits & Vegetables	751	48525.8	31649.9	654	44244.6	23058.7
(f) Others	5,210	132760.2	106660.4	5,872	67976.7	45391.5
3. Beverage & Tobacco	772	34027.3	18371.7	721	41859.0	30369.3
4. Textiles	18,760	376565.9	249549.8	18,530	387125.0	256517.5
(a) Cotton Textiles	7,602	189706.0	131703.6	5,299	218540.2	150896.2
(b) Jute & Other Natural Fibre Textiles	279	3728.8	2739.1	310	1927.5	1409.6
(c) Handloom Textiles & Khadi	757	6403.3	2468.9	889	4139.0	2851.9
(d) Other Textiles & Textile Products	10,122	176727.8	112638.2	12,032	162518.2	101359.9
5. Paper, Paper Products & Printing	2,631	92752.2	36767.3	3,309	72660.8	47017.0
6. Woods and Wood Products	819	3040.6	2554.0	976	6598.7	4382.5
7. Leather & Leather Products	1,458	24572.9	16741.3	1,013	9696.6	5257.0
8. Gems and Jewellery	1,448	108452.8	60351.6	1,138	32205.4	24711.8
9. Rubber & Plastic Products	2,694	50940.4	39176.1	3,356	75943.1	54124.4
10. Chemicals & Chemical Products	4,399	460357.0	294778.0	3,829	133526.1	85735.0
(a) Heavy Industrial Chemicals	757	63737.1	42615.5	578	19847.0	12582.3
(b) Fertilisers	215	179684.3	121769.5	124	13011.5	9442.6
(c) Drugs & Pharmaceuticals	931	121807.6	71100.7	768	55279.2	36443.9
(d) Non-Edible Oils	145	3694.1	2594.7	117	1243.6	956.6
(e) Other Chemicals & Chemical Products	2,351	91433.9	56697.7	2,242	44144.9	26309.6
11. Petroleum, Coal Products & Nuclear Fuels	451	513970.1	400019.5	335	57516.6	30191.6
12. Manufacture of Cement & Cement Products	1,168	69202.6	49907.8	1,342	84742.2	58759.3
13. Basic Metals & Metal Products	5,962	599016.6	369170.0	6,109	674644.5	408909.2
(a) Iron & Steel	2,878	447421.2	259730.6	2,669	355068.9	240569.8
(b) Non-Ferrous Metals	858	97487.8	68979.7	766	240075.6	120592.6
(c) Metal Products	2,226	54107.5	40459.7	2,674	79500.0	47746.8
14. Engineering	24,982	300562.9	171509.4	19,480	201700.0	140263.4
(a) Heavy Engineering	1,594	56873.0	37651.5	1,903	34334.7	20966.4
(b) Light Engineering	20,639	68811.9	52878.9	14,991	77793.2	55394.6
(c) Electrical Machinery & Goods	2,032	92813.3	52322.6	1,945	62450.6	42400.7
(d) Electronic Machinery & Goods	717	82064.7	28656.4	641	27121.5	21501.7
15. Vehicles, Vehicle Parts & Transport Equipments	8,465	177169.3	108320.6	4,337	141014.8	81399.0
16. Other Industries	10,541	142956.5	94860.3	8,749	118733.1	57318.4
17. Electricity, Gas & Water	1,403	1343110.1	872282.7	1,137	563608.0	428034.5
(a) Electricity Generation & Transmission	1,015	1243764.4	795282.6	594	530298.3	410661.4
(b) Non-Conventional Energy	192	25141.0	18366.0	287	20336.3	11381.1
(c) Gas, Steam & Water Supply	196	74204.8	58634.1	256	12973.4	5991.9
18. Construction	48,382	1449807.7	1070011.9	21,247	1098576.5	741365.0
(a) Other than Infrastructure	39,793	180409.3	122398.7	14,867	148616.6	109356.7
(b) Infrastructure Construction	8,589	1269398.4	947613.2	6,380	949959.9	632008.3
III. TRANSPORT OPERATORS	209,293	600775.1	435551.1	97,199	196309.0	129870.5
IV. PROFESSIONAL AND OTHER SERVICES	122,889	1083168.1	680153.8	74,025	898899.0	487866.4
1. Professional Services	23,528	90128.5	56798.5	15,156	37126.2	27334.8
2. Tourism, Hotel & Restaurants	8,766	58267.1	43839.2	5,958	67742.8	37438.8
3. Recreation services	662	36046.1	18846.3	491	16346.7	11511.2
4. IT and Telecommunications	1,451	311188.7	248729.5	1,045	321973.3	140389.6
5. Others	88,482	587537.8	311940.3	51,375	455710.0	271192.0
V. PERSONAL LOANS	2,841,606	2703392.2	2087106.8	1,701,010	1340258.4	1013819.9
1. Housing	1,561,384	1745805.8	1423528.6	961,123	935451.3	721339.5
2. Consumer Durables	12,259	11370.8	9212.8	9,007	6576.8	5421.6
3. Vehicles	731,911	333318.3	231448.2	410,139	182878.9	141724.3
4. Education	122,265	53437.4	32471.7	140,301	63019.3	45468.5
5. Personal Credit Cards	6,411	3802.3	1183.3	32	40.2	27.3
6. Others	407,376	555657.7	389262.2	180,408	152291.9	99838.7
VI. TRADE	141,022	1856311.0	1128410.1	115,886	726797.9	488021.5
1. Wholesale Trade	15,650	1121733.0	588456.8	12,753	297949.9	168952.4
2. Retail Trade	125,372	734578.1	539953.3	103,133	428848.0	319069.1
VII. FINANCE	14,573	3323571.8	2441721.9	13,183	593922.2	442107.0
VIII. ALL OTHERS	205,390	1799294.7	543432.1	148,391	326773.2	250997.1
TOTAL LOANS AND ADVANCES	4,281,258	18899011.7	12543826.8	2,722,253	8670076.8	5920014.0

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

OCCUPATION	13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	776,066	585029.2	423669.4	884,566	526273.5	433604.6
1. Direct Finance	741,638	489292.8	352374.0	845,313	430329.2	361724.4
2. Indirect Finance	34,428	95736.3	71295.4	39,253	95944.3	71880.3
II. INDUSTRY	155,223	4990894.4	3165554.9	211,967	4509238.3	3042908.6
1. Mining & Quarrying	2,903	82606.2	56582.6	5,434	118690.7	91741.8
2. Food Manufacturing & Processing	19,201	311202.6	221107.0	24,636	283873.6	202753.0
(a) Rice Mills, Flour & Dal Mills	7,220	72421.5	52446.5	7,932	59008.5	45530.7
(b) Sugar	373	87011.8	64321.2	492	59236.9	44650.1
(c) Edible Oils & Vanaspati	1,648	36862.9	23382.9	2,600	44600.8	27978.2
(d) Tea Processing	162	4282.3	2850.5	213	3488.4	2121.6
(e) Processing of Fruits & Vegetables	1,659	22786.8	17643.6	1,378	39269.9	25190.3
(f) Others	8,139	87837.2	60462.3	12,021	78269.1	57282.0
3. Beverage & Tobacco	1,164	53748.3	41260.5	1,853	46150.7	36765.8
4. Textiles	26,639	527480.6	349496.7	34,414	466757.7	342550.9
(a) Cotton Textiles	7,594	251712.6	176686.1	10,227	235267.9	172970.8
(b) Jute & Other Natural Fibre Textiles	480	7090.7	4069.7	597	4007.7	2312.5
(c) Handloom Textiles & Khadi	1,729	8305.1	5587.1	2,322	7051.1	5507.8
(d) Other Textiles & Textile Products	16,836	260372.1	163153.7	21,268	220431.1	161759.7
5. Paper, Paper Products & Printing	6,253	98060.2	65065.4	9,593	109152.9	73176.9
6. Woods and Wood Products	1,980	10693.4	7663.8	3,811	19503.8	14383.6
7. Leather & Leather Products	1,593	35987.3	14985.1	2,081	22308.0	15809.4
8. Gems and Jewellery	1,339	24705.4	18580.4	2,042	40665.5	31024.9
9. Rubber & Plastic Products	6,594	90586.6	58614.0	10,260	86709.6	60504.6
10. Chemicals & Chemical Products	6,852	209955.9	128966.0	11,050	258575.6	173536.5
(a) Heavy Industrial Chemicals	1,077	31803.2	20476.6	2,029	45525.6	28748.5
(b) Fertilisers	240	19121.2	6218.8	428	24526.2	11337.4
(c) Drugs & Pharmaceuticals	1,274	77341.3	52689.7	2,266	92175.3	71175.9
(d) Non-Edible Oils	210	5488.8	3273.3	387	5978.5	4291.2
(e) Other Chemicals & Chemical Products	4,051	76201.5	46307.6	5,940	90370.0	57983.6
11. Petroleum, Coal Products & Nuclear Fuels	586	88390.9	23990.9	1,083	50157.7	24235.9
12. Manufacture of Cement & Cement Products	2,730	114336.0	95275.6	4,669	66365.7	54487.1
13. Basic Metals & Metal Products	12,337	818326.9	569312.1	18,843	676096.8	454418.6
(a) Iron & Steel	5,682	640701.2	448930.4	8,892	537121.4	358767.2
(b) Non-Ferrous Metals	1,619	83049.0	57179.4	2,849	47553.6	36196.0
(c) Metal Products	5,036	94576.6	63202.3	7,102	91421.8	59455.4
14. Engineering	21,124	698228.4	269448.7	28,101	362003.9	280243.5
(a) Heavy Engineering	2,997	64226.8	44656.1	4,391	63469.7	47365.2
(b) Light Engineering	12,850	130537.9	97845.4	16,266	125956.8	100768.7
(c) Electrical Machinery & Goods	4,020	420798.6	59986.9	5,672	107478.6	78879.6
(d) Electronic Machinery & Goods	1,257	82665.1	66960.3	1,772	65098.8	53230.1
15. Vehicles, Vehicle Parts & Transport Equipments	5,723	140853.0	98337.2	6,088	134381.9	91884.0
16. Other Industries	18,084	156987.4	87828.8	29,017	160177.8	119656.5
17. Electricity, Gas & Water	1,426	554288.7	379439.4	1,916	745905.9	395457.8
(a) Electricity Generation & Transmission	651	505121.4	343150.5	945	705464.0	363908.2
(b) Non-Conventional Energy	382	41625.5	30831.1	379	24399.5	19627.1
(c) Gas, Steam & Water Supply	393	7541.8	5457.9	592	16042.5	11922.4
18. Construction	18,695	974456.6	679600.5	17,076	861760.3	580277.6
(a) Other than Infrastructure	12,127	238485.8	179618.1	10,505	204556.6	157994.6
(b) Infrastructure Construction	6,568	735970.8	499982.4	6,571	657203.7	422282.9
III. TRANSPORT OPERATORS	99,828	239173.6	166819.7	88,897	159728.4	114950.1
IV. PROFESSIONAL AND OTHER SERVICES	83,624	902074.2	576532.9	108,655	882279.9	645712.2
1. Professional Services	13,666	52836.6	40999.0	12,632	49314.4	37462.6
2. Tourism, Hotel & Restaurants	6,491	117495.5	80576.6	9,701	147654.0	101143.0
3. Recreation services	786	31998.9	24878.8	1,724	32250.5	23567.9
4. IT and Telecommunications	1,642	177352.1	37283.1	2,844	97321.2	77518.9
5. Others	61,039	522390.9	392795.4	81,754	555739.9	406019.9
V. PERSONAL LOANS	1,274,015	860309.0	618063.2	1,015,787	575317.7	418403.5
1. Housing	392,109	406535.6	280906.2	135,452	151100.5	108959.8
2. Consumer Durables	8,218	5415.2	4158.2	11,213	6602.5	5424.6
3. Vehicles	307,106	128275.3	90318.0	200,763	77986.8	43150.1
4. Education	383,491	149660.7	110418.1	393,361	155323.2	124872.6
5. Personal Credit Cards	188	156.9	138.3	329	1518.8	1451.4
6. Others	182,903	170265.2	132124.5	274,669	182785.8	134545.0
VI. TRADE	145,392	1535462.4	613005.9	392,524	840831.6	639972.6
1. Wholesale Trade	20,849	1053696.0	300690.7	35,676	265115.3	199530.5
2. Retail Trade	124,543	481766.3	312315.2	356,848	575716.3	440442.1
VII. FINANCE	17,523	410911.5	299467.8	54,095	162106.2	90441.6
VIII. ALL OTHERS	119,506	338913.8	242704.6	111,863	251064.7	188511.8
TOTAL LOANS AND ADVANCES	2,671,177	9862767.9	6105818.3	2,868,354	7906840.3	5574504.9

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	547,059	410413.6	309070.8	133,762	108959.8	91494.7
1. Direct Finance	522,476	308165.5	239305.4	126,742	87697.7	74272.8
2. Indirect Finance	24,583	102248.0	69765.3	7,020	21262.2	17221.8
II. INDUSTRY	188,765	3812513.0	2106084.2	75,735	1017680.9	696036.9
1. Mining & Quarrying	5,103	75962.7	48233.5	1,881	21587.5	16116.3
2. Food Manufacturing & Processing	22,307	307247.1	149259.6	7,270	61744.9	48568.7
(a) Rice Mills, Flour & Dal Mills	7,206	69490.0	26779.2	2,028	10422.7	7943.1
(b) Sugar	475	43880.2	35028.2	153	10023.6	8534.1
(c) Edible Oils & Vanaspati	2,066	33775.9	21015.1	689	6995.0	5545.6
(d) Tea Processing	242	4923.9	1327.5	91	788.2	613.0
(e) Processing of Fruits & Vegetables	1,295	18044.2	12351.3	375	4938.3	4188.9
(f) Others	11,023	137132.9	52758.4	3,934	28577.2	21744.0
3. Beverage & Tobacco	1,913	34562.2	27684.4	735	16254.4	11676.1
4. Textiles	30,310	930113.8	255664.6	9,180	93643.3	70076.5
(a) Cotton Textiles	8,197	308715.7	125460.8	3,057	50276.6	36816.7
(b) Jute & Other Natural Fibre Textiles	628	4931.6	2678.2	168	2377.0	1962.0
(c) Handloom Textiles & Khadi	2,164	8326.7	4757.3	403	1866.0	1474.8
(d) Other Textiles & Textile Products	19,321	608139.8	122768.3	5,552	39123.6	29823.0
5. Paper, Paper Products & Printing	8,981	78992.9	59919.8	3,672	27247.6	20669.0
6. Woods and Wood Products	3,246	14323.7	10676.5	1,212	6810.0	5665.1
7. Leather & Leather Products	2,915	80755.3	15592.4	672	5415.3	3968.1
8. Gems and Jewellery	1,792	94089.0	64025.2	534	10018.2	9485.0
9. Rubber & Plastic Products	9,381	77034.4	56684.6	3,635	27914.7	21155.0
10. Chemicals & Chemical Products	10,444	240964.1	139025.4	4,313	69360.7	47961.2
(a) Heavy Industrial Chemicals	1,827	45090.9	24606.2	723	11345.9	6607.5
(b) Fertilisers	356	8066.5	5121.0	152	2766.1	1069.2
(c) Drugs & Pharmaceuticals	2,280	104894.6	59801.0	1,066	25521.5	16591.3
(d) Non-Edible Oils	429	5640.8	4380.1	150	3589.1	3472.2
(e) Other Chemicals & Chemical Products	5,552	77271.4	45117.1	2,222	26138.3	20221.0
11. Petroleum, Coal Products & Nuclear Fuels	1,045	139460.0	41757.6	426	23982.4	14925.6
12. Manufacture of Cement & Cement Products	4,765	38538.0	30513.9	1,537	13582.5	9514.2
13. Basic Metals & Metal Products	16,127	414339.3	307907.6	5,923	202827.9	98268.6
(a) Iron & Steel	7,599	296447.8	229720.8	2,750	165377.7	69384.8
(b) Non-Ferrous Metals	2,892	52502.7	31777.1	1,068	13943.3	10156.6
(c) Metal Products	5,636	65388.8	46409.7	2,105	23506.9	18727.2
14. Engineering	26,760	275727.1	207247.6	14,309	110711.9	85566.7
(a) Heavy Engineering	5,158	50528.4	40610.4	1,547	22527.9	18531.8
(b) Light Engineering	15,116	117760.3	83431.4	10,006	43778.1	33231.4
(c) Electrical Machinery & Goods	5,052	75056.9	55264.2	2,030	25968.8	18004.3
(d) Electronic Machinery & Goods	1,434	32381.6	27941.6	726	18437.0	15799.2
15. Vehicles, Vehicle Parts & Transport Equipments	5,186	105596.0	59128.4	2,202	25151.6	16484.9
16. Other Industries	21,891	111575.6	82849.9	7,565	67941.4	35579.3
17. Electricity, Gas & Water	1,618	269686.9	159049.6	655	40983.3	30047.8
(a) Electricity Generation & Transmission	632	235745.7	130630.4	224	27325.9	19319.2
(b) Non-Conventional Energy	279	25664.3	23293.3	116	4232.9	3740.8
(c) Gas, Steam & Water Supply	707	8276.9	5125.9	315	9424.6	6987.9
18. Construction	14,981	523544.8	390863.6	10,014	192503.4	150308.9
(a) Other than Infrastructure	9,331	193744.3	144998.5	6,848	115907.5	89463.1
(b) Infrastructure Construction	5,650	329800.5	245865.1	3,166	76595.9	60845.7
III. TRANSPORT OPERATORS	70,182	105592.6	78111.2	29,715	41265.1	28488.6
IV. PROFESSIONAL AND OTHER SERVICES	83,143	739574.4	541373.2	45,181	353530.4	270078.2
1. Professional Services	8,568	50713.4	37594.0	5,275	23733.7	18152.2
2. Tourism, Hotel & Restaurants	9,952	129425.3	89417.3	4,873	54759.0	44863.9
3. Recreation services	1,603	33356.2	26250.3	793	32014.5	29319.7
4. IT and Telecommunications	2,427	59812.0	51088.3	866	8395.2	7021.4
5. Others	60,593	466267.5	337023.4	33,374	234627.9	170721.0
V. PERSONAL LOANS	1,116,995	592162.9	434775.6	239,569	153368.8	109138.2
1. Housing	151,107	127361.2	89897.3	46,548	44601.2	31967.1
2. Consumer Durables	9,117	5862.7	4695.9	5,027	3250.3	2524.6
3. Vehicles	46,034	21861.2	12901.9	24,260	10595.6	6637.8
4. Education	75,340	45657.7	35530.9	9,426	5632.2	4749.2
5. Personal Credit Cards	972	301.4	31.5	5	9.0	3.9
6. Others	834,425	391118.7	291718.1	154,303	89280.4	63255.6
VI. TRADE	252,984	911560.7	635994.9	96,824	320056.8	224476.6
1. Wholesale Trade	26,611	491308.6	322120.3	13,450	130770.1	90908.1
2. Retail Trade	226,373	420252.1	313874.6	83,374	189286.7	133568.4
VII. FINANCE	4,836	138379.6	36456.8	2,498	24721.8	11488.1
VIII. ALL OTHERS	110,949	427703.1	129547.8	50,206	63142.0	48385.8
TOTAL LOANS AND ADVANCES	2,374,913	7137899.8	4271414.6	673,490	2082725.7	1479587.1

