

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 ₹ 0.2 million and occupation-wise consolidated data for loan accounts with credit limit up to ₹ 0.2 million 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, 40th in the series, provides detailed data on Credit and Deposits of scheduled commercial banks as on 31st March 2011. This volume covers nearly 92 thousand branches with more than 120 million credit accounts and 810 million deposit accounts spread across more than 36 thousand centers. This publication 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 both credit sanctioned and credit utilized.

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. S.Gangadaran, Assistant Adviser, Shri. S.Sarkar, Research Officer and Shri. S.A.Aiwale and Smt. S.S.Surve, Assistant Managers. The team was ably assisted by Special Assistants Smt. S.S.Kulkarni and Smt. R.S.Bandel. The support of other staff members of this Division is acknowledged. In bringing out the publication through DBIE:RBI's Data Warehouse, the help of Data Warehouse Division is acknowledged.

Shri. A.B. Chakraborty, Officer-in-charge, and Dr. Goutam Chatterjee, Adviser, provided necessary guidance in bringing out the publication with an emphasis on quality of information.

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

BASIC STATISTICAL RETURNS-1 AND 2 OF SCHEDULED COMMERCIAL BANKS IN INDIA

INTRODUCTION

This Volume, fortieth 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 2011. 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. The earlier title of the publication, i.e. '*Banking Statistics*' has been changed to 'Basic Statistical Returns of Scheduled Commercial Banks in India' for the Volume 29 relating to March 2000. This has been done with a view to highlight the source and the nature of the data published in the Volume and also to indicate the basic distinction between the banking statistics presented in another publication of the Bank, viz., '*Statistical Tables Relating to Banks in India*', which is based on data collected through various statutory returns and other statistical returns. Information on other publications of the Bank on Banking Statistics is given in the **Appendix**.

2. The BSR-1 return has been revised with effect from March 2008 Survey in line with policy changes, developments in the banking sector and also with a view to have uniform coding system for occupation/ activity classification as per the National Industrial Classification (NIC). The significant features of the revision were:

- a. The Kisan Credit Cards, General Credit Cards and Other Credit Cards have been included as the Type of Accounts along with the existing Personal Credit Cards.
- b. The Organisation codes of the borrower have been restructured. Financial and Non- Financial organizations have been separately defined under Public, Private and Cooperative Sectors. Separate codes have been included for Self Help Groups (SHGs)/Micro-Finance Institutions (MFIs).
- c. The Occupation/ Activity codes have been reorganized. 'Personal Loans' has been divided into two separate groups; Staff Loans and Other than Staff Loans. Repair and maintenance services have been grouped in separate division.
- d. The Indirect Finance to Agriculture has been re-structured as per the latest RPCD circulars Nos. RPCD.Plan.BC.84/04.09.01/2006-07 dated 30-04-2007 and RPCD.Plan.BC.42/04.09.01/2007-08 dated 12-12-2007. New codes have been introduced to capture data on Indirect Finance to

Housing and Small Enterprises sectors. New occupations have been included for diversified activities of SHGs/ MFIs.

- e. Loans to RRBs have been grouped separately for on-lending to agriculture and allied activities and for other purposes.
- f. Classification of loans to Non-Banking Financial Companies (NBFCs) have been done based upon on-lending to agriculture and allied activities, small and micro enterprises, housing sector, educational purposes and other general purposes.
- g. A new 'Category of Borrowers', based on the size of the borrowing unit, has been introduced in place of 'Nature of Borrowal Account'.
- h. A new parameter 'Security pledged/ Guarantee Status for loans' has been introduced to capture the secured/unsecured loans.
- i. A flag to capture 'Fixed / Floating rate of interest on loans' has also been included.

BSR-1 Part-B return has also been revised. In view of the change in the occupation/ activity coding system of BSR-1A, new 3-digit BSR-1B item codes have been introduced in place of 2-digit codes, which include a few new items too. However, data for all these revised items have not been included in this publication.

The data presented in some of the tables in this Volume are not strictly comparable with those of the years prior to 2008. Some new sectors have also been incorporated in detailed occupation-wise tables from March 2009 volume onwards.

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 under the New Bill Market Scheme. 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 accounts with individual credit limit upto ₹ 0.2 million is obtained in consolidated form for broad occupational categories. The BSR-1B Return has two separate credit limit groups, i.e. 'up to ₹ 25,000' and 'over ₹ 25,000 to ₹ 0.2 million'. The information on small borrowal accounts are obtained in BSR-1B return from all scheduled commercial banks (including regional rural banks).

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, introduced in March 2003, are collected through Part-V of this return; and their percentage distribution are presented in the Volume.

5. Out of the 92,117 offices of scheduled commercial banks functioning as on the last day of March 2011, BSR-1 return was received from 82,148 offices. BSR-2 return was received from 84,825 offices. In the case of non-reporting offices the data have been estimated based on the previous round of the survey and from the available information in the Quarterly Return on Aggregate Deposits and Gross Bank Credit (BSR-7) as of 31st March 2011.

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'.

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. 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.

10. Banks have been grouped as under:

- (i) State Bank of India and its Associates
- (ii) Nationalised banks
- (iii) Foreign banks
- (iv) Regional rural banks

(v) Private Sector banks.

11. The bank group, 'Nationalised Banks', also includes the data of IDBI Bank Ltd.

12. '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'.

13. 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.

14. 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.

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

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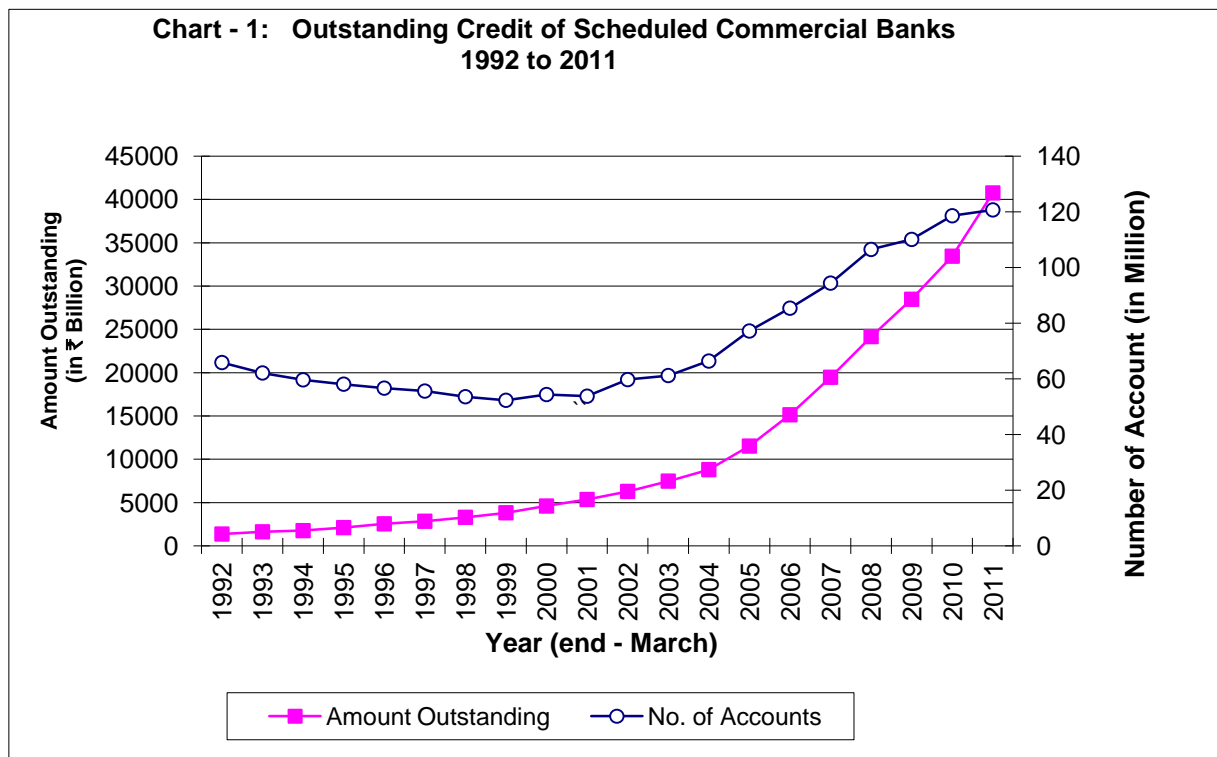
Highlights

1. The publication 'Basic Statistical Returns of Scheduled Commercial Banks in India' - Volume 40 is based on data collected through BSR 1 and 2 surveys as on March 31, 2011, which covered 92,117 offices of scheduled commercial banks including regional rural banks. These returns are required to be submitted by each branch/office of a scheduled commercial bank in India. The salient findings based on finalized data for the publication are set out below:

Outstanding Credit of Scheduled Commercial Banks:-

2. Growth of gross outstanding credit:

- At the end of March 2011 gross outstanding credit of scheduled commercial banks amounted to ₹ 40,756,470 million registering an increase of 21.8 per cent as against an increase of 17.5 per cent in the previous year (*Table No. 1.3*).
- The number of borrowal accounts increased to 121 million in 2011* from 119 million in 2010*, i.e. by 1.8 per cent (*Table No. 1.3*).



3. Population group-wise distribution of credit:

- Metropolitan and Urban centers had the highest credit growth at 22.4 per cent, each, in 2011 followed by the Semi-urban which recorded a growth of 19.3 per cent. Rural centers witnessed growth in credit at 18.7 per cent in 2011. (*Table No. 1.3*)
- Of the incremental credit, during 2011, Metropolitan centers has highest share at 68.0

* All references to the periods 2011 and 2010 will mean position as at the end of March 2011 and March 2010, respectively.

per cent. The share of urban, semi-urban and rural was at 17.2, 8.4 and 6.4 per cent respectively.

4. Bank group-wise distribution of credit:

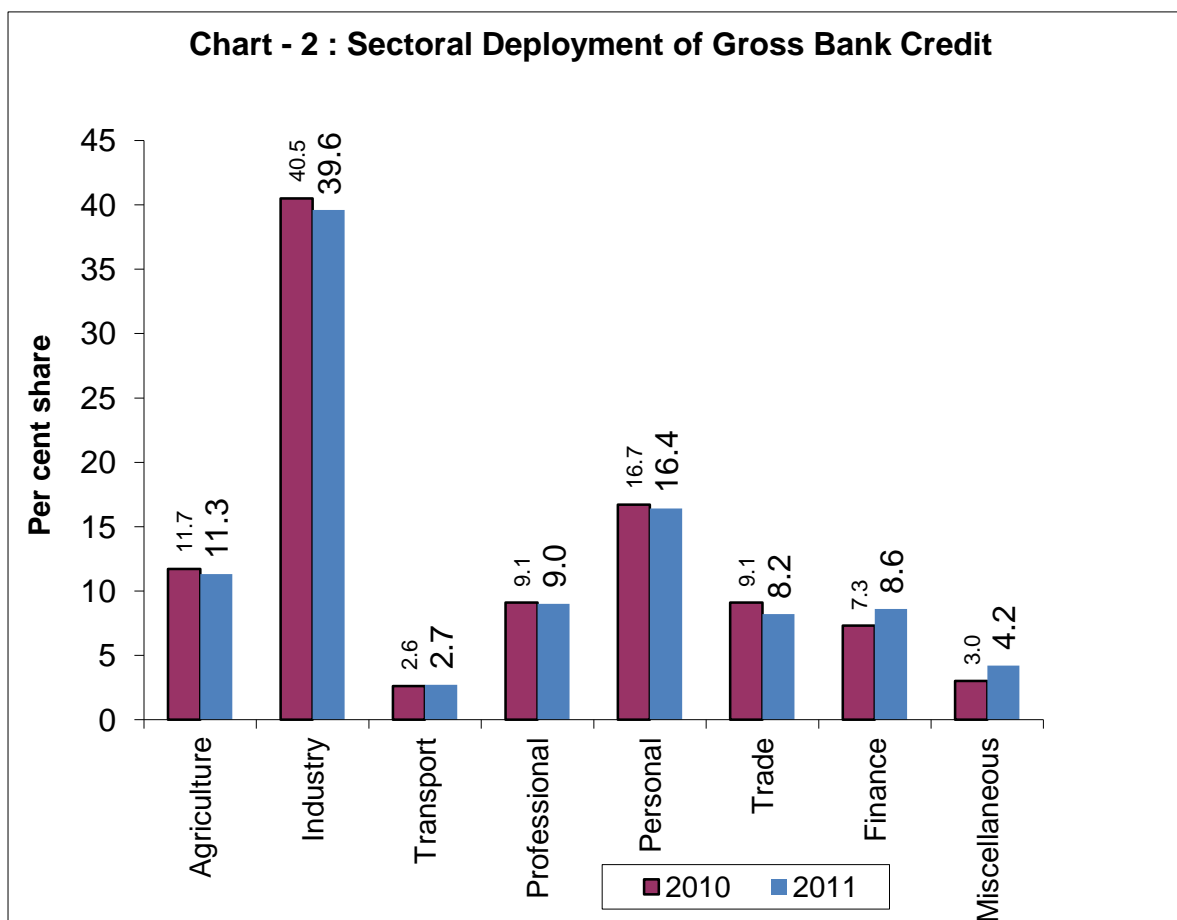
- The share of the nationalized banks in total bank credit increased further to 53.0 per cent in 2011 from 52.0 per cent in 2010. Correspondingly, the share of SBI group declined from 23.1 per cent to 21.9 per cent in 2011. The share of other bank groups remained almost unchanged (*Table No. 1.4*).
- The nationalized banks had the highest credit growth at 24.3 per cent in 2011 followed by the private sector banks which recorded a growth of 23.9 per cent. The SBI & associates and regional rural banks witnessed growth in credit at 15.3 and 18.6 per cent in 2011, respectively. Foreign banks recorded a credit growth of 21.0 per cent,
- Of the incremental credit, during 2011, SBI & Associates, nationalized banks and private sector banks shared 16.3 per cent, 57.8 per cent and 19.2 per cent, respectively.

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

- The share of agriculture credit in gross bank credit was 11.3 per cent compared with 11.7 per cent in 2010. The share of credit to industry also reduced moderately (to 39.6 per cent from 40.5 per cent in 2010). (*Table 1.11 and Chart 2*).
- The share of personal loans decreased to 16.4 per cent of gross bank credit in 2011 from the level of 16.7 per cent in the previous year.
- The share of credit to finance increased to 8.6 per cent in 2011 as against 7.3 per cent in 2010.

6. Sectoral (Occupation wise) credit growth:

- The growth rate of bank credit to agriculture declined to 18.1 per cent in 2011 from 26.1 per cent in the preceding year (*Table 1.9*).



- The growth of credit to industry declined to 18.9 per cent in 2011 from 19.5 per cent recorded in 2010.
- Personal Loans registered an increase of 19.9 per cent in 2011 compared to 1.0 per cent in 2010. Housing loans, which forms a part of personal loans increased by 12.9 per cent compared to 7.6 per cent in the previous year. Education loan increased by 22.4 per cent in year 2011.

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

- The industry sector, with 44.4 per cent share in the incremental credit in 2010, continued to capture the highest share in 2011 at 35.2 per cent.
- The agriculture sector absorbed about 9.7 per cent of the incremental credit in 2011 compared to 16.3 per cent in 2010.
- The personal loans accounted for 15.2 per cent of incremental credit compared to 1.1 per cent registered in the previous year. Housing loans accounted for 5.4 per cent compared to 4.3 per cent registered in the previous year.

- The share of credit to professionals in the incremental credit at 8.6 per cent declined from 11.4 per cent recorded in 2010.

8. Size-wise distribution of bank credit:

- The number of small borrowal accounts (with credit limit up to ₹ 0.2 million) contributed to 84.6 per cent of total number of accounts as against 86.5 per cent in 2010, while the share of outstanding credit of small borrowal accounts was 9.4 per cent as compared to 10.8 in 2010 (*Table No.1.12*).
- Accounts with credit limit above ₹ 250 million each contributed to 47.3 per cent of the outstanding credit in 2011, which is higher than 43.7 per cent observed in the previous year.

9. Interest rate on bank credit:

- The distribution of outstanding credit according to interest rate ranges (available for accounts each with credit limit of over ₹ 0.2 million) revealed that the proportion of outstanding amount was the highest at 54.4 per cent in the range of 6 – 12 per cent (*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 11.4 per cent as at the end of March 2011 as compared to 10.5 per cent in the previous year.

Aggregate Deposits:-

10. Growth in aggregate deposits:

- Aggregate deposits amounted to ₹ 53,895,513 million, registering a growth of 18.2 per cent in 2011 as against 16.3 per cent a year ago (*Table No.1.18*).
- The number of deposit accounts in 2011 increased by 10.2 per cent to 810 million from about 735 million in March 2010. Total number of savings bank account was at 624 million in 2011.

11. Bank group-wise distribution of deposits:

- The share of nationalized banks in aggregate bank deposits rose further to 53.2 per cent in 2011 from 51.9 per cent in 2010. The share of SBI & Associates declined to 21.4 in 2011 from 22.3 per cent in 2010 (*Table No.1.4*).

- The deposits of the nationalized banks registered the highest growth of 21.1 per cent followed by the private sector banks (20.5 per cent) and regional rural banks (15.3 per cent) in 2011.

12. Type of deposits:

- The share of term deposits in total deposits decreased marginally to 60.4 per cent in 2011 from 60.8 per cent in 2010. The shares of current deposits and saving deposits are at 12.4 per cent and 27.2 per cent, respectively in 2011 as against 12.2 and 27.0 per cent in 2010 (*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 8.8 per cent in 2011 from 8.3 per cent in the previous year. Also, deposits with maturity '1 year to less than 2 years' and '2 years to less than 3 years' witnessed increases in their shares to 40.8 per cent (from 37.9 per cent in 2010) and 12.8 per cent (from 12.3 per cent in 2010) respectively. (*Table No. 1.24*).

14. Interest rate on term deposits:

- The weighted average interest rate of term deposits worked out to 8.3 per cent in 2011, as compared to 7.0 per cent as at end-March 2010 (*Table No. 1.28*).
- The percent share of term deposits with interest rate less than 6 per cent in total term deposits decreased to 7.8 per cent in 2011 from 24.0 per cent in the previous year. Also deposits with interest rate 6 per cent to 8 per cent and 8 per cent to 10 per cent had shares 31.4 percent (compared to 48.8 per cent in 2010) and 44.6 per cent (from 19.1 per cent in 2010) respectively. (*Table No. 1.28*).

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

15. Population group-wise C-D Ratio:

- The All-India C-D ratio was at 75.6 per cent in 2011 compared to 73.3 per cent in 2010.

- The population group-wise C-D ratio in respect of rural centers at the end of March 2011 was at 60.0 per cent as per place of sanction of credit compared to 59.3 per cent in the previous year. In the case of semi-urban and urban centers the C-D ratios were 53.2 per cent and 61.6 per cent respectively compared to 52.1 per cent and 59.1 per cent in the previous year.
- The C-D ratios as per place of utilization for rural, semi-urban and urban centers were 79.6 per cent, 63.1 per cent and 70.2 per cent, respectively, compared to 91.6 per cent, 59.9 per cent and 62.8 per cent, respectively, in the previous year. The C-D ratio recorded in metropolitan centers as per place of sanction and utilization was 88.4 per cent and 79.9 per cent respectively in 2011 (compared to 85.9 per cent and 77.4 per cent, respectively, in 2010) (*Table No.1.6*).

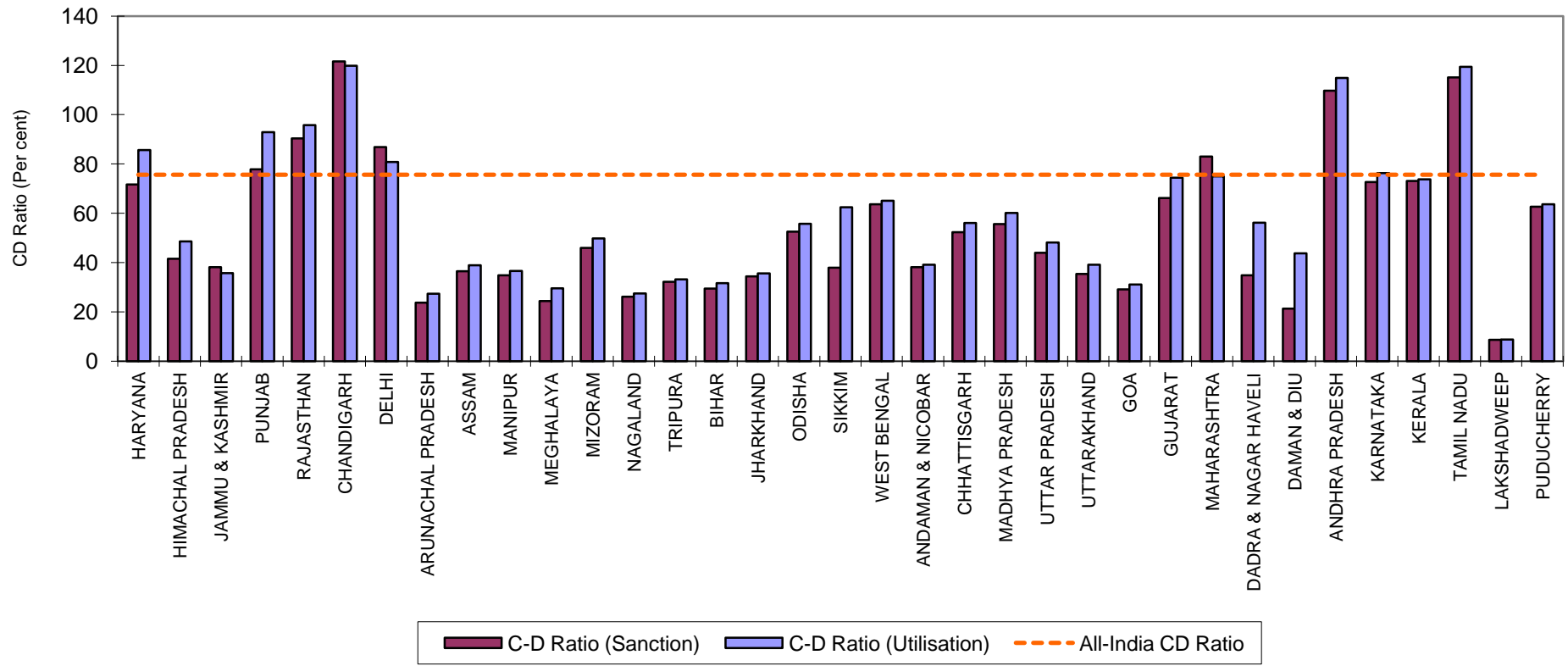
16. Bank group-wise C-D Ratio:

- The C-D ratio of SBI & associates was at 77.3 per cent in 2011 compared to 75.9 per cent in the previous year while C-D ratio of nationalized banks was at 75.9 per cent (compared to 73.5 per cent).
- The C-D ratios of foreign banks (85.0 per cent), regional rural banks (59.9 per cent) and Private sector banks (74.7 per cent) have increased in 2011 from their levels in the previous year (72.9 per cent, 58.3 per cent and 72.7 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 ratios, calculated as per the place of sanction of credit and place of utilization of credit (*Table No. 1.7 and Chart –3*).
- Haryana, Punjab, Gujarat, Rajasthan, Andhra Pradesh & Tamil Nadu had higher C-D ratios as per place of utilization than place of sanction. On the other hand, Maharashtra and Delhi had lower C-D ratio as per place of utilization.
- As compared with 2010, C-D ratio as per place of utilization increased noticeably in Haryana, Punjab, Delhi and Sikkim. On the other hand, C-D ratio declined moderately in the Northern-eastern states.

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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	2003	2004	2005	2006	2007	2008	2009	2010	2011
	1	2	3	4	5	6	7	8	9	10
No. of Commercial Banks	89	294	291	288	222	183	175	170	169	169
(a) Scheduled Commercial Banks	73	289	286	284	218	179	171	166	165	165
<i>Of which:</i> Regional Rural Banks	-	196	196	196	133	96	91	86	82	82
(b) Non-Scheduled Commercial Banks	16	5	5	4	4	4	4	4	4	4
Number of Offices of Scheduled Commercial Banks in India [^]	8262	66535	67188	68355	69471	71839	76050	80547	85393	90263
(a) Rural	1833	32303	32121	32082	30579	30551	31076	31667	32624	33683
(b) Semi-Urban	3342	14859	15091	15403	15556	16361	17675	18969	20740	22843
(c) Urban	1584	10693	11000	11500	12032	12970	14391	15733	17003	17490
(d) Metropolitan	1503	8680	8976	9370	11304	11957	12908	14178	15026	16247
Population per office (in thousands)	64.0	16.0	16.0	16.0	16.0	15.0	15.0	14.5	13.8	13.4
Deposits of Scheduled Commercial Banks in India (₹ Billion)	46.46	13117.61#	15422.84&	17328.58&	21090.49	26119.33	31969.39	38341.10	44928.26	52079.69
<i>of which:</i> (a) Demand	21.04	1878.37	2459.43	2650.33	3646.40	4297.31	5243.10	5230.85	6456.10	6417.05
(b) Time	25.42	11239.24	12963.42	14678.24	17444.09	21822.03	26726.30	33110.25	38472.16	45662.64
Credit of Scheduled Commercial Banks in India (₹ Billion)	35.99	7464.32	8655.94	11243.00	15070.77	19311.89	23619.14	27755.49	32447.88	39420.82
Deposits of Scheduled Commercial Banks per office (₹ Million)	5.6	197.2	229.5	253.5	303.6	363.1	420.4	476.0	526.1	577.0
Credit of Scheduled Commercial Bank per office (₹ Million)	4.4	112.2	128.8	164.5	216.9	268.5	310.6	344.6	380.0	436.7
Per Capita Deposits of Scheduled Commercial Banks (₹)	88	12554	14550	16091	19276	23468	28327	33471	38062	43034
Per Capita Credit of Scheduled Commercial Banks (₹)	68	7143	8166	10440	13774	17355	20928	24230	27489	32574
Deposits of Scheduled Commercial Banks as percentage of National Income (at current prices)	15.5	65.3	68.5	68.5	73.8	79.1	84.4	88.1	86.6	82.3
Scheduled Commercial Banks' Advances to Priority Sector (₹ Billion)	5.04	2509.89	3113.35	4007.75	5467.74	7037.56	8247.73	9674.14	11384.06	13373.33
Share of Priority Sector Advances in Total Credit of Scheduled Commercial Banks (per cent)	14.0	34.6	37.1	36.7	37.2	36.5	34.9	34.8	35.1	33.9
Share of Priority Sector Advances in Total Non-Food Credit of Scheduled Commercial Banks (per cent)	15.0	37.1	38.8	38.1	38.2	37.4	35.6	35.4	35.6	34.5
Credit Deposit Ratio	77.5	56.9	56.1	64.9	71.5	73.9	73.9	72.4	72.2	75.7
Investment Deposit Ratio	29.3	41.3	43.8	41.6	35.5	30.3	30.4	30.4	30.8	28.8
Cash Deposit Ratio	8.2	6.3	5.6	6.9	6.6	7.5	8.6	6.7	6.8	6.7

Includes Resurgent India Bonds (RIB) (₹ 179.45 Billion) and also India Millennium Deposits (IMD) (₹ 256.62 Billion)

& 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 2010 and 2011)