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

OCCUPATION	17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	46,848	33958.1	25529.6	95,266	48853.1	35288.4
1. Direct Finance	44,663	25469.9	19776.6	93,046	42607.8	31141.2
2. Indirect Finance	2,185	8488.2	5753.0	2,220	6245.3	4147.2
II. INDUSTRY	31,148	358808.6	261130.1	26,497	322009.4	164070.0
1. Mining & Quarrying	704	7587.8	5558.8	607	8850.8	4263.6
2. Food Manufacturing & Processing	2,620	24839.5	18399.9	1,747	18959.7	9327.1
(a) Rice Mills, Flour & Dal Mills	683	4483.4	2743.7	467	5675.0	3353.4
(b) Sugar	81	5617.0	4513.6	52	2413.6	724.4
(c) Edible Oils & Vanaspati	316	3563.4	3287.8	222	2373.9	1187.0
(d) Tea Processing	37	424.5	314.9	33	412.9	71.2
(e) Processing of Fruits & Vegetables	151	1690.2	1133.0	86	1654.6	256.2
(f) Others	1,352	9061.0	6406.8	887	6429.7	3734.9
3. Beverage & Tobacco	253	5994.3	4688.1	216	5385.5	3390.0
4. Textiles	3,692	37502.9	27553.8	3,249	24505.6	14057.3
(a) Cotton Textiles	1,418	16624.6	11531.9	975	9753.9	5682.5
(b) Jute & Other Natural Fibre Textiles	69	654.2	411.6	49	247.3	167.0
(c) Handloom Textiles & Khadi	156	644.6	535.7	109	376.0	255.4
(d) Other Textiles & Textile Products	2,049	19579.5	15074.7	2,116	14128.4	7952.4
5. Paper, Paper Products & Printing	1,305	10090.6	7676.3	999	9452.5	5740.9
6. Woods and Wood Products	487	2773.8	2681.2	331	1485.9	758.4
7. Leather & Leather Products	310	2625.6	2043.8	261	1982.7	1356.8
8. Gems and Jewellery	219	4944.4	2533.9	317	6465.5	4366.9
9. Rubber & Plastic Products	1,210	7836.3	6142.7	894	5154.2	3596.4
10. Chemicals & Chemical Products	1,694	24753.9	14318.3	1,382	28065.8	12186.5
(a) Heavy Industrial Chemicals	301	4956.2	2511.0	270	3911.9	2171.9
(b) Fertilisers	77	2820.1	873.8	47	2934.6	360.8
(c) Drugs & Pharmaceuticals	480	10073.3	5773.5	450	12279.9	5229.1
(d) Non-Edible Oils	89	704.6	610.8	17	103.4	199.2
(e) Other Chemicals & Chemical Products	747	6199.7	4549.1	598	8835.8	4225.4
11. Petroleum, Coal Products & Nuclear Fuels	189	16721.7	4610.9	176	24649.8	7285.3
12. Manufacture of Cement & Cement Products	442	5516.2	2824.2	295	4825.3	1694.5
13. Basic Metals & Metal Products	2,334	47207.0	37119.5	1,887	36874.1	19522.5
(a) Iron & Steel	1,152	35488.0	28154.7	949	21576.5	12595.8
(b) Non-Ferrous Metals	384	5694.0	4687.6	277	4417.8	2034.5
(c) Metal Products	798	6025.0	4277.3	661	10879.8	4892.3
14. Engineering	6,698	40415.0	31317.7	5,389	32295.5	15322.2
(a) Heavy Engineering	556	4683.1	3530.4	656	5216.6	2847.6
(b) Light Engineering	5,059	17451.8	13131.7	3,798	11310.4	5729.9
(c) Electrical Machinery & Goods	823	11132.0	9836.2	737	11663.3	4651.3
(d) Electronic Machinery & Goods	260	7148.0	4819.5	198	4105.3	2093.3
15. Vehicles, Vehicle Parts & Transport Equipments	983	8152.2	6328.0	872	32023.8	6018.0
16. Other Industries	2,802	17383.0	12658.0	3,219	12580.8	7321.7
17. Electricity, Gas & Water	245	11890.8	9532.0	178	7844.4	3847.4
(a) Electricity Generation & Transmission	93	8880.6	7532.4	72	6531.4	2871.2
(b) Non-Conventional Energy	69	2143.0	1505.5	19	852.8	725.7
(c) Gas, Steam & Water Supply	83	867.2	494.1	87	460.3	250.4
18. Construction	4,961	82573.7	65143.2	4,478	60607.4	44014.6
(a) Other than Infrastructure	3,451	42993.2	35026.2	3,300	17666.2	13360.0
(b) Infrastructure Construction	1,510	39580.5	30117.0	1,178	42941.2	30654.6
III. TRANSPORT OPERATORS	11,344	21886.3	14670.4	11,576	14045.3	7479.4
IV. PROFESSIONAL AND OTHER SERVICES	18,944	119365.8	88874.6	14,890	108072.2	45099.2
1. Professional Services	2,947	9074.3	6793.3	2,528	9472.8	5155.4
2. Tourism, Hotel & Restaurants	1,764	21246.9	16902.0	1,492	9539.7	5097.1
3. Recreation services	311	4286.8	3538.8	301	4734.4	2033.0
4. IT and Telecommunications	374	4173.9	2972.4	423	6216.6	1311.9
5. Others	13,548	80583.8	58668.0	10,146	78108.7	31501.8
V. PERSONAL LOANS	227,005	154454.4	62492.7	150,723	86972.6	60802.6
1. Housing	22,983	15986.6	12186.4	23,666	15694.2	14794.4
2. Consumer Durables	1,909	974.5	750.7	2,712	1399.3	772.3
3. Vehicles	14,774	6162.6	3739.5	14,712	5338.8	3211.8
4. Education	6,056	2842.0	2515.4	2,797	1475.7	1083.3
5. Personal Credit Cards	48,876	17779.4	444.0	3,008	1575.7	210.8
6. Others	132,407	110709.4	42856.8	103,828	61489.0	40730.0
VI. TRADE	44,990	155551.1	89258.2	41,602	144238.7	70140.5
1. Wholesale Trade	6,553	42315.4	35927.8	5,243	49488.6	33925.5
2. Retail Trade	38,437	113235.6	53330.4	36,359	94750.1	36215.0
VII. FINANCE	1,472	14157.6	8351.7	5,325	226429.7	11314.1
VIII. ALL OTHERS	26,955	32863.8	23520.6	28,022	34385.9	20117.3
TOTAL LOANS AND ADVANCES	408,706	891045.7	573827.9	373,901	985007.0	414311.6

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	30,965	45694.7	10607.6	5,393,583	4166106.8	3195336.0
1. Direct Finance	29,613	43700.1	9391.6	5,131,109	3093314.2	2394696.3
2. Indirect Finance	1,352	1994.6	1215.9	262,474	1072792.6	800639.7
II. INDUSTRY	8,631	81679.9	56595.7	1,023,008	28390173.3	17953438.2
1. Mining & Quarrying	165	1211.2	614.7	21,318	686494.3	468857.9
2. Food Manufacturing & Processing	460	3787.9	2929.4	109,125	1925053.4	1288220.8
(a) Rice Mills, Flour & Dal Mills	88	330.7	265.3	37,671	436517.4	301368.7
(b) Sugar	12	175.4	84.2	2,610	437800.5	314092.1
(c) Edible Oils & Vanaspati	43	1199.9	993.2	10,508	228405.4	145542.8
(d) Tea Processing	38	33.5	22.6	1,112	19925.2	11690.0
(e) Processing of Fruits & Vegetables	34	354.2	307.4	6,658	202139.4	134560.8
(f) Others	245	1694.1	1256.7	50,566	600265.6	380966.5
3. Beverage & Tobacco	22	630.5	579.0	7,891	258304.7	180778.4
4. Textiles	1,856	7509.9	4726.5	155,811	3217849.9	1674204.5
(a) Cotton Textiles	272	3417.4	1885.6	47,627	1353222.7	855213.6
(b) Jute & Other Natural Fibre Textiles	11	10.9	8.2	2,674	26674.4	16866.3
(c) Handloom Textiles & Khadi	30	68.2	43.9	8,867	38782.1	24834.7
(d) Other Textiles & Textile Products	1,543	4013.3	2788.8	96,643	1799170.7	777289.9
5. Paper, Paper Products & Printing	234	1359.0	1252.3	37,937	611114.0	345326.7
6. Woods and Wood Products	113	317.2	229.5	13,224	69577.3	52566.4
7. Leather & Leather Products	125	445.3	318.4	11,075	219151.1	84076.5
8. Gems and Jewellery	110	9117.4	7529.1	10,493	465293.4	290044.1
9. Rubber & Plastic Products	352	3033.9	2418.3	39,346	447591.2	315021.6
10. Chemicals & Chemical Products	426	13307.0	10173.2	46,800	1699656.2	1020132.5
(a) Heavy Industrial Chemicals	68	1131.0	521.0	8,061	256924.7	155887.8
(b) Fertilisers	10	534.9	66.7	1,720	267761.3	161753.1
(c) Drugs & Pharmaceuticals	149	8420.4	6867.7	10,318	670431.8	390955.9
(d) Non-Edible Oils	7	12.9	8.5	1,595	28184.1	20953.8
(e) Other Chemicals & Chemical Products	192	3207.8	2709.3	25,106	476354.3	290581.9
11. Petroleum, Coal Products & Nuclear Fuels	105	2805.1	2393.8	4,566	1028888.6	646114.5
12. Manufacture of Cement & Cement Products	75	515.3	377.1	17,475	428554.3	321831.2
13. Basic Metals & Metal Products	846	5558.8	2870.2	73,174	3898226.4	2453155.2
(a) Iron & Steel	520	2572.1	1744.9	34,450	2681257.1	1775526.4
(b) Non-Ferrous Metals	65	696.3	547.8	11,258	656324.6	375039.5
(c) Metal Products	261	2290.5	577.4	27,466	560644.7	302589.4
14. Engineering	1,178	5114.6	3374.9	157,650	2188186.5	1291166.2
(a) Heavy Engineering	384	837.9	659.7	19,796	327270.3	231060.1
(b) Light Engineering	520	1331.9	1104.4	107,241	657346.5	479581.3
(c) Electrical Machinery & Goods	192	1952.5	1232.5	23,302	856715.3	352734.9
(d) Electronic Machinery & Goods	82	992.3	378.4	7,311	346854.3	227789.8
15. Vehicles, Vehicle Parts & Transport Equipments	273	3068.6	1409.0	38,424	910036.2	538598.9
16. Other Industries	1,300	3670.0	1355.5	106,465	883551.1	526296.4
17. Electricity, Gas & Water	49	3155.9	236.7	9,092	3843454.9	2501821.0
(a) Electricity Generation & Transmission	33	101.7	91.8	4,536	3532805.2	2271520.0
(b) Non-Conventional Energy	4	3045.6	137.4	1,803	155260.9	116593.8
(c) Gas, Steam & Water Supply	12	8.7	7.5	2,753	155388.8	113707.2
18. Construction	942	17072.2	13808.2	163,142	5609189.8	3955225.5
(a) Other than Infrastructure	600	2396.9	1735.9	119,679	1232498.7	896893.4
(b) Infrastructure Construction	342	14675.2	12072.4	43,463	4376691.1	3058332.1
III. TRANSPORT OPERATORS	10,083	10242.1	7187.8	764,474	1677551.5	1132416.4
IV. PROFESSIONAL AND OTHER SERVICES	5,609	22381.0	16616.4	594,120	5462625.0	3493996.3
1. Professional Services	365	1751.7	1437.9	91,043	353917.3	239642.1
2. Tourism, Hotel & Restaurants	349	3441.9	2655.2	52,316	670549.3	442838.2
3. Recreation services	53	1232.1	939.7	6,972	198077.1	143000.1
4. IT and Telecommunications	72	2178.8	2023.7	11,608	1067140.4	609271.4
5. Others	4,770	13776.4	9559.8	432,181	3172941.0	2059244.4
V. PERSONAL LOANS	1,174,276	413501.7	68430.8	11,544,151	8452829.5	6085928.3
1. Housing	1,108	1389.0	1184.9	4,418,422	4599675.6	3628439.8
2. Consumer Durables	1,432	591.3	296.0	68,914	46255.7	36573.4
3. Vehicles	1,483	431.4	287.7	1,978,352	895994.5	606411.6
4. Education	347	275.1	136.5	1,201,675	513441.3	377586.8
5. Personal Credit Cards	1,135,876	383487.0	47380.5	1,195,734	408812.4	50961.5
6. Others	34,030	27328.0	19145.2	2,681,054	1988649.9	1385955.3
VI. TRADE	6,800	28507.8	15140.3	1,291,176	6904418.1	4135499.0
1. Wholesale Trade	2,019	9197.9	7807.9	145,014	3687877.8	1883243.2
2. Retail Trade	4,781	19309.9	7332.4	1,146,162	3216540.3	2252255.7
VII. FINANCE	41,753	27275.4	19793.9	181,672	5762392.2	3868694.7
VIII. ALL OTHERS	25,497	155703.1	42385.6	894,255	3779074.6	1582361.8
TOTAL LOANS AND ADVANCES	1,303,614	784985.7	236758.1	21,686,439	64595171.0	41447670.8

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

Occupation	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	15,083,579	271793.0	261640.0	31,347,251	2278026.7	2108159.8
1. Direct Finance	14,254,136	256599.3	246927.1	29,997,399	2175540.8	2015226.9
2. Indirect Finance	829,443	15193.7	14712.8	1,349,852	102485.9	92932.8
II. INDUSTRY	1,640,941	34399.0	120373.0	867,609	61916.1	53311.3
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	195,591	3097.3	14710.2	77,767	7068.5	5793.1
(a) Rice Mills, Flour & Dal Mills	...	...	...	...	...	...
(b) Sugar	...	...	...	...	...	...
(c) Edible Oils & Vanaspati	...	...	...	...	...	...
(d) Tea Processing	...	...	...	...	...	...
(e) Processing of Fruits & Vegetables	...	...	...	...	...	...
(f) Others	...	...	...	...	...	...
3. Beverage & Tobacco	...	...	...	...	...	...
4. Textiles	440,066	9939.7	31602.7	394,183	20810.5	19670.2
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	17,037	337.0	1692.6	16,310	1390.8	1121.3
6. Woods and Wood Products	20,896	367.8	594.5	21,998	2039.7	1624.2
7. Leather & Leather Products	52,050	1091.4	4467.1	9,994	770.0	618.2
8. Gems and Jewellery	78,324	1747.8	17249.0	31,569	1803.3	1841.2
9. Rubber & Plastic Products	...	...	...	...	...	...
10. Chemicals & Chemical Products	23,535	494.9	3527.1	10,439	1079.2	848.3
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	376	6.0	135.4	1,042	101.9	69.8
(c) Drugs & Pharmaceuticals	10,083	227.1	1650.6	1,538	172.0	133.0
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	13,076	261.8	1741.0	7,859	805.3	645.5
11. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
12. Manufacture of Cement & Cement Products	3,745	46.0	412.8	6,168	692.8	533.7
13. Basic Metals & Metal Products	227,026	5314.9	17108.1	24,079	2395.8	2038.5
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	227,026	5314.9	17108.1	24,079	2395.8	2038.5
14. Engineering	89,089	1876.2	8595.6	56,604	5385.3	4487.5
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	51,050	1059.3	3165.3	36,100	3569.5	3023.5
(c) Electrical Machinery & Goods	32,288	702.9	4304.7	16,490	1415.5	1132.8
(d) Electronic Machinery & Goods	5,751	114.0	1125.6	4,014	400.3	331.3
15. Vehicles, Vehicle Parts & Transport Equipments	...	...	...	...	...	...
16. Other Industries	303,117	5593.0	8456.0	167,605	13339.8	10619.4
17. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
18. Construction	135,447	3360.5	8098.1	20,964	2117.7	1636.4
(a) Other than Infrastructure	135,447	3360.5	8098.1	20,964	2117.7	1636.4
(b) Infrastructure Construction	...	...	...	...	...	...
III. TRANSPORT OPERATORS	60,938	750.2	1104.1	332,462	36320.7	27840.5
IV. PROFESSIONAL AND OTHER SERVICES	779,217	17216.9	17401.9	1,015,828	87430.4	68205.3
1. Professional Services	187,672	2669.7	2787.9	183,717	14777.7	11885.8
2. Tourism, Hotel & Restaurants	70,335	1061.2	1039.6	83,585	6778.0	5821.1
3. Recreation services	13,927	298.9	484.0	10,878	871.8	690.7
4. IT and Telecommunications	...	...	...	...	...	...
5. Others	507,283	13187.0	13090.4	737,648	65002.8	49807.7
V. PERSONAL LOANS	17,507,229	264823.8	221324.5	25,656,507	2142697.4	1194252.6
1. Housing	597,371	12950.1	13011.6	1,472,953	171711.2	145983.8
2. Consumer Durables	527,826	6820.0	2786.9	653,503	47645.0	34104.9
3. Vehicles	507,181	12939.9	9912.9	2,708,292	156330.7	87339.4
4. Education	93,834	1460.7	1622.8	1,351,942	159220.6	140844.0
5. Personal Credit Cards	7,613,644	74577.0	20775.5	9,866,816	748626.4	150055.7
6. Others	8,167,373	156076.1	173214.8	9,603,001	859163.5	635924.9
VI. TRADE	2,943,333	50870.0	59950.4	3,576,892	271518.1	215380.3
1. Wholesale Trade	340,014	7029.0	16722.4	286,976	11558.8	9287.1
2. Retail Trade	2,603,319	43841.0	43227.9	3,289,916	259959.3	206093.3
VII. FINANCE	326,600	5496.5	4999.9	650,009	58032.8	38491.4
VIII. ALL OTHERS	5,705,253	56089.1	75366.0	1,617,725	121015.8	98412.8
TOTAL BANK CREDIT	44,047,090	701438.6	762159.6	65,064,283	5056958.0	3804054.0

... Indicates break-up not available separately.