POPULATION GROUP	RURAL		SEMI-URBAN		URBAN		METROPOLITAN		ALL CENTRES	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
	1	2	3	4	5	6	7	8	9	10
NORTHERN REGION	4,363	4,480	614	622	54	54	5	5	5,036	5,161
Haryana	628	666	137	139	19	19	1	1	785	825
Himachal Pradesh	620	627	12	13	1	1	0	0	633	641
Jammu & Kashmir	447	455	39	39	3	3	0	0	489	497
Punjab	984	1,024	132	133	12	12	2	2	1,130	1,171
Rajasthan	1,625	1,646	271	273	18	18	1	1	1,915	1,938
Chandigarh	12	12	1	1	1	1	0	0	14	14
Delhi	47	50	22	24	0	0	1	1	70	75
NORTH-EASTERN REGION	1,093	1,098	145	146	11	11	0	0	1,249	1,255
Arunachal Pradesh	48	48	10	10	0	0	0	0	58	58
Assam	701	705	67	67	5	5	0	0	773	777
Manipur	33	34	12	12	2	2	0	0	47	48
Meghalaya	117	117	13	13	2	2	0	0	132	132
Mizoram	53	53	8	8	1	1	0	0	62	62
Nagaland	35	34	11	12	0	0	0	0	46	46
Tripura	106	107	24	24	1	1	0	0	131	132
EASTERN REGION	6,767	6,860	914	928	91	91	4	4	7,776	7,883
Bihar	2,197	2,225	433	439	18	18	1	1	2,649	2,683
Jharkhand	877	894	82	86	7	7	1	1	967	988
Odisha	1,514	1,532	104	104	8	8	0	0	1,626	1,644
Sikkim	33	34	1	1	0	0	0	0	34	35
West Bengal	2,130	2,159	292	296	58	58	2	2	2,482	2,515
Andaman & Nicobar Islands	16	16	2	2	0	0	0	0	18	18
CENTRAL REGION	6,935	7,040	1,021	1,029	81	81	8	8	8,045	8,158
Chhattisgarh	573	578	72	72	8	8	0	0	653	658
Madhya Pradesh	1,506	1,511	271	271	23	23	2	2	1,802	1,807
Uttar Pradesh	4,360	4,444	640	646	47	47	6	6	5,053	5,143
Uttarakhand	496	507	38	40	3	3	0	0	537	550
WESTERN REGION	3,409	3,467	785	788	54	54	12	12	4,260	4,321
Goa	129	131	23	23	0	0	0	0	152	154
Gujarat	1,321	1,346	276	278	21	21	4	4	1,622	1,649
Maharashtra	1,955	1,981	481	482	33	33	8	8	2,477	2,504
Dadra & Nagar Haveli	4	7	2	2	0	0	0	0	6	9
Daman & Diu	0	2	3	3	0	0	0	0	3	5
SOUTHERN REGION	5,894	6,035	2,403	2,439	95	96	5	5	8,397	8,575
Andhra Pradesh	2,170	2,230	536	539	36	36	3	3	2,745	2,808
Karnataka	1,894	1,937	293	296	23	23	1	1	2,211	2,257
Kerala	262	265	1,015	1,031	10	10	0	0	1,287	1,306
Tamil Nadu	1,534	1,568	550	564	25	25	1	1	2,110	2,158
Lakshadweep	7	7	2	2	0	0	0	0	9	9
Puducherry	27	28	7	7	1	2	0	0	35	37
ALL INDIA	28,461	28,980	5,882	5,952	386	387	34	34	34,763	35,353

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 2011**

(Amount in ₹ Million)

POPULATION GROUP	No. of Offices	DEPOSITS		CREDIT	
		No. of Accounts	Amount	No. of Accounts	Amount Outstanding
		1	2	3	4	5
RURAL	33,367 (36.2)	250,253,643 (30.9)	4932655.2 (9.2)	39,129,655 (32.4)	2958145.4 (7.3)
SEMI-URBAN	22,725 (24.7)	212,043,091 (26.2)	7168312.0 (13.3)	28,672,791 (23.8)	3815727.5 (9.4)
URBAN	18,997 (20.6)	168,036,910 (20.7)	11105133.1 (20.6)	16,522,322 (13.7)	6838830.9 (16.8)
METROPOLITAN	17,028 (18.5)	179,795,709 (22.2)	30689412.9 (56.9)	36,399,327 (30.2)	27143766.1 (66.6)
ALL-INDIA	92,117 (100.0)	810,129,353 (100.0)	53895513.3 (100.0)	120,724,095 (100.0)	40756470.0 (100.0)

**TABLE NO. 1.4 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2011**

(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	18,704 (20.3)	204,814,493 (25.3)	11540207.9 (21.4)	23,216,017 (19.2)	8922606.8 (21.9)
NATIONALISED BANKS	45,450 (49.3)	405,094,635 (50.0)	28649240.5 (53.2)	38,651,977 (32.0)	21598026.8 (53.0)
FOREIGN BANKS	301 (0.3)	3,956,174 (0.5)	2347605.1 (4.4)	5,499,433 (4.6)	1995536.4 (4.9)
REGIONAL RURAL BANKS	15,898 (17.3)	108,440,578 (13.4)	1636945.3 (3.0)	20,056,434 (16.6)	981187.8 (2.4)
PRIVATE SECTOR BANKS	11,764 (12.8)	87,823,473 (10.8)	9721514.5 (18.0)	33,300,234 (27.6)	7259112.2 (17.8)
ALL SCHEDULED COMMERCIAL BANKS	92,117 (100.0)	810,129,353 (100.0)	53895513.3 (100.0)	120,724,095 (100.0)	40756470.0 (100.0)

**TABLE NO. 1.5 - DEPOSITS AND CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO STATE
MARCH 2011**

(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	16,176	132,530,278	11566412.0	12,148,257	9544189.7
Haryana	2,690	21,452,633	1293808.2	2,084,642	927866.3
Himachal Pradesh	1,077	6,640,304	323787.6	628,278	134703.0
Jammu & Kashmir	1,041	9,099,470	401508.9	593,969	152800.9
Punjab	3,895	29,961,307	1528094.6	2,309,169	1189564.2
Rajasthan	4,507	31,998,632	1280000.1	4,046,950	1157095.9
Chandigarh	337	2,457,216	379983.4	229,544	462211.8
Delhi	2,629	30,920,716	6359229.2	2,255,705	5519947.6
NORTH-EASTERN REGION	2,378	20,509,126	929595.6	2,384,947	314034.8
Arunachal Pradesh	86	667,235	51921.8	65,833	12310.9
Assam	1,546	14,729,086	584963.8	1,643,562	213769.8
Manipur	83	700,539	33619.2	91,437	11710.2
Meghalaya	221	1,204,583	95828.3	137,561	23369.5
Mizoram	100	411,568	25496.7	69,508	11738.8
Nagaland	95	648,501	52074.4	98,945	13585.2
Tripura	247	2,147,614	85691.4	278,101	27550.5
EASTERN REGION	15,138	129,144,629	6168359.6	14,451,716	3171862.3
Bihar	4,323	33,758,144	1192218.2	4,724,892	351665.5
Jharkhand	1,984	15,951,505	755471.7	1,604,345	260129.6
Odisha	3,029	22,260,468	1027664.8	3,794,085	539645.8
Sikkim	82	390,470	32921.9	37,289	12463.7
West Bengal	5,678	56,465,841	3142216.1	4,263,233	2001141.4
Andaman & Nicobar Islands	42	318,201	17867.0	27,872	6816.2
CENTRAL REGION	18,194	171,024,982	6150671.1	15,587,456	2870607.7
Chhattisgarh	1,423	11,215,598	568153.8	1,045,072	297424.4
Madhya Pradesh	4,453	35,066,520	1381067.1	3,566,277	767998.6
Uttar Pradesh	11,040	116,258,080	3714897.9	10,171,493	1632891.3
Uttarakhand	1,278	8,484,784	486552.4	804,614	172293.5
WESTERN REGION	14,417	131,932,356	17472780.1	28,407,433	13883322.5
Goa	470	3,619,735	315783.2	225,698	92012.5
Gujarat	5,073	42,418,349	2595216.7	3,630,969	1717483.5
Maharashtra	8,816	85,351,042	14532864.4	24,536,456	12065990.4
Dadra & Nagar Haveli	34	286,419	12376.4	7,870	4310.1
Daman & Diu	24	256,811	16539.4	6,440	3526.0
SOUTHERN REGION	25,814	224,987,982	11607694.8	47,744,286	10972452.9
Andhra Pradesh	7,571	73,614,383	2927137.1	14,395,731	3212429.4
Karnataka	6,518	53,580,133	3474405.0	9,055,892	2525697.0
Kerala	4,690	33,860,495	1709363.4	6,394,907	1250040.5
Tamil Nadu	6,864	62,503,282	3422634.7	17,615,071	3940664.9
Lakshadweep	12	61,203	5260.5	4,970	455.8
Puducherry	159	1,368,486	68894.0	277,715	43165.2
ALL-INDIA	92,117	810,129,353	53895513.3	120,724,095	40756470.0

**TABLE NO. 1.6 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2011**

(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	39,129,655	2958145.4	60	40,018,065	3924494.9	79.6
SEMI-URBAN	28,672,791	3815727.5	53.2	28,771,812	4519870.3	63.1
URBAN	16,522,322	6838830.9	61.6	16,896,089	7795163.3	70.2
METROPOLITAN	36,399,327	27143766.1	88.4	35,038,129	24516941.4	79.9
ALL-INDIA	120,724,095	40756470.0	75.6	120,724,095	40756470.0	75.6

**TABLE NO. 1.7 - STATE-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO PLACE OF SANCTION AND UTILISATION
MARCH 2011**

(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	9544189.7	9105384.5	438805.1	544424.3	9649808.8	82.5	83.4
Haryana	927866.3	903110.4	24755.9	204763.4	1107873.8	71.7	85.6
Himachal Pradesh	134703.0	132208.0	2495.0	25289.3	157497.4	41.6	48.6
Jammu & Kashmir	152800.9	139010.3	13790.6	4371.0	143381.3	38.1	35.7
Punjab	1189564.2	1157855.6	31708.6	261666.5	1419522.1	77.8	92.9
Rajasthan	1157095.9	1149544.6	7551.3	76484.5	1226029.2	90.4	95.8
Chandigarh	462211.8	434453.1	27758.7	20945.9	455399.0	121.6	119.8
Delhi	5519947.6	4879827.0	640120.6	260279.2	5140106.2	86.8	80.8
NORTH-EASTERN REGION	314034.8	312082.7	1952.2	25638.9	337721.6	33.8	36.3
Arunachal Pradesh	12310.9	12304.4	6.4	1937.9	14242.3	23.7	27.4
Assam	213769.8	208232.2	5537.6	19168.1	227400.3	36.5	38.9
Manipur	11710.2	11650.2	60.0	669.6	12319.8	34.8	36.6
Meghalaya	23369.5	23057.9	311.6	5280.6	28338.4	24.4	29.6
Mizoram	11738.8	11738.5	0.3	958.0	12696.5	46.0	49.8
Nagaland	13585.2	13584.0	1.2	727.8	14311.7	26.1	27.5
Tripura	27550.5	27505.0	45.5	907.5	28412.5	32.2	33.2
EASTERN REGION	3171862.3	3109016.1	62846.2	181678.4	3290694.4	51.4	53.3
Bihar	351665.5	349983.0	1682.5	26926.4	376909.5	29.5	31.6
Jharkhand	260129.6	257345.7	2783.9	11458.1	268803.7	34.4	35.6
Odisha	539645.8	531108.6	8537.2	41280.9	572389.5	52.5	55.7
Sikkim	12463.7	12049.4	414.4	8479.6	20528.9	37.9	62.4
West Bengal	2001141.4	1940459.8	60681.6	104612.6	2045072.4	63.7	65.1
Andaman & Nicobar Island	6816.2	6815.0	1.2	175.4	6990.4	38.1	39.1
CENTRAL REGION	2870607.7	2831533.6	39074.1	299617.0	3131150.6	46.7	50.9
Chhattisgarh	297424.4	293502.6	3921.8	25467.3	318969.9	52.3	56.1
Madhya Pradesh	767998.6	761673.5	6325.1	68446.7	830120.2	55.6	60.1
Uttar Pradesh	1632891.3	1601811.1	31080.2	190095.4	1791906.5	44.0	48.2
Uttarakhand	172293.5	168813.2	3480.3	21340.9	190154.0	35.4	39.1
WESTERN REGION	13883322.5	12622647.9	1260674.6	316926.5	12939574.4	79.5	74.1
Goa	92012.5	91594.0	418.5	6654.5	98248.5	29.1	31.1
Gujarat	1717483.5	1696585.3	20898.2	233540.7	1930126.1	66.2	74.4
Maharashtra	12065990.4	10599607.4	1466383.0	297393.5	10897000.9	83.0	75.0
Dadra & Nagar Haveli	4310.1	4218.4	91.7	2735.7	6954.1	34.8	56.2
Daman & Diu	3526.0	3486.0	40.0	3758.9	7244.8	21.3	43.8
SOUTHERN REGION	10972452.9	10883061.4	89391.5	524458.7	11407520.1	94.5	98.3
Andhra Pradesh	3212429.4	3168922.8	43506.6	194487.5	3363410.3	109.7	114.9
Karnataka	2525697.0	2482923.1	42774.0	169353.7	2652276.7	72.7	76.3
Kerala	1250040.5	1224762.3	25278.2	37541.2	1262303.5	73.1	73.8
Tamil Nadu	3940664.9	3862730.4	77934.5	222443.6	4085174.0	115.1	119.4
Lakshadweep	455.8	451.2	4.6	9.4	460.7	8.7	8.8
Puducherry	43165.2	41239.8	1925.4	2655.2	43894.9	62.7	63.7
ALL-INDIA	40756470.0				40756470.0	75.6	75.6

TABLE NO. 1.8 - STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO PLACE OF SANCTION AND UTILISATION MARCH 2011

(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	616361.3	974498.3	626168.8	848910.8	1765174.6	2082054.1	6536484.9	5744345.7	9544189.7	9649808.8
Haryana	103638.9	153265.1	132045.6	217823.7	615023.7	658645.4	77158.0	78139.6	927866.3	1107873.8
Himachal Pradesh	71279.0	88224.9	33378.8	39835.3	30045.2	29437.1	-	-	134703.0	157497.4
Jammu & Kashmir	42363.7	48480.2	30899.4	14903.5	79537.8	79997.5	-	-	152800.9	143381.3
Punjab	179128.1	213853.8	253222.3	313992.4	333841.4	649942.8	423372.5	241733.2	1189564.2	1419522.1
Rajasthan	166368.6	245165.4	172086.4	231157.1	257579.3	237041.0	561061.7	512665.6	1157095.9	1226029.2
Chandigarh	12922.8	15224.1	141.7	13184.5	449147.3	426990.4	-	-	462211.8	455399.0
Delhi	40660.3	210284.7	4394.7	18014.2	-	-	5474892.7	4911807.3	5519947.6	5140106.2
NORTH-EASTERN REGION	73357.3	86982.8	98985.8	119924.1	141691.8	130814.7	-	-	314034.8	337721.6
Arunachal Pradesh	3663.6	5524.1	8647.3	8718.2	-	-	-	-	12310.9	14242.3
Assam	48068.8	53839.9	62422.1	78408.6	103278.9	95151.8	-	-	213769.8	227400.3
Manipur	2413.7	2929.3	3051.5	3185.7	6245.0	6204.8	-	-	11710.2	12319.8
Meghalaya	6219.3	7166.2	3027.3	6305.1	14122.8	14867.2	-	-	23369.5	28338.4
Mizoram	1989.5	3943.2	3285.8	5935.1	6463.5	2818.2	-	-	11738.8	12696.5
Nagaland	2410.6	4069.2	11174.6	10242.6	-	-	-	-	13585.2	14311.7
Tripura	8591.8	9510.9	7377.1	7128.9	11581.6	11772.8	-	-	27550.5	28412.5
EASTERN REGION	440926.1	481601.8	331257.1	414737.5	742242.0	727950.0	1657437.2	1666405.2	3171862.3	3290694.4
Bihar	117091.6	125999.4	84174.8	112470.4	67186.7	87510.7	83212.4	50929.0	351665.5	376909.5
Jharkhand	43925.1	51951.7	63419.1	71146.2	152785.3	145705.8	-	-	260129.6	268803.7
Odisha	122512.3	131309.6	95123.8	127483.4	322009.8	313596.4	-	-	539645.8	572389.5
Sikkim	4585.8	13279.2	7877.9	7249.7	-	-	-	-	12463.7	20528.9
West Bengal	151097.5	157245.3	75559.1	91213.8	200260.2	181137.0	1574224.7	1615476.2	2001141.4	2045072.4
Andaman & Nicobar Islands	1713.8	1816.5	5102.4	5173.9	-	-	-	-	6816.2	6990.4
CENTRAL REGION	538053.9	645373.9	463418.1	542109.7	913539.0	1012044.7	955596.7	931622.3	2870607.7	3131150.6
Chhattisgarh	31060.6	41770.6	41099.1	48626.4	225264.7	228572.9	-	-	297424.4	318969.9
Madhya Pradesh	114639.3	138374.6	124125.3	150157.0	154687.2	181713.2	374546.9	359875.3	767998.6	830120.2
Uttar Pradesh	348184.9	418804.7	226127.0	257617.5	477529.4	543737.3	581049.9	571747.0	1632891.3	1791906.5
Uttarakhand	44169.1	46423.9	72066.6	85708.8	56057.7	58021.3	-	-	172293.5	190154.0
WESTERN REGION	341392.0	544712.5	537350.2	653862.2	569436.3	824350.4	12435144.1	10916649.4	13883322.5	12939574.4
Goa	11319.0	18583.6	80693.5	79664.9	-	-	-	-	92012.5	98248.5
Gujarat	127173.9	196610.7	174315.2	223511.5	212551.4	369481.6	1203443.0	1140522.2	1717483.5	1930126.1
Maharashtra	202732.0	327909.8	274672.5	338095.2	356884.9	454868.8	11231701.0	9776127.1	12065990.4	10897000.9
Dadra & Nagar Haveli	164.5	1607.8	4145.6	5346.3	-	-	-	-	4310.1	6954.1
Daman & Diu	2.7	0.6	3523.3	7244.2	-	-	-	-	3526.0	7244.8
SOUTHERN REGION	948054.8	1191325.7	1758547.6	1940326.2	2706747.3	3017949.4	5559103.2	5257918.8	10972452.9	11407520.1
Andhra Pradesh	372432.9	460430.4	419358.8	464523.4	667951.2	864789.7	1752686.5	1573666.9	3212429.4	3363410.3
Karnataka	224656.9	331268.6	235694.1	312136.3	410070.9	599636.3	1655275.1	1409235.5	2525697.0	2652276.7
Kerala	51938.8	78745.2	525832.0	580380.4	672269.8	603178.0	-	-	1250040.5	1262303.5
Tamil Nadu	294089.9	312708.9	570814.0	575631.9	924619.4	921816.7	2151141.6	2275016.5	3940664.9	4085174.0
Lakshadweep	197.9	228.1	257.9	232.6	-	-	-	-	455.8	460.7
Puducherry	4738.4	7944.5	6590.8	7421.7	31836.0	28528.7	-	-	43165.2	43894.9
ALL-INDIA	2958145.4	3924494.9	3815727.5	4519870.3	6838830.9	7795163.3	27143766.1	24516941.4	40756470.0	40756470.0

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

MARCH 2011

(Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	46,639,101	7286841.2	4610218.8
1. Direct Finance	44,341,119	4922525.6	3779917.7
2. Indirect Finance	2,297,982	2364315.6	830301.0
II. INDUSTRY	2,338,947	29969567.0	16120468.0
1. Mining & Quarrying	24,724	771351.9	508217.5
2. Food Manufacturing & Processing	340,041	1701949.4	1031338.1
(a) Rice Mills, Flour & Dal Mills	117,238	413804.8	266754.7
(b) Sugar	2,515	355119.3	259173.9
(c) Edible Oils & Vanaspati	16,925	273607.0	135757.9
(d) Tea Processing	3,897	29709.8	13830.2
(e) Processing of Fruits & Vegetables	4,041	38037.4	26393.2
(f) Others	195,425	591671.1	329428.3
3. Beverage & Tobacco	8,692	325485.9	171856.8
4. Textiles	377,346	3340410.4	1656492.0
(a) Cotton Textiles	86,319	1349065.4	801939.3
(b) Jute & Other Natural Fibre Textiles	13,001	34098.5	20230.8
(c) Handloom Textiles & Khadi	60,145	48801.9	29773.3
(d) Other Textiles & Textile Products	217,881	1908444.5	804548.6
5. Paper, Paper Products & Printing	61,147	934737.2	323906.2
6. Woods and Wood Products	52,780	62732.2	48503.7
7. Leather & Leather Products	49,731	249924.4	87303.0
8. Gems and Jewellery	66,880	695565.1	310568.4
9. Rubber & Plastic Products	54,323	459261.2	297319.4
10. Chemicals & Chemical Products	85,109	2221282.2	952840.2
(a) Heavy Industrial Chemicals	9,752	245717.2	144294.4
(b) Fertilisers	4,111	209592.4	113620.0
(c) Drugs & Pharmaceuticals	25,514	863049.9	399569.5
(d) Non-Edible Oils	1,694	25373.8	19369.3
(e) Other Chemicals & Chemical Products	44,038	877548.8	275986.9
11. Petroleum, Coal Products & Nuclear Fuels	4,885	1050724.0	671400.3
12. Manufacture of Cement & Cement Products	25,432	417661.6	276068.2
13. Basic Metals & Metal Products	120,022	4085804.5	2309982.8
(a) Iron & Steel	34,681	2879704.3	1671194.4
(b) Non-Ferrous Metals	11,801	604084.0	346977.6
(c) Metal Products	73,540	602016.2	291810.9
14. Engineering	180,321	2568392.7	1197656.5
(a) Heavy Engineering	20,418	440927.0	198235.4
(b) Light Engineering	107,259	845046.7	445081.6
(c) Electrical Machinery & Goods	38,174	973263.4	379612.7
(d) Electronic Machinery & Goods	14,470	309155.5	174726.7
15. Vehicles, Vehicle Parts & Transport Equipments	61,485	914608.2	535843.8
16. Other Industries	516,021	807366.4	428724.6
17. Electricity, Gas & Water	8,697	3106696.2	1950889.7
(a) Electricity Generation & Transmission	4,254	2824138.4	1774795.6
(b) Non-Conventional Energy	1,536	124114.9	88073.5
(c) Gas, Steam & Water Supply	2,907	158442.9	88020.7
18. Construction	301,311	6255613.7	3361556.8
(a) Other than Infrastructure	182,330	1701761.1	756398.3
(b) Infrastructure Construction	118,981	4553852.6	2605158.5
III. TRANSPORT OPERATORS	984,023	1765858.0	1103715.3
IV. PROFESSIONAL AND OTHER SERVICES	2,196,816	9860316.9	3680871.0
1. Professional Services	421,412	452755.7	232693.6
2. Tourism, Hotel & Restaurants	127,353	737705.6	392448.9
3. Recreation services	29,832	203317.9	131528.0
4. IT and Telecommunications	18,585	4030479.7	690021.3
5. Others	1,599,634	4436057.9	2234179.1
V. PERSONAL LOANS	52,419,111	9918588.2	6701345.9
1. Housing	5,983,188	4325150.2	3459312.0
2. Consumer Durables	1,303,507	93965.1	65637.0
3. Vehicles	5,578,406	1013711.7	657174.5
4. Education	2,352,648	609906.8	469897.9
5. Personal Credit Cards	18,368,244	1083716.9	206761.2
6. Others	18,833,118	2792137.7	1842563.4
VI. TRADE	6,966,363	7192004.0	3332584.7
1. Wholesale Trade	526,557	3856834.2	1636359.1
Of which: Food Procurement	474	1722594.4	610982.4
2. Retail Trade	6,439,806	3335169.8	1696225.6
VII. FINANCE	952,334	7475726.4	3508797.8
VIII. ALL OTHERS	8,227,400	3686410.8	1698468.5
TOTAL BANK CREDIT	120,724,095	77155312.6	40756470.0

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2011**

(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	26,575,843	2140520.9	1745923.2	15,532,549	2893543.4	1337078.9
1. Direct Finance	25,354,228	1988351.2	1632647.1	14,731,403	1687897.8	1179314.4
2. Indirect Finance	1,221,615	152169.7	113276.2	801,146	1205645.5	157764.5
II. INDUSTRY	753,668	999667.1	625601.0	539,250	1736456.1	1039231.8
1. Mining & Quarrying	4,654	28589.9	14128.0	8,200	105688.0	54253.5
2. Manufacturing & Processing	699,295	591457.3	424628.5	472,436	1263823.9	758692.3
3. Electricity, Gas & Water	1,115	162567.0	58554.3	1,504	202435.7	114165.7
4. Construction	48,604	217052.8	128290.2	57,110	164508.5	112120.3
III. TRANSPORT OPERATORS	253,141	113739.5	74037.4	185,120	89162.3	62072.4
IV. PROFESSIONAL AND OTHER SERVICES	720,504	177214.9	138916.3	573,703	313447.8	214877.1
V. PERSONAL LOANS	6,096,708	980924.0	737376.0	8,100,683	1677510.4	1246054.2
1. Loans for Housing	889,260	315277.2	257771.1	1,465,232	716994.8	554070.8
2. Loans for Purchase of Consumer Durables	262,953	24268.4	17790.2	211,288	17125.1	12600.4
3. Rest of the Personal Loans	4,944,495	641378.5	461814.7	6,424,163	943390.5	679382.9
VI. TRADE	2,835,090	1270405.6	404957.9	2,003,171	578503.9	430759.4
1. Wholesale Trade	101,495	270739.9	209324.3	107,914	129132.7	103682.6
2. Retail Trade	2,733,595	999665.8	195633.6	1,895,257	449371.2	327076.9
VII. FINANCE	596,580	109908.0	85660.2	219,443	91687.1	56168.3
VIII. ALL OTHERS	2,186,531	236325.5	112022.9	1,617,893	176690.2	133628.2
TOTAL BANK CREDIT	40,018,065	6028705.5	3924494.9	28,771,812	7557001.1	4519870.3

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	3,860,717	1079253.0	850123.4	669,992	1173523.8	677093.3
1. Direct Finance	3,611,961	770697.0	624770.4	643,527	475579.5	343185.9
2. Indirect Finance	248,756	308556.0	225353.0	26,465	697944.4	333907.4
II. INDUSTRY	501,622	5032637.9	3039022.8	544,407	22200806.0	11416612.4
1. Mining & Quarrying	7,111	110182.6	89659.0	4,759	526891.5	350176.9
2. Manufacturing & Processing	408,486	3789020.4	2159428.4	423,998	14191603.5	6957054.9
3. Electricity, Gas & Water	2,366	425347.6	292990.4	3,712	2316345.8	1485179.4
4. Construction	83,659	708087.3	496945.1	111,938	5165965.1	2624201.2
III. TRANSPORT OPERATORS	240,799	245775.6	159949.9	304,963	1317180.6	807655.6
IV. PROFESSIONAL AND OTHER SERVICES	470,787	834816.8	592461.4	431,822	8534837.4	2734616.2
V. PERSONAL LOANS	8,293,817	2434692.6	1766259.5	29,927,903	4825461.2	2951656.3
1. Loans for Housing	1,858,879	1199544.8	962205.6	1,769,817	2093333.4	1685264.4
2. Loans for Purchase of Consumer Durables	217,298	19480.8	14355.6	611,968	33090.7	20890.8
3. Rest of the Personal Loans	6,217,640	1215666.9	789698.3	27,546,118	2699037.1	1245501.1
VI. TRADE	1,363,511	1771704.0	786181.2	764,591	3571390.5	1710686.1
1. Wholesale Trade	109,768	1120373.9	296612.2	207,380	2336587.7	1026740.0
2. Retail Trade	1,253,743	651330.1	489569.1	557,211	1234802.8	683946.1
VII. FINANCE	88,383	349158.8	248938.7	47,928	6924972.5	3118030.6
VIII. ALL OTHERS	2,076,453	496972.8	352226.4	2,346,523	2776422.4	1100591.0
TOTAL BANK CREDIT	16,896,089	12245011.4	7795163.3	35,038,129	51324594.5	24516941.4

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2011**

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	44.5	29.6	10.9	2.8	11.3
1. Direct Finance	41.6	26.1	8.0	1.4	9.3
2. Indirect Finance	2.9	3.5	2.9	1.4	2.0
II. INDUSTRY	15.9	23.0	39.0	46.6	39.6
1. Mining & Quarrying	0.4	1.2	1.2	1.4	1.2
2. Manufacturing & Processing	10.8	16.8	27.7	28.4	25.3
3. Electricity, Gas & Water	1.5	2.5	3.8	6.1	4.8
4. Construction	3.3	2.5	6.4	10.7	8.2
III. TRANSPORT OPERATORS	1.9	1.4	2.1	3.3	2.7
IV. PROFESSIONAL AND OTHER SERVICES	3.5	4.8	7.6	11.2	9.0
V. PERSONAL LOANS	18.8	27.6	22.7	12.0	16.4
1. Loans for Housing	6.6	12.3	12.3	6.9	8.5
2. Loans for Purchase of Consumer Durables	0.5	0.3	0.2	0.1	0.2
3. Rest of the Personal Loans	11.8	15.0	10.1	5.1	7.8
VI. TRADE	10.3	9.5	10.1	7.0	8.2
1. Wholesale Trade	5.3	2.3	3.8	4.2	4.0
2. Retail Trade	5.0	7.2	6.3	2.8	4.2
VII. FINANCE	2.2	1.2	3.2	12.7	8.6
VIII. ALL OTHERS	2.9	3.0	4.5	4.5	4.2
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	37.9	29.0	18.4	14.7	100.0
1. Direct Finance	43.2	31.2	16.5	9.1	100.0
2. Indirect Finance	13.6	19.0	27.1	40.2	100.0
II. INDUSTRY	3.9	6.4	18.9	70.8	100.0
1. Mining & Quarrying	2.8	10.7	17.6	68.9	100.0
2. Manufacturing & Processing	4.1	7.4	21.0	67.5	100.0
3. Electricity, Gas & Water	3.0	5.9	15.0	76.1	100.0
4. Construction	3.8	3.3	14.8	78.1	100.0
III. TRANSPORT OPERATORS	6.7	5.6	14.5	73.2	100.0
IV. PROFESSIONAL AND OTHER SERVICES	3.8	5.8	16.1	74.3	100.0
V. PERSONAL LOANS	11.0	18.6	26.4	44.0	100.0
1. Loans for Housing	7.5	16.0	27.8	48.7	100.0
2. Loans for Purchase of Consumer Durables	27.1	19.2	21.9	31.8	100.0
3. Rest of the Personal Loans	14.5	21.4	24.9	39.2	100.0
VI. TRADE	12.2	12.9	23.6	51.3	100.0
1. Wholesale Trade	12.8	6.3	18.1	62.7	100.0
2. Retail Trade	11.5	19.3	28.9	40.3	100.0
VII. FINANCE	2.4	1.6	7.1	88.9	100.0
VIII. ALL OTHERS	6.6	7.9	20.7	64.8	100.0
TOTAL BANK CREDIT	9.6	11.1	19.1	60.2	100.0

**TABLE NO. 1.12 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2011**

(Amount in ₹ Million)

CREDIT LIMIT RANGE (In ₹ Million)	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 0.025	43,322,438 (35.9)	567712.7 (0.7)	473987.9 (1.2)
Above 0.025 and upto 0.2	58,832,376 (48.7)	4574071.5 (5.9)	3364893.5 (8.3)
Above 0.2 and upto 0.5	12,561,301 (10.4)	4089378.3 (5.3)	2986230.5 (7.3)
Above 0.5 and upto 1.0	3,209,480 (2.7)	2362052.8 (3.1)	1791763.7 (4.4)
Above 1.0 and upto 2.5	1,850,897 (1.5)	2945222.6 (3.8)	2284117.8 (5.6)
Above 2.5 and upto 5.0	484,796 (0.4)	1739372.9 (2.3)	1350889.1 (3.3)
Above 5.0 and upto 10.0	193,739 (0.2)	1449221.7 (1.9)	1108004.9 (2.7)
Above 10.0 and upto 40.0	157,522 (0.1)	3255957.8 (4.2)	2422359.9 (5.9)
Above 40.0 and upto 60.0	28,924 (0.0)	1450479.7 (1.9)	1041526.7 (2.6)
Above 60.0 and upto 100.0	26,456 (0.0)	2186952.2 (2.8)	1498119.6 (3.7)
Above 100.0 and upto 250.0	27,932 (0.0)	4689106.0 (6.1)	3144537.4 (7.7)
Above 250.0	28,234 (0.0)	47845784.6 (62.0)	19290038.9 (47.3)
TOTAL	120,724,095 (100.0)	77155312.6 (100.0)	40756470.0 (100.0)

**TABLE NO. 1.13 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO INTEREST RATE RANGE
MARCH - 2011**

(Amount in ₹ Million)

INTEREST RATE RANGE	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Less than 6%	124,420 (0.7)	2037580.4 (3.0)	627393.9 (1.8)
6% and above but less than 10%	4,110,045 (22.2)	16891719.8 (25.3)	9244319.1 (26.1)
10% and above but less than 12%	4,720,731 (25.5)	21991437.4 (32.9)	10040807.4 (28.3)
12% and above but less than 13%	2,599,998 (14.1)	8073177.3 (12.1)	4951031.1 (14.0)
13% and above but less than 14%	2,997,335 (16.2)	7755037.4 (11.6)	5220176.3 (14.7)
14% and above but less than 15%	1,268,975 (6.9)	5027687.4 (7.5)	2831499.4 (8.0)
15% and above but less than 16%	638,204 (3.5)	2781805.4 (4.2)	1549722.3 (4.4)
16% and above but less than 17%	294,185 (1.6)	955858.2 (1.4)	460665.3 (1.3)
17% and above but less than 18%	198,321 (1.1)	420265.2 (0.6)	253957.2 (0.7)
18% and above but less than 20%	298,435 (1.6)	439914.3 (0.7)	154425.5 (0.4)
20% and above	1,233,899 (6.7)	466304.6 (0.7)	105534.0 (0.3)
Total Loans & Advances	18,484,548 (100.0)	66840787.4 (100.0)	35439531.3 (100.0)
Inland & Foreign Bills Purchased/Discounted	84,733	5172741.0	1478057.2
TOTAL	18,569,281	72013528.4	36917588.5

See Notes on tables.

**TABLE NO. 1.14 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF ACCOUNT
MARCH 2011**

(Amount in ₹ Million)

TYPE OF ACCOUNT	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
Cash Credit	1,374,120 (7.4)	10965752.7 (15.2)	6433958.5 (17.4)
Overdraft	1,128,216 (6.1)	8266434.0 (11.5)	2207126.8 (6.0)
Demand Loans	3,624,218 (19.5)	12116153.6 (16.8)	4623675.6 (12.5)
Medium Term Loans	3,018,027 (16.3)	11655984.7 (16.2)	6229439.9 (16.9)
Long Term Loans	9,292,449 (50.0)	20627356.8 (28.6)	15025195.0 (40.7)
Packing Credit	47,518 (0.3)	3209105.5 (4.5)	920135.5 (2.5)
Export Trade Bills Purchased	14,505 (0.1)	487983.4 (0.7)	265105.4 (0.7)
Export Trade Bills Discounted	20,040 (0.1)	1408645.3 (2.0)	278418.1 (0.8)
Export Trade Bills Advanced Against	1,830 (0.0)	58119.0 (0.0)	27477.1 (0.0)
Advances Against Export Cash Incentives and Duty Drawback Claims	836 (0.0)	345060.1 (0.0)	33075.0 (0.0)
Inland Bills - Purchased	18,803 (0.1)	1732534.0 (2.4)	352812.6 (1.0)
Inland Bills - Discounted	26,506 (0.1)	1090778.8 (1.5)	500506.2 (1.4)
Advances Against Import Bills	1,421 (0.0)	30391.8 (0.0)	7541.2 (0.0)
Foreign Currency Cheques TCs/DDs/MTs/TTs Purchased	792 (0.0)	19228.6 (0.0)	13121.6 (0.0)
TOTAL	18,569,281 (100.0)	72013528.4 (100.0)	36917588.5 (100.0)

See Notes on Tables.

**TABLE NO. 1.15 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO ORGANISATION
MARCH - 2011**

(Amount in ₹ Million)

ORGANISATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
1. PUBLIC SECTOR	69,661	12455430.0	7277884.5
	(0.4)	(17.3)	(19.7)
a) Central Government Departments	8,702	1652736.3	699971.6
	(0.0)	(2.3)	(1.9)
b) General State Government	5,008	279456.9	191501.7
	(0.0)	(0.4)	(0.5)
c) State Government Departments	1,820	1141015.4	903033.1
	(0.0)	(1.6)	(2.4)
d) Local and Quasi-Government	2,320	314526.3	228838.5
	(0.0)	(0.4)	(0.6)
e) Public Financial Corporations	31,865	2478910.2	1130798.9
	(0.2)	(3.4)	(3.1)
f) Public Non-Financial Corporations	19,946	6588784.7	4123740.7
	(0.1)	(9.1)	(11.2)
2. CO-OPERATIVE SECTOR	50,888	614150.0	440867.2
	(0.3)	(0.9)	(1.2)
3. PRIVATE CORPORATE SECTOR	515,019	37812731.6	15822642.1
	(2.8)	(52.5)	(42.9)
a) Private Financial Corporations	59,306	5232149.0	1913789.5
	(0.3)	(7.3)	(5.2)
b) Private Non-Financial Corporations	455,713	32580582.6	13908852.6
	(2.8)	(45.2)	(37.7)
4. HOUSEHOLD SECTOR	17,586,294	20677168.5	13038680.7
	(94.7)	(28.7)	(35.3)
4.1 INDIVIDUALS	16,221,247	15073857.2	9632934.6
	(87.4)	(20.9)	(26.1)
a) Male	13,661,603	13109986.1	8218686.5
	(73.6)	(18.2)	(22.3)
b) Female	2,559,644	1963871.1	1414248.1
	(13.8)	(2.7)	(3.8)
4.2 HOUSEHOLD SECTOR-OTHERS	1,365,047	5603311.3	3405746.2
	(7.4)	(7.8)	(9.2)
a) Proprietary concerns, Joint families (HUF), Partnership Firms	1,316,385	5217074.5	3154924.1
	(7.1)	(7.2)	(8.5)
b) Joint Liability Groups, NGOs, Trusts and Groups	48,662	386236.7	250822.1
	(0.3)	(0.5)	(0.7)
5. MICRO FINANCE INSTITUTIONS	322,997	224748.2	153971.5
	(1.7)	(0.3)	(0.4)
6. NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS	19,900	216169.3	172414.1
	(0.1)	(0.3)	(0.5)
7. NON RESIDENTS	4,522	13130.9	11128.4
	(0.0)	(0.0)	(0.0)
TOTAL	18,569,281	72013528.4	36917588.5
	(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 2011**

(Per cent)

POPULATION GROUP	INDIVIDUAL				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	76.8	79.2	19.2	17.4	4.0	3.4	100.0	100.0
Semi-urban	72.9	76.3	22.3	20.4	4.7	3.3	100.0	100.0
Urban	69.2	76.1	17.9	19.2	12.9	4.6	100.0	100.0
Metropolitan	73.6	79.5	19.7	15.3	6.6	5.2	100.0	100.0
ALL-INDIA	74.0	77.8	20.0	18.3	6.1	3.9	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 2011**

(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	24,717,789	1142385.9	1023813.5	14,316,006	748584.2	682788.5
1. Direct Finance	23,595,753	1092821.2	978548.3	13,592,978	710325.9	648289.1
2. Indirect Finance	1,122,036	49564.7	45265.2	723,028	38258.4	34499.4
II. INDUSTRY	594,294	21548.7	17009.9	315,203	17101.0	14117.9
III. TRANSPORT OPERATORS	115,675	8790.4	6882.1	87,602	7242.3	5725.6
IV. PROFESSIONAL AND OTHER SERVICES	650,910	26006.7	21471.4	474,096	23408.8	19813.2
V. PERSONAL LOANS	4,702,858	294131.3	235084.1	5,858,482	431401.3	329111.4
1. Loans for Housing	427,487	39163.5	30972.1	506,121	54031.5	41297.3
2. Loans for Purchase of Consumer Durables	241,092	16319.8	11629.3	199,817	11866.9	8856.0
3. Rest of the Personal Loans	4,034,279	238648.0	192482.8	5,152,544	365502.9	278958.1
VI. TRADE	2,618,510	109986.7	90234.4	1,682,547	87456.5	70480.8
1. Wholesale Trade	88,928	5672.0	5024.3	78,918	4932.9	4488.2
2. Retail Trade	2,529,582	104314.6	85210.1	1,603,629	82523.7	65992.6
VII. FINANCE	550,581	33236.7	24688.5	201,740	13013.2	9407.9
VIII. ALL OTHERS	2,124,346	78735.9	70754.4	1,541,492	55369.0	53764.2
TOTAL BANK CREDIT	36,074,963	1714822.3	1489938.4	24,477,168	1383576.3	1185209.4

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	3,723,327	221141.3	200015.9	42,757,122	2112111.5	1906618.0
1. Direct Finance	3,497,766	205579.6	185760.4	40,686,497	2008726.7	1812597.8
2. Indirect Finance	225,561	15561.7	14255.6	2,070,625	103384.8	94020.2
II. INDUSTRY	383,222	31857.3	35412.8	1,292,719	70506.9	66540.6
III. TRANSPORT OPERATORS	153,882	15646.8	10951.1	357,159	31679.5	23558.8
IV. PROFESSIONAL AND OTHER SERVICES	564,034	42553.6	30532.2	1,689,040	91969.1	71816.8
V. PERSONAL LOANS	31,167,760	1531935.4	683627.1	41,729,100	2257468.0	1247822.6
1. Loans for Housing	876,029	97672.5	75960.6	1,809,637	190867.5	148229.9
2. Loans for Purchase of Consumer Durables	804,763	25883.1	13791.4	1,245,672	54069.8	34276.7
3. Rest of the Personal Loans	29,486,968	1408379.8	593875.1	38,673,791	2012530.8	1065316.0
VI. TRADE	1,468,782	113229.2	98351.6	5,769,839	310672.4	259066.8
1. Wholesale Trade	221,028	35586.0	34873.4	388,874	46190.9	44385.9
2. Retail Trade	1,247,754	77643.1	63478.2	5,380,965	264481.4	214681.0
VII. FINANCE	102,686	8349.8	5854.4	855,007	54599.7	39950.8
VIII. ALL OTHERS	4,038,990	78672.1	98988.5	7,704,828	212777.0	223507.1
TOTAL BANK CREDIT	41,602,683	2043385.5	1163733.7	102,154,814	5141784.2	3838881.5

See Notes on Tables.

**TABLE NO. 1.18 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

(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	5,976 (2.4)	263460.8 (5.3)	210,838 (84.2)	2494410.9 (50.6)	33,440 (13.4)	2174783.5 (44.1)	250,254 (100.0)	4932655.2 (100.0)
SEMI-URBAN	7,428 (3.5)	594204.8 (8.3)	172,241 (81.2)	3248025.4 (45.3)	32,375 (15.3)	3326081.8 (46.4)	212,043 (100.0)	7168312.0 (100.0)
URBAN	9,228 (5.5)	1189176.8 (10.7)	121,543 (72.3)	3637068.8 (32.8)	37,265 (22.2)	6278887.6 (56.5)	168,037 (100.0)	11105133.1 (100.0)
METROPOLITAN	16,530 (9.2)	4654423.6 (15.2)	119,374 (66.4)	5282611.6 (17.2)	43,891 (24.4)	20752377.7 (67.6)	179,796 (100.0)	30689412.9 (100.0)
ALL-INDIA	39,161 (4.8)	6701266.0 (12.4)	623,997 (77.0)	14662116.6 (27.2)	146,971 (18.1)	32532130.6 (60.4)	810,129 (100.0)	53895513.3 (100.0)

**TABLE NO. 1.19 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

(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	3,833 (1.9)	1218710.9 (10.6)	165,421 (80.8)	4033058.5 (34.9)	35,561 (17.4)	6288438.6 (54.5)	204,814 (100.0)	11540207.9 (100.0)
NATIONALISED BANKS	21,776 (5.4)	3168200.2 (11.1)	304,959 (75.3)	7037605.2 (24.6)	78,360 (19.3)	18443435.2 (64.4)	405,095 (100.0)	28649240.5 (100.0)
FOREIGN BANKS	302 (7.6)	710784.5 (30.3)	2,924 (73.9)	398147.4 (17.0)	730 (18.5)	1238673.2 (52.8)	3,956 (100.0)	2347605.1 (100.0)
REGIONAL RURAL BANKS	1,695 (1.6)	83422.1 (5.1)	92,855 (85.6)	902789.8 (55.2)	13,890 (12.8)	650733.3 (39.8)	108,441 (100.0)	1636945.3 (100.0)
PRIVATE SECTOR BANKS	11,555 (13.2)	1520148.3 (15.6)	57,838 (65.9)	2290515.9 (23.6)	18,430 (21.0)	5910850.4 (60.8)	87,823 (100.0)	9721514.5 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	39,161 (4.8)	6701266.0 (12.4)	623,997 (77.0)	14662116.6 (27.2)	146,971 (18.1)	32532130.6 (60.4)	810,129 (100.0)	53895513.3 (100.0)

**TABLE NO. 1.20 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

(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	8,967	1652665.6	97,552	2983018.1	26,011	6930728.3	132,530	11566412.0
Haryana	1,407	131450.2	16,790	506103.9	3,255	656254.1	21,453	1293808.2
Himachal Pradesh	470	19147.4	4,513	108124.9	1,657	196515.3	6,640	323787.6
Jammu & Kashmir	666	47883.0	6,378	167722.1	2,055	185903.8	9,099	401508.9
Punjab	2,401	98165.3	21,893	608284.9	5,667	821644.4	29,961	1528094.6
Rajasthan	1,658	112029.5	24,564	501668.4	5,776	666302.2	31,999	1280000.1
Chandigarh	182	29350.1	1,623	88287.8	652	262345.5	2,457	379983.4
Delhi	2,182	1214640.1	21,790	1002826.2	6,948	4141763.0	30,921	6359229.2
NORTH-EASTERN REGION	708	146880.7	16,916	390208.4	2,885	392506.5	20,509	929595.6
Arunachal Pradesh	21	8750.3	534	22068.8	113	21102.7	667	51921.8
Assam	518	91510.9	12,109	243712.2	2,102	249740.7	14,729	584963.8
Manipur	28	8438.2	630	18648.8	43	6532.2	701	33619.2
Meghalaya	39	15874.1	978	34435.5	188	45518.7	1,205	95828.3
Mizoram	7	2392.2	384	12391.4	20	10713.1	412	25496.7
Nagaland	28	8719.5	539	22465.2	82	20889.8	649	52074.4
Tripura	67	11195.6	1,742	36486.6	338	38009.2	2,148	85691.4
EASTERN REGION	4,370	646911.4	99,611	2309051.0	25,164	3212397.2	129,145	6168359.6
Bihar	1,341	128761.0	27,634	676173.6	4,783	387283.6	33,758	1192218.2
Jharkhand	430	91376.1	12,757	307571.4	2,765	356524.3	15,952	755471.7
Odisha	614	93900.7	17,675	379289.1	3,972	554475.0	22,260	1027664.8
Sikkim	14	2711.7	315	9409.9	62	20800.3	390	32921.9
West Bengal	1,956	328027.7	40,971	928944.9	13,539	1885243.6	56,466	3142216.1
Andaman & Nicobar Islands	15	2134.3	259	7662.2	44	8070.5	318	17867.0
CENTRAL REGION	6,030	558561.5	139,931	2633470.7	25,064	2958639.0	171,025	6150671.1
Chhattisgarh	438	64087.5	9,128	218108.2	1,649	285958.1	11,216	568153.8
Madhya Pradesh	1,259	131825.0	27,492	528971.3	6,316	720270.9	35,067	1381067.1
Uttar Pradesh	3,840	327776.5	97,124	1707982.6	15,294	1679138.8	116,258	3714897.9
Uttarakhand	494	34872.5	6,187	178408.7	1,804	273271.2	8,485	486552.4
WESTERN REGION	11,119	2421399.5	91,092	3008360.8	29,721	12043019.8	131,932	17472780.1
Goa	123	22032.9	2,321	74973.6	1,176	218776.7	3,620	315783.2
Gujarat	1,869	270757.7	29,553	799747.2	10,996	1524711.8	42,418	2595216.7
Maharashtra	9,093	2124916.8	58,810	2121529.6	17,448	10286417.9	85,351	14532864.4
Dadra & Nagar Haveli	20	2017.8	236	6258.8	31	4099.7	286	12376.4
Daman & Diu	14	1674.3	173	5851.6	70	9013.5	257	16539.4
SOUTHERN REGION	7,968	1274847.2	178,894	3338007.7	38,126	6994839.8	224,988	11607694.8
Andhra Pradesh	2,250	346826.4	60,025	847611.8	11,339	1732698.8	73,614	2927137.1
Karnataka	1,948	380760.0	41,428	927605.7	10,204	2166039.4	53,580	3474405.0
Kerala	1,031	112762.1	27,082	549046.3	5,747	1047555.1	33,860	1709363.4
Tamil Nadu	2,678	427808.1	49,200	985387.2	10,626	2009439.4	62,503	3422634.7
Lakshadweep	2	397.4	53	2394.6	6	2468.6	61	5260.5
Puducherry	58	6293.3	1,106	25962.2	204	36638.6	1,368	68894.0
ALL-INDIA	39,161	6701266.0	623,997	14662116.6	146,971	32532130.6	810,129	53895513.3

**TABLE NO. 1.21 - POPULATION GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2011**

(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	173,673 (69.4)	3335836.1 (67.6)	52,570 (21.0)	795089.2 (16.1)	24,011 (9.6)	801729.8 (16.3)	250,254 (100.0)	4932655.2 (100.0)
SEMI-URBAN	147,310 (69.5)	4360901.1 (60.8)	44,752 (21.1)	1123810.3 (15.7)	19,980 (9.4)	1683600.6 (23.5)	212,043 (100.0)	7168312.0 (100.0)
URBAN	113,225 (67.4)	5442736.7 (49.0)	35,907 (21.4)	1542840.0 (13.9)	18,905 (11.3)	4119556.5 (37.1)	168,037 (100.0)	11105133.1 (100.0)
METROPOLITAN	117,811 (65.5)	8730376.1 (28.4)	39,841 (22.2)	2719457.4 (8.9)	22,143 (12.3)	19239579.4 (62.7)	179,796 (100.0)	30689412.9 (100.0)
ALL-INDIA	552,019 (68.1)	21869850.0 (40.6)	173,070 (21.4)	6181196.9 (11.5)	85,040 (10.5)	25844466.3 (48.0)	810,129 (100.0)	53895513.3 (100.0)

See Notes on Tables.

**TABLE NO. 1.22 - BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2011**

(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	157,774 (77.0)	6026507.0 (52.2)	37,765 (18.4)	1412957.0 (12.2)	9,276 (4.5)	4100743.9 (35.5)	204,814 (100.0)	11540207.9 (100.0)
NATIONALISED BANKS	255,404 (63.0)	11049160.9 (38.6)	88,332 (21.8)	3225878.2 (11.3)	61,359 (15.1)	14374201.4 (50.2)	405,095 (100.0)	28649240.5 (100.0)
FOREIGN BANKS	2,856 (72.2)	612036.5 (26.1)	775 (19.6)	121557.6 (5.2)	326 (8.2)	1614010.9 (68.8)	3,956 (100.0)	2347605.1 (100.0)
REGIONAL RURAL BANKS	74,886 (69.1)	1122182.8 (68.6)	25,746 (23.7)	291553.1 (17.8)	7,809 (7.2)	223209.4 (13.6)	108,441 (100.0)	1636945.3 (100.0)
PRIVATE SECTOR BANKS	61,100 (69.6)	3059962.8 (31.5)	20,453 (23.3)	1129251.0 (11.6)	6,271 (7.1)	5532300.7 (56.9)	87,823 (100.0)	9721514.5 (100.0)
ALL SCHEDULED COMMERCIAL BANKS	552,019 (68.1)	21869850.0 (40.6)	173,070 (21.4)	6181196.9 (11.5)	85,040 (10.5)	25844466.3 (48.0)	810,129 (100.0)	53895513.3 (100.0)

See Notes on Tables.

**TABLE NO. 1.23 - STATE-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2011**

(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	90,635	4581714.4	27,519	1331907.1	14,376	5652790.6	132,530	11566412.0
Haryana	15,230	670742.1	4,340	191597.0	1,883	431469.1	21,453	1293808.2
Himachal Pradesh	4,836	194310.5	1,204	40217.1	601	89260.1	6,640	323787.6
Jammu & Kashmir	6,435	248614.2	2,103	66770.8	561	86123.9	9,099	401508.9
Punjab	20,645	978492.9	5,941	265873.1	3,375	283728.6	29,961	1528094.6
Rajasthan	22,856	710432.0	6,660	207167.0	2,483	362401.0	31,999	1280000.1
Chandigarh	1,693	156098.6	523	38921.2	241	184963.6	2,457	379983.4
Delhi	18,940	1623024.1	6,749	521360.9	5,232	4214844.3	30,921	6359229.2
NORTH-EASTERN REGION	14,114	446311.6	4,003	93203.5	2,393	390080.5	20,510	929595.6
Arunachal Pradesh	482	26534.0	145	5191.6	41	20196.2	667	51921.8
Assam	10,245	273914.1	2,739	52575.1	1,745	258474.6	14,729	584963.8
Manipur	457	16497.7	112	2500.2	131	14621.4	701	33619.2
Meghalaya	753	46497.4	332	14542.0	120	34788.9	1,205	95828.3
Mizoram	268	12697.6	123	3260.5	21	9538.6	411	25496.7
Nagaland	418	23953.4	125	6308.6	106	21812.4	649	52074.4
Tripura	1,492	46217.3	427	8825.6	229	30648.5	2,148	85691.4
EASTERN REGION	92,273	3098535.5	20,871	603953.1	16,000	2465871.0	129,145	6168359.6
Bihar	24,662	733523.4	6,070	118533.4	3,025	340161.4	33,758	1192218.2
Jharkhand	10,746	384222.5	2,443	66871.2	2,762	304378.0	15,951	755471.7
Odisha	16,335	474763.0	3,425	89262.9	2,501	463638.8	22,261	1027664.8
Sikkim	297	15412.0	70	3745.3	24	13764.6	391	32921.9
West Bengal	39,993	1481795.3	8,808	323659.5	7,665	1336761.3	56,466	3142216.1
Andaman & Nicobar Islands	240	8819.4	56	1880.7	23	7166.9	319	17867.0
CENTRAL REGION	122,461	3506179.7	30,694	741323.8	17,870	1903167.6	171,025	6150671.1
Chhattisgarh	8,332	283792.5	2,056	53494.6	828	230866.7	11,216	568153.8
Madhya Pradesh	24,359	731923.9	6,087	177553.4	4,621	471589.8	35,067	1381067.1
Uttar Pradesh	83,574	2236671.8	21,011	454745.4	11,673	1023480.7	116,258	3714897.9
Uttarakhand	6,196	253791.5	1,540	55530.5	748	177230.4	8,485	486552.4
WESTERN REGION	92,417	5190478.6	27,561	1544264.0	11,954	10738037.5	131,932	17472780.1
Goa	2,301	152621.0	1,111	63382.5	208	99779.6	3,620	315783.2
Gujarat	29,382	1318332.9	8,930	394573.4	4,106	882310.4	42,418	2595216.7
Maharashtra	60,314	3702635.1	17,439	1082514.1	7,598	9747715.3	85,351	14532864.4
Dadra & Nagar Haveli	222	6348.3	35	1186.5	30	4841.6	286	12376.4
Daman & Diu	199	10541.3	46	2607.5	13	3390.6	257	16539.4
SOUTHERN REGION	140,119	5046630.2	62,422	1866545.5	22,447	4694519.2	224,988	11607694.8
Andhra Pradesh	45,313	1258018.9	18,147	410962.0	10,154	1258156.2	73,614	2927137.1
Karnataka	33,571	1351484.6	15,210	539619.9	4,799	1583300.5	53,580	3474405.0
Kerala	21,417	958626.5	10,425	355167.5	2,018	395569.5	33,860	1709363.4
Tamil Nadu	38,908	1440317.4	18,245	548298.4	5,351	1434018.9	62,503	3422634.7
Lakshadweep	43	2030.0	16	612.5	2	2618.0	61	5260.5
Puducherry	867	36152.8	379	11885.2	123	20856.0	1,368	68894.0
ALL-INDIA	552,019	21869850.0	173,070	6181196.9	85,040	25844466.3	810,129	53895513.3

See Notes on Tables.