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO - MARCH 2012

(Amount in ₹ Million)

Occupation	ABOVE ₹ 0.2 MILLION AND UPTO ₹ 0.5 MILLION			ABOVE ₹ 0.5 MILLION AND UPTO ₹ 1.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	4,679,846	1471844.0	1296893.2	466,894	336261.9	293155.7
1. Direct Finance	4,493,281	1412522.4	1247091.7	434,295	310381.0	271447.3
2. Indirect Finance	186,565	59321.6	49801.5	32,599	25880.9	21708.4
II. INDUSTRY	316,006	114064.2	89447.8	202,306	159188.8	122442.3
1. Mining & Quarrying	5,877	2185.3	1679.1	4,330	3491.0	2724.1
2. Food Manufacturing & Processing	32,557	11453.2	8999.9	18,473	14702.3	11502.7
(a) Rice Mills, Flour & Dal Mills	8,287	2944.2	2399.5	5,754	4646.0	3634.9
(b) Sugar	266	95.9	76.6	186	149.1	111.2
(c) Edible Oils & Vanaspati	2,971	1067.0	858.6	1,866	1487.3	1209.9
(d) Tea Processing	176	64.7	49.8	111	89.3	66.6
(e) Processing of Fruits & Vegetables	2,108	745.0	559.3	1,311	1047.7	821.1
(f) Others	18,749	6536.4	5056.0	9,245	7282.9	5659.1
3. Beverage & Tobacco	2,274	821.4	625.4	1,310	1039.5	793.7
4. Textiles	46,329	16617.7	13244.8	28,902	22908.0	18795.5
(a) Cotton Textiles	11,971	4228.1	3419.0	7,558	5901.6	4926.5
(b) Jute & Other Natural Fibre Textiles	1,012	348.2	267.6	495	388.5	301.5
(c) Handloom Textiles & Khadi	4,403	1467.5	1153.4	1,694	1356.0	1103.3
(d) Other Textiles & Textile Products	28,943	10573.9	8404.8	19,155	15261.8	12464.2
5. Paper, Paper Products & Printing	9,836	3644.4	3035.4	7,884	6229.8	4710.4
6. Woods and Wood Products	4,286	1609.8	1198.8	3,020	2448.8	1880.5
7. Leather & Leather Products	2,893	1038.9	805.5	1,772	1411.5	1118.3
8. Gems and Jewellery	2,981	1110.3	1016.5	1,578	1246.5	1297.6
9. Rubber & Plastic Products	8,698	3288.1	2614.0	8,442	6784.1	5514.3
10. Chemicals & Chemical Products	9,511	3533.9	2813.2	8,289	6613.4	5135.6
(a) Heavy Industrial Chemicals	1,390	519.8	367.7	1,367	1092.1	833.2
(b) Fertilisers	374	136.4	100.6	283	229.9	167.0
(c) Drugs & Pharmaceuticals	1,417	531.3	420.8	1,321	1048.8	859.5
(d) Non-Edible Oils	367	135.0	100.6	302	241.3	181.9
(e) Other Chemicals & Chemical Products	5,963	2211.3	1823.5	5,016	4001.3	3094.0
11. Petroleum, Coal Products & Nuclear Fuels	758	284.1	217.1	782	631.1	493.5
12. Manufacture of Cement & Cement Products	6,128	2288.8	1737.7	4,387	3494.2	2680.2
13. Basic Metals & Metal Products	16,092	5979.5	4718.7	12,267	9827.0	7703.5
(a) Iron & Steel	6,500	2419.9	1915.0	4,910	3924.9	3049.9
(b) Non-Ferrous Metals	2,291	863.2	641.0	1,976	1603.2	1217.9
(c) Metal Products	7,301	2696.4	2162.7	5,381	4298.8	3435.7
14. Engineering	63,633	23265.5	16353.2	33,601	25984.1	19078.8
(a) Heavy Engineering	6,493	2457.9	2136.5	3,923	3033.0	2521.0
(b) Light Engineering	49,665	18081.0	12135.4	24,479	18790.1	13331.9
(c) Electrical Machinery & Goods	5,556	2037.7	1563.4	4,016	3228.6	2524.2
(d) Electronic Machinery & Goods	1,919	688.9	518.0	1,183	932.3	701.7
15. Vehicles, Vehicle Parts & Transport Equipments	13,695	4993.8	3734.4	10,323	7799.4	5801.9
16. Other Industries	45,549	16118.2	12252.1	23,257	18399.2	14851.2
17. Electricity, Gas & Water	1,763	618.1	461.3	907	731.9	566.7
(a) Electricity Generation & Transmission	526	180.3	140.0	220	174.6	133.7
(b) Non-Conventional Energy	591	193.8	130.4	145	112.9	90.0
(c) Gas, Steam & Water Supply	646	244.0	190.8	542	444.3	342.9
18. Construction	43,146	15213.1	13940.5	32,782	25447.3	17793.9
(a) Other than Infrastructure	38,281	13414.6	11267.8	24,894	19097.4	13328.8
(b) Infrastructure Construction	4,865	1798.5	2672.7	7,888	6349.9	4465.1
III. TRANSPORT OPERATORS	359,455	121439.4	84610.6	210,713	154867.2	100329.2
IV. PROFESSIONAL AND OTHER SERVICES	297,531	102826.0	79240.7	118,492	90474.7	68825.8
1. Professional Services	55,146	19027.8	15435.7	19,217	14141.8	11141.2
2. Tourism, Hotel & Restaurants	22,209	8111.5	5961.6	11,690	8956.5	6384.9
3. Recreation services	2,909	1035.2	812.2	1,239	988.7	896.4
4. IT and Telecommunications	5,286	1862.8	1429.1	2,448	1917.0	1479.5
5. Others	211,981	72788.7	55602.1	83,898	64470.7	48923.8
V. PERSONAL LOANS	7,825,161	2568021.3	1684821.5	2,193,300	1593232.3	1191276.2
1. Housing	1,904,140	683897.9	528583.7	1,294,157	962852.6	779805.5
2. Consumer Durables	53,360	16836.0	12696.9	11,100	7917.3	6049.3
3. Vehicles	1,580,361	527001.1	358191.2	330,770	224498.1	155704.1
4. Education	999,832	310402.1	238655.4	139,279	102536.5	72516.2
5. Personal Credit Cards	1,097,900	331899.9	37343.8	92,704	59663.1	5398.5
6. Others	2,189,568	697984.4	509350.5	325,290	235764.8	171802.5
VI. TRADE	688,743	247102.6	186709.1	279,630	222379.3	173756.8
1. Wholesale Trade	35,949	13107.4	10558.4	23,935	19282.9	15466.6
2. Retail Trade	652,794	233995.2	176150.7	255,695	203096.4	158290.2
VII. FINANCE	142,349	45358.0	30924.5	21,592	15005.2	9500.0
VIII. ALL OTHERS	536,435	177434.0	142071.8	166,627	121698.5	98497.2
TOTAL BANK CREDIT	14,845,526	4848089.4	3594719.3	3,659,554	2693108.0	2057783.2

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

Occupation	ABOVE ₹ 1.0 MILLION AND UPTO ₹ 2.5 MILLION			ABOVE ₹ 2.5 MILLION AND UPTO ₹ 5.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	175,820	280808.8	227598.0	40,182	147968.0	121870.3
1. Direct Finance	153,625	241921.2	196376.3	31,322	114381.6	95039.4
2. Indirect Finance	22,195	38887.7	31221.7	8,860	33586.4	26830.9
II. INDUSTRY	218,614	378369.5	291200.4	106,194	402658.3	307958.9
1. Mining & Quarrying	4,841	8546.1	8731.5	2,641	10113.2	8007.9
2. Food Manufacturing & Processing	20,976	37238.4	29246.5	12,943	50284.8	39107.1
(a) Rice Mills, Flour & Dal Mills	8,362	15272.3	11886.9	5,996	23448.6	17891.9
(b) Sugar	173	294.5	224.7	124	489.9	452.1
(c) Edible Oils & Vanaspati	1,845	3254.9	2583.4	1,092	4293.2	3366.2
(d) Tea Processing	153	272.3	183.0	176	691.1	677.1
(e) Processing of Fruits & Vegetables	1,310	2268.9	1698.2	629	2417.2	1863.5
(f) Others	9,133	15875.6	12670.3	4,926	18944.8	14856.3
3. Beverage & Tobacco	1,587	2852.2	2223.6	777	2982.1	2290.1
4. Textiles	30,101	52994.2	43225.8	17,820	68193.1	52688.5
(a) Cotton Textiles	8,038	14582.7	11949.7	5,977	23092.7	18113.9
(b) Jute & Other Natural Fibre Textiles	456	803.0	655.4	236	896.8	697.0
(c) Handloom Textiles & Khadi	1,368	2399.0	1926.2	734	2776.0	2156.8
(d) Other Textiles & Textile Products	20,239	35209.5	28694.5	10,873	41427.5	31720.8
5. Paper, Paper Products & Printing	8,729	15349.8	11987.7	4,529	17019.8	13174.5
6. Woods and Wood Products	2,958	5346.6	4199.8	1,473	5633.8	4342.5
7. Leather & Leather Products	2,127	3830.0	3019.1	1,333	5159.0	3852.9
8. Gems and Jewellery	1,454	2612.2	3596.6	970	3680.3	5418.2
9. Rubber & Plastic Products	9,823	17199.2	13771.6	5,074	19123.1	15008.7
10. Chemicals & Chemical Products	9,992	17789.9	14041.1	6,482	24680.3	19163.1
(a) Heavy Industrial Chemicals	1,787	3172.8	2377.2	1,194	4579.6	3474.8
(b) Fertilisers	302	543.2	396.5	185	721.7	502.2
(c) Drugs & Pharmaceuticals	1,825	3251.7	2628.8	1,480	5629.1	4446.9
(d) Non-Edible Oils	382	707.8	570.9	255	974.8	728.5
(e) Other Chemicals & Chemical Products	5,696	10114.4	8067.6	3,368	12775.2	10010.8
11. Petroleum, Coal Products & Nuclear Fuels	1,018	1813.8	1421.1	604	2327.0	1772.9
12. Manufacture of Cement & Cement Products	3,739	6408.2	5055.3	1,147	4318.2	3479.7
13. Basic Metals & Metal Products	14,495	25713.6	21846.2	8,607	32790.4	25880.6
(a) Iron & Steel	6,053	10797.6	10026.9	3,895	14895.0	12077.7
(b) Non-Ferrous Metals	2,444	4390.1	3519.7	1,369	5260.0	3999.5
(c) Metal Products	5,998	10525.9	8299.6	3,343	12635.4	9803.4
14. Engineering	27,312	47257.5	36591.7	13,162	49988.8	37425.0
(a) Heavy Engineering	4,213	7420.1	6331.5	2,072	7868.0	5825.8
(b) Light Engineering	16,805	28643.5	21329.5	7,066	26625.3	19883.8
(c) Electrical Machinery & Goods	4,979	8861.9	6964.2	3,131	12072.2	9199.0
(d) Electronic Machinery & Goods	1,315	2332.1	1966.5	893	3423.3	2516.5
15. Vehicles, Vehicle Parts & Transport Equipments	9,425	15584.3	12422.2	4,380	16364.7	12702.7
16. Other Industries	19,787	34242.0	27601.9	8,266	31260.7	24290.1
17. Electricity, Gas & Water	1,133	2036.1	1583.1	593	2245.9	1775.1
(a) Electricity Generation & Transmission	237	418.9	332.3	144	567.3	465.0
(b) Non-Conventional Energy	157	285.7	220.1	118	441.1	344.4
(c) Gas, Steam & Water Supply	739	1331.5	1030.8	331	1237.5	965.8
18. Construction	49,117	81555.4	50635.8	15,393	56493.0	37579.0
(a) Other than Infrastructure	33,566	55521.2	34875.2	10,937	39753.7	26007.5
(b) Infrastructure Construction	15,551	26034.2	15760.6	4,456	16739.3	11571.5
III. TRANSPORT OPERATORS	174,448	262973.1	181472.4	11,614	40165.3	29555.8
IV. PROFESSIONAL AND OTHER SERVICES	92,224	155897.0	117799.0	37,360	139029.2	104744.4
1. Professional Services	9,133	15351.3	11996.2	3,778	14300.5	11175.4
2. Tourism, Hotel & Restaurants	7,633	13104.6	9947.7	3,836	14714.3	10674.5
3. Recreation services	1,027	1786.4	1328.9	532	2016.0	1541.3
4. IT and Telecommunications	1,744	3060.9	2530.5	776	2946.2	2260.9
5. Others	72,687	122593.8	91995.6	28,438	105052.2	79092.3
V. PERSONAL LOANS	1,191,141	1873339.0	1482093.4	255,594	872892.9	675524.2
1. Housing	949,824	1500249.1	1228342.4	215,378	728319.8	574185.6
2. Consumer Durables	3,448	5405.2	4429.0	690	2482.4	1906.1
3. Vehicles	57,291	83822.8	57411.5	7,772	27204.3	17892.1
4. Education	61,670	93119.6	60825.8	680	2278.3	1307.2
5. Personal Credit Cards	3,912	6343.1	1448.7	690	2559.7	1027.0
6. Others	114,996	184399.2	129635.9	30,384	110048.5	79206.3
VI. TRADE	188,205	326180.3	280277.2	70,543	268254.8	213509.0
1. Wholesale Trade	32,421	59715.2	69456.7	23,601	91251.2	71994.5
2. Retail Trade	155,784	266465.1	210820.5	46,942	177003.6	141514.5
VII. FINANCE	8,362	13538.7	10575.7	2,819	10491.7	7250.3
VIII. ALL OTHERS	129,376	207880.6	168984.3	39,051	138306.7	104319.0
TOTAL BANK CREDIT	2,178,190	3498987.1	2760000.3	563,357	2019767.0	1564731.9

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

Occupation	ABOVE ₹ 5.0 MILLION AND UPTO ₹ 10.0 MILLION			ABOVE ₹ 10.0 MILLION AND UPTO ₹ 40.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	17,958	136472.7	108845.7	14,042	280483.6	211910.4
1. Direct Finance	12,583	95068.4	76666.7	8,406	166856.5	126569.6
2. Indirect Finance	5,375	41404.3	32179.1	5,636	113627.1	85340.8
II. INDUSTRY	68,200	523431.2	394314.6	80,230	1731287.8	1236365.8
1. Mining & Quarrying	1,710	12870.8	9978.3	1,483	31172.4	23485.4
2. Food Manufacturing & Processing	9,313	72196.9	55582.6	10,199	213428.3	162710.8
(a) Rice Mills, Flour & Dal Mills	4,352	33747.3	26033.2	4,348	88545.4	70466.8
(b) Sugar	150	1222.9	1363.0	362	8756.4	5423.9
(c) Edible Oils & Vanaspati	871	6844.8	5092.1	1,080	24105.9	18530.3
(d) Tea Processing	146	1135.7	706.1	304	5928.9	3574.5
(e) Processing of Fruits & Vegetables	453	3466.1	2469.0	489	10057.3	7362.7
(f) Others	3,341	25780.1	19919.1	3,616	76034.3	57352.5
3. Beverage & Tobacco	554	4195.1	3182.2	630	14631.6	10523.3
4. Textiles	12,617	97085.1	70185.8	15,768	342973.9	214715.6
(a) Cotton Textiles	4,745	36723.5	27032.8	6,289	136775.6	96693.6
(b) Jute & Other Natural Fibre Textiles	160	1271.8	921.3	267	5670.2	3474.1
(c) Handloom Textiles & Khadi	345	2616.1	2008.6	389	8190.0	4335.3
(d) Other Textiles & Textile Products	7,367	56473.7	40223.2	8,823	192338.0	110212.7
5. Paper, Paper Products & Printing	2,678	20331.2	16129.4	2,880	61591.9	45811.7
6. Woods and Wood Products	814	6239.1	4789.4	609	13179.5	10210.9
7. Leather & Leather Products	1,070	8298.1	5167.2	1,767	41827.2	16130.6
8. Gems and Jewellery	945	7271.2	6916.1	1,764	38742.3	32276.2
9. Rubber & Plastic Products	3,142	24117.9	18521.2	3,589	75673.6	55610.7
10. Chemicals & Chemical Products	4,589	35449.6	27112.2	6,155	133190.5	96674.4
(a) Heavy Industrial Chemicals	905	7068.8	5586.0	1,244	27448.8	19664.9
(b) Fertilisers	150	1171.0	855.4	173	3621.0	2482.7
(c) Drugs & Pharmaceuticals	1,206	9374.9	7307.0	1,932	41850.9	31028.5
(d) Non-Edible Oils	139	1077.9	837.3	144	3247.0	2630.4
(e) Other Chemicals & Chemical Products	2,189	16757.0	12526.4	2,662	57022.9	40867.9
11. Petroleum, Coal Products & Nuclear Fuels	362	2823.3	2162.5	516	10948.4	9032.6
12. Manufacture of Cement & Cement Products	590	4539.3	3362.5	656	14630.5	10688.3
13. Basic Metals & Metal Products	6,543	50855.6	39501.5	9,607	212690.2	165415.5
(a) Iron & Steel	3,063	24064.1	19395.9	5,257	119234.6	97551.0
(b) Non-Ferrous Metals	1,061	8273.0	5761.8	1,444	32200.1	21253.8
(c) Metal Products	2,419	18518.6	14343.8	2,906	61255.5	46610.7
14. Engineering	8,165	62839.8	46741.0	9,450	202936.5	144042.9
(a) Heavy Engineering	1,192	9143.1	7362.8	1,482	32173.7	23410.4
(b) Light Engineering	4,098	31490.9	22956.2	4,304	90875.7	65843.5
(c) Electrical Machinery & Goods	2,168	16796.0	12678.5	2,788	60248.6	41705.0
(d) Electronic Machinery & Goods	707	5409.7	3743.4	876	19638.6	13084.0
15. Vehicles, Vehicle Parts & Transport Equipments	2,661	20360.1	15264.1	3,271	70986.7	49783.0
16. Other Industries	4,527	34555.4	27599.2	4,112	85841.8	63997.6
17. Electricity, Gas & Water	544	4228.7	3256.1	842	19283.7	14840.5
(a) Electricity Generation & Transmission	229	1820.8	1410.2	438	10208.9	7894.0
(b) Non-Conventional Energy	135	1042.0	797.0	245	5835.6	4648.4
(c) Gas, Steam & Water Supply	180	1365.9	1049.0	159	3239.2	2298.1
18. Construction	7,376	55174.1	38863.4	6,932	147558.8	110415.8
(a) Other than Infrastructure	5,024	37083.3	25365.8	4,181	86183.5	62876.6
(b) Infrastructure Construction	2,352	18090.9	13497.6	2,751	61375.3	47539.2
III. TRANSPORT OPERATORS	4,168	30480.3	21423.7	2,537	53430.9	37568.8
IV. PROFESSIONAL AND OTHER SERVICES	20,251	154180.5	116229.7	19,972	422457.9	307765.1
1. Professional Services	2,293	17696.9	13905.8	2,674	58155.4	33416.5
2. Tourism, Hotel & Restaurants	2,512	19175.1	14090.0	2,651	55548.6	40771.6
3. Recreation services	385	2986.9	2217.5	427	9544.2	6550.9
4. IT and Telecommunications	420	3228.7	2407.1	490	10430.2	8152.8
5. Others	14,641	111092.9	83609.3	13,730	288779.6	218873.3
V. PERSONAL LOANS	56,268	397385.2	300642.7	19,422	349205.9	270854.3
1. Housing	41,209	285824.9	221447.9	12,609	217777.9	170013.7
2. Consumer Durables	187	1337.8	1014.8	88	1668.6	1282.1
3. Vehicles	1,916	12824.0	8112.7	209	3596.0	2416.0
4. Education	143	999.6	635.0	61	1209.0	951.7
5. Personal Credit Cards	312	2283.8	1275.7	186	3481.0	2388.5
6. Others	12,501	94115.0	68156.6	6,269	121473.5	93802.3
VI. TRADE	35,524	271967.0	214418.8	27,960	573298.8	440357.6
1. Wholesale Trade	15,082	116167.0	91266.0	14,007	287188.1	219670.1
2. Retail Trade	20,442	155800.0	123152.8	13,953	286110.7	220687.5
VII. FINANCE	1,990	15325.1	10015.0	2,613	57518.1	39965.6
VIII. ALL OTHERS	14,797	108232.9	76540.1	9,559	187035.7	129743.4
TOTAL BANK CREDIT	219,156	1637475.0	1242430.3	176,335	3654718.6	2674531.0