**TABLE NO. 1.24 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BROAD OWNERSHIP CATEGORY
MARCH 2011**

(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	2,428,145 (1.8)	291285.6 (2.0)	359,952 (2.4)	2033546.3 (11.5)	2,788,097 (1.9)	2324831.9 (7.1)
91 Days & above but Less than 6 Months	3,242,931 (2.5)	567196.2 (3.8)	312,384 (2.1)	2296153.8 (13.0)	3,555,315 (2.4)	2863349.9 (8.8)
6 Months & above but Less than 1 Year	6,116,455 (4.6)	780121.8 (5.3)	908,215 (6.1)	2640671.9 (14.9)	7,024,670 (4.8)	3420793.7 (10.5)
1 Year & above but Less than 2 Years	44,170,109 (33.4)	5794656.5 (39.1)	4,525,149 (30.6)	7493700.7 (42.3)	48,695,258 (33.1)	13288357.2 (40.8)
2 Years & above but Less than 3 Years	24,233,391 (18.3)	3017916.1 (20.4)	1,953,960 (13.2)	1144342.2 (6.5)	26,187,351 (17.8)	4162258.2 (12.8)
3 Years & above but Less than 5 Years	26,989,090 (20.4)	2554014.5 (17.2)	2,914,449 (19.7)	1039936.3 (5.9)	29,903,539 (20.3)	3593950.8 (11.0)
5 Years & above	24,981,573 (18.9)	1823125.0 (12.3)	3,835,186 (25.9)	1055463.9 (6.0)	28,816,759 (19.6)	2878588.8 (8.8)
GRAND TOTAL	132,161,694 (100.0)	14828315.7 (100.0)	14,809,295 (100.0)	17703814.9 (100.0)	146,970,989 (100.0)	32532130.6 (100.0)

See Notes on Tables.

**TABLE NO. 1.25 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP
MARCH 2011**

(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	681,110 (2.0)	53516.3 (2.5)	674,035 (2.1)	97168.9 (2.9)	734,094 (2.0)	232953.2 (3.7)	698,858 (1.6)	1941193.4 (9.4)	2,788,097 (1.9)	2324831.9 (7.1)
91 Days & above but Less than 6 Months	602,412 (1.8)	69226.4 (3.2)	652,575 (2.0)	123067.7 (3.7)	1,015,521 (2.7)	380714.8 (6.1)	1,284,807 (2.9)	2290341.0 (11.0)	3,555,315 (2.4)	2863349.9 (8.8)
6 Months & above but Less than 1 Year	1,481,495 (4.4)	117111.7 (5.4)	1,525,992 (4.7)	210091.8 (6.3)	1,806,450 (4.8)	404177.9 (6.4)	2,210,733 (5.0)	2689412.3 (13.0)	7,024,670 (4.8)	3420793.7 (10.5)
1 Year & above but Less than 2 Years	9,002,860 (26.9)	746169.8 (34.3)	10,098,425 (31.2)	1225878.4 (36.9)	13,147,940 (35.3)	2790993.2 (44.5)	16,446,033 (37.5)	8525315.8 (41.1)	48,695,258 (33.1)	13288357.2 (40.8)
2 Years & above but Less than 3 Years	5,352,663 (16.0)	362573.8 (16.7)	5,284,822 (16.3)	581374.3 (17.5)	6,878,591 (18.5)	1008317.2 (16.1)	8,671,275 (19.8)	2209993.0 (10.6)	26,187,351 (17.8)	4162258.2 (12.8)
3 Years & above but Less than 5 Years	8,171,088 (24.4)	463542.3 (21.3)	6,667,395 (20.6)	608740.3 (18.3)	7,089,879 (19.0)	867233.9 (13.8)	7,975,177 (18.2)	1654434.3 (8.0)	29,903,539 (20.3)	3593950.8 (11.0)
5 Years & above	8,148,195 (24.4)	362643.3 (16.7)	7,471,368 (23.1)	479760.3 (14.4)	6,592,891 (17.7)	594497.4 (9.5)	6,604,305 (15.0)	1441687.9 (6.9)	28,816,759 (19.6)	2878588.8 (8.8)
GRAND TOTAL	33,439,823 (100.0)	2174783.5 (100.0)	32,374,612 (100.0)	3326081.8 (100.0)	37,265,366 (100.0)	6278887.6 (100.0)	43,891,188 (100.0)	20752377.7 (100.0)	146,970,989 (100.0)	32532130.6 (100.0)

**TABLE NO. 1.26 - MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO BANK GROUP
MARCH 2011**

(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	431,014 (1.2)	225907.7 (3.6)	1,421,217 (1.8)	1183157.1 (6.4)	55,686 (7.6)	326155.2 (26.3)	459,423 (3.3)	32156.6 (4.9)	420,757 (2.3)	557455.3 (9.4)
91 Days & above but Less than 6 Months	310,643 (0.9)	275318.5 (4.4)	1,781,296 (2.3)	1564284.7 (8.5)	25,132 (3.4)	179376.8 (14.5)	412,081 (3.0)	39360.4 (6.0)	1,026,163 (5.6)	805009.5 (13.6)
6 Months & above but Less than 1 Year	719,202 (2.0)	442894.3 (7.0)	3,989,776 (5.1)	1804460.9 (9.8)	63,269 (8.7)	147014.8 (11.9)	910,686 (6.6)	52452.3 (8.1)	1,341,737 (7.3)	973971.4 (16.5)
1 Year & above but Less than 2 Years	8,877,217 (25.0)	2115478.6 (33.6)	28,958,472 (37.0)	8582034.9 (46.5)	338,645 (46.4)	423075.8 (34.2)	3,238,387 (23.3)	188419.0 (29.0)	7,282,537 (39.5)	1979349.0 (33.5)
2 Years & above but Less than 3 Years	9,305,368 (26.2)	1512245.8 (24.0)	11,092,568 (14.2)	1847655.0 (10.0)	107,069 (14.7)	59050.9 (4.8)	2,596,264 (18.7)	120101.0 (18.5)	3,086,082 (16.7)	623205.6 (10.5)
3 Years & above but Less than 5 Years	6,963,176 (19.6)	839490.8 (13.3)	16,390,785 (20.9)	2157614.3 (11.7)	106,594 (14.6)	52971.4 (4.3)	3,524,947 (25.4)	132579.8 (20.4)	2,918,037 (15.8)	411294.5 (7.0)
5 Years & above	8,954,355 (25.2)	877102.9 (13.9)	14,725,849 (18.8)	1304228.3 (7.1)	33,591 (4.6)	51028.4 (4.1)	2,748,199 (19.8)	85664.2 (13.2)	2,354,765 (12.8)	560565.2 (9.5)
GRAND TOTAL	35,560,975 (100.0)	6288438.6 (100.0)	78,359,963 (100.0)	18443435.2 (100.0)	729,986 (100.0)	1238673.2 (100.0)	13,889,987 (100.0)	650733.3 (100.0)	18,430,078 (100.0)	5910850.4 (100.0)

**TABLE NO. 1.27 - PERCENTAGE DISTRIBUTION OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO RESIDUAL MATURITY AND BROAD OWNERSHIP CATEGORY
MARCH 2011**

(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	3.1	3.0	3.2	7.2	3.1	5.2
15 days to 28 days	1.8	2.1	1.7	4.2	1.8	3.2
29 days to 90 days	6.3	7.3	6.2	17.8	6.3	12.9
91 days & above but less than 6 months	9.3	9.7	10.2	13.5	9.4	11.7
6 months & above but less than 1 year	15.6	18.4	17.4	27.7	15.8	23.4
1 year & above but less than 3 years	47.6	47.7	38.9	23.7	46.7	34.9
3 years & above but less than 5 years	11.0	8.6	12.5	2.7	11.2	5.4
5 years & above	5.3	3.2	9.8	3.3	5.7	3.3
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 2011**

(Per cent)

INTEREST RATE RANGE	INDIVIDUALS		OTHERS		TOTAL	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
	1	2	3	4	5	6
Less than 6 per cent	4.7	9.0	6.6	6.6	4.9	7.7
6 per cent and above but less than 8 per cent	39.9	33.9	39.4	29.2	39.8	31.4
8 per cent and above but less than 9 per cent	22.9	19.1	22.2	17.4	22.9	18.2
9 per cent and above but less than 10 per cent	22.8	25.9	19.2	26.7	22.4	26.3
10 per cent and above but less than 11 per cent	6.9	9.6	6.2	18.8	6.8	14.6
11 per cent and above but less than 12 per cent	1.7	2.0	3.9	0.6	1.9	1.3
12 per cent and above but less than 13 per cent	0.8	0.4	2.2	0.2	1.0	0.3
13 per cent and above	0.3	0.1	0.4	0.4	0.3	0.3
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 2011**

(Per cent)

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	35.8	5.2	41.8	0.4	36.4	2.7
0.025 and above but less than 0.1	41.7	19.7	29.8	1.5	40.5	10.1
0.1 and above but less than 1.5	21.9	47.3	19.8	6.6	21.7	25.8
1.5 and above but less than 10.0	0.5	14.3	4.9	12.4	0.9	13.3
10.0 and above	0.1	13.5	3.7	79.1	0.4	48.2
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 2011**

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	91,688	62,842	30,489	185,019	13,728	14,647	3,557	31,932
Haryana	13,049	9,649	4,424	27,122	1,968	2,061	528	4,557
Himachal Pradesh	3,206	2,918	1,832	7,956	212	443	264	919
Jammu & Kashmir	5,559	2,991	2,219	10,769	841	548	131	1,520
Punjab	18,505	14,185	7,020	39,710	2,038	3,530	1,074	6,642
Rajasthan	17,565	13,385	7,279	38,229	1,350	1,832	589	3,771
Chandigarh	3,911	2,136	947	6,994	757	854	127	1,738
Delhi	29,893	17,578	6,768	54,239	6,562	5,379	844	12,785
NORTH-EASTERN REGION	9,868	9,361	4,656	23,885	1,010	2,045	425	3,480
Arunachal Pradesh	305	366	153	824	12	72	16	100
Assam	6,703	6,314	3,170	16,187	702	1,300	246	2,248
Manipur	297	322	139	758	24	58	8	90
Meghalaya	912	790	476	2,178	140	295	86	521
Mizoram	290	304	144	738	30	94	15	139
Nagaland	478	367	172	1,017	49	99	21	169
Tripura	883	898	402	2,183	53	127	33	213
EASTERN REGION	64,341	65,940	33,997	164,278	5,806	9,042	2,426	17,274
Bihar	15,061	13,571	7,730	36,362	852	1,279	312	2,443
Jharkhand	7,946	7,229	3,256	18,431	693	1,209	198	2,100
Odisha	11,946	12,679	7,920	32,545	987	1,861	819	3,667
Sikkim	291	245	109	645	40	71	9	120
West Bengal	28,939	32,021	14,927	75,887	3,210	4,540	1,082	8,832
Andaman & Nicobar Islands	158	195	55	408	24	82	6	112
CENTRAL REGION	70,651	65,198	31,659	167,508	5,620	10,255	2,070	17,945
Chhattisgarh	5,345	4,194	1,897	11,436	429	865	111	1,405
Madhya Pradesh	18,562	16,995	7,686	43,243	1,858	3,741	398	5,997
Uttar Pradesh	42,077	39,700	19,710	101,487	3,004	4,857	1,315	9,176
Uttarakhand	4,667	4,309	2,366	11,342	329	792	246	1,367
WESTERN REGION	105,947	89,064	32,790	227,801	19,540	28,475	2,868	50,883
Goa	2,396	2,190	754	5,340	469	1,058	136	1,663
Gujarat	23,976	23,765	10,224	57,965	2,297	5,185	838	8,320
Maharashtra	79,331	62,906	21,748	163,985	16,755	22,208	1,888	40,851
Dadra & Nagar Haveli	138	93	24	255	11	5	1	17
Daman & Diu	106	110	40	256	8	19	5	32
SOUTHERN REGION	127,649	110,116	44,629	282,394	22,254	36,535	6,481	65,270
Andhra Pradesh	36,826	27,520	12,787	77,133	5,074	6,709	1,938	13,721
Karnataka	32,585	27,590	12,237	72,412	5,601	9,744	1,552	16,897
Kerala	22,401	20,935	7,195	50,531	5,183	8,490	1,230	14,903
Tamil Nadu	35,135	33,346	12,149	80,630	6,281	11,358	1,713	19,352
Lakshadweep	28	32	16	76	1	11	3	15
Puducherry	674	693	245	1,612	114	223	45	382
ALL-INDIA	470,144	402,521	178,220	1,050,885	67,958	100,999	17,827	186,784

TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2011

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	15,266	20,126	10,403	45,795	1,063	2,386	807	4,256
NATIONALISED BANKS	31,021	32,445	21,903	85,369	1,339	2,904	2,005	6,248
FOREIGN BANKS	85	-	-	85	12	-	-	12
REGIONAL RURAL BANKS	18,320	21,792	13,679	53,791	334	1,145	611	2,090
PRIVATE SECTOR BANKS	4,335	2,750	972	8,057	562	433	81	1,076
ALL SCHEDULED COMMERCIAL BANKS	69,027	77,113	46,957	193,097	3,310	6,868	3,504	13,682

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	26,012	36,151	17,434	79,597	2,727	8,670	1,581	12,978
NATIONALISED BANKS	33,096	34,083	18,263	85,442	2,554	6,250	2,073	10,877
FOREIGN BANKS	90	2	-	92	21	-	-	21
REGIONAL RURAL BANKS	7,004	6,903	3,190	17,097	290	859	110	1,259
PRIVATE SECTOR BANKS	19,591	11,332	2,537	33,460	2,780	2,850	352	5,982
ALL SCHEDULED COMMERCIAL BANKS	85,793	88,471	41,424	215,688	8,372	18,629	4,116	31,117

TABLE NO. 1.31 - BANK GROUP AND POPULATION GROUP-WISE DISTRIBUTION OF EMPLOYEES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO CATEGORY MARCH 2011

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	71,944	75,626	27,666	175,236	9,964	27,652	2,694	40,310
NATIONALISED BANKS	133,622	115,106	55,521	304,249	20,725	33,902	7,007	61,634
FOREIGN BANKS	22,032	1,541	490	24,063	6,894	751	25	7,670
REGIONAL RURAL BANKS	4,545	3,116	1,337	8,998	380	684	68	1,132
PRIVATE SECTOR BANKS	83,181	41,548	4,825	129,554	18,313	12,513	413	31,239
ALL SCHEDULED COMMERCIAL BANKS	315,324	236,937	89,839	642,100	56,276	75,502	10,207	141,985

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	113,222	131,903	55,503	300,628	13,754	38,708	5,082	57,544
NATIONALISED BANKS	197,739	181,634	95,687	475,060	24,618	43,056	11,085	78,759
FOREIGN BANKS	22,207	1,543	490	24,240	6,927	751	25	7,703
REGIONAL RURAL BANKS	29,869	31,811	18,206	79,886	1,004	2,688	789	4,481
PRIVATE SECTOR BANKS	107,107	55,630	8,334	171,071	21,655	15,796	846	38,297
ALL SCHEDULED COMMERCIAL BANKS	470,144	402,521	178,220	1,050,885	67,958	100,999	17,827	186,784

**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 2011**

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	6,185	52,475	1243470.9	7,482	708583.7	6,547	307653.3
SEMI-URBAN	5,483	72,912	2620953.8	9,794	1422305.4	7,852	423337.2
URBAN	3,867	44,567	3063506.4	4,116	1884650.2	2,570	164316.8
METROPOLITAN	3,169	34,860	4612276.8	1,824	4907067.4	879	65354.0
ALL-INDIA	18,704	204,814	11540207.9	23,216	8922606.8	17,848	960661.3

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	14,112	112,330	2462519.4	16,335	1504747.4	14,856	671323.3
SEMI-URBAN	10,494	96,895	3194895.7	11,293	1705559.7	9,601	489410.8
URBAN	10,673	91,877	5767338.9	6,833	3598587.9	5,000	303095.1
METROPOLITAN	10,171	103,992	17224486.5	4,191	14789131.8	2,415	182497.3
ALL-INDIA	45,450	405,095	28649240.5	38,652	21598026.8	31,872	1646326.5

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	1	391.6	-	557.1	-	1.0
SEMI-URBAN	8	4	1517.8	12	11648.9	8	693.0
URBAN	61	369	84618.7	27	48964.2	17	987.6
METROPOLITAN	225	3,582	2261077.0	5,461	1934366.2	4,542	42792.2
ALL-INDIA	301	3,956	2347605.1	5,499	1995536.4	4,567	44473.8

**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 2011**

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	11,778	78,410	969342.2	14,269	632810.6	13,755	474548.2
SEMI-URBAN	3,026	23,723	424472.2	4,737	249962.4	4,516	173898.9
URBAN	960	5,644	216821.7	985	90078.9	895	46917.8
METROPOLITAN	134	664	26309.2	65	8335.9	52	3135.1
ALL-INDIA	15,898	108,441	1636945.3	20,056	981187.8	19,219	698500.0

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	1,285	7,037	256931.1	1,044	111446.6	916	36412.7
SEMI-URBAN	3,714	18,509	926472.6	2,837	426251.1	2,500	97869.5
URBAN	3,436	25,580	1972847.5	4,561	1216549.7	3,769	106654.4
METROPOLITAN	3,329	36,697	6565263.4	24,858	5504864.8	21,464	247983.3
ALL-INDIA	11,764	87,823	9721514.5	33,300	7259112.2	28,649	488919.9

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	33,367	250,254	4932655.2	39,130	2958145.4	36,075	1489938.4
SEMI-URBAN	22,725	212,043	7168312.0	28,673	3815727.5	24,477	1185209.4
URBAN	18,997	168,037	11105133.1	16,522	6838830.9	12,251	621971.8
METROPOLITAN	17,028	179,796	30689412.9	36,399	27143766.1	29,352	541761.9
ALL-INDIA	92,117	810,129	53895513.3	120,724	40756470.0	102,155	3838881.5

**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 2011**

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	3,469	33,051	2238359.5	3,387	1914092.3	2,378	176756.3
Haryana	485	4,586	244678.4	550	211581.8	358	32684.9
Himachal Pradesh	291	2,210	112064.8	195	53778.8	135	8103.8
Jammu & Kashmir	158	1,603	62796.3	77	16242.2	53	3274.8
Punjab	877	7,837	392899.5	747	338396.4	452	35578.9
Rajasthan	1,149	10,749	461303.1	1,493	297865.0	1,166	73694.7
Chandigarh	87	748	93273.4	57	143161.3	31	3153.4
Delhi	422	5,318	871344.0	267	853066.9	183	20265.8
NORTH-EASTERN REGION	556	6,951	417803.3	989	142592.5	723	43530.0
Arunachal Pradesh	44	488	38411.0	54	9921.0	34	2303.9
Assam	279	4,268	239621.0	608	87647.8	442	26871.7
Manipur	21	332	13841.4	51	6308.4	38	2681.8
Meghalaya	93	690	54153.7	86	13326.6	66	3483.8
Mizoram	26	194	14391.0	39	7916.8	24	1649.9
Nagaland	52	459	29128.9	85	9727.3	64	3977.3
Tripura	41	519	28256.4	66	7744.5	54	2561.8
EASTERN REGION	2,945	35,455	1746493.5	3,344	911598.9	2,633	119122.5
Bihar	747	8,699	383521.5	867	103553.5	705	31893.9
Jharkhand	489	4,965	299701.0	446	100067.2	322	14928.0
Odisha	686	7,991	354410.2	1,121	199217.7	926	42380.2
Sikkim	29	197	12669.4	20	5570.4	11	775.0
West Bengal	973	13,412	686459.6	874	499091.0	659	28520.2
Andaman & Nicobar Islands	21	191	9731.8	16	4099.1	10	625.3
CENTRAL REGION	3,567	39,473	1723131.6	3,108	682984.6	2,412	137427.9
Chhattisgarh	341	3,774	225761.5	352	113996.9	257	13996.4
Madhya Pradesh	1,083	11,736	522665.3	880	244226.1	662	43799.8
Uttar Pradesh	1,776	20,813	756033.4	1,571	274687.9	1,262	66672.7
Uttarakhand	367	3,150	218671.4	304	50073.7	231	12958.9
WESTERN REGION	2,769	29,223	2521302.9	2,704	2458697.7	2,014	98117.9
Goa	87	689	58243.8	37	22665.1	15	975.2
Gujarat	1,149	10,994	615446.1	1,067	445491.0	835	41628.5
Maharashtra	1,523	17,389	1837556.9	1,597	1988638.5	1,163	55428.5
Dadra & Nagar Haveli	2	26	837.5	1	458.3	-	23.0
Daman & Diu	8	125	9218.6	2	1444.8	1	62.7
SOUTHERN REGION	5,398	60,661	2893117.1	9,685	2812640.7	7,688	385706.6
Andhra Pradesh	2,042	26,688	930904.8	4,511	991636.8	3,822	170161.2
Karnataka	1,248	12,010	769427.2	1,415	615429.6	981	55751.7
Kerala	1,063	9,687	578202.8	1,679	400119.3	1,206	70049.2
Tamil Nadu	1,018	11,975	596165.8	2,038	795296.3	1,648	88002.1
Lakshadweep	2	7	711.7	1	73.1	-	38.1
Puducherry	25	294	17704.8	41	10085.5	30	1704.2
ALL-INDIA	18,704	204,814	11540207.9	23,216	8922606.8	17,848	960661.2

**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 2011**

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	7,985	68,560	6450480.4	4,138	5326567.2	2,855	198156.2
Haryana	1,443	11,965	657727.6	882	553503.3	587	45035.2
Himachal Pradesh	584	3,590	183481.5	333	70457.2	280	15426.2
Jammu & Kashmir	188	1,171	54103.0	61	19508.4	45	2700.8
Punjab	2,315	18,575	932309.6	1,048	736630.3	655	46880.8
Rajasthan	1,717	12,315	530767.2	1,276	650442.8	1,000	63661.0
Chandigarh	190	1,237	205536.9	62	265883.0	33	2522.1
Delhi	1,548	19,707	3886554.6	476	3030142.3	256	21930.2
NORTH-EASTERN REGION	983	7,309	377685.5	682	117348.7	577	26910.3
Arunachal Pradesh	19	63	10451.1	6	1814.1	5	259.0
Assam	761	5,942	268642.3	549	89840.5	471	20746.7
Manipur	31	276	15948.8	34	5003.5	25	1788.1
Meghalaya	57	263	29334.3	19	7030.9	14	851.2
Mizoram	10	30	4937.2	5	999.0	4	226.8
Nagaland	25	138	15651.7	10	3335.9	8	664.7
Tripura	80	597	32719.9	59	9324.8	50	2373.8
EASTERN REGION	7,619	66,106	3378069.5	5,592	1712342.3	4,853	203843.9
Bihar	1,954	16,577	634948.8	1,768	181486.6	1,606	65885.2
Jharkhand	984	8,435	378838.6	675	129387.1	565	21956.4
Odisha	1,284	8,338	486668.6	1,214	249424.3	1,079	46014.8
Sikkim	43	144	15449.1	15	6064.9	9	578.6
West Bengal	3,334	32,510	1855419.4	1,908	1143311.5	1,583	68564.6
Andaman & Nicobar Islands	20	103	6745.1	12	2668.0	10	844.2
CENTRAL REGION	8,695	83,448	3460393.5	6,607	1735767.4	5,500	306866.8
Chhattisgarh	525	3,930	257724.4	277	144790.9	220	11860.3
Madhya Pradesh	2,000	15,809	671289.8	1,489	384564.7	1,202	79833.2
Uttar Pradesh	5,576	59,736	2311467.7	4,537	1109181.9	3,850	201622.3
Uttarakhand	594	3,973	219911.6	303	97229.9	228	13550.9
WESTERN REGION	8,308	75,210	9625576.4	4,472	7479025.5	3,269	178689.3
Goa	293	2,475	201656.5	112	52451.3	74	4049.9
Gujarat	2,856	24,986	1496344.8	1,431	942587.1	1,067	53152.9
Maharashtra	5,130	47,509	7914603.6	2,923	6480039.6	2,125	121309.2
Dadra & Nagar Haveli	18	165	8302.6	4	2072.4	2	109.0
Daman & Diu	11	75	4668.9	2	1875.0	1	68.3
SOUTHERN REGION	11,860	104,461	5357035.1	17,162	5226975.7	14,818	731860.0
Andhra Pradesh	3,294	32,224	1364976.4	5,431	1608678.2	4,809	227541.0
Karnataka	3,026	24,293	1672147.3	2,773	1235437.0	2,194	120349.9
Kerala	1,616	11,625	475575.3	1,814	410720.4	1,455	76551.1
Tamil Nadu	3,832	35,475	1802608.3	7,013	1950094.7	6,246	301672.2
Lakshadweep	10	54	4548.8	4	382.7	4	268.8
Puducherry	82	790	37179.0	126	21662.7	110	5477.0
ALL-INDIA	45,450	405,095	28649240.5	38,652	21598026.8	31,872	1646326.5

**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 2011**

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	65	873	485314.3	747	609097.3	627	10993.6
Haryana	9	127	37978.5	2	20185.8	1	26.8
Himachal Pradesh	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-
Punjab	8	33	5904.8	2	2749.8	1	58.0
Rajasthan	6	25	4231.6	5	6726.8	2	100.0
Chandigarh	3	30	7974.3	1	2606.3	1	34.2
Delhi	39	658	429225.2	737	576828.7	623	10774.6
NORTH-EASTERN REGION	2	11	2024.3	-	480.1	-	1.6
Arunachal Pradesh	-	-	-	-	-	-	-
Assam	2	11	2024.3	-	480.1	-	1.6
Manipur	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-
EASTERN REGION	38	370	93409.6	40	74622.3	22	1209.9
Bihar	2	10	1245.1	-	4.9	-	1.7
Jharkhand	-	-	-	-	-	-	-
Odisha	2	4	778.5	-	128.7	-	0.5
Sikkim	-	-	-	-	-	-	-
West Bengal	34	356	91386.0	40	74488.8	22	1207.7
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	24	150	25492.5	6	3455.3	4	172.5
Chhattisgarh	1	2	186.4	-	16.8	-	7.2
Madhya Pradesh	5	15	2654.9	3	1110.9	2	91.4
Uttar Pradesh	17	132	22335.9	3	2327.6	1	73.9
Uttarakhand	1	1	315.3	-	-	-	-
WESTERN REGION	103	1,241	1284608.5	2,134	838232.1	1,892	15483.0
Goa	-	-	-	-	-	-	-
Gujarat	18	112	23356.7	14	21804.3	8	504.2
Maharashtra	85	1,128	1261251.8	2,120	816427.8	1,884	14978.8
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	69	1,312	456755.9	2,572	469649.3	2,022	16613.3
Andhra Pradesh	15	244	70738.2	23	42432.4	16	967.2
Karnataka	17	628	222338.8	2,067	156526.4	1,953	12802.1
Kerala	6	48	10273.9	4	6130.6	2	103.2
Tamil Nadu	30	391	152742.8	477	264471.8	51	2740.7
Lakshadweep	-	-	-	-	-	-	-
Puducherry	1	2	662.2	-	88.2	-	-
ALL-INDIA	301	3,956	2347605.1	5,499	1995536.4	4,567	44473.8