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

Occupation	ABOVE ₹ 40.0 MILLION AND UPTO ₹ 60.0 MILLION			ABOVE ₹ 60.0 MILLION AND UPTO ₹ 100.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	1,804	89628.4	64641.9	1,556	130489.4	86695.6
1. Direct Finance	1,138	56685.7	40471.5	958	81205.1	52680.6
2. Indirect Finance	666	32942.7	24170.4	598	49284.3	34015.0
II. INDUSTRY	18,208	918011.3	634803.0	17,707	1458428.9	963061.4
1. Mining & Quarrying	312	15472.8	12388.3	294	24105.3	16481.3
2. Food Manufacturing & Processing	1,855	94032.7	68098.7	1,739	142711.1	97846.4
(a) Rice Mills, Flour & Dal Mills	573	28901.0	22292.9	382	31463.1	23332.8
(b) Sugar	197	10051.7	6580.4	288	24375.5	18090.0
(c) Edible Oils & Vanaspati	242	12323.7	8954.0	228	18459.7	12817.1
(d) Tea Processing	34	1704.6	979.5	45	3598.0	1627.9
(e) Processing of Fruits & Vegetables	123	6112.4	5576.8	90	7348.2	5587.6
(f) Others	686	34939.3	23715.1	706	57466.7	36390.9
3. Beverage & Tobacco	187	9512.2	6839.0	187	15686.9	11034.9
4. Textiles	3,597	180560.8	109564.9	3,463	281521.4	162578.0
(a) Cotton Textiles	1,561	78678.8	55262.2	1,532	125299.8	85546.3
(b) Jute & Other Natural Fibre Textiles	50	2478.1	1828.7	35	2719.4	1875.3
(c) Handloom Textiles & Khadi	35	1757.9	1323.5	35	2797.0	1951.2
(d) Other Textiles & Textile Products	1,951	97646.0	51150.5	1,861	150705.2	73205.2
5. Paper, Paper Products & Printing	619	31301.5	22043.6	559	45791.4	32702.1
6. Woods and Wood Products	95	4826.8	4166.3	92	7549.8	5417.4
7. Leather & Leather Products	447	22503.6	7460.6	413	33928.5	7865.2
8. Gems and Jewellery	598	30163.0	22975.6	652	52388.2	37374.1
9. Rubber & Plastic Products	757	38157.7	25496.0	662	54102.4	37019.6
10. Chemicals & Chemical Products	1,504	75691.3	52109.7	1,371	113065.9	72886.4
(a) Heavy Industrial Chemicals	308	15382.0	9828.5	253	20662.3	12516.7
(b) Fertilisers	43	2126.5	1377.8	45	3716.6	3187.0
(c) Drugs & Pharmaceuticals	527	26783.1	19672.3	460	37731.7	25859.2
(d) Non-Edible Oils	39	1986.4	1495.5	25	1895.4	1281.8
(e) Other Chemicals & Chemical Products	587	29413.2	19735.6	588	49059.9	30041.7
11. Petroleum, Coal Products & Nuclear Fuels	131	6596.5	4964.0	122	10241.2	8109.6
12. Manufacture of Cement & Cement Products	162	8040.7	5232.6	216	18186.7	11915.8
13. Basic Metals & Metal Products	2,525	127744.7	96416.4	2,787	232486.8	164561.3
(a) Iron & Steel	1,588	80151.6	63025.0	1,861	156332.8	112539.6
(b) Non-Ferrous Metals	296	14972.6	10826.8	320	26043.6	18928.8
(c) Metal Products	641	32620.5	22564.6	606	50110.3	33092.9
14. Engineering	1,976	99607.0	69210.5	1,933	159395.0	107091.0
(a) Heavy Engineering	318	16051.1	10865.6	335	27435.9	19252.6
(b) Light Engineering	811	40698.7	27913.7	761	62944.2	41238.8
(c) Electrical Machinery & Goods	658	33266.0	23052.2	614	50509.4	33395.1
(d) Electronic Machinery & Goods	189	9591.2	7379.0	223	18505.5	13204.5
15. Vehicles, Vehicle Parts & Transport Equipments	797	40460.5	27079.2	773	63991.7	40969.3
16. Other Industries	714	36172.5	26630.0	608	49583.6	34216.0
17. Electricity, Gas & Water	320	15904.7	11653.6	360	29465.8	20855.1
(a) Electricity Generation & Transmission	186	9209.9	6856.9	245	20365.1	13949.3
(b) Non-Conventional Energy	103	5132.0	3701.7	90	7047.3	5412.4
(c) Gas, Steam & Water Supply	31	1562.8	1095.0	25	2053.4	1493.3
18. Construction	1,612	81262.4	62473.9	1,476	124227.1	94138.0
(a) Other than Infrastructure	783	39335.3	29572.8	696	57944.7	43187.9
(b) Infrastructure Construction	829	41927.1	32901.2	780	66282.4	50950.1
III. TRANSPORT OPERATORS	448	22264.2	17744.3	397	32961.4	20995.6
IV. PROFESSIONAL AND OTHER SERVICES	3,952	197715.0	145853.3	3,317	271059.2	197416.6
1. Professional Services	393	20280.9	13136.6	310	26146.6	16504.0
2. Tourism, Hotel & Restaurants	461	22978.8	16728.0	431	35025.1	25265.2
3. Recreation services	128	6324.5	4383.3	108	9097.3	6146.8
4. IT and Telecommunications	87	4245.5	3129.0	124	10455.2	7454.6
5. Others	2,883	143885.2	108476.5	2,344	190335.0	142046.0
V. PERSONAL LOANS	1,393	68071.7	51911.8	837	67955.7	50953.7
1. Housing	589	28551.3	22788.6	285	22737.6	18079.4
2. Consumer Durables	9	460.3	293.7	7	610.4	412.0
3. Vehicles	5	260.6	202.7	6	494.5	162.7
4. Education	6	304.3	230.4	2	142.0	74.5
5. Personal Credit Cards	15	710.4	478.7	6	509.9	444.9
6. Others	769	37784.9	27917.7	531	43461.3	31780.3
VI. TRADE	4,475	225042.4	166772.0	3,396	281278.7	202820.3
1. Wholesale Trade	2,341	117997.8	84665.3	1,662	138073.2	94346.9
2. Retail Trade	2,134	107044.6	82106.7	1,734	143205.4	108473.4
VII. FINANCE	843	42039.6	24511.0	774	65013.1	41209.3
VIII. ALL OTHERS	1,328	66495.7	44977.8	1,083	89887.4	59483.1
TOTAL BANK CREDIT	32,451	1629268.4	1151215.1	29,067	2397073.7	1622635.5

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

Occupation	ABOVE ₹100.0 MILLION AND UPTO ₹250.0 MILLION			ABOVE ₹ 250.0 MILLION		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	1,310	220539.9	148528.8	943	1181563.6	689409.3
1. Direct Finance	799	131954.2	90818.0	510	546756.6	227462.4
2. Indirect Finance	511	88585.7	57710.8	433	634807.0	461946.9
II. INDUSTRY	21,474	3560480.8	2332499.2	21,391	23113685.1	12873868.0
1. Mining & Quarrying	401	64674.2	38023.1	412	605769.6	394909.4
2. Food Manufacturing & Processing	2,102	349255.8	217796.1	1,496	1155498.8	648246.2
(a) Rice Mills, Flour & Dal Mills	332	54109.3	39080.5	268	240051.8	97635.5
(b) Sugar	434	72898.6	53961.7	453	325222.6	229354.6
(c) Edible Oils & Vanaspati	284	45846.0	33615.4	182	129192.6	68149.7
(d) Tea Processing	24	3486.2	2237.8	10	4836.3	2647.3
(e) Processing of Fruits & Vegetables	94	16180.0	12090.3	155	203892.4	97712.2
(f) Others	934	156735.7	76810.3	428	252303.1	152746.8
3. Beverage & Tobacco	275	45544.1	34077.3	268	174169.6	116696.9
4. Textiles	3,792	621523.7	355925.4	2,783	2429448.2	771249.3
(a) Cotton Textiles	1,855	299507.6	191011.9	1,290	1110365.1	429418.7
(b) Jute & Other Natural Fibre Textiles	34	5505.8	3872.3	35	62678.3	4725.6
(c) Handloom Textiles & Khadi	27	4370.7	3112.0	24	20025.9	6671.4
(d) Other Textiles & Textile Products	1,876	312139.6	157929.2	1,434	1236378.9	330433.7
5. Paper, Paper Products & Printing	651	105579.7	74019.3	464	420622.2	133022.4
6. Woods and Wood Products	93	14269.7	10292.5	30	14253.3	9748.8
7. Leather & Leather Products	342	55088.1	20416.5	97	92797.2	28786.0
8. Gems and Jewellery	1,037	165620.8	108849.2	581	516068.9	209448.2
9. Rubber & Plastic Products	512	79515.8	51246.0	279	179032.1	109157.5
10. Chemicals & Chemical Products	1,872	309512.1	188235.7	1,661	1368754.4	644624.4
(a) Heavy Industrial Chemicals	362	60158.1	35315.1	289	165603.1	83711.5
(b) Fertilisers	76	12613.9	6976.8	155	249470.0	148654.3
(c) Drugs & Pharmaceuticals	736	121983.6	79675.7	708	615507.1	256919.3
(d) Non-Edible Oils	29	4684.6	2862.7	26	16171.2	11367.5
(e) Other Chemicals & Chemical Products	669	110071.9	63405.5	483	322003.0	143971.9
11. Petroleum, Coal Products & Nuclear Fuels	176	30715.8	21919.6	409	1161307.4	656185.9
12. Manufacture of Cement & Cement Products	298	51289.6	34969.6	354	324174.8	246860.1
13. Basic Metals & Metal Products	3,301	550639.9	392963.4	3,111	3309031.1	1849809.0
(a) Iron & Steel	2,307	387812.7	288904.8	2,308	2358333.2	1401445.3
(b) Non-Ferrous Metals	382	61539.6	43554.6	416	566058.6	301561.5
(c) Metal Products	612	101287.6	60504.0	387	384639.3	146802.3
14. Engineering	2,014	332068.4	231484.2	1,616	1507698.5	708653.1
(a) Heavy Engineering	338	57415.1	38384.1	275	215793.7	144242.7
(b) Light Engineering	800	128826.0	83699.8	423	322801.6	203883.8
(c) Electrical Machinery & Goods	636	105298.8	78275.4	661	692102.1	193052.0
(d) Electronic Machinery & Goods	240	40528.5	31124.8	257	277001.2	167474.6
15. Vehicles, Vehicle Parts & Transport Equipments	964	157443.6	94687.0	879	748149.4	351627.0
16. Other Industries	741	121212.3	74401.9	574	522056.9	244322.6
17. Electricity, Gas & Water	620	109066.1	83737.5	2,179	3743327.3	2427210.2
(a) Electricity Generation & Transmission	470	83244.8	63400.1	1,968	3485794.6	2236018.5
(b) Non-Conventional Energy	103	17684.6	14459.0	135	121174.5	91527.5
(c) Gas, Steam & Water Supply	47	8136.7	5878.4	76	136358.3	99664.2
18. Construction	2,283	397461.1	299454.8	4,198	4841525.4	3323310.8
(a) Other than Infrastructure	880	151016.4	112302.0	964	754127.2	547618.4
(b) Infrastructure Construction	1,403	246444.7	187152.8	3,234	4087398.2	2775692.4
III. TRANSPORT OPERATORS	458	76728.1	55011.5	679	918153.8	601387.6
IV. PROFESSIONAL AND OTHER SERVICES	3,332	554318.8	394758.7	3,124	3685566.2	2048798.9
1. Professional Services	248	41825.5	29536.2	227	177290.7	95331.7
2. Tourism, Hotel & Restaurants	530	88762.5	66834.4	499	408751.0	249675.7
3. Recreation services	141	23587.6	15686.8	155	146520.3	107207.4
4. IT and Telecommunications	188	33385.2	20448.6	323	1020643.6	576653.4
5. Others	2,225	366758.0	262252.8	1,920	1932360.5	1019930.7
V. PERSONAL LOANS	551	90263.4	64641.6	484	572462.0	313208.9
1. Housing	117	20014.9	14309.5	114	149449.7	70883.5
2. Consumer Durables	14	2232.7	1609.8	11	7305.0	6879.7
3. Vehicles	4	632.7	376.8	18	15660.5	5941.9
4. Education	-	-	-	2	2450.0	2390.5
5. Personal Credit Cards	9	1361.5	1155.7	-	-	-
6. Others	407	66021.6	47189.9	339	397596.7	227113.3
VI. TRADE	3,193	527579.5	337505.5	2,453	4592905.3	2195765.8
1. Wholesale Trade	1,739	287573.2	165624.1	1,271	3044603.1	1249671.7
2. Retail Trade	1,454	240006.2	171881.4	1,182	1548302.2	946094.1
VII. FINANCE	979	173948.5	118534.4	3,053	6562350.7	3752247.2
VIII. ALL OTHERS	1,232	216911.5	112530.5	1,632	2681706.5	759712.8
TOTAL BANK CREDIT	32,529	5420770.4	3564010.3	33,759	43308393.2	23234398.5

TABLE NO.5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	5,850,744	558442.8	424595.8	13,257,467	1268326.6	1147223.7
1. Direct Finance	5,783,226	537965.5	407978.0	12,161,250	1106624.2	1018124.6
2. Indirect Finance	67,518	20477.2	16617.8	1,096,217	161702.4	129099.2
II. INDUSTRY	93,613	273305.7	191886.9	236,008	259082.1	182826.6
1. Mining & Quarrying	972	4220.8	3258.7	1,883	3203.8	2489.9
2. Food Manufacturing & Processing	20,813	24044.2	17474.4	39,777	59898.8	44316.7
(a) Rice Mills, Flour & Dal Mills	6,246	10273.4	8095.2	11,215	10641.5	8500.6
(b) Sugar	75	1147.2	819.3	222	25535.6	18200.6
(c) Edible Oils & Vanaspati	1,035	4262.0	3171.5	3,001	3936.3	3303.9
(d) Tea Processing	49	78.1	49.0	261	195.9	113.0
(e) Processing of Fruits & Vegetables	343	654.1	427.5	687	1695.5	1194.5
(f) Others	13,065	7629.4	4912.1	24,391	17894.0	13004.1
3. Beverage & Tobacco	394	975.8	791.5	709	1967.1	1468.6
4. Textiles	19,268	20780.3	15278.2	37,790	44794.9	18534.5
(a) Cotton Textiles	1,984	5133.5	4009.1	4,836	12798.0	7927.1
(b) Jute & Other Natural Fibre Textiles	1,360	319.2	231.1	2,086	448.0	350.8
(c) Handloom Textiles & Khadi	5,229	898.4	587.1	8,101	1109.2	849.0
(d) Other Textiles & Textile Products	10,695	14429.2	10450.9	22,767	30439.6	9407.6
5. Paper, Paper Products & Printing	1,965	8485.7	6948.2	3,504	5347.3	4200.1
6. Woods and Wood Products	3,879	745.3	570.7	10,944	1957.2	1350.5
7. Leather & Leather Products	1,635	666.5	571.4	3,306	1085.0	734.9
8. Gems and Jewellery	606	2109.8	1776.9	2,470	610.2	526.2
9. Rubber & Plastic Products	1,420	7793.7	6175.8	4,494	6505.5	5092.3
10. Chemicals & Chemical Products	2,209	12054.2	7502.3	4,233	7789.2	5061.5
(a) Heavy Industrial Chemicals	151	1386.5	632.1	252	1759.2	1562.5
(b) Fertilisers	123	95.0	79.5	342	1703.2	163.5
(c) Drugs & Pharmaceuticals	349	4205.6	3517.5	514	1866.5	1487.6
(d) Non-Edible Oils	136	276.4	216.5	99	119.6	104.9
(e) Other Chemicals & Chemical Products	1,450	6090.8	3056.7	3,026	2340.7	1743.0
11. Petroleum, Coal Products & Nuclear Fuels	158	10245.0	9658.3	367	3360.1	3015.5
12. Manufacture of Cement & Cement Products	3,216	4717.2	3818.2	4,101	3756.9	3003.0
13. Basic Metals & Metal Products	3,981	52504.7	38394.4	9,956	19667.1	15861.2
(a) Iron & Steel	1,342	44752.9	31174.6	1,276	7393.4	5552.0
(b) Non-Ferrous Metals	523	3967.6	3113.1	329	1647.7	1470.9
(c) Metal Products	2,116	3784.3	4106.7	8,351	10631.9	8838.4
14. Engineering	7,482	25627.5	21385.1	25,891	15437.5	10873.5
(a) Heavy Engineering	430	6118.4	5649.0	2,211	3257.4	2554.7
(b) Light Engineering	5,495	8295.9	6941.2	19,149	8569.9	5611.7
(c) Electrical Machinery & Goods	1,238	10453.3	8337.4	3,340	2863.2	2264.3
(d) Electronic Machinery & Goods	319	759.9	457.5	1,191	747.0	442.8
15. Vehicles, Vehicle Parts & Transport Equipments	826	6184.5	3887.8	4,665	6123.5	4385.1
16. Other Industries	23,171	6842.1	4865.0	68,555	16151.1	13015.6
17. Electricity, Gas & Water	249	39851.9	24582.2	372	32145.8	23987.4
(a) Electricity Generation & Transmission	96	37111.4	22842.9	133	31142.6	23350.9
(b) Non-Conventional Energy	33	2305.8	1431.9	71	754.8	439.7
(c) Gas, Steam & Water Supply	120	434.7	307.4	168	248.4	196.8
18. Construction	1,369	45456.3	24947.8	12,991	29281.2	24910.1
(a) Other than Infrastructure	857	2677.5	1737.7	12,125	6242.2	4923.8
(b) Infrastructure Construction	512	42778.8	23210.1	866	23039.0	19986.3
III. TRANSPORT OPERATORS	37,555	24169.8	18116.2	85,528	31104.7	21823.9
IV. PROFESSIONAL AND OTHER SERVICES	50,913	29453.6	21429.5	317,975	72853.3	57298.9
1. Professional Services	1,965	1562.5	1288.7	66,520	7379.2	6079.8
2. Tourism, Hotel & Restaurants	7,192	7609.1	5152.1	22,209	5612.1	4165.2
3. Recreation services	1,397	309.6	212.2	2,642	558.3	434.1
4. IT and Telecommunications	427	464.4	306.5	783	654.4	532.0
5. Others	39,932	19508.1	14470.0	225,821	58649.4	46087.8
V. PERSONAL LOANS	1,639,193	358686.1	269185.6	1,831,950	319378.9	255152.1
1. Housing	271,416	136892.8	105971.2	363,981	121972.2	104477.6
2. Consumer Durables	16,199	722.8	366.9	46,401	3366.8	2877.3
3. Vehicles	129,555	37469.2	26704.3	131,399	25698.3	20782.6
4. Education	109,939	26233.8	19126.6	407,468	68854.2	58977.5
5. Personal Credit Cards	-	-	-	136	10.9	9.3
6. Others	1,112,084	157367.4	117016.6	882,565	99476.6	68027.7
VI. TRADE	391,859	1392436.8	277527.2	1,111,245	427654.0	341410.7
1. Wholesale Trade	4,594	1285365.1	232448.6	32,077	266085.2	229703.2
2. Retail Trade	387,265	107071.7	45078.6	1,079,168	161568.8	111707.6
VII. FINANCE	3,577	16578.3	13738.9	48,104	7370.5	5642.9
VIII. ALL OTHERS	18,552	1476.3	1090.4	270,034	44163.0	38640.1
TOTAL BANK CREDIT	8,086,006	2654549.3	1217570.6	17,158,311	2429933.0	2050019.0

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2012

(Amount in ₹ Million)

RURAL

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing		
7	8	9	10	11	12	13	14	15	16	17	18		
1	1.1	1.1	8,754,157	509061.1	452507.1	737,281	129116.2	111371.3	28,599,650	2464947.7	2135699.1	I.	
-	-	-	8,662,027	499535.8	445013.6	730,045	121531.1	105309.7	27,336,548	2265656.6	1976425.9	1.	
1	1.1	1.1	92,130	9525.4	7493.5	7,236	7585.0	6061.6	1,263,102	199291.1	159273.2	2.	
25	1310.3	1301.4	329,955	18426.8	14682.8	39,470	261064.1	106054.3	699,071	813189.0	496752.0	II.	
-	-	-	580	346.9	252.6	557	5164.6	4085.6	3,992	12936.2	10086.8	1.	
-	-	-	94,024	3372.4	2626.8	2,297	11645.4	6242.3	156,911	98960.8	70660.2	2.	
-	-	-	58,871	1339.2	1009.1	434	2187.4	1678.2	76,766	24441.5	19283.1	2 (a)	
-	-	-	8	2.9	2.4	12	850.6	250.5	317	27536.4	19272.8	2 (b)	
-	-	-	2,223	181.1	117.3	125	907.8	772.3	6,384	9287.2	7365.0	2 (c)	
-	-	-	216	15.5	15.2	233	54.7	38.8	759	344.2	216.0	2 (d)	
-	-	-	135	68.9	54.4	55	180.1	126.1	1,220	2598.5	1802.5	2 (e)	
-	-	-	32,571	1764.8	1428.3	1,438	7464.8	3376.4	71,465	34753.0	22720.9	2 (f)	
-	-	-	74	31.8	27.4	97	802.2	551.2	1,274	3777.0	2838.7	3.	
-	-	-	20,313	1301.8	1043.6	9,574	18216.3	10405.1	86,945	85093.3	45261.3	4.	
-	-	-	2,345	352.9	288.3	540	5336.8	3003.1	9,705	23621.2	15227.5	4 (a)	
-	-	-	934	33.8	26.6	36	65.6	17.5	4,416	866.5	626.1	4 (b)	
-	-	-	10,198	487.8	377.7	5,908	588.4	421.7	29,436	3083.8	2235.5	4 (c)	
-	-	-	6,836	427.4	350.9	3,090	12225.4	6962.8	43,388	57521.7	27172.2	4 (d)	
1	500.0	500.0	3,070	149.3	131.8	404	1391.2	954.6	8,944	15873.5	12734.6	5.	
-	-	-	3,455	174.6	135.9	747	833.9	640.2	19,025	3711.0	2697.2	6.	
-	-	-	6,600	181.4	110.2	153	687.0	528.2	11,694	2620.0	1944.7	7.	
-	-	-	31,361	977.1	943.6	202	139.3	106.4	34,639	3836.5	3353.2	8.	
-	-	-	3,017	114.2	96.1	569	2155.7	1716.5	9,500	16569.1	13080.8	9.	
2	97.0	97.0	1,214	133.4	113.2	463	5146.7	2939.0	8,121	25220.5	15712.9	10.	
-	-	-	6	2.0	1.3	28	469.9	158.0	437	3617.7	2353.9	10 (a)	
-	-	-	618	36.8	31.1	22	498.9	494.3	1,105	2333.9	768.5	10 (b)	
-	-	-	302	23.2	20.3	49	742.0	503.9	1,214	6837.3	5529.3	10 (c)	
-	-	-	5	3.1	2.6	7	11.3	6.1	247	410.3	330.0	10 (d)	
2	97.0	97.0	283	68.2	57.8	357	3424.5	1776.8	5,118	12021.3	6731.3	10 (e)	
-	-	-	9	13.5	8.9	46	476.1	253.6	580	14094.8	12936.3	11.	
-	-	-	1,835	121.1	105.8	352	994.0	443.6	9,504	9589.1	7370.6	12.	
-	-	-	1,836	210.5	174.3	947	24297.9	5519.7	16,720	96680.2	59949.6	13.	
-	-	-	78	38.0	29.6	438	21813.5	3734.1	3,134	73997.8	40490.3	13 (a)	
-	-	-	11	12.8	11.9	157	1224.1	975.0	1,020	6846.2	5570.8	13 (b)	
-	-	-	1,747	159.8	132.8	352	1260.3	810.6	12,566	15836.2	13888.5	13 (c)	
3	192.5	187.6	5,170	340.0	273.9	10,789	16359.4	8457.1	49,335	57956.9	41177.2	14.	
-	-	-	126	63.5	55.6	455	1532.1	924.0	3,222	10971.4	9183.2	14 (a)	
2	102.5	97.6	1,317	117.4	82.1	10,026	12528.6	5768.2	35,989	29614.3	18500.8	14 (b)	
-	-	-	2,350	93.6	82.8	204	1016.4	597.5	7,132	14426.5	11282.0	14 (c)	
1	90.0	90.0	1,377	65.5	53.4	104	1282.3	1167.5	2,992	2944.7	2211.2	14 (d)	
11	519.5	515.6	12,314	801.1	642.7	250	1603.3	744.2	18,066	15231.7	10175.4	15.	
-	-	-	135,058	6247.0	4612.5	3,638	5321.0	3980.4	230,422	34561.2	26473.5	16.	
-	-	-	323	106.7	67.3	52	84930.8	17029.9	996	157035.3	65666.9	17.	
-	-	-	11	3.7	3.1	31	84590.8	16853.4	271	152848.5	63050.3	17 (a)	
-	-	-	301	94.8	58.0	15	313.5	165.6	420	3468.9	2095.3	17 (b)	
-	-	-	11	8.3	6.2	6	26.4	10.9	305	717.9	521.3	17 (c)	
8	1.4	1.2	9,702	3803.8	3316.2	8,333	80899.3	41456.7	32,403	159442.0	94632.0	18.	
8	1.4	1.2	9,158	3583.7	3141.2	7,717	25479.1	16956.3	29,865	37983.8	26760.1	18 (a)	
-	-	-	544	220.1	175.0	616	55420.2	24500.4	2,538	121458.2	67871.9	18 (b)	
-	-	-	63,906	11198.1	8859.6	64,362	51203.6	30894.5	251,351	117676.1	79694.2	III.	
10	-	-	314,742	15087.7	12275.5	26,254	24891.1	14985.9	709,894	142285.7	105989.8	IV.	
-	-	-	105,190	4215.7	3560.1	6,501	2744.0	1801.2	180,176	15901.3	12729.8	1.	
-	-	-	18,797	1078.8	1007.2	1,202	1597.6	1027.2	49,400	15897.5	11351.7	2.	
-	-	-	1,813	81.4	68.5	114	104.3	64.3	5,966	1053.6	779.1	3.	
-	-	-	66	27.2	21.4	99	191.1	123.0	1,375	1337.0	982.9	4.	
10	-	-	188,876	9684.5	7618.3	18,338	20254.2	11970.2	472,977	108096.2	80146.3	5.	
8	0.3	0.3	1,468,927	110303.3	87418.1	525,619	146707.2	87727.1	5,465,697	935075.8	699483.1	V.	
-	-	-	142,213	25823.8	21067.5	59,419	27798.5	22022.2	837,029	312487.3	253538.6	1.	
-	-	-	181,021	13331.8	9793.2	50,763	6030.0	4355.0	294,384	23451.5	17392.4	2.	
-	-	-	58,908	6865.4	5428.0	119,138	51857.5	24795.5	439,000	121890.3	77710.3	3.	
-	-	-	36,905	4822.6	4071.0	75,679	28657.0	13438.1	629,991	128567.6	95613.2	4.	
-	-	-	-	-	-	4,147	436.3	327.8	4,283	447.2	337.1	5.	
8	0.3	0.3	1,049,880	59459.8	47058.3	216,473	31927.9	22788.6	3,261,010	348232.0	254891.6	6.	
1	250.0	250.0	1,256,921	59396.5	47321.5	83,449	37761.9	27588.0	2,843,475	1917499.2	694097.5	VI.	
1	250.0	250.0	102,795	5071.6	4444.9	13,194	6790.6	5230.5	152,661	1563562.5	472077.2	1.	
-	-	-	1,154,126	54324.9	42876.6	70,255	30971.3	22357.5	2,690,814	353936.7	222020.3	2.	
-	-	-	380,965	39594.2	27972.9	31,965	12695.1	8733.0	464,611	76238.1	56087.7	VII.	
1	130.0	130.0	2,361,660	117430.3	100978.3	65,367	18079.6	13478.1	2,715,614	181279.1	154317.0	VIII.	
46	1691.7	1682.8	14,931,233	880498.0	752015.8	1,573,767	681518.9	400832.3	41,749,363	6648190.8	4422120.4	TOTAL	

TABLE NO.5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SEMI-URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	6,012,959	672307.4	555957.4	7,637,027	954238.0	853557.6
1. Direct Finance	5,935,056	633918.2	528471.0	6,946,752	813981.1	743212.6
2. Indirect Finance	77,903	38389.2	27486.5	690,275	140257.0	110345.0
II. INDUSTRY	155,521	418265.0	306999.5	252,875	1027762.4	583519.0
1. Mining & Quarrying	3,161	26185.4	18762.0	2,905	30119.8	18393.5
2. Food Manufacturing & Processing	36,433	96035.3	74785.3	30,012	158250.1	101537.8
(a) Rice Mills, Flour & Dal Mills	11,485	51397.0	39683.8	8,174	61296.4	39941.4
(b) Sugar	215	5414.9	4307.9	274	41262.3	27094.8
(c) Edible Oils & Vanaspati	1,602	7378.3	6009.4	2,542	12423.8	9729.5
(d) Tea Processing	138	371.5	277.3	264	935.3	642.9
(e) Processing of Fruits & Vegetables	671	2370.3	1775.4	1,070	3158.7	2165.9
(f) Others	22,322	29103.3	22731.6	17,688	39173.6	21963.3
3. Beverage & Tobacco	969	4248.3	3185.8	1,076	7915.5	6064.7
4. Textiles	27,778	77385.4	57572.4	55,978	319791.2	81160.3
(a) Cotton Textiles	6,459	48455.2	37129.9	7,810	270690.0	51145.2
(b) Jute & Other Natural Fibre Textiles	715	456.1	340.8	1,321	1529.7	1229.2
(c) Handloom Textiles & Khadi	4,761	2181.0	1729.1	6,528	4998.0	2484.5
(d) Other Textiles & Textile Products	15,843	26293.1	18372.6	40,319	42573.5	26301.3
5. Paper, Paper Products & Printing	4,777	15369.5	10844.1	6,824	22853.8	18413.4
6. Woods and Wood Products	10,264	3652.2	3098.9	8,380	6528.3	5155.0
7. Leather & Leather Products	2,499	2108.9	1770.8	3,737	2446.3	1838.3
8. Gems and Jewellery	1,000	8391.2	7056.3	2,720	1687.0	1546.6
9. Rubber & Plastic Products	2,939	8568.4	6641.0	7,489	17367.0	13702.9
10. Chemicals & Chemical Products	6,144	25367.4	18447.6	7,202	44796.9	31118.3
(a) Heavy Industrial Chemicals	585	2891.3	2073.0	768	9987.6	5408.4
(b) Fertilisers	210	2455.7	2032.6	304	8452.8	7448.1
(c) Drugs & Pharmaceuticals	775	8214.5	6098.0	1,072	11172.1	8579.3
(d) Non-Edible Oils	369	2417.1	1688.1	186	1343.9	1081.2
(e) Other Chemicals & Chemical Products	4,205	9388.9	6556.0	4,872	13840.6	8601.2
11. Petroleum, Coal Products & Nuclear Fuels	282	6901.7	1565.2	494	11842.6	13155.6
12. Manufacture of Cement & Cement Products	4,445	9547.5	6625.6	3,591	19379.1	12897.3
13. Basic Metals & Metal Products	6,427	48954.1	33958.2	15,547	96709.6	69242.3
(a) Iron & Steel	2,285	38464.5	27714.7	2,908	66444.8	45379.0
(b) Non-Ferrous Metals	1,115	7504.9	3817.7	610	17457.7	13605.5
(c) Metal Products	3,027	2984.7	2425.8	12,029	12807.1	10257.8
14. Engineering	13,687	32085.5	24217.6	24,394	38700.0	26358.5
(a) Heavy Engineering	1,254	4831.8	3856.5	1,984	6200.5	4787.2
(b) Light Engineering	10,248	14139.6	10935.6	16,459	16738.6	12552.1
(c) Electrical Machinery & Goods	1,655	10052.8	7349.8	4,492	13999.5	7849.4
(d) Electronic Machinery & Goods	530	3061.2	2075.7	1,459	1761.5	1169.8
15. Vehicles, Vehicle Parts & Transport Equipments	1,290	3652.9	2794.2	6,044	17110.7	12188.5
16. Other Industries	29,205	16996.0	13513.9	58,149	45393.0	36349.2
17. Electricity, Gas & Water	483	8859.4	5881.1	797	125364.7	86319.3
(a) Electricity Generation & Transmission	109	7361.2	4720.9	269	106552.6	74047.9
(b) Non-Conventional Energy	57	704.5	607.5	171	17834.1	11368.9
(c) Gas, Steam & Water Supply	317	793.7	552.7	357	978.0	902.5
18. Construction	3,738	23955.8	16279.2	17,536	61506.9	48077.3
(a) Other than Infrastructure	2,484	6788.4	4715.8	15,544	23411.9	19490.7
(b) Infrastructure Construction	1,254	17167.4	11563.4	1,992	38095.0	28586.6
III. TRANSPORT OPERATORS	40,644	22963.7	16317.1	82,783	33201.9	26099.6
IV. PROFESSIONAL AND OTHER SERVICES	68,396	53612.4	38142.5	311,216	147673.7	117924.6
1. Professional Services	4,662	1759.9	1313.6	65,031	13680.6	11162.3
2. Tourism, Hotel & Restaurants	8,769	11919.6	8669.1	19,688	24057.7	20130.9
3. Recreation services	2,639	944.9	633.6	3,024	1301.6	1016.7
4. IT and Telecommunications	967	806.9	655.1	1,461	1362.1	1122.9
5. Others	51,359	38181.0	26871.1	222,012	107271.6	84491.8
V. PERSONAL LOANS	3,929,980	1052102.9	736510.0	2,364,815	538668.9	445840.4
1. Housing	726,645	444827.2	324237.3	564,203	249058.0	212859.7
2. Consumer Durables	31,080	1410.1	717.1	56,382	4998.4	4034.9
3. Vehicles	295,092	92255.6	64839.2	196,581	47448.1	38038.2
4. Education	357,829	90136.7	69103.9	476,747	93516.4	80655.4
5. Personal Credit Cards	-	-	-	249	19.0	16.3
6. Others	2,519,334	423473.2	277612.5	1,070,653	143629.1	110236.0
VI. TRADE	520,024	180224.9	130132.9	1,054,962	358816.5	227286.0
1. Wholesale Trade	11,502	40804.3	28239.0	41,283	81076.6	41608.7
2. Retail Trade	508,522	139420.6	101893.8	1,013,679	277739.9	185677.3
VII. FINANCE	5,140	7324.6	5590.8	42,622	53616.1	27473.2
VIII. ALL OTHERS	33,706	4316.5	3558.3	267,097	74716.7	54248.3
TOTAL BANK CREDIT	10,766,370	2411117.4	1793208.4	12,013,397	3188694.2	2335948.6

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

SEMI-URBAN

(Amount in ₹ Million)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
19	6583.5	214.2	2,612,904	142778.0	130524.6	1,746,225	260584.6	225894.3	18,009,134	2036491.6	1766148.1	I.
19	6583.5	214.2	2,570,912	139024.4	127854.7	1,716,359	226288.5	202299.1	17,169,098	1819795.7	1602051.6	1.
-	-	-	41,992	3753.6	2669.8	29,866	34296.1	23595.2	840,036	216695.8	164096.6	2.
1,711	34060.9	18130.0	105,565	9347.7	7722.0	49,937	403351.6	210315.8	565,609	1892787.7	1126686.2	II.
16	7684.4	4840.7	191	141.7	108.3	694	13065.4	10885.7	6,967	77196.7	52990.3	1.
478	832.7	525.1	15,295	1490.3	1186.4	6,244	32468.1	22279.3	88,462	289076.6	200314.0	2.
459	672.5	364.9	4,319	570.9	476.9	1,223	9675.1	6700.7	25,660	123611.9	87167.7	2 (a)
-	-	-	4	91.3	90.7	24	2799.5	2314.4	517	49568.1	33807.8	2 (b)
10	3.9	3.9	3,625	162.9	62.1	496	6248.5	4270.0	8,275	26217.4	20074.9	2 (c)
-	-	-	72	7.8	7.1	140	175.4	145.6	614	1490.0	1072.9	2 (d)
1	2.5	2.5	36	27.6	22.9	179	1273.5	772.3	1,957	6832.5	4738.9	2 (e)
8	153.8	153.8	7,239	629.9	526.8	4,182	12296.2	8076.3	51,439	81356.7	53451.8	2 (f)
1	361.3	0.0	34	21.4	20.8	178	2975.2	1617.9	2,258	15521.7	10889.2	3.
50	636.2	36.8	8,778	707.5	602.4	8,671	36335.7	22362.3	101,255	434856.0	161734.1	4.
7	4.8	4.8	713	152.7	129.0	3,015	26001.3	16443.2	18,004	345304.0	104852.2	4 (a)
1	1.2	1.2	219	53.5	45.1	107	745.9	418.1	2,363	2786.4	2034.4	4 (b)
6	0.8	0.8	1,923	140.4	113.9	2,091	458.9	278.9	15,309	7779.1	4607.2	4 (c)
36	629.5	30.1	5,923	360.9	314.4	3,458	9129.6	5222.0	65,579	78986.6	50240.4	4 (d)
20	9.2	9.2	6,471	302.9	197.2	1,937	10150.9	7421.2	20,029	48686.3	36885.1	5.
-	-	-	2,484	161.9	142.4	1,435	3295.5	2370.8	22,563	13637.9	10767.1	6.
1	-	-	1,624	58.5	41.5	275	659.7	521.7	8,136	5273.6	4172.5	7.
4	1184.4	240.8	15,454	627.0	773.7	330	1606.5	1464.1	19,508	13496.2	11081.6	8.
19	821.6	271.6	322	26.9	22.1	1,240	12839.0	6300.0	12,009	39622.9	26937.7	9.
63	4394.2	1260.4	693	112.0	79.2	1,410	10607.9	7518.1	15,512	85278.5	58423.6	10.
9	621.4	325.5	5	5.9	3.2	165	981.0	523.4	1,532	14487.2	8333.5	10 (a)
1	1000.0	0.0	190	25.8	7.7	50	288.3	133.5	755	12222.6	9621.9	10 (b)
31	775.8	12.7	124	8.6	7.2	188	2072.6	1336.0	2,190	22243.6	16033.2	10 (c)
-	-	-	-	-	-	24	103.4	81.1	579	3864.4	2850.5	10 (d)
22	1997.0	922.2	374	71.7	61.1	983	7162.6	5444.0	10,456	32460.8	21584.5	10 (e)
9	6.4	6.4	10	4.6	3.4	74	3417.9	873.9	869	22173.3	15604.5	11.
21	110.1	110.1	273	79.3	67.5	552	730.3	552.9	8,882	29846.3	20253.4	12.
165	5087.6	2900.4	978	139.4	113.3	1,282	42461.3	11493.3	24,399	193352.1	117707.5	13.
43	1314.6	821.2	46	34.4	24.7	423	30425.1	7556.4	5,705	136683.4	81495.9	13 (a)
6	2989.2	1575.1	1	0.3	0.1	75	9050.3	1412.7	1,807	37002.4	20411.0	13 (b)
116	783.8	504.1	931	104.8	88.5	784	2985.9	2524.2	16,887	19666.3	15800.5	13 (c)
227	2303.9	1380.4	1,422	348.8	268.0	5,829	18521.9	12894.6	45,559	91960.1	65119.1	14.
7	679.1	365.0	56	28.2	21.2	334	1035.3	809.7	3,635	12774.9	9839.6	14 (a)
161	753.3	268.7	739	245.1	186.1	4,973	7284.5	3368.6	32,580	39161.0	27311.2	14 (b)
42	517.1	435.9	270	33.4	29.7	391	2399.3	1439.4	6,850	27002.2	17104.2	14 (c)
17	354.4	310.7	357	42.1	30.9	131	7802.7	7276.9	2,494	13021.9	10864.0	14 (d)
81	6217.4	4884.6	1,884	220.0	181.8	1,872	7535.1	4469.7	11,171	34736.0	24518.8	15.
184	1902.7	570.2	44,608	2703.0	2015.8	5,695	16392.4	10203.2	137,841	83387.1	62652.2	16.
1	683.8	217.2	38	235.9	232.9	168	109913.7	30361.4	1,487	245057.5	123011.8	17.
-	-	-	6	2.2	1.9	50	108237.2	29058.3	434	222153.3	107828.9	17 (a)
-	-	-	21	228.1	226.1	56	1473.6	1151.2	305	20240.4	13353.7	17 (b)
1	683.8	217.2	11	5.5	4.9	62	202.8	151.9	748	2663.8	1829.3	17 (c)
371	1824.9	875.9	5,006	1966.4	1665.3	12,051	80375.0	56726.0	38,702	169629.0	123623.7	18.
69	34.8	33.6	4,877	1819.3	1534.0	10,753	36648.0	25144.0	33,727	68702.3	50918.1	18 (a)
302	1790.1	842.3	129	147.2	131.3	1,298	43727.0	31582.0	4,975	100926.6	72705.6	18 (b)
331	382.5	101.0	30,679	5483.0	4412.4	76,614	61651.7	41749.9	231,051	123682.8	88079.9	III.
1,124	9194.2	2531.7	146,150	9058.9	7814.0	49,173	116597.6	65836.3	576,059	336136.8	232249.2	IV.
250	113.5	113.5	24,430	1251.3	1052.0	10,364	4441.8	3661.2	104,737	21247.2	17302.5	1.
25	13.8	13.8	54,868	2449.7	2416.4	2,650	5936.7	4114.4	86,000	44377.4	35344.5	2.
5	111.3	105.6	451	27.2	17.5	382	578.2	417.8	6,501	2963.3	2191.2	3.
22	12.5	12.5	31	20.9	17.9	190	306.4	202.0	2,671	2508.9	2010.4	4.
822	8943.1	2286.3	66,370	5309.9	4310.3	35,587	105334.5	57441.0	376,150	265040.0	175400.5	5.
6,714	1309.4	1281.7	695,715	70159.7	57354.5	1,116,730	208514.8	155123.1	8,113,954	1870755.7	1396109.8	V.
768	586.6	586.5	91,175	20044.7	16834.9	93,335	64500.2	49115.7	1,476,126	779016.6	603634.0	1.
20	14.6	14.6	99,843	8920.9	6891.8	67,529	6611.6	5019.3	254,854	21955.6	16677.7	2.
150	52.1	52.1	37,097	4670.3	3885.4	220,966	46334.2	28634.1	749,886	190760.3	135448.9	3.
-	-	-	32,314	4976.1	4787.8	49,935	13076.8	7790.3	916,825	201706.0	162337.4	4.
24	7.2	0.4	-	-	-	40,123	4962.1	2810.6	40,396	4988.3	2827.4	5.
5,752	649.0	628.2	435,286	31547.8	24954.7	644,842	73029.9	61753.2	4,675,867	672329.1	475184.5	6.
503	4126.8	2447.5	416,028	27760.6	22635.8	168,279	91211.9	71081.3	2,159,796	662140.6	453583.5	VI.
203	2114.2	1530.3	43,338	2904.4	2557.5	35,278	32832.5	24039.3	131,604	159732.1	97974.8	1.
300	2012.7	917.2	372,690	24856.1	20078.3	133,001	58379.4	47042.0	2,028,192	502408.6	355608.7	2.
135	2457.2	57.2	150,137	14851.3	10767.6	21,291	15829.6	13387.9	219,325	94078.8	57276.7	VII.
492	240.5	19.5	637,249	98117.3	48222.2	478,968	75222.4	56109.0	1,417,512	252613.5	162157.3	VIII.
11,029	58355.2	24782.8	4,794,427	377556.6	289453.1	3,707,217	1232964.2	839497.6	31,292,440	7268687.6	5282890.7	TOTAL