**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 2011**

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	2,171	10,371	237806.1	1,528	156278.5	1,345	96098.7
Haryana	424	2,229	74055.7	423	51139.2	373	33117.8
Himachal Pradesh	156	665	15693.1	87	6378.3	79	3315.6
Jammu & Kashmir	268	979	19612.4	82	6994.5	71	3329.2
Punjab	255	993	30308.4	147	21050.6	113	9662.3
Rajasthan	1,068	5,505	98136.5	789	70715.9	709	46673.8
Chandigarh	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-
NORTH-EASTERN REGION	693	5,717	83012.3	621	37179.4	571	20690.0
Arunachal Pradesh	18	107	1589.6	5	404.6	5	114.5
Assam	409	4,140	46524.0	405	21950.1	384	14309.1
Manipur	27	73	946.9	6	326.3	6	142.9
Meghalaya	55	208	6764.0	29	2035.0	26	999.0
Mizoram	59	179	3958.7	25	2542.2	20	924.5
Nagaland	9	11	421.9	3	107.8	3	54.8
Tripura	116	1,000	22807.3	148	9813.3	127	4145.3
EASTERN REGION	3,742	21,973	357873.4	4,764	163515.5	4,655	119604.8
Bihar	1,530	8,035	137305.8	2,036	59843.7	2,019	53292.3
Jharkhand	414	2,028	34837.4	387	10823.5	380	8249.9
Odisha	885	5,094	88333.0	1,271	48813.6	1,231	32440.3
Sikkim	-	-	-	-	-	-	-
West Bengal	913	6,816	97397.1	1,070	44034.7	1,025	25622.3
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	4,912	42,630	515318.5	5,030	239470.0	4,818	177729.7
Chhattisgarh	466	3,165	44114.0	350	14344.7	336	10519.4
Madhya Pradesh	1,111	6,353	101009.3	936	54834.3	882	38154.9
Uttar Pradesh	3,141	32,375	354093.8	3,626	161449.8	3,492	124354.1
Uttarakhand	194	737	16101.4	118	8841.2	107	4701.3
WESTERN REGION	1,052	5,269	92249.3	963	46355.8	918	31917.5
Goa	-	-	-	-	-	-	-
Gujarat	455	2,291	45906.0	415	21659.8	394	14813.4
Maharashtra	597	2,978	46343.4	548	24696.0	525	17104.0
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	3,328	22,480	350685.6	7,150	338388.6	6,913	252459.3
Andhra Pradesh	1,346	8,653	135217.7	2,923	135149.9	2,831	107218.1
Karnataka	1,229	8,471	138325.0	1,787	115010.0	1,684	71288.6
Kerala	423	3,493	48376.2	1,445	53246.7	1,409	40935.4
Tamil Nadu	304	1,813	27843.8	969	33998.9	962	32122.9
Lakshadweep	-	-	-	-	-	-	-
Puducherry	26	50	922.8	26	983.1	25	894.3
ALL-INDIA	15,898	108,441	1636945.3	20,056	981187.8	19,219	698500.0

**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 2011**

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	2,486	19,676	2154451.6	2,348	1538154.3	1,647	49914.6
Haryana	329	2,545	279367.9	227	91456.2	185	3270.9
Himachal Pradesh	46	175	12548.2	13	4088.7	12	62.6
Jammu & Kashmir	427	5,347	264997.2	375	110055.8	233	13868.8
Punjab	440	2,523	166672.4	365	90737.1	281	6170.3
Rajasthan	567	3,405	185561.7	485	131345.5	365	9194.6
Chandigarh	57	443	73198.8	109	50561.2	78	2315.4
Delhi	620	5,238	1172105.5	776	1059909.7	493	15032.1
NORTH-EASTERN REGION	144	521	49070.3	93	16434.2	74	1467.3
Arunachal Pradesh	5	10	1470.1	-	171.2	-	3.6
Assam	95	368	28152.3	83	13851.4	65	1296.9
Manipur	4	20	2882.1	-	71.9	-	2.3
Meghalaya	16	43	5576.2	3	976.9	3	22.9
Mizoram	5	8	2209.8	1	280.8	-	16.2
Nagaland	9	41	6871.9	1	414.1	1	27.6
Tripura	10	31	1907.8	5	667.9	4	97.7
EASTERN REGION	794	5,239	592513.5	712	309783.2	562	11262.0
Bihar	90	438	35196.9	55	6776.8	44	671.7
Jharkhand	97	523	42094.6	97	19851.7	77	1315.1
Odisha	172	834	97474.4	188	42061.6	161	2864.2
Sikkim	10	49	4803.4	2	828.4	1	65.8
West Bengal	424	3,372	411554.0	371	240215.5	279	6344.1
Andaman & Nicobar Islands	1	24	1390.1	-	49.2	-	1.2
CENTRAL REGION	996	5,324	426335.0	837	208930.5	682	12453.7
Chhattisgarh	90	345	40367.5	66	24275.1	48	838.7
Madhya Pradesh	254	1,154	83447.7	259	83262.6	199	4534.1
Uttar Pradesh	530	3,202	270967.1	434	85244.1	373	5207.6
Uttarakhand	122	623	31552.7	79	16148.6	63	1873.3
WESTERN REGION	2,185	20,989	3949042.9	18,134	3061011.4	16,029	142971.7
Goa	90	455	55882.9	77	16896.1	67	1567.4
Gujarat	595	4,035	414163.1	704	285941.2	500	11679.2
Maharashtra	1,481	16,346	3473108.7	17,347	2756188.5	15,458	129701.6
Dadra & Nagar Haveli	14	95	3236.3	3	1779.4	2	16.0
Daman & Diu	5	57	2651.9	2	206.1	2	7.4
SOUTHERN REGION	5,159	36,074	2550101.1	11,176	2124798.6	9,654	270850.6
Andhra Pradesh	874	5,805	425300.0	1,508	434532.2	1,271	38554.1
Karnataka	998	8,177	672166.7	1,014	403294.0	781	31422.3
Kerala	1,582	9,009	596935.3	1,452	379823.6	1,196	44706.5
Tamil Nadu	1,680	12,849	843274.0	7,117	896803.2	6,332	153827.2
Lakshadweep	-	-	-	-	-	-	-
Puducherry	25	233	12425.1	85	10345.7	74	2340.4
ALL-INDIA	11,764	87,823	9721514.5	33,300	7259112.2	28,649	488919.9

**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 2011**

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	16,176	132,530	11566412.0	12,148	9544189.7	8,853	531919.4
Haryana	2,690	21,453	1293808.2	2,085	927866.3	1,503	114135.5
Himachal Pradesh	1,077	6,640	323787.6	628	134703.0	505	26908.3
Jammu & Kashmir	1,041	9,099	401508.9	594	152800.9	402	23173.6
Punjab	3,895	29,961	1528094.6	2,309	1189564.2	1,503	98350.4
Rajasthan	4,507	31,999	1280000.1	4,047	1157095.9	3,242	193323.9
Chandigarh	337	2,457	379983.4	230	462211.8	142	8025.0
Delhi	2,629	30,921	6359229.2	2,256	5519947.6	1,556	68002.7
NORTH-EASTERN REGION	2,378	20,509	929595.6	2,385	314034.8	1,945	92599.3
Arunachal Pradesh	86	667	51921.8	66	12310.9	44	2681.0
Assam	1,546	14,729	584963.8	1,644	213769.8	1,362	63226.0
Manipur	83	701	33619.2	91	11710.2	69	4615.0
Meghalaya	221	1,205	95828.3	138	23369.5	109	5356.8
Mizoram	100	412	25496.7	70	11738.8	49	2817.3
Nagaland	95	649	52074.4	99	13585.2	76	4724.3
Tripura	247	2,148	85691.4	278	27550.5	235	9178.7
EASTERN REGION	15,138	129,145	6168359.6	14,452	3171862.3	12,724	455043.2
Bihar	4,323	33,758	1192218.2	4,725	351665.5	4,374	151744.8
Jharkhand	1,984	15,952	755471.7	1,604	260129.6	1,344	46449.3
Odisha	3,029	22,260	1027664.8	3,794	539645.8	3,398	123700.0
Sikkim	82	390	32921.9	37	12463.7	22	1419.4
West Bengal	5,678	56,466	3142216.1	4,263	2001141.4	3,567	130258.9
Andaman & Nicobar Islands	42	318	17867.0	28	6816.2	19	1470.7
CENTRAL REGION	18,194	171,025	6150671.1	15,587	2870607.7	13,416	634650.5
Chhattisgarh	1,423	11,216	568153.8	1,045	297424.4	861	37222.0
Madhya Pradesh	4,453	35,067	1381067.1	3,566	767998.6	2,948	166413.4
Uttar Pradesh	11,040	116,258	3714897.9	10,171	1632891.3	8,979	397930.6
Uttarakhand	1,278	8,485	486552.4	805	172293.5	628	33084.4
WESTERN REGION	14,417	131,932	17472780.1	28,407	13883322.5	24,123	467179.4
Goa	470	3,620	315783.2	226	92012.5	156	6592.6
Gujarat	5,073	42,418	2595216.7	3,631	1717483.5	2,804	121778.2
Maharashtra	8,816	85,351	14532864.4	24,536	12065990.4	21,154	338522.1
Dadra & Nagar Haveli	34	286	12376.4	8	4310.1	5	148.0
Daman & Diu	24	257	16539.4	6	3526.0	4	138.5
SOUTHERN REGION	25,814	224,988	11607694.8	47,744	10972452.9	41,094	1657489.8
Andhra Pradesh	7,571	73,614	2927137.1	14,396	3212429.4	12,749	544441.6
Karnataka	6,518	53,580	3474405.0	9,056	2525697.0	7,594	291614.7
Kerala	4,690	33,860	1709363.4	6,395	1250040.5	5,267	232345.5
Tamil Nadu	6,864	62,503	3422634.7	17,615	3940664.9	15,239	578365.1
Lakshadweep	12	61	5260.5	5	455.8	5	307.0
Puducherry	159	1,368	68894.0	278	43165.2	240	10415.9
ALL-INDIA	92,117	810,129	53895513.3	120,724	40756470.0	102,155	3838881.5

**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 2011**

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	5,354	33,890	1000686.9	3,954	616361.3	3,227	210382.5
Haryana	813	5,219	151106.7	673	103638.9	532	41398.0
Himachal Pradesh	798	4,951	171342.3	496	71279.0	415	21393.7
Jammu & Kashmir	541	4,029	117310.4	275	42363.7	201	11137.7
Punjab	1,284	8,290	306371.3	759	179128.1	544	40144.9
Rajasthan	1,835	10,387	194100.2	1,713	166368.6	1,510	94058.7
Chandigarh	24	178	21858.5	11	12922.8	6	399.7
Delhi	59	835	38597.6	26	40660.3	20	1849.8
NORTH-EASTERN REGION	1,229	9,606	172993.0	1,098	73357.3	986	39292.7
Arunachal Pradesh	51	361	17080.7	30	3663.6	23	1211.7
Assam	802	7,302	102135.7	786	48068.8	720	28150.1
Manipur	35	169	4474.6	25	2413.7	20	1249.0
Meghalaya	127	561	20822.0	69	6219.3	60	2473.2
Mizoram	54	141	2627.7	21	1989.5	18	872.8
Nagaland	37	142	3851.3	27	2410.6	23	1283.2
Tripura	123	930	22001.1	139	8591.8	122	4052.8
EASTERN REGION	7,687	57,240	1094619.7	8,488	440926.1	8,051	246111.9
Bihar	2,435	16,372	300791.0	2,939	117091.6	2,857	87588.5
Jharkhand	1,024	7,218	152776.9	914	43925.1	854	23070.4
Odisha	1,722	12,036	221424.3	2,357	122512.3	2,227	69491.0
Sikkim	52	220	9152.1	22	4585.8	14	850.9
West Bengal	2,435	21,265	406310.7	2,246	151097.5	2,091	64608.4
Andaman & Nicobar Islands	19	128	4164.6	11	1713.8	8	502.6
CENTRAL REGION	8,143	75,159	1127206.0	8,213	538053.9	7,640	328987.0
Chhattisgarh	683	5,288	91327.8	520	31060.6	481	17240.5
Madhya Pradesh	1,766	11,060	174190.0	1,459	114639.3	1,326	71569.7
Uttar Pradesh	5,083	55,137	749919.2	5,832	348184.9	5,488	223873.5
Uttarakhand	611	3,674	111769.1	402	44169.1	345	16303.2
WESTERN REGION	4,006	22,532	632114.4	3,071	341392.0	2,756	117850.7
Goa	177	1,227	62675.9	56	11319.0	41	2138.1
Gujarat	1,591	9,139	285698.7	1,241	127173.9	1,119	49835.3
Maharashtra	2,226	12,118	282105.4	1,773	202732.0	1,595	65836.0
Dadra & Nagar Haveli	10	47	1601.7	1	164.5	1	40.8
Daman & Diu	2	1	32.6	-	2.7	-	0.6
SOUTHERN REGION	6,948	51,827	905035.2	14,306	948054.8	13,415	547313.7
Andhra Pradesh	2,560	20,543	280333.8	6,346	372432.9	6,020	235053.1
Karnataka	2,198	14,525	250114.5	2,797	224656.9	2,550	113516.7
Kerala	353	2,406	66841.3	589	51938.8	527	19862.0
Tamil Nadu	1,792	14,045	300287.9	4,495	294089.9	4,244	175783.0
Lakshadweep	8	35	1411.2	2	197.9	2	147.5
Puducherry	37	274	6046.5	76	4738.4	72	2951.5
ALL-INDIA	33,367	250,254	4932655.2	39,130	2958145.4	36,075	1489938.4

**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 2011**

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	3,488	28,710	1109403.9	2,723	626168.8	2,015	138476.9
Haryana	632	5,061	183002.3	526	132045.6	384	31657.1
Himachal Pradesh	202	1,273	69144.1	95	33378.8	65	3625.8
Jammu & Kashmir	217	2,187	86526.2	147	30899.4	101	6317.7
Punjab	1,198	9,859	435603.3	708	253222.3	443	32338.4
Rajasthan	1,200	9,882	312373.0	1,235	172086.4	1,012	63681.9
Chandigarh	1	9	498.2	-	141.7	-	9.0
Delhi	38	440	22256.8	12	4394.7	9	847.0
NORTH-EASTERN REGION	622	6,550	306704.9	806	98985.8	629	34066.1
Arunachal Pradesh	35	306	34841.1	35	8647.3	21	1469.3
Assam	395	4,549	180424.5	535	62422.1	422	22807.5
Manipur	20	230	6680.6	25	3051.5	19	1285.9
Meghalaya	36	208	13228.5	27	3027.3	21	1106.2
Mizoram	15	99	3670.7	19	3285.8	12	758.3
Nagaland	58	506	48223.2	72	11174.6	53	3441.1
Tripura	63	650	19636.4	94	7377.1	81	3197.8
EASTERN REGION	2,931	28,144	1130618.6	3,022	331257.1	2,628	107047.4
Bihar	1,014	9,423	296695.1	1,168	84174.8	1,066	40783.9
Jharkhand	477	4,345	233974.0	362	63419.1	283	12963.5
Odisha	660	5,363	281950.1	795	95123.8	684	30198.2
Sikkim	30	170	23769.8	15	7877.9	8	568.5
West Bengal	727	8,652	280527.2	666	75559.1	576	21565.2
Andaman & Nicobar Islands	23	191	13702.4	17	5102.4	11	968.1
CENTRAL REGION	3,991	40,288	1083811.6	3,841	463418.1	3,305	175632.4
Chhattisgarh	317	2,651	108819.7	262	41099.1	214	10347.4
Madhya Pradesh	1,152	10,215	293107.8	1,060	124125.3	889	54364.9
Uttar Pradesh	2,143	24,767	554413.3	2,278	226127.0	2,027	99326.6
Uttarakhand	379	2,656	127470.8	242	72066.6	175	11593.5
WESTERN REGION	3,212	28,713	1183609.0	2,732	537350.2	2,248	99438.4
Goa	293	2,393	253107.3	169	80693.5	115	4454.5
Gujarat	1,206	10,967	423111.5	957	174315.2	799	37236.4
Maharashtra	1,667	14,858	480108.8	1,593	274672.5	1,325	57502.3
Dadra & Nagar Haveli	24	239	10774.7	7	4145.6	4	107.3
Daman & Diu	22	256	16506.7	6	3523.3	4	137.8
SOUTHERN REGION	8,481	79,638	2354164.1	15,548	1758547.6	13,652	630548.3
Andhra Pradesh	1,798	22,944	454873.6	4,332	419358.8	3,902	174273.7
Karnataka	1,344	12,283	334634.9	1,705	235694.1	1,420	77003.7
Kerala	3,073	22,630	893571.6	4,398	525832.0	3,717	164089.4
Tamil Nadu	2,223	21,423	653761.5	5,053	570814.0	4,561	212637.0
Lakshadweep	4	27	3849.3	3	257.9	2	159.5
Puducherry	39	331	13473.0	58	6590.8	51	2385.0
ALL-INDIA	22,725	212,043	7168312.0	28,673	3815727.5	24,477	1185209.4

**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 2011**

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	3,573	29,905	2366858.6	2,426	1765174.6	1,592	93266.6
Haryana	1,095	9,587	829017.9	800	615023.7	532	37878.2
Himachal Pradesh	77	416	83301.3	37	30045.2	25	1888.7
Jammu & Kashmir	283	2,883	197672.3	172	79537.8	100	5718.2
Punjab	826	6,899	471471.7	500	333841.4	321	16019.9
Rajasthan	980	7,848	427768.8	700	257579.3	479	24145.2
Chandigarh	312	2,270	357626.6	218	449147.3	136	7616.4
Delhi	-	-	-	-	-	-	-
NORTH-EASTERN REGION	527	4,353	449897.7	481	141691.8	330	19240.4
Arunachal Pradesh	-	-	-	-	-	-	-
Assam	349	2,878	302403.6	323	103278.9	220	12268.5
Manipur	28	301	22464.1	42	6245.0	30	2080.1
Meghalaya	58	435	61777.7	42	14122.8	28	1777.5
Mizoram	31	171	19198.4	29	6463.5	19	1186.3
Nagaland	-	-	-	-	-	-	-
Tripura	61	567	44054.0	45	11581.6	32	1928.1
EASTERN REGION	2,774	26,935	1877383.2	2,034	742242.0	1,482	72650.2
Bihar	556	5,174	258932.3	430	67186.7	334	17002.1
Jharkhand	483	4,388	368720.8	329	152785.3	208	10415.4
Odisha	647	4,861	524290.3	642	322009.8	487	24010.8
Sikkim	-	-	-	-	-	-	-
West Bengal	1,088	12,512	725439.8	633	200260.2	452	21221.8
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	3,668	33,291	2177456.7	2,210	913539.0	1,604	88504.8
Chhattisgarh	423	3,277	368006.3	264	225264.7	167	9634.0
Madhya Pradesh	900	8,012	411631.7	607	154687.2	452	27303.1
Uttar Pradesh	2,057	19,847	1150506.1	1,178	477529.4	878	46380.0
Uttarakhand	288	2,155	247312.5	161	56057.7	108	5187.7
WESTERN REGION	2,112	19,118	1265519.0	1,369	569436.3	967	40298.4
Goa	-	-	-	-	-	-	-
Gujarat	744	7,365	565413.7	419	212551.4	294	12402.6
Maharashtra	1,368	11,753	700105.2	949	356884.9	673	27895.7
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	6,343	54,435	2968017.9	8,002	2706747.3	6,276	308011.4
Andhra Pradesh	1,975	18,672	752257.4	2,568	667951.2	2,055	99939.9
Karnataka	1,431	11,423	616687.8	1,299	410070.9	948	52033.6
Kerala	1,264	8,825	748950.5	1,408	672269.8	1,024	48394.1
Tamil Nadu	1,590	14,751	800747.8	2,583	924619.4	2,132	102564.5
Lakshadweep	-	-	-	-	-	-	-
Puducherry	83	764	49374.5	144	31836.0	117	5079.4
ALL-INDIA	18,997	168,037	11105133.1	16,522	6838830.9	12,251	621971.8

**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 2011**

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	3,761	40,026	7089462.6	3,045	6536484.9	2,019	89793.5
Haryana	150	1,586	130681.3	86	77158.0	55	3202.2
Himachal Pradesh	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-
Punjab	587	4,913	314648.3	343	423372.5	195	9847.2
Rajasthan	492	3,881	345758.1	400	561061.7	242	11438.2
Chandigarh	-	-	-	-	-	-	-
Delhi	2,532	29,646	6298374.8	2,217	5474892.7	1,528	65305.9
NORTH-EASTERN REGION	-	-	-	-	-	-	-
Arunachal Pradesh	-	-	-	-	-	-	-
Assam	-	-	-	-	-	-	-
Manipur	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-
EASTERN REGION	1,746	16,825	2065738.1	907	1657437.2	564	29233.7
Bihar	318	2,789	335799.7	188	83212.4	117	6370.2
Jharkhand	-	-	-	-	-	-	-
Odisha	-	-	-	-	-	-	-
Sikkim	-	-	-	-	-	-	-
West Bengal	1,428	14,036	1729938.4	718	1574224.7	447	22863.5
Andaman & Nicobar Islands	-	-	-	-	-	-	-
CENTRAL REGION	2,392	22,287	1762196.8	1,323	955596.7	866	41526.3
Chhattisgarh	-	-	-	-	-	-	-
Madhya Pradesh	635	5,780	502137.6	440	374546.9	280	13175.8
Uttar Pradesh	1,757	16,508	1260059.2	883	581049.9	586	28350.5
Uttarakhand	-	-	-	-	-	-	-
WESTERN REGION	5,087	61,569	14391537.7	21,235	12435144.1	18,152	209592.0
Goa	-	-	-	-	-	-	-
Gujarat	1,532	14,947	1320992.7	1,014	1203443.0	591	22303.9
Maharashtra	3,555	46,622	13070545.0	20,222	11231701.0	17,561	187288.1
Dadra & Nagar Haveli	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-
SOUTHERN REGION	4,042	39,088	5380477.7	9,889	5559103.2	7,750	171616.4
Andhra Pradesh	1,238	11,455	1439672.3	1,150	1752686.5	773	35175.0
Karnataka	1,545	15,349	2272967.8	3,254	1655275.1	2,675	49060.8
Kerala	-	-	-	-	-	-	-
Tamil Nadu	1,259	12,284	1667837.5	5,484	2151141.6	4,301	87380.6
Lakshadweep	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-
ALL-INDIA	17,028	179,796	30689412.9	36,399	27143766.1	29,352	541761.9

**TABLE NO. 3.1 - STATE AND POPULATION GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

RURAL									
(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	5,354	1,667,535	49690.9	26,821,971	465296.3	5,400,186	485699.7	33,889,692	1000686.9
Haryana	813	213,444	7661.1	4,507,529	78678.7	497,536	64766.9	5,218,509	151106.7
Himachal Pradesh	798	354,471	8219.1	3,364,555	66234.6	1,232,140	96888.5	4,951,166	171342.3
Jammu & Kashmir	541	189,725	12245.8	3,032,056	57586.3	807,525	47478.3	4,029,306	117310.4
Punjab	1,284	577,180	9566.2	6,483,350	141309.1	1,229,327	155496.0	8,289,857	306371.3
Rajasthan	1,835	292,703	8590.3	8,609,795	95597.9	1,484,943	89911.9	10,387,441	194100.2
Chandigarh	24	14,354	1514.1	128,752	4723.3	35,080	15621.0	178,186	21858.5
Delhi	59	25,658	1894.3	695,934	21166.2	113,635	15537.1	835,227	38597.6
NORTH-EASTERN REGION	1,229	235,171	17759.2	8,353,194	98057.9	1,018,050	57175.9	9,606,415	172993.0
Arunachal Pradesh	51	7,278	2976.5	285,877	7417.8	67,707	6686.4	360,862	17080.7
Assam	802	186,001	8167.7	6,353,344	61554.9	762,848	32413.1	7,302,193	102135.7
Manipur	35	4,338	742.3	156,717	2659.4	8,182	1072.8	169,237	4474.6
Meghalaya	127	9,999	1957.7	485,518	10176.3	65,103	8688.1	560,620	20822.0
Mizoram	54	1,158	153.0	134,278	1775.0	5,754	699.7	141,190	2627.7
Nagaland	37	2,342	698.9	123,174	2114.7	16,978	1037.7	142,494	3851.3
Tripura	123	24,055	3063.1	814,286	12359.9	91,478	6578.0	929,819	22001.1
EASTERN REGION	7,687	1,240,241	58799.8	47,171,555	617571.1	8,828,014	418248.8	57,239,810	1094619.7
Bihar	2,435	621,658	21024.6	13,719,872	195003.8	2,030,479	84762.6	16,372,009	300791.0
Jharkhand	1,024	83,474	8312.5	6,130,512	87009.7	1,004,411	57454.8	7,218,397	152776.9
Odisha	1,722	199,884	12232.7	9,976,295	124736.9	1,860,106	84454.7	12,036,285	221424.3
Sikkim	52	4,983	1013.8	185,752	3821.2	29,745	4317.2	220,480	9152.1
West Bengal	2,435	327,204	15887.4	17,053,583	204600.6	3,884,249	185822.7	21,265,036	406310.7
Andaman & Nicobar Islands	19	3,038	328.7	105,541	2399.0	19,024	1436.9	127,603	4164.6
CENTRAL REGION	8,143	1,355,314	55919.0	66,826,710	696405.5	6,976,877	374881.6	75,158,901	1127206.0
Chhattisgarh	683	113,613	7027.3	4,679,773	59381.6	494,533	24918.8	5,287,919	91327.8
Madhya Pradesh	1,766	213,043	9227.7	9,532,561	90928.3	1,314,244	74033.9	11,059,848	174190.0
Uttar Pradesh	5,083	883,795	34388.6	49,773,000	486646.8	4,480,057	228883.8	55,136,852	749919.2
Uttarakhand	611	144,863	5275.3	2,841,376	59448.7	688,043	47045.0	3,674,282	111769.1
WESTERN REGION	4,006	498,417	32349.0	18,013,721	260111.2	4,019,552	339654.2	22,531,690	632114.4
Goa	177	26,257	2130.2	800,155	19618.5	400,808	40927.2	1,227,220	62675.9
Gujarat	1,591	192,754	11026.9	6,959,671	115315.9	1,986,576	159356.0	9,139,001	285698.7
Maharashtra	2,226	277,223	19099.9	10,213,919	124077.4	1,626,538	138928.2	12,117,680	282105.4
Dadra & Nagar Haveli	10	2,174	92.0	39,285	1079.1	5,529	430.6	46,988	1601.7
Daman & Diu	2	9	0.1	691	20.3	101	12.3	801	32.6
SOUTHERN REGION	6,948	978,857	48942.9	43,651,134	356968.9	7,197,144	499123.4	51,827,135	905035.2
Andhra Pradesh	2,560	358,749	14958.8	17,567,485	116334.1	2,616,959	149040.9	20,543,193	280333.8
Karnataka	2,198	320,864	15425.1	11,845,421	95904.6	2,358,958	138784.8	14,525,243	250114.5
Kerala	353	44,443	1987.0	1,961,225	25294.6	399,929	39559.6	2,405,597	66841.3
Tamil Nadu	1,792	250,418	16066.9	11,999,140	115695.8	1,795,459	168525.2	14,045,017	300287.9
Lakshadweep	8	625	49.1	31,564	1201.3	2,389	160.7	34,578	1411.2
Puducherry	37	3,758	456.0	246,299	2538.4	23,450	3052.1	273,507	6046.5
ALL-INDIA	33,367	5,975,535	263460.8	210,838,285	2494410.9	33,439,823	2174783.5	250,253,643	4932655.2

**TABLE NO. 3.1 - STATE AND POPULATION GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	3,488	1,911,402	83600.3	22,318,125	541215.0	4,480,023	484588.6	28,709,550	1109403.9
Haryana	632	359,270	14383.8	4,165,777	101272.7	535,847	67345.8	5,060,894	183002.3
Himachal Pradesh	202	88,627	5060.9	882,061	27903.6	302,023	36179.5	1,272,711	69144.1
Jammu & Kashmir	217	170,131	12590.8	1,596,593	45796.3	419,981	28139.1	2,186,705	86526.2
Punjab	1,198	815,717	25555.8	7,442,763	199443.9	1,600,714	210603.6	9,859,194	435603.3
Rajasthan	1,200	462,373	24869.4	7,864,491	154948.6	1,554,784	132555.0	9,881,648	312373.0
Chandigarh	1	142	4.5	6,597	189.0	1,818	304.7	8,557	498.2
Delhi	38	15,142	1135.0	359,843	11660.9	64,856	9461.0	439,841	22256.8
NORTH-EASTERN REGION	622	239,939	48730.3	5,386,951	147043.0	922,726	110931.6	6,549,616	306704.9
Arunachal Pradesh	35	13,584	5773.7	247,838	14651.0	44,951	14416.4	306,373	34841.1
Assam	395	164,346	26840.5	3,688,971	87574.5	695,815	66009.4	4,549,132	180424.5
Manipur	20	6,071	1451.5	215,679	4300.9	8,538	928.2	230,288	6680.6
Meghalaya	36	9,059	2645.2	174,176	7178.8	25,256	3404.5	208,491	13228.5
Mizoram	15	1,230	651.7	93,297	2268.5	4,452	750.5	98,979	3670.7
Nagaland	58	25,591	8020.6	415,632	20350.5	64,784	19852.1	506,007	48223.2
Tripura	63	20,058	3347.1	551,358	10718.7	78,930	5570.5	650,346	19636.4
EASTERN REGION	2,931	852,771	114582.2	22,695,662	572176.1	4,596,057	443860.3	28,144,490	1130618.6
Bihar	1,014	328,400	31330.4	7,994,197	194320.7	1,100,873	71044.0	9,423,470	296695.1
Jharkhand	477	123,314	24125.9	3,486,886	100602.8	735,273	109245.4	4,345,473	233974.0
Odisha	660	170,061	35978.3	4,317,357	130624.9	875,625	115347.0	5,363,043	281950.1
Sikkim	30	8,563	1697.9	129,645	5588.8	31,782	16483.1	169,990	23769.8
West Bengal	727	210,154	19644.1	6,613,758	135775.8	1,828,004	125107.3	8,651,916	280527.2
Andaman & Nicobar Islands	23	12,279	1805.6	153,819	5263.2	24,500	6633.6	190,598	13702.4
CENTRAL REGION	3,991	1,403,424	92722.7	33,946,629	618183.1	4,938,306	372905.8	40,288,359	1083811.6
Chhattisgarh	317	104,036	12587.9	2,148,507	62133.7	398,058	34098.1	2,650,601	108819.7
Madhya Pradesh	1,152	304,191	25581.5	8,367,800	152032.1	1,542,910	115494.2	10,214,901	293107.8
Uttar Pradesh	2,143	813,262	41739.9	21,473,811	343628.4	2,479,851	169045.1	24,766,924	554413.3
Uttarakhand	379	181,935	12813.5	1,956,511	60388.9	517,487	54268.4	2,655,933	127470.8
WESTERN REGION	3,212	925,204	111105.8	22,315,582	452003.4	5,472,437	620499.8	28,713,223	1183609.0
Goa	293	97,044	19902.8	1,520,373	55355.0	775,098	177849.6	2,392,515	253107.3
Gujarat	1,206	395,779	35618.6	8,077,373	172818.9	2,493,713	214673.9	10,966,865	423111.5
Maharashtra	1,667	400,943	51984.4	12,349,504	212818.4	2,107,955	215305.9	14,858,402	480108.8
Dadra & Nagar Haveli	24	17,831	1925.8	196,293	5179.7	25,307	3669.2	239,431	10774.7
Daman & Diu	22	13,607	1674.2	172,039	5831.3	70,364	9001.3	256,010	16506.7
SOUTHERN REGION	8,481	2,094,810	143463.6	65,577,980	917404.8	11,965,063	1293295.6	79,637,853	2354164.1
Andhra Pradesh	1,798	551,584	36523.0	19,176,743	166677.6	3,215,885	251673.0	22,944,212	454873.6
Karnataka	1,344	320,361	28012.8	9,848,370	136231.9	2,114,505	170390.3	12,283,236	334634.9
Kerala	3,073	517,614	30119.4	18,599,384	338558.4	3,513,358	524893.9	22,630,356	893571.6
Tamil Nadu	2,223	694,222	47598.5	17,660,251	268507.4	3,068,363	337655.6	21,422,836	653761.5
Lakshadweep	4	1,430	348.3	21,290	1193.2	3,905	2307.8	26,625	3849.3
Puducherry	39	9,599	861.6	271,942	6236.3	49,047	6375.1	330,588	13473.0
ALL-INDIA	22,725	7,427,550	594204.8	172,240,929	3248025.4	32,374,612	3326081.8	212,043,091	7168312.0

**TABLE NO. 3.1 - STATE AND POPULATION GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	7,334	5,388,233	1519374.4	48,412,073	1976506.8	16,130,730	5960440.0	69,931,036	9456321.2
Haryana	1,245	834,576	109405.2	8,116,905	326152.5	2,221,749	524141.5	11,173,230	959699.2
Himachal Pradesh	77	27,192	5867.4	266,696	13986.6	122,539	63447.2	416,427	83301.3
Jammu & Kashmir	283	305,947	23046.3	1,749,590	64339.4	827,922	110286.5	2,883,459	197672.3
Punjab	1,413	1,008,558	63043.4	7,966,955	267531.9	2,836,743	455544.8	11,812,256	786120.0
Rajasthan	1,472	903,015	78569.8	8,089,901	251121.8	2,736,627	443835.3	11,729,543	773526.9
Chandigarh	312	167,579	27831.4	1,487,659	83375.4	615,235	246419.8	2,270,473	357626.6
Delhi	2,532	2,141,366	1211610.9	20,734,367	969999.1	6,769,915	4116764.8	29,645,648	6298374.8
NORTH-EASTERN REGION	527	232,939	80391.2	3,175,941	145107.5	944,215	224399.0	4,353,095	449897.7
Arunachal Pradesh	-	-	-	-	-	-	-	-	-
Assam	349	167,868	56502.7	2,066,890	94582.7	643,003	151318.1	2,877,761	302403.6
Manipur	28	17,210	6244.4	257,464	11688.5	26,340	4531.2	301,014	22464.1
Meghalaya	58	19,975	11271.2	318,348	17080.4	97,149	33426.1	435,472	61777.7
Mizoram	31	4,898	1587.5	156,478	8347.9	10,023	9263.0	171,399	19198.4
Nagaland	-	-	-	-	-	-	-	-	-
Tripura	61	22,988	4785.3	376,761	13407.9	167,700	25860.7	567,449	44054.0
EASTERN REGION	4,521	2,276,966	473529.5	29,743,453	1119303.8	11,739,910	2350288.1	43,760,329	3943121.3
Bihar	874	391,408	76405.9	5,919,559	286849.0	1,651,698	231477.1	7,962,665	594732.0
Jharkhand	483	223,028	58937.7	3,139,568	119959.0	1,025,039	189824.2	4,387,635	368720.8
Odisha	647	244,104	45689.7	3,381,089	123927.3	1,235,947	354673.3	4,861,140	524290.3
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	2,516	1,418,426	292496.2	17,303,237	588568.5	7,827,226	1574313.6	26,548,889	2455378.2
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	6,060	3,271,042	409919.8	39,157,915	1318882.1	13,148,765	2210851.6	55,577,722	3939653.5
Chhattisgarh	423	220,324	44472.2	2,300,033	96592.9	756,721	226941.2	3,277,078	368006.3
Madhya Pradesh	1,535	741,285	97015.8	9,591,301	286010.8	3,459,185	530742.7	13,791,771	913769.3
Uttar Pradesh	3,814	2,142,490	251648.1	25,877,510	877707.4	8,334,304	1281209.9	36,354,304	2410565.4
Uttarakhand	288	166,943	16783.7	1,389,071	58571.1	598,555	171957.8	2,154,569	247312.5
WESTERN REGION	7,199	9,695,118	2277944.7	50,763,098	2296246.2	20,229,227	11082865.8	80,687,443	15657056.7
Goa	-	-	-	-	-	-	-	-	-
Gujarat	2,276	1,280,505	224112.2	14,516,313	511612.4	6,515,665	1150681.9	22,312,483	1886406.5
Maharashtra	4,923	8,414,613	2053832.6	36,246,785	1784633.8	13,713,562	9932183.8	58,374,960	13770650.2
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	10,385	4,894,026	1082440.7	69,665,261	2063634.0	18,963,707	5202420.8	93,522,994	8348495.6
Andhra Pradesh	3,213	1,340,113	295344.6	23,280,763	564600.1	5,506,102	1331985.0	30,126,978	2191929.7
Karnataka	2,976	1,306,865	337322.0	19,734,339	695469.2	5,730,450	1856864.3	26,771,654	2889655.6
Kerala	1,264	468,703	80655.7	6,521,857	185193.3	1,833,982	483101.5	8,824,542	748950.5
Tamil Nadu	2,849	1,733,379	364142.7	19,540,176	601184.0	5,761,874	1503258.6	27,035,429	2468585.3
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	83	44,966	4975.6	588,126	17187.4	131,299	27211.4	764,391	49374.5
ALL-INDIA	36,026	25,758,324	5843600.3	240,917,741	8919680.4	81,156,554	27031265.3	347,832,619	41794546.0

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	3,469	685,204	241585.9	25,691,754	737218.2	6,673,988	1259555.4	33,050,946	2238359.5
Haryana	485	86,869	14775.6	3,782,340	107154.2	716,941	122748.6	4,586,150	244678.4
Himachal Pradesh	291	33,345	5453.8	1,623,953	42440.6	553,055	64170.4	2,210,353	112064.8
Jammu & Kashmir	158	23,654	5809.6	1,195,705	25582.3	383,888	31404.3	1,603,247	62796.3
Punjab	877	129,428	17723.3	6,236,319	152587.0	1,471,224	222589.2	7,836,971	392899.5
Rajasthan	1,149	232,091	35544.5	8,564,609	198194.7	1,952,341	227563.9	10,749,041	461303.1
Chandigarh	87	14,381	6617.0	497,164	27706.2	235,994	58950.2	747,539	93273.4
Delhi	422	165,436	155662.0	3,791,664	183553.3	1,360,545	532128.7	5,317,645	871344.0
NORTH-EASTERN REGION	556	111,939	90415.8	6,030,826	190914.1	808,086	136473.4	6,950,851	417803.3
Arunachal Pradesh	44	10,952	6867.5	408,104	16774.0	69,091	14769.5	488,147	38411.0
Assam	279	60,743	56116.3	3,721,250	111597.1	486,061	71907.6	4,268,054	239621.0
Manipur	21	4,496	3441.4	311,020	8304.2	16,257	2095.7	331,773	13841.4
Meghalaya	93	12,024	12077.0	588,284	21040.1	89,815	21036.6	690,123	54153.7
Mizoram	26	3,405	1685.1	183,154	7374.5	7,831	5331.3	194,390	14391.0
Nagaland	52	12,711	4980.7	398,403	14430.0	47,981	9718.2	459,095	29128.9
Tripura	41	7,608	5247.9	420,611	11394.1	91,050	11614.4	519,269	28256.4
EASTERN REGION	2,945	490,247	207086.8	28,806,934	779064.8	6,158,126	760342.0	35,455,307	1746493.5
Bihar	747	102,584	55124.9	7,425,257	219995.5	1,171,572	108401.1	8,699,413	383521.5
Jharkhand	489	57,997	42510.5	4,067,977	121661.2	839,404	135529.4	4,965,378	299701.0
Odisha	686	116,741	38959.6	6,718,439	168357.0	1,155,847	147093.7	7,991,027	354410.2
Sikkim	29	2,286	863.8	165,223	4515.8	29,251	7289.8	196,760	12669.4
West Bengal	973	206,950	68603.3	10,268,575	259360.8	2,936,163	358495.4	13,411,688	686459.6
Andaman & Nicobar Islands	21	3,689	1024.7	161,463	5174.5	25,889	3532.6	191,041	9731.8
CENTRAL REGION	3,567	647,635	151609.0	32,648,395	777271.4	6,177,169	794251.2	39,473,199	1723131.6
Chhattisgarh	341	81,365	30616.5	3,090,834	91672.9	601,499	103472.1	3,773,698	225761.5
Madhya Pradesh	1,083	204,475	50386.3	9,468,125	220353.2	2,063,271	251925.8	11,735,871	522665.3
Uttar Pradesh	1,776	320,846	58676.2	17,601,563	396146.2	2,890,885	301211.0	20,813,294	756033.4
Uttarakhand	367	40,949	11930.0	2,487,873	69099.1	621,514	137642.3	3,150,336	218671.4
WESTERN REGION	2,769	697,342	261438.9	22,085,796	588060.5	6,440,167	1671803.5	29,223,305	2521302.9
Goa	87	9,233	3112.3	454,601	16526.2	225,485	38605.3	689,319	58243.8
Gujarat	1,149	233,083	49003.0	7,850,763	218373.8	2,909,736	348069.4	10,993,582	615446.1
Maharashtra	1,523	451,772	208709.3	13,680,116	349091.7	3,257,119	1279755.9	17,389,007	1837556.9
Dadra & Nagar Haveli	2	815	203.0	21,277	379.7	4,226	254.7	26,318	837.5
Daman & Diu	8	2,439	411.3	79,039	3689.1	43,601	5118.3	125,079	9218.6
SOUTHERN REGION	5,398	1,200,520	266574.5	50,156,926	960529.5	9,303,439	1666013.0	60,660,885	2893117.1
Andhra Pradesh	2,042	490,138	103459.7	22,484,664	297583.0	3,713,137	529862.1	26,687,939	930904.8
Karnataka	1,248	294,387	73684.6	9,434,504	242348.1	2,281,416	453394.5	12,010,307	769427.2
Kerala	1,063	196,289	35422.2	7,938,663	199426.8	1,552,003	343353.9	9,686,955	578202.8
Tamil Nadu	1,018	214,079	52661.0	10,046,777	213178.5	1,713,723	330326.3	11,974,579	596165.8
Lakshadweep	2	97	16.7	6,888	551.5	321	143.5	7,306	711.7
Puducherry	25	5,530	1330.3	245,430	7441.7	42,839	8932.9	293,799	17704.8
ALL-INDIA	18,704	3,832,887	1218710.9	165,420,631	4033058.5	35,560,975	6288438.6	204,814,493	11540207.9

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	7,985	6,316,769	902861.7	48,685,419	1433893.0	13,557,428	4113725.7	68,559,616	6450480.4
Haryana	1,443	1,090,248	52110.4	8,916,114	248804.9	1,958,849	356812.2	11,965,211	657727.6
Himachal Pradesh	584	407,204	11210.3	2,266,745	55430.2	916,330	116841.0	3,590,279	183481.5
Jammu & Kashmir	188	182,072	4662.7	662,616	17982.3	325,827	31458.1	1,170,515	54103.0
Punjab	2,315	2,050,917	57167.2	12,863,690	355232.9	3,660,283	519909.4	18,574,890	932309.6
Rajasthan	1,717	1,033,242	43400.1	9,079,609	183232.0	2,202,090	304135.1	12,314,941	530767.2
Chandigarh	190	139,369	14263.2	788,102	36897.3	309,120	154376.4	1,236,591	205536.9
Delhi	1,548	1,413,717	720047.7	14,108,543	536313.3	4,184,929	2630193.6	19,707,189	3886554.6
NORTH-EASTERN REGION	983	337,373	39746.4	5,679,058	127323.2	1,292,340	210615.9	7,308,771	377685.5
Arunachal Pradesh	19	6,001	1297.3	45,754	3858.3	11,258	5295.5	63,013	10451.1
Assam	761	263,769	24702.5	4,650,977	90955.2	1,027,336	152984.6	5,942,082	268642.3
Manipur	31	14,223	4304.0	240,252	7884.9	21,700	3760.0	276,175	15948.8
Meghalaya	57	17,800	2453.4	180,265	7831.9	65,143	19049.1	263,208	29334.3
Mizoram	10	1,347	355.9	25,837	1882.8	2,955	2698.5	30,139	4937.2
Nagaland	25	7,993	2527.3	102,539	4769.9	27,122	8354.5	137,654	15651.7
Tripura	80	26,240	4106.0	433,434	10140.2	136,826	18473.7	596,500	32719.9
EASTERN REGION	7,619	2,790,868	276194.9	49,172,841	1115188.5	14,142,747	1986686.1	66,106,456	3378069.5
Bihar	1,954	891,034	53048.4	13,380,324	352172.8	2,305,348	229727.6	16,576,706	634948.8
Jharkhand	984	307,587	35531.8	6,608,710	149029.8	1,518,656	194277.0	8,434,953	378838.6
Odisha	1,284	356,012	36179.0	6,297,221	134016.0	1,684,310	316473.7	8,337,543	486668.6
Sikkim	43	4,302	1057.2	112,269	3136.0	27,793	11255.8	144,364	15449.1
West Bengal	3,334	1,223,773	149554.3	22,695,607	475069.4	8,590,494	1230795.6	32,509,874	1855419.4
Andaman & Nicobar Islands	20	8,160	824.3	78,710	1764.5	16,146	4156.3	103,016	6745.1
CENTRAL REGION	8,695	4,569,074	287472.5	64,834,247	1358302.1	14,044,859	1814618.9	83,448,180	3460393.5
Chhattisgarh	525	254,510	22420.9	2,988,710	82925.2	686,342	152378.3	3,929,562	257724.4
Madhya Pradesh	2,000	844,666	57820.0	11,863,846	228581.5	3,100,479	384888.3	15,808,991	671289.8
Uttar Pradesh	5,576	3,060,760	189092.9	47,320,669	960884.8	9,354,931	1161490.0	59,736,360	2311467.7
Uttarakhand	594	409,138	18138.7	2,661,022	85910.6	903,107	115862.3	3,973,267	219911.6
WESTERN REGION	8,308	3,951,050	1187279.7	52,533,108	1628710.3	18,726,182	6809586.5	75,210,340	9625576.4
Goa	293	82,503	10580.9	1,562,415	43620.1	830,005	147455.6	2,474,923	201656.5
Gujarat	2,856	1,130,541	125323.4	16,865,229	432286.8	6,990,161	938734.6	24,985,931	1496344.8
Maharashtra	5,130	2,719,951	1049909.7	33,923,625	1147136.5	10,865,448	5717557.4	47,509,024	7914603.6
Dadra & Nagar Haveli	18	11,074	874.1	135,505	4533.6	18,813	2894.9	165,392	8302.6
Daman & Diu	11	6,981	591.6	46,334	1133.2	21,755	2944.0	75,070	4668.9
SOUTHERN REGION	11,860	3,810,715	474645.1	84,054,150	1374188.1	16,596,407	3508202.0	104,461,272	5357035.1
Andhra Pradesh	3,294	1,207,709	128798.2	25,788,308	328602.9	5,228,464	907575.3	32,224,481	1364976.4
Karnataka	3,026	701,489	136913.8	19,262,124	367452.6	4,329,612	1167780.9	24,293,225	1672147.3
Kerala	1,616	438,717	29781.7	9,653,341	149935.8	1,532,737	295857.8	11,624,795	475575.3
Tamil Nadu	3,832	1,427,415	175692.6	28,658,297	512431.7	5,389,483	1114484.0	35,475,195	1802608.3
Lakshadweep	10	1,958	380.6	45,966	1843.1	5,973	2325.1	53,897	4548.8
Puducherry	82	33,427	3078.1	646,114	13922.0	110,138	20178.9	789,679	37179.0
ALL-INDIA	45,450	21,775,849	3168200.2	304,958,823	7037605.2	78,359,963	18443435.2	405,094,635	28649240.5

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	65	75,095	148579.9	649,642	108757.7	147,966	227976.7	872,703	485314.3
Haryana	9	6,944	10337.1	104,758	14768.0	15,426	12873.3	127,128	37978.5
Himachal Pradesh	-	-	-	-	-	-	-	-	-
Jammu & Kashmir	-	-	-	-	-	-	-	-	-
Punjab	8	2,284	695.0	25,490	3126.9	5,480	2082.9	33,254	5904.8
Rajasthan	6	3,072	919.4	18,256	1979.0	3,520	1333.2	24,848	4231.6
Chandigarh	3	1,668	928.4	22,768	4191.3	5,198	2854.5	29,634	7974.3
Delhi	39	61,127	135700.0	478,370	84692.5	118,342	208832.8	657,839	429225.2
NORTH-EASTERN REGION	2	798	485.3	8,405	1048.1	1,690	490.8	10,893	2024.3
Arunachal Pradesh	-	-	-	-	-	-	-	-	-
Assam	2	798	485.3	8,405	1048.1	1,690	490.8	10,893	2024.3
Manipur	-	-	-	-	-	-	-	-	-
Meghalaya	-	-	-	-	-	-	-	-	-
Mizoram	-	-	-	-	-	-	-	-	-
Nagaland	-	-	-	-	-	-	-	-	-
Tripura	-	-	-	-	-	-	-	-	-
EASTERN REGION	38	33,525	20665.8	230,156	31561.7	106,649	41182.1	370,330	93409.6
Bihar	2	358	99.0	7,663	731.9	1,614	414.1	9,635	1245.1
Jharkhand	-	-	-	-	-	-	-	-	-
Odisha	2	352	221.8	3,780	375.6	277	181.1	4,409	778.5
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	34	32,815	20345.0	218,713	30454.1	104,758	40586.9	356,286	91386.0
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	24	9,349	5027.0	119,141	13094.9	21,031	7370.6	149,521	25492.5
Chhattisgarh	1	52	5.6	1,459	89.0	695	91.8	2,206	186.4
Madhya Pradesh	5	1,829	784.7	11,214	1169.7	1,880	700.5	14,923	2654.9
Uttar Pradesh	17	7,435	4232.9	105,909	11710.7	18,213	6392.3	131,557	22335.9
Uttarakhand	1	33	3.9	559	125.5	243	185.9	835	315.3
WESTERN REGION	103	110,343	386194.8	821,462	132248.7	309,083	766165.0	1,240,888	1284608.5
Goa	-	-	-	-	-	-	-	-	-
Gujarat	18	13,580	8124.4	87,867	8596.2	11,044	6636.1	112,491	23356.7
Maharashtra	85	96,763	378070.4	733,595	123652.5	298,039	759528.9	1,128,397	1261251.8
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	69	72,965	149831.7	1,095,307	111436.2	143,567	195488.0	1,311,839	456755.9
Andhra Pradesh	15	11,559	15594.3	208,742	16678.6	23,388	38465.3	243,689	70738.2
Karnataka	17	29,257	76117.3	527,501	61069.0	71,314	85152.6	628,072	222338.8
Kerala	6	3,811	1737.8	36,991	4242.4	6,809	4293.8	47,611	10273.9
Tamil Nadu	30	28,149	56041.4	320,928	29274.4	41,889	67426.9	390,966	152742.8
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	1	189	340.9	1,145	171.8	167	149.4	1,501	662.2
ALL-INDIA	301	302,075	710784.5	2,924,113	398147.4	729,986	1238673.2	3,956,174	2347605.1

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	2,171	181,519	7677.0	8,773,956	123801.7	1,415,841	106327.4	10,371,316	237806.1
Haryana	424	20,171	1196.0	2,066,775	41254.8	142,536	31605.0	2,229,482	74055.7
Himachal Pradesh	156	20,480	731.2	484,567	5920.8	159,838	9041.0	664,885	15693.1
Jammu & Kashmir	268	36,392	962.4	749,308	9656.7	193,144	8993.3	978,844	19612.4
Punjab	255	31,472	1141.7	847,116	14979.6	114,438	14187.1	993,026	30308.4
Rajasthan	1,068	73,004	3645.7	4,626,190	51989.7	805,885	42501.1	5,505,079	98136.5
Chandigarh	-	-	-	-	-	-	-	-	-
Delhi	-	-	-	-	-	-	-	-	-
NORTH-EASTERN REGION	693	194,487	6294.4	4,825,901	51048.2	696,820	25669.7	5,717,208	83012.3
Arunachal Pradesh	18	1,880	278.4	73,268	814.7	31,382	496.4	106,530	1589.6
Assam	409	152,399	3553.7	3,465,676	29740.8	521,748	13229.5	4,139,823	46524.0
Manipur	27	4,624	181.0	63,748	419.7	4,276	346.2	72,648	946.9
Meghalaya	55	4,917	677.3	179,770	3583.5	23,477	2503.2	208,164	6764.0
Mizoram	59	1,399	103.6	168,757	2215.9	8,541	1639.1	178,697	3958.7
Nagaland	9	216	57.7	9,309	220.3	1,355	143.8	10,880	421.9
Tripura	116	29,052	1442.6	865,373	14053.2	106,041	7311.4	1,000,466	22807.3
EASTERN REGION	3,742	410,540	20451.2	17,793,348	209644.4	3,769,194	127777.8	21,973,082	357873.4
Bihar	1,530	304,877	13375.6	6,491,912	84530.3	1,238,044	39399.9	8,034,833	137305.8
Jharkhand	414	11,020	2170.9	1,707,539	21841.6	309,323	10824.9	2,027,882	34837.4
Odisha	885	49,791	3275.2	4,050,309	49339.0	993,874	35718.8	5,093,974	88333.0
Sikkim	-	-	-	-	-	-	-	-	-
West Bengal	913	44,852	1629.5	5,543,588	53933.5	1,227,953	41834.1	6,816,393	97397.1
Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-
CENTRAL REGION	4,912	331,999	28787.8	38,494,979	327744.4	3,803,104	158786.3	42,630,082	515318.5
Chhattisgarh	466	62,996	2815.8	2,794,516	30248.0	307,415	11050.2	3,164,927	44114.0
Madhya Pradesh	1,111	89,423	5980.6	5,353,392	51017.1	909,814	44011.6	6,352,629	101009.3
Uttar Pradesh	3,141	171,763	19348.2	29,777,105	237560.6	2,426,447	97185.1	32,375,315	354093.8
Uttarakhand	194	7,817	643.2	569,966	8918.7	159,428	6539.4	737,211	16101.4
WESTERN REGION	1,052	92,589	4280.6	4,504,557	51107.7	672,057	36861.0	5,269,203	92249.3
Goa	-	-	-	-	-	-	-	-	-
Gujarat	455	27,999	2819.3	1,886,338	21315.4	376,615	21771.2	2,290,952	45906.0
Maharashtra	597	64,590	1461.3	2,618,219	29792.3	295,442	15089.8	2,978,251	46343.4
Dadra & Nagar Haveli	-	-	-	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-	-	-	-
SOUTHERN REGION	3,328	484,309	15931.1	18,462,407	139443.5	3,532,971	195311.1	22,479,687	350685.6
Andhra Pradesh	1,346	64,423	3836.4	7,286,687	55620.7	1,301,756	75760.7	8,652,866	135217.7
Karnataka	1,229	345,353	9630.1	6,572,680	55299.4	1,553,072	73395.5	8,471,105	138325.0
Kerala	423	65,972	2274.1	3,027,391	17217.3	399,179	28884.8	3,492,542	48376.2
Tamil Nadu	304	8,012	164.9	1,530,072	11050.0	275,016	16628.9	1,813,100	27843.8
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	26	549	25.6	45,577	256.1	3,948	641.2	50,074	922.8
ALL-INDIA	15,898	1,695,443	83422.1	92,855,148	902789.8	13,889,987	650733.3	108,440,578	1636945.3