TABLE NO.5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	987,475	284941.5	175354.8	2,065,838	680372.0	531873.0
1. Direct Finance	969,261	224352.3	138175.5	1,851,293	447785.8	359029.7
2. Indirect Finance	18,214	60589.1	37179.3	214,545	232586.3	172843.3
II. INDUSTRY	131,096	1188277.1	855042.9	500,991	3098678.2	1842514.2
1. Mining & Quarrying	2,172	26397.8	19948.0	3,616	67927.4	54738.0
2. Food Manufacturing & Processing	20,444	159586.0	127178.3	36,666	339785.0	178779.6
(a) Rice Mills, Flour & Dal Mills	5,643	67193.6	56230.2	7,755	117490.4	39150.9
(b) Sugar	224	24200.2	19847.4	493	88714.2	57730.2
(c) Edible Oils & Vanaspati	835	12266.9	10367.4	2,752	23893.4	16054.9
(d) Tea Processing	100	971.2	693.3	291	2622.5	1848.7
(e) Processing of Fruits & Vegetables	415	3397.4	2458.4	1,376	14480.2	10750.0
(f) Others	13,227	51556.7	37581.5	23,999	92584.3	53245.0
3. Beverage & Tobacco	741	11350.1	8502.5	1,341	28940.6	21667.4
4. Textiles	43,630	291725.3	199906.2	220,849	759137.9	286302.9
(a) Cotton Textiles	8,606	146913.7	97751.8	65,814	445147.2	186252.0
(b) Jute & Other Natural Fibre Textiles	378	1213.5	1018.7	877	59436.7	5684.8
(c) Handloom Textiles & Khadi	2,311	4551.9	3593.5	4,132	16971.6	6351.8
(d) Other Textiles & Textile Products	32,335	139046.3	97542.2	150,026	237582.3	88014.3
5. Paper, Paper Products & Printing	4,106	31646.6	22617.6	9,420	49257.0	35922.6
6. Woods and Wood Products	2,304	3492.9	2718.4	7,134	11078.1	8887.0
7. Leather & Leather Products	1,175	2754.1	2096.0	4,586	23709.5	13745.1
8. Gems and Jewellery	672	19207.1	17590.3	2,294	11118.0	9238.3
9. Rubber & Plastic Products	3,702	26251.9	20169.2	10,896	49267.2	35199.6
10. Chemicals & Chemical Products	4,578	78975.2	57529.4	12,169	110089.7	72666.0
(a) Heavy Industrial Chemicals	565	8206.7	5698.4	1,345	24203.9	17859.3
(b) Fertilisers	198	14273.6	10419.9	435	15267.1	8465.0
(c) Drugs & Pharmaceuticals	866	30427.7	23244.8	2,042	42605.4	27527.6
(d) Non-Edible Oils	264	2791.0	2155.2	268	1964.6	1190.6
(e) Other Chemicals & Chemical Products	2,685	23276.3	16011.1	8,079	26048.7	17623.4
11. Petroleum, Coal Products & Nuclear Fuels	323	16913.4	4963.5	723	34476.2	20311.9
12. Manufacture of Cement & Cement Products	2,056	14442.2	11476.9	3,148	53161.6	37299.2
13. Basic Metals & Metal Products	10,385	220256.4	158167.2	41,801	468712.0	267701.6
(a) Iron & Steel	3,875	176070.8	121796.6	6,964	371632.6	209251.2
(b) Non-Ferrous Metals	1,872	32480.5	26975.9	2,168	41240.7	14249.5
(c) Metal Products	4,638	11705.2	9394.7	32,669	55838.8	44201.0
14. Engineering	11,599	75950.5	57256.6	46,543	136546.0	100265.2
(a) Heavy Engineering	1,438	12509.9	9341.7	3,144	23873.9	17163.5
(b) Light Engineering	7,564	35271.4	25817.3	34,848	65098.3	47635.2
(c) Electrical Machinery & Goods	2,014	20593.1	16130.2	6,537	36101.1	28001.3
(d) Electronic Machinery & Goods	583	7576.0	5967.4	2,014	11472.7	7465.2
15. Vehicles, Vehicle Parts & Transport Equipments	2,125	34069.0	22875.7	8,246	69456.3	47794.3
16. Other Industries	17,538	34704.8	25940.4	66,232	138993.3	91107.5
17. Electricity, Gas & Water	549	47138.0	33766.7	1,567	387949.2	295663.5
(a) Electricity Generation & Transmission	189	41612.5	30744.8	810	334429.6	254302.9
(b) Non-Conventional Energy	48	3164.5	1469.1	283	28542.3	22076.5
(c) Gas, Steam & Water Supply	312	2361.0	1552.8	474	24977.3	19284.0
18. Construction	2,997	93415.8	62340.0	23,760	359073.2	265224.6
(a) Other than Infrastructure	1,569	20789.8	15212.4	20,515	86690.6	63430.2
(b) Infrastructure Construction	1,428	72626.0	47127.5	3,245	272382.6	201794.4
III. TRANSPORT OPERATORS	32,795	29174.3	20823.2	85,512	49132.5	36879.6
IV. PROFESSIONAL AND OTHER SERVICES	37,047	129930.4	89188.8	298,820	442720.1	340309.0
1. Professional Services	2,753	2965.2	2243.1	57,271	38227.5	29634.6
2. Tourism, Hotel & Restaurants	4,656	33031.4	22327.2	20,363	52679.5	40694.1
3. Recreation services	1,165	2595.5	1781.3	5,072	8761.4	7265.8
4. IT and Telecommunications	656	4437.7	3972.0	2,024	7295.7	4864.0
5. Others	27,817	86900.7	58865.3	214,090	335755.9	257850.4
V. PERSONAL LOANS	2,805,871	1003466.1	738954.9	2,824,851	957495.8	773977.8
1. Housing	734,179	551686.9	419959.9	823,315	501968.7	423837.5
2. Consumer Durables	29,643	1339.8	623.7	73,545	7154.6	5673.9
3. Vehicles	368,164	117328.0	81286.5	276,911	72736.4	56414.6
4. Education	218,770	69936.9	50473.4	391,334	97978.3	83348.6
5. Personal Credit Cards	-	-	-	423	50.4	40.1
6. Others	1,455,115	263174.4	186611.4	1,259,323	277607.4	204663.1
VI. TRADE	215,119	245316.9	191550.7	990,017	602915.9	445384.2
1. Wholesale Trade	11,982	97313.2	70005.5	47,537	135993.6	98794.9
2. Retail Trade	203,137	148003.7	121545.2	942,480	466922.3	346589.3
VII. FINANCE	3,730	44522.7	40693.4	33,059	252756.9	171137.3
VIII. ALL OTHERS	25,762	7069.2	4806.3	293,565	291631.0	172499.4
TOTAL BANK CREDIT	4,238,895	2932698.2	2116414.9	7,092,653	6375702.5	4314574.4

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			All SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing		
7	8	9	10	11	12	13	14	15	16	17	18		
34	3631.4	512.9	297,119	34203.2	30635.9	1,056,031	263512.3	217319.6	4,406,497	1266660.5	955696.1	I.	
31	3366.2	247.7	286,635	22124.6	20022.4	1,001,152	223008.4	184526.5	4,108,372	920637.3	702001.8	1.	
3	265.1	265.1	10,484	12078.7	10613.5	54,879	40504.0	32793.1	298,125	346023.1	253694.3	2.	
6,426	244482.8	119999.1	24,696	6878.4	5800.2	85,191	741335.3	459346.5	748,400	5279651.7	3282702.9	II.	
58	2292.7	453.8	46	902.7	891.5	831	12953.5	8735.1	6,723	110474.0	84766.4	1.	
181	25571.3	8525.8	1,656	276.4	215.7	6,769	73056.1	50634.6	65,716	598274.8	365334.0	2.	
46	15908.2	1169.4	765	149.3	115.5	1,238	16911.9	11288.6	15,447	217653.3	107954.6	2 (a)	
3	2845.8	1587.9	4	2.0	1.4	67	7535.7	5164.4	791	123297.9	84331.2	2 (b)	
24	550.8	339.5	14	3.0	2.9	567	11147.2	7594.8	4,192	47861.3	34359.5	2 (c)	
-	-	-	6	-	-	554	1429.1	638.9	951	5022.9	3181.0	2 (d)	
4	37.5	27.5	36	19.3	14.6	98	880.0	436.7	1,929	18814.3	13687.3	2 (e)	
104	6229.0	5401.4	831	102.7	81.3	4,245	35152.2	25511.2	42,406	185625.0	121820.4	2 (f)	
41	12861.6	3419.4	11	34.7	30.3	301	5708.8	4848.2	2,435	58895.8	38467.8	3.	
439	6740.3	4274.0	883	156.9	143.8	15,504	113818.3	72251.0	281,305	1171578.8	562877.9	4.	
44	2382.3	1830.6	60	69.1	65.4	4,803	72330.9	47153.6	79,327	666843.2	333053.4	4 (a)	
4	8.4	8.4	9	0.4	0.2	159	1414.8	1091.2	1,427	62073.8	7803.3	4 (b)	
3	0.3	0.3	165	9.7	8.2	2,207	1348.9	978.0	8,818	22882.4	10931.6	4 (c)	
388	4349.4	2434.7	649	77.7	70.1	8,335	38723.6	23028.3	191,733	419779.3	211089.5	4 (d)	
166	5468.7	4013.9	251	204.3	185.5	1,827	13781.8	9629.2	15,770	100358.4	72368.9	5.	
5	21.3	21.3	269	26.8	24.3	849	5026.5	2476.8	10,561	19645.7	14127.8	6.	
24	256.8	212.2	112	10.8	8.2	599	2004.5	1406.9	6,496	28735.7	17468.3	7.	
12	128.3	109.3	2,513	154.4	137.9	515	5400.8	4052.7	6,006	36008.6	31128.5	8.	
283	2668.3	1272.4	43	40.5	38.1	1,551	21290.5	12416.4	16,475	99518.4	69095.7	9.	
435	23454.2	16689.7	145	62.4	53.8	1,872	29136.6	18284.9	19,199	241718.1	165223.8	10.	
60	804.5	489.0	9	17.1	15.9	321	3207.7	2196.3	2,300	36439.8	26259.0	10 (a)	
11	1412.1	763.0	2	0.6	0.6	52	5384.7	3771.1	698	36338.1	23419.6	10 (b)	
145	14996.6	11574.6	50	8.1	5.7	443	11334.9	6809.1	3,546	99372.7	69161.9	10 (c)	
-	-	-	-	-	-	25	327.2	279.4	557	5082.7	3625.1	10 (d)	
219	6241.0	3863.1	84	36.6	31.6	1,031	8882.2	5229.0	12,098	64484.7	42758.2	10 (e)	
21	1068.3	501.3	-	-	-	251	48043.1	39807.2	1,318	100501.1	65583.9	11.	
35	2259.2	1523.4	29	15.2	13.6	496	6568.8	4472.6	5,764	76447.0	54785.7	12.	
645	29373.6	12303.9	167	134.5	110.4	3,125	56146.6	39050.1	56,123	774623.2	477333.2	13.	
163	6040.8	4071.8	22	55.5	36.9	1,445	32970.9	22950.9	12,469	586770.5	358107.5	13 (a)	
119	9871.8	3977.7	2	1.6	1.5	403	9204.5	6404.4	4,564	92799.0	51608.9	13 (b)	
363	13461.1	4254.3	143	77.5	72.0	1,277	13971.2	9694.8	39,090	95053.7	67616.8	13 (c)	
629	56024.9	15892.2	254	612.4	528.3	11,720	46137.8	28031.1	70,745	315271.7	201973.3	14.	
127	12212.5	4869.3	28	33.7	27.0	854	8150.9	5578.5	5,591	56780.8	36980.0	14 (a)	
278	14552.7	4179.2	64	22.7	16.4	8,359	20349.4	11382.5	51,113	135294.5	89030.7	14 (b)	
146	8962.9	5361.9	61	525.4	457.0	2,216	14092.8	9115.9	10,974	80275.3	59066.3	14 (c)	
78	20296.9	1481.7	101	30.6	27.8	291	3544.8	1954.2	3,067	42921.1	16896.4	14 (d)	
389	26112.8	16741.0	1,162	117.8	100.7	4,615	20240.0	13089.7	16,537	149996.0	100601.4	15.	
309	6959.7	2298.0	13,285	1275.4	940.3	9,361	53441.5	16237.9	106,725	235374.7	136524.0	16.	
3	168.5	18.7	11	5.5	4.7	328	23044.6	15978.1	2,458	458305.8	345431.7	17.	
2	12.5	10.8	3	1.2	1.2	90	16495.6	10822.1	1,094	392551.5	295881.7	17 (a)	
-	-	-	7	3.7	3.1	109	5751.6	4466.5	447	37462.0	28015.3	17 (b)	
1	156.0	7.9	1	0.5	0.4	129	797.4	689.5	917	28292.2	21534.7	17 (c)	
2,751	43052.1	31728.9	3,859	2847.7	2373.0	24,677	205535.4	117944.1	58,044	703924.2	479610.5	18.	
220	3370.0	2282.0	3,560	2471.2	2000.3	20,692	76047.1	44113.0	46,556	189368.7	127038.0	18 (a)	
2,531	39682.1	29446.9	299	376.5	372.7	3,985	129488.3	73831.0	11,488	514555.5	352572.5	18 (b)	
5,197	11055.1	6029.8	7,476	1887.7	1452.1	170,655	158231.8	113799.3	301,635	249481.4	178984.0	III.	
1,383	39935.2	30292.9	43,433	6146.2	5223.2	126,299	187472.2	124979.4	506,982	806204.1	589993.2	IV.	
339	6297.9	2479.9	5,469	420.1	323.8	19,966	18288.4	13156.0	85,798	66199.0	47837.5	1.	
43	112.1	112.0	6,505	721.8	668.3	6,694	25946.7	14267.3	38,261	112491.5	78068.9	2.	
18	491.7	480.5	22	5.4	4.4	490	4296.6	2999.4	6,767	16150.7	12531.4	3.	
108	26334.0	23010.9	16	10.3	9.9	514	14279.5	11043.0	3,318	52357.1	42899.8	4.	
875	6699.6	4209.5	31,421	4988.5	4216.8	98,635	124661.0	83513.6	372,838	559005.7	408655.7	5.	
191,438	16775.2	15075.2	244,766	37190.6	29173.7	2,128,509	470100.8	339904.0	8,195,435	2485028.5	1897085.5	V.	
133,195	12784.6	12064.1	46,129	12507.1	10091.1	229,822	199760.5	153724.9	1,966,640	1278707.8	1019677.5	1.	
540	316.0	154.2	34,032	4308.6	3094.8	74,925	9066.6	7300.5	212,685	22185.7	16847.2	2.	
374	28.9	87.1	16,197	3131.0	2508.9	946,892	107288.1	69904.3	1,608,538	300512.4	210201.4	3.	
-	-	-	8,722	1477.4	1191.9	35,471	10524.7	6118.9	654,297	179917.3	141132.8	4.	
5,533	1651.5	233.0	-	-	-	106,161	19668.1	6594.8	112,117	21369.9	6867.9	5.	
51,796	1994.3	2536.8	139,686	15766.5	12287.0	735,238	123792.8	96260.5	3,641,158	682335.3	502358.7	6.	
1,589	32070.5	25617.4	111,478	11629.9	9648.3	287,356	266862.5	200493.6	1,605,559	1158795.7	872694.1	VI.	
843	19662.5	14516.9	7,891	1129.2	926.6	91,755	124309.1	94794.3	160,008	378407.6	279038.2	1.	
746	12408.0	11100.5	103,587	10500.7	8721.8	195,601	142553.4	105699.3	1,445,551	780388.1	593655.9	2.	
142	10610.5	5575.8	31,901	3204.1	2342.7	254,137	131445.3	96036.3	322,969	442539.6	315785.4	VII.	
657	782.7	572.3	164,341	133711.4	22703.0	1,168,580	325815.2	255160.0	1,652,905	759009.5	455741.0	VIII.	
206,866	359343.4	203675.2	925,210	234851.4	106979.1	5,276,758	2544775.4	1807038.6	17,740,382	12447370.9	8548682.2	TOTAL	