**TABLE NO. 3.2 - STATE AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	2,486	1,708,583	351961.1	13,751,398	579347.5	4,215,716	1223143.0	19,675,697	2154451.6
Haryana	329	203,058	53031.0	1,920,224	94121.9	421,380	132215.0	2,544,662	279367.9
Himachal Pradesh	46	9,261	1752.1	138,047	4333.2	27,479	6462.9	174,787	12548.2
Jammu & Kashmir	427	423,685	36448.3	3,770,610	114500.8	1,152,569	114048.1	5,346,864	264997.2
Punjab	440	187,354	21438.1	1,920,453	82358.4	415,359	62875.8	2,523,166	166672.4
Rajasthan	567	316,682	28519.8	2,275,523	66273.0	812,518	90768.9	3,404,723	185561.7
Chandigarh	57	26,657	7541.4	314,974	19493.0	101,821	46164.4	443,452	73198.8
Delhi	620	541,886	203230.4	3,411,567	198267.2	1,284,590	770607.9	5,238,043	1172105.5
NORTH-EASTERN REGION	144	63,452	9938.8	371,896	19874.7	86,055	19256.8	521,403	49070.3
Arunachal Pradesh	5	2,029	307.1	6,589	621.8	927	541.3	9,545	1470.1
Assam	95	40,506	6653.1	262,897	10371.0	64,831	11128.2	368,234	28152.3
Manipur	4	4,276	511.9	14,840	2039.9	827	330.3	19,943	2882.1
Meghalaya	16	4,292	666.5	29,723	1979.9	9,073	2929.8	43,088	5576.2
Mizoram	5	1,135	247.5	6,305	918.2	902	1044.1	8,342	2209.8
Nagaland	9	7,013	1153.8	28,555	3044.8	5,304	2673.3	40,872	6871.9
Tripura	10	4,201	399.0	22,987	899.1	4,191	609.7	31,379	1907.8
EASTERN REGION	794	644,798	122512.6	3,607,391	173591.7	987,265	296409.2	5,239,454	592513.5
Bihar	90	42,613	7113.1	328,472	18743.0	66,472	9340.8	437,557	35196.9
Jharkhand	97	53,212	11162.9	372,740	15038.8	97,340	15892.9	523,292	42094.6
Odisha	172	91,153	15265.1	604,992	27201.6	137,370	55007.8	833,515	97474.4
Sikkim	10	6,958	790.7	37,905	1758.1	4,483	2254.6	49,346	4803.4
West Bengal	424	447,394	87895.6	2,244,095	110127.0	680,111	213531.4	3,371,600	411554.0
Andaman & Nicobar Islands	1	3,468	285.2	19,187	723.2	1,489	381.7	24,144	1390.1
CENTRAL REGION	996	471,723	85665.1	3,834,492	157057.9	1,017,785	183612.0	5,324,000	426335.0
Chhattisgarh	90	39,050	8228.7	252,794	13173.1	53,361	18965.7	345,205	40367.5
Madhya Pradesh	254	118,126	16853.4	795,085	27849.7	240,895	38744.6	1,154,106	83447.7
Uttar Pradesh	530	278,743	56426.5	2,319,075	101680.3	603,736	112860.3	3,201,554	270967.1
Uttarakhand	122	35,804	4156.6	467,538	14354.8	119,793	13041.3	623,135	31552.7
WESTERN REGION	2,185	6,267,415	582205.6	11,147,478	608233.7	3,573,727	2758603.7	20,988,620	3949042.9
Goa	90	31,565	8339.8	303,512	14827.3	120,416	32715.8	455,493	55882.9
Gujarat	595	463,835	85487.6	2,863,160	119175.0	708,398	209500.5	4,035,393	414163.1
Maharashtra	1,481	5,759,703	486766.2	7,854,653	471856.6	2,732,007	2514485.9	16,346,363	3473108.7
Dadra & Nagar Haveli	14	8,116	940.7	78,796	1345.5	7,797	950.2	94,709	3236.3
Daman & Diu	5	4,196	671.4	47,357	1029.3	5,109	951.2	56,662	2651.9
SOUTHERN REGION	5,159	2,399,184	367865.0	25,125,585	752410.4	8,549,530	1429825.7	36,074,299	2550101.1
Andhra Pradesh	874	476,617	95137.8	4,256,590	149126.7	1,072,201	181035.5	5,805,408	425300.0
Karnataka	998	577,604	84414.2	5,631,321	201436.6	1,968,499	386315.9	8,177,424	672166.7
Kerala	1,582	325,971	43546.4	6,426,080	178224.1	2,256,541	375164.9	9,008,592	596935.3
Tamil Nadu	1,680	1,000,364	143248.2	8,643,493	219452.5	3,205,585	480573.3	12,849,442	843274.0
Lakshadweep	-	-	-	-	-	-	-	-	-
Puducherry	25	18,628	1518.4	168,101	4170.6	46,704	6736.2	233,433	12425.1
ALL-INDIA	11,764	11,555,155	1520148.3	57,838,240	2290515.9	18,430,078	5910850.4	87,823,473	9721514.5

**TABLE NO. 3.3 - POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

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	6,185	652,732	79431.4	45,056,255	642978.1	6,766,274	521061.4	52,475,261	1243470.9
SEMI-URBAN	5,483	1,185,749	226453.2	61,750,997	1279253.9	9,975,167	1115246.7	72,911,913	2620953.8
URBAN	3,867	936,072	332304.5	34,253,586	1105380.1	9,377,348	1625821.8	44,567,006	3063506.4
METROPOLITAN	3,169	1,058,334	580521.8	24,359,793	1005446.3	9,442,186	3026308.7	34,860,313	4612276.8
ALL-INDIA	18,704	3,832,887	1218710.9	165,420,631	4033058.5	35,560,975	6288438.6	204,814,493	11540207.9

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	14,112	3,996,473	118367.9	92,411,053	1179662.0	15,922,135	1164489.5	112,329,661	2462519.4
SEMI-URBAN	10,494	4,687,254	233660.1	76,986,496	1385549.3	15,221,617	1575686.3	96,895,367	3194895.7
URBAN	10,673	5,797,429	492009.6	65,186,187	1757462.9	20,893,619	3517866.4	91,877,235	5767338.9
METROPOLITAN	10,171	7,294,693	2324162.7	70,375,087	2714930.9	26,322,592	12185392.9	103,992,372	17224486.5
ALL-INDIA	45,450	21,775,849	3168200.2	304,958,823	7037605.2	78,359,963	18443435.2	405,094,635	28649240.5

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	207	45.8	911	69.7	242	276.2	1,360	391.6
SEMI-URBAN	8	444	375.8	2,774	146.4	734	995.6	3,952	1517.8
URBAN	61	23,506	18866.0	299,309	36380.1	46,136	29372.6	368,951	84618.7
METROPOLITAN	225	277,918	691496.9	2,621,119	361551.2	682,874	1208028.9	3,581,911	2261077.0
ALL-INDIA	301	302,075	710784.5	2,924,113	398147.4	729,986	1238673.2	3,956,174	2347605.1

**TABLE NO. 3.3 - POPULATION GROUP AND BANK GROUP-WISE DEPOSITS OF SCHEDULED
COMMERCIAL BANKS ACCORDING TO TYPE OF DEPOSITS
MARCH 2011**

(Amount in ₹ Million)

REGIONAL RURAL 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
		28	29	30	31	32	33	34	35	36
RURAL	11,778	1,005,506	39963.8	68,188,045	567663.8	9,216,946	361714.7	78,410,497	969342.2
SEMI-URBAN	3,026	500,429	24237.4	19,967,696	232110.2	3,254,444	168124.6	23,722,569	424472.2
URBAN	960	174,845	17624.8	4,208,625	91289.3	1,260,164	107907.6	5,643,634	216821.7
METROPOLITAN	134	14,663	1596.2	490,782	11726.6	158,433	12986.4	663,878	26309.2
ALL-INDIA	15,898	1,695,443	83422.1	92,855,148	902789.8	13,889,987	650733.3	108,440,578	1636945.3

PRIVATE SECTOR 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
		37	38	39	40	41	42	43	44	45
RURAL	1,285	320,617	25652.0	5,182,021	104037.3	1,534,226	127241.8	7,036,864	256931.1
SEMI-URBAN	3,714	1,053,674	109478.3	13,532,966	350965.6	3,922,650	466028.6	18,509,290	926472.6
URBAN	3,436	2,296,438	328371.9	17,595,547	646556.3	5,688,099	997919.2	25,580,084	1972847.5
METROPOLITAN	3,329	7,884,426	1056646.0	21,527,706	1188956.6	7,285,103	4319660.8	36,697,235	6565263.4
ALL-INDIA	11,764	11,555,155	1520148.3	57,838,240	2290515.9	18,430,078	5910850.4	87,823,473	9721514.5

**TABLE NO. 3.4 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND BROAD OWNERSHIP CATEGORY
MARCH 2011**

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	650,613	35122.7	30,497	18393.6	681,110	53516.3	
91 Days & Above but Less than 6 Months	581,607	49533.7	20,805	19692.7	602,412	69226.4	
6 Months & Above but Less than 1 Year	1,406,785	93131.9	74,710	23979.7	1,481,495	117111.7	
1 Year & Above but Less than 2 Years	8,422,592	615128.8	580,268	131041.0	9,002,860	746169.8	
2 Years & Above but Less than 3 Years	5,063,249	328812.7	289,414	33761.0	5,352,663	362573.8	
3 Years & Above but Less than 5 Years	7,448,003	415440.9	723,085	48101.4	8,171,088	463542.3	
5 Years & Above	7,148,516	315867.3	999,679	46776.0	8,148,195	362643.3	
GRAND TOTAL	30,721,365	1853038.1	2,718,458	321745.4	33,439,823	2174783.5	

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	614,858	48888.1	59,177	48280.8	674,035	97168.9
91 Days & Above but Less than 6 Months	610,985	76349.7	41,590	46718.0	652,575	123067.7
6 Months & Above but Less than 1 Year	1,383,948	139703.4	142,044	70388.4	1,525,992	210091.8
1 Year & Above but Less than 2 Years	9,313,685	929420.0	784,740	296458.4	10,098,425	1225878.4
2 Years & Above but Less than 3 Years	4,940,841	484785.3	343,981	96589.0	5,284,822	581374.3
3 Years & Above but Less than 5 Years	6,085,847	514997.1	581,548	93743.2	6,667,395	608740.3
5 Years & Above	6,340,751	376380.0	1,130,617	103380.3	7,471,368	479760.3
GRAND TOTAL	29,290,915	2570523.7	3,083,697	755558.1	32,374,612	3326081.8

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 2011**

(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	628,703	73109.8	105,391	159843.4	734,094	232953.2
91 Days & Above but Less than 6 Months	914,782	165556.9	100,739	215157.9	1,015,521	380714.8
6 Months & Above but Less than 1 Year	1,518,583	186214.4	287,867	217963.5	1,806,450	404177.9
1 Year & Above but Less than 2 Years	11,803,654	1474407.0	1,344,286	1316586.2	13,147,940	2790993.2
2 Years & Above but Less than 3 Years	6,298,554	742186.4	580,037	266130.8	6,878,591	1008317.2
3 Years & Above but Less than 5 Years	6,326,117	648380.1	763,762	218853.8	7,089,879	867233.9
5 Years & Above	5,586,808	456650.1	1,006,083	137847.3	6,592,891	594497.4
GRAND TOTAL	33,077,201	3746504.8	4,188,165	2532382.8	37,265,366	6278887.6

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	533,971	134165.0	164,887	1807028.5	698,858	1941193.4
91 Days & Above but Less than 6 Months	1,135,557	275755.9	149,250	2014585.1	1,284,807	2290341.0
6 Months & Above but Less than 1 Year	1,807,139	361072.0	403,594	2328340.3	2,210,733	2689412.3
1 Year & Above but Less than 2 Years	14,630,178	2775700.7	1,815,855	5749615.1	16,446,033	8525315.8
2 Years & Above but Less than 3 Years	7,930,747	1462131.6	740,528	747861.4	8,671,275	2209993.0
3 Years & Above but Less than 5 Years	7,129,123	975196.4	846,054	679237.9	7,975,177	1654434.3
5 Years & Above	5,905,498	674227.6	698,807	767460.3	6,604,305	1441687.9
GRAND TOTAL	39,072,213	6658249.2	4,818,975	14094128.6	43,891,188	20752377.7

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2011**

(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	330 (0.8)	73.1 (0.9)	365,543 (3.2)	100861.9 (5.8)	466 (0.4)	347.8 (1.6)	26,549 (1.3)	9028.6 (3.6)
91 Days & Above but Less than 6 Months	948 (2.2)	240.6 (3.0)	252,428 (2.2)	91270.5 (5.3)	867 (0.8)	1470.7 (7.0)	29,131 (1.4)	9918.4 (4.0)
6 Months & Above but Less than 1 Year	1,647 (3.8)	415.0 (5.1)	428,594 (3.8)	138493.1 (8.0)	1,598 (1.4)	348.3 (1.7)	78,884 (3.8)	12495.3 (5.0)
1 Year & Above but Less than 2 Years	11,461 (26.3)	2650.5 (32.8)	3,135,486 (27.7)	822033.5 (47.4)	26,199 (23.3)	6724.5 (31.9)	470,071 (22.4)	102535.3 (41.1)
2 Years & Above but Less than 3 Years	5,833 (13.4)	1372.1 (17.0)	2,109,774 (18.6)	270938.4 (15.6)	20,661 (18.3)	3088.8 (14.6)	329,602 (15.7)	37940.3 (15.2)
3 Years & Above but Less than 5 Years	9,535 (21.9)	2289.9 (28.4)	2,027,689 (17.9)	185063.0 (10.7)	38,685 (34.3)	3767.6 (17.9)	629,801 (30.0)	47237.6 (18.9)
5 Years & Above	13,770 (31.6)	1029.3 (12.8)	3,019,432 (26.6)	124038.6 (7.2)	24,182 (21.5)	5355.1 (25.4)	537,628 (25.6)	30585.1 (12.2)
GRAND TOTAL	43,524 (100.0)	8070.5 (100.0)	11,338,946 (100.0)	1732698.8 (100.0)	112,658 (100.0)	21102.7 (100.0)	2,101,666 (100.0)	249740.7 (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	43,727 (0.9)	9152.9 (2.4)	10,284 (1.6)	14153.2 (5.4)	23,753 (1.4)	9182.8 (3.2)	357 (1.2)	51.9 (1.3)
91 Days & Above but Less than 6 Months	77,983 (1.6)	11187.1 (2.9)	29,625 (4.5)	36424.1 (13.9)	24,803 (1.5)	13321.3 (4.7)	649 (2.1)	99.0 (2.4)
6 Months & Above but Less than 1 Year	183,864 (3.8)	21351.7 (5.5)	22,056 (3.4)	23375.7 (8.9)	68,700 (4.2)	15698.2 (5.5)	3,593 (11.7)	353.4 (8.6)
1 Year & Above but Less than 2 Years	1,055,200 (22.1)	132701.7 (34.3)	300,486 (46.1)	124517.9 (47.5)	380,714 (23.1)	139321.3 (48.7)	8,539 (27.7)	1877.8 (45.8)
2 Years & Above but Less than 3 Years	814,278 (17.0)	59938.7 (15.5)	122,203 (18.7)	31654.7 (12.1)	289,095 (17.5)	41859.2 (14.6)	4,563 (14.8)	766.2 (18.7)
3 Years & Above but Less than 5 Years	1,354,163 (28.3)	81635.5 (21.1)	92,184 (14.1)	20302.6 (7.7)	365,249 (22.1)	33197.0 (11.6)	4,171 (13.5)	414.4 (10.1)
5 Years & Above	1,253,835 (26.2)	71316.0 (18.4)	75,295 (11.5)	11917.3 (4.5)	496,998 (30.1)	33378.3 (11.7)	8,964 (29.1)	537.0 (13.1)
GRAND TOTAL	4,783,050 (100.0)	387283.6 (100.0)	652,133 (100.0)	262345.5 (100.0)	1,649,312 (100.0)	285958.1 (100.0)	30,836 (100.0)	4099.7 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2011**

(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	189 (0.3)	100.0 (1.1)	97,033 (1.4)	313898.6 (7.6)	9,964 (0.8)	5918.5 (2.7)	90,122 (0.8)	43934.9 (2.9)
91 Days & Above but Less than 6 Months	803 (1.1)	188.7 (2.1)	275,506 (4.0)	294234.7 (7.1)	17,281 (1.5)	10576.6 (4.8)	179,529 (1.6)	77695.6 (5.1)
6 Months & Above but Less than 1 Year	1,864 (2.6)	416.3 (4.6)	368,837 (5.3)	427453.6 (10.3)	45,760 (3.9)	25375.5 (11.6)	655,860 (6.0)	183005.4 (12.0)
1 Year & Above but Less than 2 Years	18,742 (26.6)	2406.3 (26.7)	2,672,851 (38.5)	2099715.7 (50.7)	371,114 (31.6)	77651.3 (35.5)	4,498,019 (40.9)	609739.8 (40.0)
2 Years & Above but Less than 3 Years	9,543 (13.5)	1158.8 (12.9)	1,328,222 (19.1)	351274.9 (8.5)	223,261 (19.0)	34468.5 (15.8)	2,007,239 (18.3)	242554.5 (15.9)
3 Years & Above but Less than 5 Years	15,770 (22.4)	1759.8 (19.5)	1,192,693 (17.2)	434788.5 (10.5)	282,985 (24.1)	38873.6 (17.8)	1,837,291 (16.7)	223765.0 (14.7)
5 Years & Above	23,554 (33.4)	2983.7 (33.1)	1,013,264 (14.6)	220397.0 (5.3)	225,541 (19.2)	25912.7 (11.8)	1,727,894 (15.7)	144016.6 (9.4)
GRAND TOTAL	70,465 (100.0)	9013.5 (100.0)	6,948,406 (100.0)	4141763.0 (100.0)	1,175,906 (100.0)	218776.7 (100.0)	10,995,954 (100.0)	1524711.8 (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	87,948 (2.7)	37856.2 (5.8)	24,308 (1.5)	3899.5 (2.0)	99,840 (4.9)	12284.5 (6.6)	25,521 (0.9)	8595.2 (2.4)
91 Days & Above but Less than 6 Months	157,030 (4.8)	103802.0 (15.8)	49,112 (3.0)	12148.5 (6.2)	102,232 (5.0)	10635.9 (5.7)	40,019 (1.4)	7782.0 (2.2)
6 Months & Above but Less than 1 Year	156,912 (4.8)	48015.3 (7.3)	42,355 (2.6)	7655.9 (3.9)	175,946 (8.6)	17997.4 (9.7)	87,398 (3.2)	11304.4 (3.2)
1 Year & Above but Less than 2 Years	1,343,192 (41.3)	261785.6 (39.9)	608,030 (36.7)	93207.5 (47.4)	696,054 (33.9)	61850.6 (33.3)	558,586 (20.2)	96965.4 (27.2)
2 Years & Above but Less than 3 Years	532,561 (16.4)	101314.9 (15.4)	230,115 (13.9)	25023.9 (12.7)	313,063 (15.2)	29148.9 (15.7)	451,606 (16.3)	58668.3 (16.5)
3 Years & Above but Less than 5 Years	538,028 (16.5)	63973.3 (9.7)	434,930 (26.3)	37615.7 (19.1)	351,540 (17.1)	26753.0 (14.4)	712,336 (25.8)	70255.9 (19.7)
5 Years & Above	439,461 (13.5)	39506.8 (6.0)	267,852 (16.2)	16964.2 (8.6)	316,753 (15.4)	27233.6 (14.6)	889,257 (32.2)	102953.2 (28.9)
GRAND TOTAL	3,255,132 (100.0)	656254.1 (100.0)	1,656,702 (100.0)	196515.3 (100.0)	2,055,428 (100.0)	185903.8 (100.0)	2,764,723 (100.0)	356524.3 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2011**

(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	317,344 (3.1)	168082.2 (7.8)	136,418 (2.4)	25525.9 (2.4)	90 (1.4)	148.5 (6.0)	140,805 (2.2)	18071.7 (2.5)
91 Days & Above but Less than 6 Months	248,757 (2.4)	154042.0 (7.1)	108,433 (1.9)	39709.1 (3.8)	203 (3.2)	181.8 (7.4)	108,687 (1.7)	20429.3 (2.8)
6 Months & Above but Less than 1 Year	443,446 (4.3)	177695.3 (8.2)	407,245 (7.1)	93197.6 (8.9)	237 (3.8)	318.7 (12.9)	262,448 (4.2)	48112.9 (6.7)
1 Year & Above but Less than 2 Years	3,148,768 (30.9)	975600.4 (45.0)	2,066,083 (35.9)	417300.5 (39.8)	2,124 (33.7)	1155.3 (46.8)	1,919,419 (30.4)	314503.1 (43.7)
2 Years & Above but Less than 3 Years	1,833,443 (18.0)	301104.9 (13.9)	738,635 (12.9)	153554.8 (14.7)	1,091 (17.3)	273.3 (11.1)	1,072,940 (17.0)	118488.7 (16.5)
3 Years & Above but Less than 5 Years	2,024,454 (19.8)	230789.7 (10.7)	1,322,757 (23.0)	219767.4 (21.0)	1,446 (23.0)	238.8 (9.7)	1,410,098 (22.3)	113749.6 (15.8)
5 Years & Above	2,187,701 (21.4)	158724.9 (7.3)	967,698 (16.8)	98499.6 (9.4)	1,103 (17.5)	152.3 (6.2)	1,401,942 (22.2)	86915.5 (12.1)
GRAND TOTAL	10,203,913 (100.0)	2166039.4 (100.0)	5,747,269 (100.0)	1047555.1 (100.0)	6,294 (100.0)	2468.6 (100.0)	6,316,339 (100.0)	720270.8 (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	359,989 (2.1)	1183252.5 (11.5)	825 (1.9)	428.0 (6.6)	2,662 (1.4)	1911.5 (4.2)	445 (2.2)	1095.4 (10.2)
91 Days & Above but Less than 6 Months	446,931 (2.6)	1578618.2 (15.3)	518 (1.2)	402.6 (6.2)	2,319 (1.2)	3378.6 (7.4)	569 (2.8)	290.1 (2.7)
6 Months & Above but Less than 1 Year	882,930 (5.1)	1598473.3 (15.5)	763 (1.8)	427.4 (6.5)	7,326 (3.9)	2730.1 (6.0)	1,087 (5.4)	1619.4 (15.1)
1 Year & Above but Less than 2 Years	6,425,666 (36.8)	3464048.6 (33.7)	11,385 (26.4)	2268.0 (34.7)	62,667 (33.4)	15996.6 (35.1)	6,386 (31.6)	3530.7 (33.0)
2 Years & Above but Less than 3 Years	3,179,748 (18.2)	1006887.1 (9.8)	4,745 (11.0)	675.7 (10.3)	25,942 (13.8)	8304.5 (18.2)	3,653 (18.1)	1715.7 (16.0)
3 Years & Above but Less than 5 Years	3,354,793 (19.2)	647117.4 (6.3)	11,122 (25.8)	1126.8 (17.2)	45,757 (24.4)	7247.7 (15.9)	4,387 (21.7)	1008.7 (9.4)
5 Years & Above	2,797,998 (16.0)	808020.7 (7.9)	13,702 (31.8)	1203.7 (18.4)	40,835 (21.8)	5949.7 (13.1)	3,702 (18.3)	1453.1 (13.6)
GRAND TOTAL	17,448,055 (100.0)	10286417.9 (100.0)	43,060 (100.0)	6532.2 (100.0)	187,508 (100.0)	45518.7 (100.0)	20,229 (100.0)	10713.1 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2011**

(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	1,291 (1.6)	768.5 (3.7)	47,760 (1.2)	12212.7 (2.2)	2,972 (1.5)	1188.9 (3.2)	135,521 (2.4)	20547.5 (2.5)
91 Days & Above but Less than 6 Months	1,191 (1.5)	892.0 (4.3)	54,734 (1.4)	13040.2 (2.4)	6,123 (3.0)	2857.5 (7.8)	202,105 (3.6)	45069.5 (5.5)
6 Months & Above but Less than 1 Year	2,983 (3.6)	1218.0 (5.8)	125,450 (3.2)	24293.6 (4.4)	13,850 (6.8)	3397.1 (9.3)	201,702 (3.6)	38212.9 (4.7)
1 Year & Above but Less than 2 Years	25,500 (31.2)	8582.3 (41.1)	1,058,263 (26.6)	303582.4 (54.8)	77,992 (38.3)	14648.9 (40.0)	2,663,045 (47.0)	396396.8 (48.2)
2 Years & Above but Less than 3 Years	15,026 (18.4)	3924.7 (18.8)	706,906 (17.8)	75846.4 (13.7)	27,492 (13.5)	4936.6 (13.5)	903,927 (16.0)	123438.2 (15.0)
3 Years & Above but Less than 5 Years	16,641 (20.4)	3084.7 (14.8)	1,019,696 (25.7)	70541.5 (12.7)	35,180 (17.3)	5537.7 (15.1)	883,290 (15.6)	124718.1 (15.2)
5 Years & Above	19,130 (23.4)	2419.6 (11.6)	958,869 (24.1)	54958.2 (9.9)	40,187 (19.7)	4071.8 (11.1)	677,194 (12.0)	73261.4 (8.9)
GRAND TOTAL	81,762 (100.0)	20889.8 (100.0)	3,971,678 (100.0)	554475.0 (100.0)	203,796 (100.0)	36638.6 (100.0)	5,666,784 (100.0)	821644.4 (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	160,477 (2.8)	21700.7 (3.3)	454 (0.7)	317.8 (1.5)	157,654 (1.5)	149837.1 (7.5)	975 (0.3)	356.4 (0.9)
91 Days & Above but Less than 6 Months	124,845 (2.2)	25106.0 (3.8)	928 (1.5)	1776.0 (8.5)	257,952 (2.4)	124370.3 (6.2)	1,861 (0.6)	276.0 (0.7)
6 Months & Above but Less than 1 Year	214,720 (3.7)	30857.7 (4.6)	1,989 (3.2)	3044.3 (14.6)	706,752 (6.7)	246387.2 (12.3)	12,318 (3.6)	2300.2 (6.1)
1 Year & Above but Less than 2 Years	1,987,066 (34.4)	272548.5 (40.9)	23,000 (37.4)	6812.3 (32.8)	4,033,736 (38.0)	821608.4 (40.9)	50,062 (14.8)	11766.2 (31.0)
2 Years & Above but Less than 3 Years	1,367,055 (23.7)	161182.8 (24.2)	10,532 (17.1)	3925.0 (18.9)	1,874,849 (17.6)	279126.5 (13.9)	76,922 (22.8)	8518.6 (22.4)
3 Years & Above but Less than 5 Years	989,313 (17.1)	88065.0 (13.2)	12,811 (20.8)	2796.3 (13.4)	1,921,692 (18.1)	223442.0 (11.1)	100,674 (29.8)	8375.8 (22.0)
5 Years & Above	932,878 (16.1)	66841.5 (10.0)	11,813 (19.2)	2128.7 (10.2)	1,673,061 (15.7)	164667.9 (8.2)	95,296 (28.2)	6416.1 (16.9)
GRAND TOTAL	5,776,354 (100.0)	666302.2 (100.0)	61,527 (100.0)	20800.3 (100.0)	10,625,696 (100.0)	2009439.4 (100.0)	338,108 (100.0)	38009.2 (100.0)

**TABLE NO. 3.5 – MATURITY PATTERN OF TERM DEPOSITS OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO STATE
MARCH 2011**

(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	243,080 (1.6)	58050.6 (3.5)	37,194 (2.1)	7143.4 (2.6)	136,207 (1.0)	84852.9 (4.5)
91 Days & Above but Less than 6 Months	491,492 (3.2)	76010.3 (4.5)	47,418 (2.6)	8148.1 (3.0)	212,303 (1.6)	87756.9 (4.7)
6 Months & Above but Less than 1 Year	786,580 (5.1)	96395.7 (5.7)	78,061 (4.3)	10752.4 (3.9)	550,915 (4.1)	107605.4 (5.7)
1 Year & Above but Less than 2 Years	4,875,096 (31.9)	737831.9 (43.9)	575,270 (31.9)	149853.6 (54.8)	3,528,986 (26.1)	734637.9 (39.0)
2 Years & Above but Less than 3 Years	2,738,951 (17.9)	285091.3 (17.0)	327,158 (18.1)	36816.9 (13.5)	2,486,717 (18.4)	297275.4 (15.8)
3 Years & Above but Less than 5 Years	3,185,821 (20.8)	241073.4 (14.4)	395,931 (21.9)	34689.6 (12.7)	3,280,626 (24.2)	298888.2 (15.9)
5 Years & Above	2,973,192 (19.4)	184685.5 (11.0)	343,053 (19.0)	25867.2 (9.5)	3,343,725 (24.7)	274227.0 (14.5)
GRAND TOTAL	15,294,212 (100.0)	1679138.8 (100.0)	1,804,085 (100.0)	273271.2 (100.0)	13,539,479 (100.0)	1885243.6 (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 2011**