TABLE NO.5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

METROPOLITAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	29,628	72420.5	51864.2	178,414	589856.9	432124.1
1. Direct Finance	28,060	25679.5	18668.2	148,980	282831.5	188495.1
2. Indirect Finance	1,568	46740.9	33196.0	29,434	307025.4	243628.9
II. INDUSTRY	250,133	5511893.5	3542719.3	1,144,286	13080051.2	8297112.6
1. Mining & Quarrying	819	161175.6	93747.9	2,267	275675.2	183891.5
2. Food Manufacturing & Processing	32,444	238439.7	180020.4	35,377	709412.9	409254.2
(a) Rice Mills, Flour & Dal Mills	10,154	40438.5	34685.5	17,012	82471.0	45275.8
(b) Sugar	310	76046.6	55140.8	559	144402.2	106654.5
(c) Edible Oils & Vanaspati	18,411	51238.5	37975.9	1,852	71251.8	37240.9
(d) Tea Processing	71	3587.5	2969.1	651	8734.2	5359.1
(e) Processing of Fruits & Vegetables	179	6016.2	4798.5	1,313	215421.4	108182.3
(f) Others	3,319	61112.3	44450.5	13,990	187132.3	106541.5
3. Beverage & Tobacco	432	41728.4	30789.4	1,090	69389.9	56641.4
4. Textiles	86,818	397826.4	285541.6	428,975	1753462.1	680305.3
(a) Cotton Textiles	10,494	179487.9	133032.6	19,476	534955.3	303639.4
(b) Jute & Other Natural Fibre Textiles	158	3077.8	2222.6	1,975	10540.2	5239.2
(c) Handloom Textiles & Khadi	716	5799.9	3456.3	2,733	6996.5	4718.9
(d) Other Textiles & Textile Products	75,450	209460.8	146830.0	404,791	1200970.1	366707.8
5. Paper, Paper Products & Printing	4,004	75426.3	52007.2	20,027	155931.2	110870.1
6. Woods and Wood Products	882	11521.8	8313.3	2,773	21348.7	16743.5
7. Leather & Leather Products	2,456	23714.9	18516.6	44,078	178602.3	45561.2
8. Gems and Jewellery	9,889	139990.4	108710.9	50,416	496351.6	200371.8
9. Rubber & Plastic Products	4,139	82768.5	61864.3	16,426	159737.8	111694.7
10. Chemicals & Chemical Products	10,413	374602.6	252190.1	23,768	672950.7	351134.6
(a) Heavy Industrial Chemicals	951	58821.8	42379.1	2,490	93822.1	51962.8
(b) Fertilisers	160	87149.5	54466.4	344	92655.0	53546.8
(c) Drugs & Pharmaceuticals	4,458	102468.6	74267.3	9,239	313920.8	131746.7
(d) Non-Edible Oils	116	11549.8	8592.8	173	8546.6	5535.6
(e) Other Chemicals & Chemical Products	4,728	114612.9	72484.5	11,522	164006.1	108342.7
11. Petroleum, Coal Products & Nuclear Fuels	393	387826.1	208581.1	1,167	421857.2	315533.5
12. Manufacture of Cement & Cement Products	634	84186.7	69383.2	2,170	165907.6	127711.4
13. Basic Metals & Metal Products	20,334	974470.1	637596.0	204,188	1922431.1	1188540.4
(a) Iron & Steel	3,710	687134.3	486164.1	9,093	1378961.3	873211.8
(b) Non-Ferrous Metals	1,550	251607.4	127536.4	2,164	192145.0	150433.3
(c) Metal Products	15,074	35728.4	23895.4	192,931	351324.8	164895.3
14. Engineering	36,781	383110.9	293751.3	63,385	734964.5	549475.0
(a) Heavy Engineering	1,583	56393.4	42764.3	4,295	114781.3	86824.4
(b) Light Engineering	15,630	133785.4	104752.4	32,442	269263.6	201144.0
(c) Electrical Machinery & Goods	16,108	113068.4	82098.1	22,245	226307.2	160791.2
(d) Electronic Machinery & Goods	3,460	79863.7	64136.5	4,403	124612.3	100715.5
15. Vehicles, Vehicle Parts & Transport Equipments	3,738	129652.9	91868.7	43,504	311861.9	192742.9
16. Other Industries	25,097	93874.3	66041.4	66,281	277483.1	201789.2
17. Electricity, Gas & Water	719	796161.4	362614.9	3,045	2031083.7	1514923.1
(a) Electricity Generation & Transmission	493	748487.3	331691.2	2,040	1888443.0	1398724.6
(b) Non-Conventional Energy	119	24718.2	19434.9	450	61932.3	49395.1
(c) Gas, Steam & Water Supply	107	22956.0	11488.7	555	80708.3	66803.4
18. Construction	10,141	1115416.6	721181.2	135,349	2721599.6	2039928.7
(a) Other than Infrastructure	8,134	99991.4	72002.6	130,108	556436.6	455484.8
(b) Infrastructure Construction	2,007	1015425.3	649178.6	5,241	2165163.0	1584444.0
III. TRANSPORT OPERATORS	16,278	139341.7	108184.7	73,835	672126.6	483567.3
IV. PROFESSIONAL AND OTHER SERVICES	25,799	331126.2	221001.3	255,446	2051515.7	1558771.2
1. Professional Services	1,546	5643.0	4608.9	41,533	146317.1	100577.4
2. Tourism, Hotel & Restaurants	2,227	79827.5	49731.1	17,911	248349.9	167330.4
3. Recreation services	1,262	10210.2	7201.7	10,584	71094.0	59716.8
4. IT and Telecommunications	418	21226.7	16181.3	2,607	501688.9	385283.6
5. Others	20,346	214218.9	143278.2	182,811	1084065.9	845862.9
V. PERSONAL LOANS	1,520,630	925224.1	675222.7	2,512,503	1640314.2	1279830.5
1. Housing	511,371	626748.8	468908.3	854,246	860103.1	718514.3
2. Consumer Durables	21,167	869.3	370.1	49,724	14339.9	12392.2
3. Vehicles	284,381	95945.3	67404.8	225,762	80681.2	54858.8
4. Education	116,956	48141.5	33084.6	271,645	95961.5	77906.2
5. Personal Credit Cards	-	-	-	576	68.8	32.1
6. Others	586,755	153519.2	105455.0	1,110,550	589159.9	416126.9
VI. TRADE	131,802	469548.1	380389.5	701,602	2336257.5	1552089.3
1. Wholesale Trade	52,520	294734.0	251710.8	181,130	998009.4	590154.0
2. Retail Trade	79,282	174814.2	128678.6	520,472	1338248.1	961935.3
VII. FINANCE	17,953	444357.3	348886.1	53,777	3994397.7	2402275.3
VIII. ALL OTHERS	35,680	13481.5	10422.8	609,889	1812202.8	445397.9
TOTAL BANK CREDIT	2,027,903	7907393.0	5338690.6	5,529,752	26176722.6	16451168.2

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

METROPOLITAN

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			All SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	
7	8	9	10	11	12	13	14	15	16	17	18	
195	24292.5	6681.1	7,820	1343.6	1144.0	599,847	369866.9	269992.0	815,904	1057780.3	761805.3	I.
58	5599.5	726.0	6,898	1203.3	1032.4	590,438	268469.3	197376.6	774,434	583783.1	406298.3	1.
137	18693.0	5955.1	922	140.3	111.6	9,409	101397.6	72615.4	41,470	473997.3	355507.0	2.
26,135	2750971.4	939611.2	1,478	274.8	232.2	143,768	3127101.7	1733829.5	1,565,800	24470292.6	14513504.7	II.
485	49352.2	28361.4	9	7.3	5.1	1,039	91583.5	62559.1	4,619	577793.8	368565.0	1.
782	80850.5	28987.9	618	32.9	28.5	4,701	135920.1	105041.1	73,922	1164656.1	723332.2	2.
279	11182.9	6197.4	320	17.3	12.7	879	26110.9	17362.0	28,644	160220.5	103533.3	2 (a)
29	11289.2	7638.8	1	0.7	0.6	109	11415.9	8791.8	1,008	243154.7	178226.5	2 (b)
62	22083.3	4786.2	-	-	-	318	20051.1	15579.1	20,643	164624.7	95582.1	2 (c)
7	181.1	32.1	-	-	-	99	2569.0	891.3	828	15071.7	9251.6	2 (d)
37	284.6	221.9	-	-	-	127	3567.6	2309.4	1,656	225289.9	115512.2	2 (e)
368	35829.5	10111.6	297	14.9	15.3	3,169	72205.6	60107.5	21,143	356294.6	221226.4	2 (f)
268	48935.9	27365.2	4	4.8	4.9	288	33181.2	21289.8	2,082	193240.2	136090.8	3.
2,855	160059.4	36530.8	52	12.9	8.4	11,216	141687.4	91187.0	529,916	2453048.2	1093573.2	4.
1,015	43568.8	11609.6	2	0.2	0.2	1,911	44107.7	28725.1	32,898	802120.0	477006.9	4 (a)
27	2186.3	50.2	-	-	-	110	1554.2	1114.1	2,270	17358.4	8626.2	4 (b)
17	1512.8	10.5	1	-	-	968	2319.5	1810.7	4,435	16628.7	9996.5	4 (c)
1,796	112791.4	24860.5	49	12.6	8.2	8,227	93706.1	59537.1	490,313	1616941.1	597943.6	4 (d)
951	263313.7	33023.3	1	-	-	2,450	69599.8	41561.1	27,433	564271.2	237461.7	5.
26	410.5	295.0	2	0.3	0.2	532	7488.9	5521.4	4,215	40770.2	30873.4	6.
255	15938.4	4257.1	5	0.6	0.6	1,185	12858.0	7786.2	47,979	231114.3	76121.6	7.
556	80278.4	51285.6	139	12.6	14.3	1,300	52480.6	42312.7	62,300	769113.5	402695.3	8.
1,027	44842.2	21617.9	-	-	-	2,303	55168.4	32059.1	23,895	342516.9	227236.0	9.
3,911	473612.6	163246.9	3	-	-	4,473	216472.4	121239.4	42,568	1737638.4	887811.0	10.
690	59314.8	16688.4	-	-	-	699	39183.8	25698.9	4,830	251142.6	136729.2	10 (a)
60	19680.6	7289.4	1	-	-	81	24078.4	15793.0	646	223563.6	131095.6	10 (b)
1,453	242048.2	90542.5	-	-	-	1,133	77200.1	43320.7	16,283	735637.8	339877.2	10 (c)
2	160.0	19.7	-	-	-	34	1507.7	1103.4	325	12764.1	15251.4	10 (d)
1,706	152409.0	48706.9	2	-	-	2,526	74502.4	35323.4	20,484	505530.4	264857.6	10 (e)
187	190148.9	58037.3	-	-	-	364	91087.2	30002.3	2,111	1090919.4	612154.1	11.
78	18572.9	8957.5	3	47.3	46.6	555	53512.8	38419.8	3,440	322227.2	244518.5	12.
2,839	300241.0	110346.3	9	1.4	1.3	5,828	303670.4	196488.3	233,198	3500814.0	2132972.3	13.
783	94742.5	41878.2	-	-	-	2,848	199676.6	128583.4	16,434	2360514.7	1529837.4	13 (a)
305	107054.2	33297.6	-	-	-	589	33749.8	22407.1	4,608	584556.5	333674.5	13 (b)
1,751	98444.3	35170.6	9	1.4	1.3	2,391	70244.0	45497.7	212,156	555742.8	269460.3	13 (c)
2,981	327950.5	140341.0	70	5.0	4.6	39,699	607083.0	137913.0	142,916	2053113.9	1121484.9	14.
484	66566.9	36780.9	-	-	-	1,831	60522.9	37960.7	8,193	298264.4	204330.2	14 (a)
1,002	87532.6	31377.8	15	2.2	2.2	27,591	79752.0	46286.3	76,680	570335.8	383562.6	14 (b)
1,224	128018.4	39600.5	54	1.8	1.4	9,398	397440.0	37902.7	49,029	864835.8	320393.9	14 (c)
271	45832.6	32581.8	1	1.0	1.0	879	69368.2	15763.3	9,014	319677.9	213198.1	14 (d)
1,517	293565.1	79824.5	371	40.6	28.5	16,310	213972.2	118258.7	65,440	949092.6	482723.3	15.
2,114	133849.2	23417.2	93	15.8	9.0	10,284	109830.0	52331.6	103,869	615052.4	343588.3	16.
65	27586.0	12788.1	-	-	-	491	211678.6	141502.6	4,320	3066509.7	2031828.7	17.
41	18091.6	10754.4	-	-	-	290	189410.1	122668.9	2,864	2844431.9	1863839.1	17 (a)
7	593.2	339.0	-	-	-	74	10534.3	8697.5	650	97778.0	77866.6	17 (b)
17	8901.2	1694.7	-	-	-	127	11734.2	10136.1	806	124299.7	90123.0	17 (c)
5,238	241464.2	110928.2	99	93.0	79.8	40,750	719827.2	488356.4	191,577	4798400.8	3360474.3	18.
594	88463.1	36396.7	88	87.0	74.9	27,545	217922.6	147462.2	166,469	962900.7	711421.2	18 (a)
4,644	153001.1	74531.5	11	6.0	4.9	13,205	501904.6	340894.2	25,108	3835500.0	2649053.2	18 (b)
10,645	82085.5	18413.6	546	140.3	113.5	272,976	366000.0	221406.7	374,280	1259694.2	831685.9	III.
13,750	1148750.2	342060.7	2,286	712.1	702.4	304,384	1061440.9	616271.6	601,665	4593545.1	2738807.2	IV.
2,691	82549.0	42384.9	1,478	206.3	199.9	46,849	83601.9	40612.2	94,097	318317.3	188383.2	1.
281	19251.0	11165.5	92	16.1	36.5	12,200	162756.3	100165.7	32,711	510200.7	328429.2	2.
106	31631.0	12181.5	2	-	-	668	71955.1	53344.3	12,622	184890.4	132444.5	3.
416	444493.5	130467.2	2	1.1	1.1	1,079	68562.1	48119.1	4,522	1035972.3	580052.4	4.
10,256	570825.7	145861.6	712	488.5	464.8	243,588	674565.5	374030.4	457,713	2544164.4	1509497.9	5.
9,089,740	775217.6	432117.2	31,802	5205.4	4332.8	19,778,126	2223529.3	1117323.8	32,932,801	5569490.6	3508827.0	V.
303,222	227926.0	188845.3	6,619	1851.3	1654.5	533,493	697496.0	532662.6	2,208,951	2414125.2	1910585.1	1.
3,705	1799.6	584.3	1,744	466.5	388.5	411,980	15652.7	8812.8	488,320	33128.0	22548.0	2.
5,984	490.7	611.5	3,119	554.7	450.1	1,877,155	274430.2	156978.0	2,396,401	452102.1	280303.2	3.
8	-	-	910	196.5	168.0	56,819	19632.2	9811.3	446,338	163931.8	120970.2	4.
4,857,968	415348.5	80613.6	-	-	-	13,660,854	789793.1	131114.6	18,519,398	1205210.4	211760.3	5.
3,918,853	129652.6	161462.2	19,410	2136.4	1671.7	3,237,825	426525.1	277944.4	8,873,393	1300993.2	962660.2	6.
6,763	455245.2	119766.6	10,262	1159.4	754.1	365,088	857730.9	613848.4	1,215,517	4119941.2	2666847.8	VI.
3,529	337169.4	79377.0	439	26.4	21.0	97,107	461905.7	328376.7	334,725	2091844.8	1249639.6	1.
3,234	118075.8	40389.6	9,823	1133.0	733.1	267,981	395825.2	285471.7	880,792	2028096.4	1417208.2	2.
41,536	897867.7	258808.3	3,800	467.5	283.2	38,012	1114171.4	648821.5	155,078	6451261.7	3659074.4	VII.
4,423	201177.4	38136.8	19,198	48265.8	7892.9	1,768,877	904664.9	596573.0	2,438,067	2979792.3	1098423.5	VIII.
9,193,187	6335607.6	2155595.5	77,192	57568.9	15455.0	23,271,078	10024506.1	5818066.4	40,099,112	50501798.1	29778975.8	TOTAL

TABLE NO.5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

ALL- INDIA

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	12,880,806	1588112.1	1207772.2	23,138,746	3492793.5	2964778.5
1. Direct Finance	12,715,603	1421915.6	1093292.7	21,108,275	2651222.5	2308862.0
2. Indirect Finance	165,203	166196.5	114479.6	2,030,471	841571.0	655916.4
II. INDUSTRY	630,363	7391741.3	4896648.6	2,134,160	17465573.9	10905972.3
1. Mining & Quarrying	7,124	217979.6	135716.7	10,671	376926.2	259513.0
2. Food Manufacturing & Processing	110,134	518105.2	399458.4	141,832	1267346.7	733888.4
(a) Rice Mills, Flour & Dal Mills	33,528	169302.6	138694.6	44,156	271899.2	132868.7
(b) Sugar	824	106808.9	80115.4	1,548	299914.3	209680.1
(c) Edible Oils & Vanaspati	21,883	75145.8	57524.2	10,147	111505.3	66329.3
(d) Tea Processing	358	5008.2	3988.7	1,467	12487.9	7963.7
(e) Processing of Fruits & Vegetables	1,608	12438.0	9459.8	4,446	234755.8	122292.7
(f) Others	51,933	149401.7	109675.7	80,068	336784.1	194753.9
3. Beverage & Tobacco	2,536	58302.5	43269.2	4,216	108213.2	85842.2
4. Textiles	177,494	787717.4	558298.4	743,592	2877186.1	1066303.0
(a) Cotton Textiles	27,543	379990.3	271923.4	97,936	1263590.6	548963.8
(b) Jute & Other Natural Fibre Textiles	2,611	5066.5	3813.2	6,259	71954.6	12504.1
(c) Handloom Textiles & Khadi	13,017	13431.2	9366.0	21,494	30075.4	14404.2
(d) Other Textiles & Textile Products	134,323	389229.4	273195.7	617,903	1511565.5	490430.9
5. Paper, Paper Products & Printing	14,852	130928.1	92417.2	39,775	233389.3	169406.2
6. Woods and Wood Products	17,329	19412.3	14701.3	29,231	40912.3	32136.0
7. Leather & Leather Products	7,765	29244.4	22954.8	55,707	205843.1	61879.5
8. Gems and Jewellery	12,167	169698.5	135134.5	57,900	509766.8	211682.9
9. Rubber & Plastic Products	12,200	125382.5	94850.3	39,305	232877.5	165689.6
10. Chemicals & Chemical Products	23,344	490999.4	335669.4	47,372	835626.5	459980.3
(a) Heavy Industrial Chemicals	2,252	71306.3	50782.6	4,855	129772.8	76793.0
(b) Fertilisers	691	103973.8	66998.4	1,425	118078.1	69623.5
(c) Drugs & Pharmaceuticals	6,448	145316.4	107127.6	12,867	369564.9	169341.2
(d) Non-Edible Oils	885	17034.2	12652.5	726	11974.6	7912.3
(e) Other Chemicals & Chemical Products	13,068	153368.9	98108.3	27,499	206236.1	136310.3
11. Petroleum, Coal Products & Nuclear Fuels	1,156	421886.2	224768.1	2,751	471536.2	352016.4
12. Manufacture of Cement & Cement Products	10,351	112893.6	91303.9	13,010	242205.2	180910.9
13. Basic Metals & Metal Products	41,127	1296185.3	868115.8	271,492	2507519.8	1541345.6
(a) Iron & Steel	11,212	946422.4	666850.1	20,241	1824432.1	1133394.0
(b) Non-Ferrous Metals	5,060	295560.3	161443.0	5,271	252485.1	179759.2
(c) Metal Products	24,855	54202.6	39822.6	245,980	430602.6	228192.4
14. Engineering	69,549	516774.4	396610.6	160,213	925648.0	686972.1
(a) Heavy Engineering	4,705	79853.5	61611.5	11,634	148113.0	111329.7
(b) Light Engineering	38,937	191492.3	148446.5	102,898	359670.5	266942.9
(c) Electrical Machinery & Goods	21,015	154167.7	113915.5	36,614	279271.0	198906.1
(d) Electronic Machinery & Goods	4,892	91260.9	72637.2	9,067	138593.5	109793.4
15. Vehicles, Vehicle Parts & Transport Equipments	7,979	173559.2	121426.4	62,459	404552.3	257110.9
16. Other Industries	95,011	152417.2	110360.6	259,217	478020.5	342261.4
17. Electricity, Gas & Water	2,000	892010.8	426844.9	5,781	2576543.4	1920893.3
(a) Electricity Generation & Transmission	887	834572.5	389999.7	3,252	2360567.8	1750426.4
(b) Non-Conventional Energy	257	30893.0	22943.4	975	109063.6	83280.2
(c) Gas, Steam & Water Supply	856	26545.4	13901.7	1,554	106912.0	87186.8
18. Construction	18,245	1278244.6	824748.2	189,636	3171460.8	2378140.7
(a) Other than Infrastructure	13,044	130247.1	93668.5	178,292	672781.2	543329.5
(b) Infrastructure Construction	5,201	1147997.5	731079.6	11,344	2498679.7	1834811.3
III. TRANSPORT OPERATORS	127,272	215649.5	163441.2	327,658	785565.8	568370.3
IV. PROFESSIONAL AND OTHER SERVICES	182,155	544122.7	369762.1	1,183,457	2714762.8	2074303.7
1. Professional Services	10,926	11930.6	9454.3	230,355	205604.4	147454.1
2. Tourism, Hotel & Restaurants	22,844	132387.6	85879.4	80,171	330699.2	232320.6
3. Recreation services	6,463	14060.2	9828.8	21,322	81715.3	68433.5
4. IT and Telecommunications	2,468	26935.7	21114.9	6,875	511001.1	391802.6
5. Others	139,454	358808.7	243484.7	844,734	1585742.8	1234292.9
V. PERSONAL LOANS	9,895,674	3339479.1	2419873.1	9,534,119	3455857.9	2754800.8
1. Housing	2,243,611	1760155.8	1319076.6	2,605,745	1733101.9	1459689.1
2. Consumer Durables	98,089	4342.1	2077.9	226,052	29859.7	24978.4
3. Vehicles	1,077,192	342998.1	240234.7	830,653	226564.0	170094.2
4. Education	803,494	234449.0	171788.5	1,547,194	356310.3	300887.6
5. Personal Credit Cards	-	-	-	1,384	149.0	97.9
6. Others	5,673,288	997534.2	686695.5	4,323,091	1109873.0	799053.7
VI. TRADE	1,258,804	2287526.7	979600.2	3,857,826	3725643.9	2566170.2
1. Wholesale Trade	80,598	1718216.6	582403.9	302,027	1481164.8	960260.8
2. Retail Trade	1,178,206	569310.1	397196.3	3,555,799	2244479.1	1605909.4
VII. FINANCE	30,400	512782.9	408909.2	177,562	4308141.1	2606528.7
VIII. ALL OTHERS	113,700	26343.4	19877.8	1,440,585	2222713.4	710785.7
TOTAL BANK CREDIT	25,119,174	15905757.8	10465884.4	41,794,113	38171052.3	25151710.2

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

ALL- INDIA

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS				Item No.
No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing		
7	8	9	10	11	12	13	14	15	16	17	18		
249	34508.5	7409.3	11,672,000	687386.0	614811.6	4,139,384	1023080.0	824577.1	51,831,185	6825880.1	5619348.7	I.	
108	15549.2	1187.9	11,526,472	661888.1	593923.1	4,037,994	839297.3	689511.9	49,388,452	5589872.7	4686777.6	1.	
141	18959.3	6221.3	145,528	25497.9	20888.5	101,390	183782.7	135065.3	2,442,733	1236007.4	932571.1	2.	
34,297	3030825.4	1079041.7	461,694	34927.7	28437.2	318,366	4532852.7	2509546.0	3,578,880	32455921.1	19419645.8	II.	
559	59329.3	33655.9	826	1398.7	1257.5	3,121	122767.0	86265.5	22,301	778400.7	516408.5	1.	
1,441	107254.6	38038.8	111,593	5172.0	4057.4	20,011	253089.7	184197.3	385,011	2150968.2	1359640.3	2.	
784	27763.6	7731.7	64,275	2076.7	1614.2	3,774	54885.2	37029.5	146,517	525927.3	317938.6	2 (a)	
32	14135.0	9226.7	17	96.9	95.0	212	22601.8	16521.1	2,633	443557.0	315638.3	2 (b)	
96	22638.0	5129.6	5,862	347.0	182.2	1,506	38354.6	28216.3	39,494	247990.6	157381.5	2 (c)	
7	181.1	32.1	294	23.4	22.4	1,026	4228.2	1714.5	3,152	21928.8	13721.5	2 (d)	
42	324.7	251.9	207	115.8	92.0	459	5901.1	3644.5	6,762	253535.3	135740.9	2 (e)	
480	42212.3	15666.8	40,938	2512.3	2051.7	13,034	127118.8	97071.4	186,453	658029.3	419219.4	2 (f)	
310	62158.7	30784.6	123	92.8	83.4	864	42667.4	28307.1	8,049	271434.7	188286.5	3.	
3,344	167435.9	40841.6	30,026	2179.2	1798.2	44,965	310057.6	196205.3	999,421	4144576.2	1863446.6	4.	
1,066	45955.9	13445.0	3,120	574.8	482.8	10,269	147776.8	95324.9	139,934	1837888.4	930140.0	4 (a)	
32	2195.8	59.8	1,162	87.7	71.9	412	3780.4	2641.0	10,476	83085.1	19090.0	4 (b)	
26	1513.8	11.6	-	-	-	11,174	4715.7	3489.2	57,998	50374.1	27770.9	4 (c)	
2,220	117770.3	27325.3	13,457	878.7	743.6	23,110	153784.7	94750.2	791,013	2173228.7	886445.7	4 (d)	
1,138	269291.7	37546.4	-	-	-	6,618	94923.7	59566.0	72,176	729189.4	359450.4	5.	
31	431.8	316.3	6,210	363.6	302.9	3,563	16644.8	11009.2	56,364	77764.8	58465.6	6.	
280	16195.4	4469.4	8,341	251.4	160.4	2,212	16209.2	10243.0	74,305	267743.5	99707.1	7.	
572	81591.1	51635.7	49,467	1771.1	1869.6	2,347	59627.3	47935.9	122,453	822454.8	448258.6	8.	
1,329	48332.1	23162.0	3,382	181.6	156.4	5,663	91453.6	52491.9	61,879	498227.3	336350.1	9.	
4,411	501558.0	181293.9	-	-	-	8,218	261363.5	149981.4	85,400	2089855.5	1127171.4	10.	
759	60740.7	17503.0	20	25.0	20.4	1,213	43842.5	28576.6	9,099	305687.3	173675.6	10 (a)	
72	22092.7	8052.4	-	-	-	205	30250.3	20191.9	3,204	274458.1	164905.6	10 (b)	
1,629	257820.6	102129.8	476	40.0	33.3	1,813	91349.5	51969.7	23,233	864091.4	430601.6	10 (c)	
2	160.0	19.7	5	3.1	2.6	90	1949.6	1470.0	1,708	31121.5	22057.1	10 (d)	
1,949	160743.9	53589.1	-	-	-	4,897	93971.7	47773.2	48,156	614497.2	335931.6	10 (e)	
217	191223.6	58545.0	19	18.1	12.3	735	143024.4	70937.0	4,878	1227688.5	706278.9	11.	
134	20942.1	10591.0	2,140	262.9	233.6	1,955	61805.9	43888.9	27,590	438109.6	326928.3	12.	
3,649	334702.2	125550.6	2,990	485.9	399.3	11,182	426576.2	252551.3	330,440	4565469.5	2787962.6	13.	
989	102097.9	46771.1	146	127.9	91.2	5,154	284886.2	162824.7	37,742	3157966.5	2009931.1	13 (a)	
430	119915.3	38850.4	14	14.6	13.4	1,224	53228.7	31199.2	11,999	721204.1	411265.3	13 (b)	
2,230	112689.1	39929.1	2,830	343.4	294.7	4,804	88461.3	58527.4	280,699	686299.0	366766.2	13 (c)	
3,840	386471.8	157801.1	6,916	1306.2	1074.8	68,037	688102.1	187295.9	308,555	2518302.6	1429754.5	14.	
618	79458.4	42015.2	210	125.3	103.7	3,474	71241.2	45272.8	20,641	378791.5	260333.0	14 (a)	
1,443	102941.0	35923.4	2,135	387.5	286.8	50,949	119914.4	66805.7	196,362	774405.7	518405.3	14 (b)	
1,412	137498.4	45398.4	2,735	654.2	571.0	12,209	414948.5	49055.5	73,985	986539.8	407846.4	14 (c)	
367	66573.9	34464.1	1,836	139.2	113.2	1,405	81998.0	26161.9	17,567	378565.6	243169.7	14 (d)	
1,998	326414.8	101965.8	15,731	1179.5	953.6	23,047	243350.5	136562.3	111,214	1149056.3	618018.9	15.	
2,607	142711.6	26285.4	193,044	10241.2	7577.6	28,978	184984.9	82753.1	578,857	968375.4	569238.0	16.	
69	28438.2	13024.1	372	348.1	304.9	1,039	429567.7	204871.9	9,261	3926908.2	2565939.1	17.	
43	18104.1	10765.2	20	7.1	6.1	461	398733.7	179402.6	4,663	3611985.2	2330600.0	17 (a)	
7	593.2	339.0	329	326.6	287.3	254	18073.1	14480.9	1,822	158949.4	121330.8	17 (b)	
19	9740.9	1919.9	23	14.3	11.5	324	12760.9	10988.4	2,776	155973.6	114008.3	17 (c)	
8,368	286342.5	143534.1	18,666	8710.9	7434.4	85,811	1086636.9	704483.1	320,726	5831395.9	4058340.5	18.	
891	91869.3	38713.4	17,683	7961.2	6750.4	66,707	356096.8	233675.5	276,617	1258955.5	916137.3	18 (a)	
7,477	194473.3	104820.7	983	749.8	683.9	19,104	730540.2	470807.6	44,109	4572440.4	3142203.2	18 (b)	
16,173	93523.1	24544.4	102,607	18709.0	14837.6	584,607	637087.1	407850.5	1,158,317	1750534.5	1179044.1	III.	
16,267	1197879.6	374885.4	506,611	31004.9	26015.0	506,110	1390401.8	822073.2	2,394,600	5878171.8	3667039.4	IV.	
3,280	88960.4	44978.3	136,567	6093.4	5135.8	83,680	109076.0	59230.5	464,808	421664.9	266253.0	1.	
349	19376.8	11291.3	80,262	4266.4	4128.4	22,746	196237.2	119574.6	206,372	682967.2	453194.3	2.	
129	32234.0	12767.6	-	-	-	1,654	76934.2	58625.9	31,856	205057.9	147946.2	3.	
546	470840.0	153490.6	115	59.5	50.2	1,882	83339.1	59487.1	11,886	1092175.4	625945.4	4.	
11,963	586468.4	152357.4	287,379	20471.4	16610.2	396,148	924815.2	526955.1	1,679,678	3476306.4	2173700.4	5.	
9,287,900	793302.6	448474.4	2,441,210	222859.0	178279.1	23,548,984	3048852.1	1700078.0	54,707,887	10860350.7	7501505.4	V.	
437,185	241297.1	201496.0	286,136	60226.9	49648.0	916,069	989555.2	757525.5	6,488,746	4784336.9	3787435.1	1.	
4,265	2130.2	753.1	316,640	27027.8	20168.3	605,197	37361.0	25487.6	1,250,243	100720.7	73465.2	2.	
6,508	571.8	750.7	115,321	15221.4	12272.4	3,164,151	479909.9	280311.9	5,193,825	1065265.1	703663.8	3.	
-	-	-	78,851	11472.5	10218.8	217,904	71890.7	37158.6	2,647,451	674122.6	520053.6	4.	
4,863,525	417007.1	80847.0	-	-	-	13,811,285	814859.6	140847.8	18,676,194	1232015.8	221792.6	5.	
3,976,409	132296.2	164627.5	1,644,262	108910.4	85971.6	4,834,378	655275.7	458746.7	20,451,428	3003889.6	2195094.9	6.	
8,856	491692.6	148081.4	1,794,689	99946.3	80359.7	904,172	1253567.2	913011.3	7,824,347	7858376.7	4687222.8	VI.	
4,576	359196.1	95674.2	154,463	9131.6	7950.0	237,334	625837.9	452440.8	778,998	4193547.0	2098729.7	1.	
4,280	132496.5	52407.2	1,640,226	90814.7	72409.7	666,838	627729.3	460570.4	7,045,349	3664829.7	2588493.1	2.	
41,813	910935.5	264441.3	566,803	58117.2	41366.4	345,405	1274141.4	766978.6	1,161,983	7064118.1	4088224.2	VII.	
5,573	202330.6	38858.6	3,182,448	397524.8	179796.5	3,481,792	1323782.1	921320.2	8,224,098	4172694.4	1870638.8	VIII.	
9,411,128	6754998.0	2385736.4	20,728,062	1550474.8	1163903.1	33,828,820	14483764.5	8865434.9	130,881,297	76866047.4	48032669.1	TOTAL	

Notes on Tables

Table No. 1.1

Classification of bank offices according to population groups for the year 1969 is based on 1961 census. For the years 2003 to 2005, it is based on 1991 census. From the year 2006 onwards, it is based on 2001 census. As such, the population group-wise classification of bank offices is not strictly comparable for all the years. The number of bank offices of scheduled commercial banks excludes the administrative offices. Population per office, per capita deposits and per capita credit are based on provisional population figures as on 1st March 2011 obtained from Census of India Website.

Deposits and credit of scheduled commercial banks in India are as per return under Section 42(2) of the Reserve Bank of India Act, 1934 and relate to the last Friday of the reference period. Deposits are net of inter-bank deposits and credit is exclusive of dues from banks and bills rediscounted under the Bill Market Scheme. For the years 2004 to 2005, the proceeds of India Millennium Deposits amounting to ₹ 256.62 billion are included in aggregate deposits. The ratio of bank deposits to National Income for the years 2003 to 2008 is based on the series of National Income with 1993-94 as the base year, from 2009 onwards it is based on the new series with 2004-05 as base year. For the year 1969, the base year is 1970-71.

Due to change in the definition of the Priority Sectors from time to time, the data are not strictly comparable for the entire time span. Investments for the purpose of calculation of Investment-Deposit ratio pertain to investments in Government and Other Approved Securities.

For working out Cash-Deposit ratio, Cash includes cash in hand and balances with Reserve Bank of India.

Table No. 1.2

Figures relate to the banked centres served by scheduled commercial banks only. Classification of Population Groups is based on 2001 census.

Table Nos. 1.13 to 1.15, 4.1 to 4.6 and 5.1 to 5.3

Data on outstanding credit of scheduled commercial banks in these tables relate to accounts, each with credit limit of over ₹ 0.2 Million. For Table Nos. 4.1 to 4.3, 4.6 and 5.3 the data are exclusive of Inland & Foreign Bills purchased and discounted. For Table No. 5.2, the total amount includes figures for micro finance institutions, non-profit institutions serving households and non residents.

Table Nos. 1.16 and 1.17

Data relate to accounts with credit limits of ₹ 0.2 million and less. Data on gender-wise classification of outstanding credit of small borrowal accounts in Table No. 1.16 is based on the data reported by 87,765 branches under BSR-1B return.

Table Nos. 1.21 to 1.24 and 3.4

For Table Nos. 1.21 to 1.24 and 3.4, 'Individuals' include Hindu Undivided Families. In the case of joint accounts under Individuals, the gender of the first account holder is considered for classifying the account under Male / Female category. The category 'Others' includes Government Sector, Corporate Sector (Non-Financial & Financial excluding Banks) and Other Institutions.

Table No. 1.27

Data on residual maturity of term deposits have been collected from computerized branches of scheduled commercial banks. This table is based on the data reported by 93,688 branches.

Table No. 1.28

Data on interest rate range-wise distribution of term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 93,549 branches.

Table No. 1.29

Data on size of deposits for term deposits have not been uniformly reported by all the branches, which have submitted BSR-2 return. This table is compiled on the basis of data reported by 93,442 branches.

Tables on credit based on Place of Sanction

Table Nos. 1.3, 1.5, 1.16, 1.17, 2.1, 2.2 & 2.3 are based on place of sanction of credit.

Tables on credit based on Place of Utilisation

Table Nos. 1.10, 1.11, 4.8, 4.9, 4.10, 5.5 are based on place of utilisation of credit.

Tables on credit based on Place of Sanction as well as utilisation

Table Nos. 1.6, 1.6A, 1.7 and 1.8 present the data on credit according to both the place of sanction and the place of utilisation.

Tables on maturity pattern of term deposit

Table Nos. 1.24 to 1.26 and 3.4 & 3.5 present the data on term deposits according to original maturity. Table No. 1.27 gives percentage distribution of term deposits as per the residual maturity.

As a result of revision in BSR – 1 system, the data presented in some of the tables are not strictly comparable with those of the years prior to 2008. Data for some more sectors are being published from year 2009 onwards.

APPENDIX

INFORMATION ON OTHER PUBLICATIONS OF THE BANK ON BANKING STATISTICS

1. **Statistical Tables Relating to Banks in India**

In addition to the explanation provided in the Introduction to this Volume, in respect of the basic difference underlying the two separate publications namely 'Statistical Tables Relating to Banks in India' and this Volume, a brief note on the contents of the publication is given below with a view to facilitate the readers.

The book on '*Statistical Tables Relating to Banks in India*' presents comprehensive data in regard to various aspects in Indian banking, based on data collected through various statutory returns and other statistical returns. The source of data include fortnightly 'Form-A' returns submitted by the Scheduled Commercial Banks under Section 42 (2) of the Reserve Bank of India Act, 1934 as on last reporting Friday of every month; 'Form-X' returns under Section 27 of the Banking Regulation Act, 1949 as on the last Friday of every month; the liabilities and assets of Scheduled Commercial Banks in India based on their published annual accounts for the reference period; returns on advances to priority sectors as on last reporting Friday of March, other returns collected by various departments of the Bank as well as summary information based on various Basic Statistical Returns. The book contains tables on Offices, Business, Liabilities & Assets, Deposits, Advances, Priority Sector Advances, NPAs, Investments, Earnings & Expenses, Employees, etc.

2. **Report on Trend and Progress of Banking in India**

This annual publication is brought out by the Reserve Bank of India in terms of Section 36 (2) of the Banking Regulation Act, 1949.

3. **Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks**

This publication presents data on deposits and credit of scheduled commercial banks based on BSR-7 Quarterly Returns received from their head offices giving branch-wise figures of aggregate deposits and gross bank credit as on the last Friday of the quarter/ as on last day of March.

4. **Information on other BSR Surveys**

Articles based on data collected through the two annual surveys *viz.* Survey of Ownership of deposits (BSR-4) and Survey of Investments of scheduled commercial banks (BSR-5), and also the quinquennial Survey on Debits to deposit accounts (BSR-6) are published regularly in the RBI Bulletin.

5. **Banking Statistics: Basic Statistical Returns 1 & 2, Volume 1 to 31: 1972 to 2002**

This publication on CD-ROM, presents the data in PDF format, published in BSR Volumes 1 to 31, collected through Basic Statistical Returns 1 & 2.

6. **Branch Banking Statistics**

This publication, brought out occasionally based on latest updated Master Office File (MOF), provides summary information on branch banking of commercial bank offices in India.

7. Directory of Commercial Bank Offices in India

This publication is brought out occasionally on CD-ROM as well as through web. It gives locational details of branch/offices of all scheduled commercial banks in India and is based on latest updated Master Office File (MOF).