(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	87,304	28005.9	19150.0	2,592,794	835631.7	675234.6	2,960,818	988104.4	759928.3
Above 0.5 and upto 1.0	17,408	12608.0	11530.2	801,625	587130.1	456505.6	984,661	721409.3	565069.3
Above 1.0 and upto 2.5	9,997	15584.9	16801.2	539,354	837085.2	660781.1	565,569	883469.2	691054.1
Above 2.5 and upto 5.0	2,503	9111.1	9540.9	119,270	407256.1	318503.3	122,301	423949.5	330116.9
Above 5.0 and upto 10.0	1,757	13299.2	14272.4	28,201	201586.5	157989.3	38,156	279416.0	212331.1
Above 10.0 and upto 40.0	2,165	47447.0	44589.3	15,625	308286.2	237057.9	26,851	545120.4	412592.8
Above 40.0 and upto 60.0	555	27368.6	22239.3	2,806	138804.5	110404.2	4,907	244683.3	181401.2
Above 60.0 and upto 100.0	727	59123.1	35851.8	2,626	218097.9	167948.8	4,710	393862.2	280195.6
Above 100.0 and upto 250.0	1,036	165354.2	75560.0	2,844	484926.1	371919.2	5,185	888854.1	626654.4
Above 250.0	968	1659678.3	377858.7	4,900	12872915.5	6087975.0	7,573	16622568.8	5981463.6
TOTAL LOANS & ADVANCES	124,420	2037580.4	627393.9	4,110,045	16891719.8	9244319.1	4,720,731	21991437.4	10040807.4

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	1,957,844	639257.9	500766.3	2,120,409	707262.2	568601.7	739,056	245652.5	185309.9
Above 0.5 and upto 1.0	345,289	253436.7	193476.7	463,271	347885.7	270126.9	262,016	196040.4	148328.9
Above 1.0 and upto 2.5	180,338	291179.3	216545.5	255,579	419311.7	321523.6	143,156	236917.1	179700.8
Above 2.5 and upto 5.0	50,962	188515.6	144210.1	73,674	275230.3	210306.4	53,273	201180.8	154923.7
Above 5.0 and upto 10.0	25,726	194247.5	146658.9	35,225	268151.0	204982.1	29,537	226321.2	170616.3
Above 10.0 and upto 40.0	23,099	479064.6	353483.8	29,643	615715.1	474518.2	26,666	561156.9	386740.4
Above 40.0 and upto 60.0	4,254	214021.9	145927.2	5,378	270859.2	205919.8	4,538	228060.1	152138.6
Above 60.0 and upto 100.0	3,812	316927.9	216305.3	4,755	391742.2	290481.5	4,304	353352.4	208030.0
Above 100.0 and upto 250.0	4,271	716214.6	477026.5	5,354	895105.9	657914.4	4,137	696684.1	393939.9
Above 250.0	4,403	4780311.2	2556630.8	4,047	3563774.2	2015801.7	2,292	2082322.0	851770.8
TOTAL LOANS & ADVANCES	2,599,998	8073177.3	4951031.1	2,997,335	7755037.4	5220176.3	1,268,975	5027687.4	2831499.4

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 2011**

(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	381,255	124494.1	90693.8	198,107	62310.9	43238.5	130,464	42370.6	28376.4
Above 0.5 and upto 1.0	118,605	89618.3	67260.3	48,916	36252.6	26127.8	32,924	24430.3	16650.0
Above 1.0 and upto 2.5	70,161	117962.5	91544.7	26,296	43533.3	33151.6	20,832	34781.0	26544.3
Above 2.5 and upto 5.0	29,310	110812.4	86424.9	9,930	36853.3	29029.9	7,684	27761.3	22150.7
Above 5.0 and upto 10.0	16,813	127887.6	100219.8	4,920	37136.7	29812.4	3,043	22470.4	17532.5
Above 10.0 and upto 40.0	14,969	310728.3	242961.6	4,000	82328.3	66366.0	2,314	46424.3	35058.7
Above 40.0 and upto 60.0	2,493	125441.1	97542.2	674	33763.8	26232.5	348	17163.3	12733.9
Above 60.0 and upto 100.0	1,895	153708.6	120805.4	594	48365.8	38245.2	303	24271.3	18218.7
Above 100.0 and upto 250.0	1,732	283651.2	220343.5	514	82427.6	61955.3	259	40133.7	26618.1
Above 250.0	971	1337501.4	431926.2	234	492886.0	106506.0	150	140459.1	50073.8
TOTAL LOANS & ADVANCES	638,204	2781805.4	1549722.3	294,185	955858.2	460665.3	198,321	420265.2	253957.2

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	240,266	75913.2	47693.5	1,138,490	335506.4	60732.8	12,546,807	4084509.8	2979726.0
Above 0.5 and upto 1.0	37,322	27463.6	18166.5	86,044	57295.3	9935.0	3,198,081	2353570.3	1783177.0
Above 1.0 and upto 2.5	15,635	25690.6	19632.9	7,176	11408.3	4296.1	1,834,093	2916923.1	2261575.8
Above 2.5 and upto 5.0	2,994	10736.0	7780.9	1,206	4453.5	2460.2	473,107	1695860.0	1315447.8
Above 5.0 and upto 10.0	989	7405.4	5210.9	479	3523.7	2496.9	184,846	1381445.2	1062122.8
Above 10.0 and upto 40.0	826	16582.1	11778.8	315	6134.0	4221.0	146,473	3018987.2	2269368.5
Above 40.0 and upto 60.0	120	6025.6	4160.8	62	3104.0	1938.0	26,135	1309295.4	960637.8
Above 60.0 and upto 100.0	113	8782.0	5694.6	43	3558.2	2327.2	23,882	1971791.7	1384104.2
Above 100.0 and upto 250.0	92	14492.8	11353.4	43	7410.7	5311.3	25,467	4275255.0	2928596.1
Above 250.0	78	246823.0	22953.3	41	33910.3	11815.4	25,657	43833149.8	18494775.3
TOTAL LOANS & ADVANCES	298,435	439914.3	154425.5	1,233,899	466304.6	105534.0	18,484,548	66840787.4	35439531.3

**TABLE NO. 4.2 – INTEREST RATE RANGE AND TYPE OF ACCOUNT-WISE CLASSIFICATION OF
OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS
MARCH 2011**

(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%	8,289	96684.7	71568.1	8,087	62261.6	25610.6	13,836	536047.7	153768.8
6% and above but less than 10%	189,752	996106.2	739403.2	360,267	2238945.1	585450.1	877,179	4367309.8	1881651.3
10% and above but less than 12%	140,852	3575543.2	1222873.7	279,601	2903052.1	545774.4	469,927	4589720.3	1361186.3
12% and above but less than 13%	244,354	1795257.2	1114599.6	106,428	519297.7	240637.5	269,726	1003010.2	465098.2
13% and above but less than 14%	494,177	2271008.4	1599820.8	160,696	568572.8	345199.3	609,280	524308.3	369752.5
14% and above but less than 15%	176,731	1279041.0	936412.3	75,807	387212.6	181430.0	167,222	378250.5	132119.2
15% and above but less than 16%	79,532	691126.6	548665.6	71,237	862229.6	169070.5	56,626	225572.4	127920.3
16% and above but less than 17%	21,032	155238.8	119971.2	25,701	403190.5	63292.6	22,991	48654.3	32098.3
17% and above but less than 18%	12,172	54356.4	44331.8	13,139	71508.0	23519.0	9,235	46817.8	32031.2
18% and above but less than 20%	4,700	29138.6	25698.5	21,769	243860.1	24071.9	11,698	25254.9	13774.7
20% and above	2,529	22251.5	10613.6	5,484	6303.9	3070.7	1,116,498	371207.4	54274.9
TOTAL LOANS & ADVANCES	1,374,120	10965752.7	6433958.5	1,128,216	8266434.0	2207126.8	3,624,218	12116153.6	4623675.6

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%	37,200	537023.2	90699.1	52,987	134153.7	119672.5	4,021	671409.6	166074.7
6% and above but less than 10%	482,518	4257230.0	2012818.0	2,192,506	4637690.0	3766509.5	7,823	394438.7	258486.9
10% and above but less than 12%	895,571	3338789.3	1852544.9	2,917,247	6511789.8	4676083.3	17,533	1072542.7	382344.9
12% and above but less than 13%	462,843	1218545.5	760970.4	1,512,251	3359815.2	2340312.6	4,396	177251.4	29412.6
13% and above but less than 14%	460,346	1108431.1	710462.6	1,271,174	3221619.4	2168699.3	1,662	61097.4	26241.7
14% and above but less than 15%	249,151	633075.9	439234.1	589,472	1544451.0	1101990.2	10,592	805656.3	40313.6
15% and above but less than 16%	124,652	308331.6	197713.6	305,851	686747.1	501269.4	306	7798.0	5082.9
16% and above but less than 17%	79,236	97533.3	68013.8	144,680	240829.2	172800.6	545	10412.2	4488.7
17% and above but less than 18%	63,734	64920.1	41616.2	99,689	176792.6	106816.3	352	5870.3	5642.7
18% and above but less than 20%	111,464	63315.5	38843.5	148,590	76795.5	50822.1	214	1549.7	1214.8
20% and above	51,312	28789.2	16523.6	58,002	36673.4	20219.1	74	1079.2	832.0
TOTAL LOANS & ADVANCES	3,018,027	11655984.7	6229439.9	9,292,449	20627356.8	15025195.0	47,518	3209105.5	920135.5

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 - 2011**

(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%	456	189282.7	109146.7	660	34277.8	21466.1	6,931	1330469.2	349129.0
6% and above but less than 10%	11,009	3504693.6	2841689.9	11,785	280728.9	219063.6	79,502	8626276.3	3058969.8
10% and above but less than 12%	14,122	5235172.5	2250343.0	17,688	154464.9	97854.4	100,857	10626699.2	4135157.3
12% and above but less than 13%	9,185	1133720.3	715346.8	7,755	48932.6	33684.9	64,589	4358668.5	2431032.8
13% and above but less than 14%	13,012	1027060.9	627887.7	6,610	40934.1	30812.8	86,780	3909591.4	2447313.3
14% and above but less than 15%	7,847	286597.9	185438.2	3,381	28648.1	20192.0	59,383	2583850.8	1416396.8
15% and above but less than 16%	5,823	267082.3	157303.2	1,816	13406.8	10254.9	35,969	1596085.4	711145.9
16% and above but less than 17%	2,585	44664.0	26208.7	621	4034.2	3303.0	13,047	316948.0	215686.5
17% and above but less than 18%	391	20635.9	9544.6	327	5256.6	2498.5	9,310	187352.9	99681.7
18% and above but less than 20%	470	17839.7	14307.8	113	317.9	214.0	7,804	263789.8	37474.5
20% and above	104	20396.3	9354.4	73	930.5	361.1	2,188	25471.0	13690.9
TOTAL LOANS & ADVANCES	65,004	11747146.2	6946571.0	50,829	611932.4	439705.1	466,360	33825202.5	14915678.7

INTEREST RATE RANGE	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
less than 6%	103,138	397973.3	93228.8	2,806	60122.0	32755.3
6% and above but less than 10%	3,872,678	3833344.2	2831608.1	91,866	574666.4	244241.6
10% and above but less than 12%	4,340,304	5029138.0	2945984.9	190,576	851530.2	546161.2
12% and above but less than 13%	2,214,171	1672719.0	1168307.9	228,868	799109.1	558382.4
13% and above but less than 14%	2,363,951	1606314.8	1230337.0	419,076	1079033.7	818170.6
14% and above but less than 15%	947,377	1105895.0	605955.7	210,401	965211.9	558428.6
15% and above but less than 16%	480,247	457316.5	326660.1	111,076	422255.4	321417.5
16% and above but less than 17%	239,711	168409.3	121006.2	35,170	415358.7	88958.2
17% and above but less than 18%	165,018	128248.6	93922.6	22,407	75839.7	45746.9
18% and above but less than 20%	261,606	119284.2	76330.0	25,192	37523.3	25569.6
20% and above	1,223,138	411965.3	76807.2	6,583	6541.2	4758.5
TOTAL LOANS & ADVANCES	16,211,339	14930608.3	9570148.6	1,344,021	5287191.6	3244590.5

See Notes on Tables.

**TABLE NO. 4.4 - TYPE OF ACCOUNT AND ORGNISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH - 2011**

(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	16,580	3288742.0	1584009.0	4,635	108113.0	60987.6	116,354	4980457.7	2775722.1
Overdraft	4,052	1586817.5	303832.3	3,405	69918.6	40593.4	49,959	4265006.0	732329.3
Demand Loans	11,580	1177048.1	949916.0	1,963	125954.6	109520.0	27,713	7238240.1	2015120.5
Medium Term Loans	7,451	1823055.3	1526285.9	6,323	100997.2	73384.1	115,632	7061997.1	2702435.9
Long Term Loans	24,454	3578846.8	2468025.9	34,484	206624.9	154932.8	136,395	8535374.1	6041691.0
Packing Credit	887	292636.6	114501.8	19	324.0	287.3	20,307	1744127.4	648379.9
Inland and Foreign Bills Pur/Disc	4,657	708283.7	331313.6	59	2217.6	1162.1	48,659	3987529.1	906963.4
TOTAL	69,661	12455430.0	7277884.5	50,888	614150.0	440867.2	515,019	37812731.6	15822642.1

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	578,443	650213.0	516410.8	626,082	1901921.0	1468242.3
Overdraft	842,538	1160268.3	682514.2	225,691	1146704.2	430733.8
Demand Loans	3,489,071	3240318.3	1324216.8	66,304	245299.5	159297.7
Medium Term Loans	2,603,661	2195441.2	1595278.2	144,602	366441.2	253349.9
Long Term Loans	8,692,565	7007073.6	5421858.7	260,120	1132156.3	805904.1
Packing Credit	5,061	677293.8	29869.8	21,222	494669.4	127062.6
Inland and Foreign Bills Pur/Disc	9,908	143248.9	62786.0	21,026	316119.7	161155.7
TOTAL	16,221,247	15073857.2	9632934.6	1,365,047	5603311.3	3405746.2

See Notes on Tables.

**TABLE NO. 4.5 - SIZE OF CREDIT LIMIT AND ORGANISATION-WISE CLASSIFICATION OF
OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
MARCH - 2011**

(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	31,240	10102.3	9821.9	24,281	7976.6	5842.1	95,447	33840.4	31974.3
Above 0.5 and upto 1.0	6,797	5127.9	6762.5	9,794	7404.2	5596.2	86,362	66515.9	54248.6
Above 1.0 and upto 2.5	6,528	10983.2	10930.4	7,035	11621.6	9111.6	101,484	170304.8	136437.6
Above 2.5 and upto 5.0	3,593	13294.3	11682.1	3,899	14132.5	10908.1	52,967	201384.1	159395.1
Above 5.0 and upto 10.0	2,680	21100.2	15972.8	2,275	17158.5	13940.9	44,390	344994.6	263682.4
Above 10.0 and upto 40.0	4,813	112332.9	82282.5	2,452	49412.4	39951.6	65,277	1436414.5	1077220.8
Above 40.0 and upto 60.0	2,033	102988.3	71611.2	355	17262.9	13194.1	16,411	826639.9	604869.1
Above 60.0 and upto 100.0	2,484	209082.7	143900.6	267	22465.1	16052.4	16,180	1341604.9	952542.3
Above 100.0 and upto 250.0	3,515	618736.2	431022.9	238	39743.9	28357.6	18,546	3109322.5	2150711.3
Above 250.0	5,978	11351681.9	6493897.5	292	426972.2	297912.5	17,955	30281709.8	10391560.5
TOTAL	69,661	12455430.0	7277884.5	50,888	614150.0	440867.2	515,019	37812731.6	15822642.1

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	11,596,947	3751410.0	2727528.0	486,590	180163.9	137928.9
Above 0.5 and upto 1.0	2,766,965	2012811.1	1521963.7	330,004	263427.2	198080.0
Above 1.0 and upto 2.5	1,440,003	2239101.9	1736487.0	291,912	506524.0	386029.4
Above 2.5 and upto 5.0	296,794	1028348.3	803339.9	125,425	474239.3	359282.0
Above 5.0 and upto 10.0	76,972	554029.2	428618.1	65,867	499920.8	376062.3
Above 10.0 and upto 40.0	32,973	613284.9	468366.0	49,884	998927.5	715637.8
Above 40.0 and upto 60.0	3,504	172682.6	119978.3	6,136	306966.5	212119.9
Above 60.0 and upto 100.0	2,495	206296.7	124970.5	4,657	377646.9	234605.3
Above 100.0 and upto 250.0	2,092	345453.9	199002.3	3,253	528361.2	299258.9
Above 250.0	2,502	4150438.7	1502680.8	1,319	1467134.0	486741.7
TOTAL	16,221,247	15073857.2	9632934.6	1,365,047	5603311.3	3405746.2

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 2011**

(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	686,328	241718.9	201714.8	587,336	207596.2	136755.6	3,233,906	969128.1	625502.1
Above 0.5 and upto 1.0	262,167	213249.8	171469.1	236,639	180635.8	126335.0	271,529	193463.6	129803.1
Above 1.0 and upto 2.5	202,978	363468.0	292177.5	181,871	309907.9	225451.7	70,889	113224.3	88005.9
Above 2.5 and upto 5.0	92,874	358707.2	287220.0	71,081	256423.2	185295.6	18,362	67995.2	53609.5
Above 5.0 and upto 10.0	52,168	407617.5	325411.8	27,165	205545.2	145008.0	10,162	77678.5	63097.8
Above 10.0 and upto 40.0	48,658	1037061.2	822680.5	16,533	327413.9	238563.5	9,557	200501.6	166632.3
Above 40.0 and upto 60.0	9,008	458252.8	360759.0	2,418	120461.2	83291.7	2,311	115183.6	93304.1
Above 60.0 and upto 100.0	7,937	659727.0	514264.6	1,953	162396.1	112157.0	2,091	177924.3	135182.9
Above 100.0 and upto 250.0	7,537	1247376.7	948515.8	1,634	270714.0	177169.1	2,240	386469.8	287500.4
Above 250.0	4,465	5978573.7	2509745.5	1,586	6225340.4	777099.5	3,171	9814584.7	2981037.8
TOTAL	1,374,120	10965752.7	6433958.5	1,128,216	8266434.0	2207126.8	3,624,218	12116153.6	4623675.6

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	2,026,199	671491.4	464216.0	6,008,831	1993021.2	1549399.3	4,207	1554.0	2138.2
Above 0.5 and upto 1.0	574,148	419846.7	287126.5	1,848,773	1342481.1	1063293.4	4,825	3893.2	5149.9
Above 1.0 and upto 2.5	307,245	480387.4	344454.0	1,063,867	1637227.1	1298800.6	7,243	12708.5	12686.3
Above 2.5 and upto 5.0	65,124	226833.2	164925.7	219,977	764220.8	606385.8	5,689	21680.3	18011.2
Above 5.0 and upto 10.0	19,248	139395.8	101011.5	71,117	512793.7	400959.9	4,986	38414.5	26633.9
Above 10.0 and upto 40.0	13,136	270162.3	202395.1	48,921	963133.3	743754.3	9,668	220714.8	95342.8
Above 40.0 and upto 60.0	2,726	135690.0	108749.2	7,177	355800.9	264588.7	2,495	123907.0	49945.2
Above 60.0 and upto 100.0	2,618	218160.3	163939.1	6,381	516501.1	376226.0	2,902	237082.8	82334.6
Above 100.0 and upto 250.0	3,049	526069.0	407640.6	7,721	1291759.9	940366.9	3,286	552865.7	167403.4
Above 250.0	4,534	8567948.5	3984982.3	9,684	11250417.7	7781420.0	2,217	1996284.7	460490.2
TOTAL	3,018,027	11655984.7	6229439.9	9,292,449	20627356.8	15025195.0	47,518	3209105.5	920135.5

See Notes on Tables.

**TABLE NO. 4.7 – BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO SIZE OF CREDIT LIMIT
MARCH 2011**

(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	4,692,682	79664.5	74172.5	11,019,522	171101.6	169278.6	1,828,597	23263.2	3027.6
Above 0.025 and upto 0.2	13,155,392	1126046.3	886488.7	20,852,580	1672447.2	1477047.9	2,738,417	193261.8	41446.2
Above 0.2 and upto 0.5	3,780,516	1243992.3	967217.5	4,443,673	1459250.9	1219759.2	686,533	202733.6	61744.9
Above 0.5 and upto 1.0	919,192	677667.9	535074.8	1,212,801	903450.3	746625.3	122,139	85669.4	51012.8
Above 1.0 and upto 2.5	465,093	738296.6	573268.4	706,755	1144153.2	935890.2	59,067	97571.4	85925.9
Above 2.5 and upto 5.0	113,686	401907.7	305295.8	197,678	719414.8	567098.1	25,681	92400.0	85245.8
Above 5.0 and upto 10.0	36,346	271265.2	199635.4	86,218	652479.1	501669.3	15,439	113276.0	93455.4
Above 10.0 and upto 40.0	29,100	615226.2	453450.3	75,602	1582565.0	1144651.8	13,880	270779.2	224836.8
Above 40.0 and upto 60.0	6,074	305639.7	223918.1	14,393	722678.7	505742.2	1,999	99090.3	75814.1
Above 60.0 and upto 100.0	5,891	491450.2	356058.3	13,290	1090260.6	714018.6	1,899	154787.3	99799.8
Above 100.0 and upto 250.0	6,822	1150325.5	838391.0	14,096	2360484.8	1533364.5	2,225	375312.6	198268.3
Above 250.0	5,223	7662702.8	3509635.8	15,369	21738929.5	12082881.2	3,557	14005548.8	974958.9
TOTAL	23,216,017	14764184.9	8922606.8	38,651,977	34217215.8	21598026.8	5,499,433	15713693.7	1995536.4

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	9,882,984	164205.2	151263.5	15,898,653	129478.2	76245.7	43,322,438	567712.7	473987.9
Above 0.025 and upto 0.2	9,335,824	662804.3	547236.5	12,750,163	919511.9	412674.2	58,832,376	4574071.5	3364893.5
Above 0.2 and upto 0.5	751,556	241026.8	198699.4	2,899,023	942374.7	538809.6	12,561,301	4089378.3	2986230.5
Above 0.5 and upto 1.0	65,778	48375.7	39999.2	889,570	646889.3	419051.5	3,209,480	2362052.8	1791763.7
Above 1.0 and upto 2.5	15,701	24796.5	19338.5	604,281	940404.9	669694.9	1,850,897	2945222.6	2284117.8
Above 2.5 and upto 5.0	2,898	10539.2	7877.5	144,853	515111.1	385372.0	484,796	1739372.9	1350889.1
Above 5.0 and upto 10.0	958	7346.9	5670.6	54,778	404854.5	307574.1	193,739	1449221.7	1108004.9
Above 10.0 and upto 40.0	612	13085.2	5909.5	38,328	774302.1	593511.4	157,522	3255957.8	2422359.9
Above 40.0 and upto 60.0	70	3325.1	2148.9	6,388	319745.9	233903.5	28,924	1450479.7	1041526.7
Above 60.0 and upto 100.0	26	2012.1	1035.4	5,350	448442.0	327207.6	26,456	2186952.2	1498119.6
Above 100.0 and upto 250.0	13	2055.6	950.0	4,776	800927.5	573563.7	27,932	4689106.0	3144537.4
Above 250.0	14	5984.7	1058.8	4,071	4432618.8	2721504.1	28,234	47845784.6	19290038.9
TOTAL	20,056,434	1185557.2	981187.8	33,300,234	11274661.1	7259112.2	120,724,095	77155312.6	40756470.0

TABLE NO. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2011

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 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
RURAL	2,182,080	37471.9	34296.4	4,365,087	330802.8	273356.8	1,076,064	1749485.6	713659.9
SEMI-URBAN	2,022,339	34402.2	31675.0	5,829,620	492521.9	391662.2	2,011,136	1847145.5	1142806.0
URBAN	395,719	6439.1	6334.7	2,174,596	217336.3	157982.1	1,443,349	3243483.1	1863364.5
METROPOLITAN	92,544	1351.2	1866.4	786,089	85385.3	63487.6	837,394	6718359.9	4242115.1
ALL-INDIA	4,692,682	79664.5	74172.5	13,155,392	1126046.3	886488.7	5,367,943	13558474.1	7961945.5

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 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
RURAL	5,834,516	92635.6	85660.7	9,021,975	652154.4	585662.6	1,570,966	1509534.4	1048250.2
SEMI-URBAN	3,280,080	51304.4	47389.8	6,320,736	495908.5	442020.9	1,560,839	3412062.3	1571745.7
URBAN	1,365,695	20602.7	20368.7	3,634,373	327129.8	282726.4	2,019,907	5992508.7	3796854.7
METROPOLITAN	539,231	6558.9	15859.3	1,875,496	197254.4	166638.0	1,628,163	21459561.7	13534849.8
ALL-INDIA	11,019,522	171101.6	169278.6	20,852,580	1672447.2	1477047.9	6,779,875	32373667.0	19951700.3

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 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
RURAL	17	0.1	0.1	9	0.9	0.9	6,585	60825.6	35885.1
SEMI-URBAN	1,056	16.1	16.1	7,253	677.0	676.9	4,564	32992.5	19707.4
URBAN	4,965	53.4	48.4	11,574	1015.8	939.2	11,406	359842.8	105911.3
METROPOLITAN	1,822,559	23193.6	2963.0	2,719,581	191568.1	39829.2	909,864	15043507.7	1789558.8
ALL-INDIA	1,828,597	23263.2	3027.6	2,738,417	193261.8	41446.2	932,419	15497168.7	1951062.6

TABLE NO. 4.8 – POPULATION GROUP AND BANK GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD RANGES OF CREDIT LIMIT MARCH 2011

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	7,373,332	123708.6	113337.4	6,381,731	437216.9	361210.7	599,904	238863.2	186187.6
SEMI-URBAN	2,162,719	34364.0	31848.4	2,353,660	171670.4	142050.5	162,567	74018.7	59840.4
URBAN	334,774	5916.5	5904.1	560,299	49957.7	41013.7	72,402	44199.5	35509.7
METROPOLITAN	12,159	216.0	173.6	40,134	3959.2	2961.5	2,753	1466.3	1150.0
ALL-INDIA	9,882,984	164205.2	151263.5	9,335,824	662804.3	547236.5	837,626	358547.7	282687.8

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	434,222	5667.8	5863.4	481,994	35163.2	30549.4	689,583	755174.4	450573.7
SEMI-URBAN	1,247,763	12570.6	14647.4	1,251,942	90141.1	83222.1	555,538	807205.8	540561.4
URBAN	2,185,716	14212.2	19443.6	1,583,060	109012.5	87210.7	1,098,254	1853301.3	1371551.3
METROPOLITAN	12,030,952	97027.5	36291.2	9,433,167	685195.1	211692.0	2,308,043	6809989.4	4407505.8
ALL-INDIA	15,898,653	129478.2	76245.7	12,750,163	919511.9	412674.2	4,651,418	10225670.9	6770192.3

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	15,824,167	259484.1	239158.0	20,250,796	1455338.3	1250780.4	3,943,102	4313883.2	2434556.5
SEMI-URBAN	8,713,957	132657.3	125576.8	15,763,211	1250919.0	1059632.6	4,294,644	6173424.8	3334660.9
URBAN	4,286,869	47223.9	52099.6	7,963,902	704452.1	569872.2	4,645,318	11493335.4	7173191.6
METROPOLITAN	14,497,445	128347.4	57153.6	14,854,467	1163362.1	484608.3	5,686,217	50032885.0	23975179.5
ALL-INDIA	43,322,438	567712.7	473987.9	58,832,376	4574071.5	3364893.5	18,569,281	72013528.4	36917588.5

TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS MARCH 2011

(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	4,256,750	1283371.0	974498.3	2,728,672	1294274.8	848910.8
Haryana	713,792	203381.6	153265.1	529,584	331684.1	217823.7
Himachal Pradesh	497,985	112284.5	88224.9	95,953	56879.1	39835.3
Jammu & Kashmir	292,115	64950.7	48480.2	117,338	21214.0	14903.5
Punjab	809,092	294059.7	213853.8	716,240	472814.3	313992.4
Rajasthan	1,799,914	298038.6	245165.4	1,249,117	300245.4	231157.1
Chandigarh	17,979	20962.1	15224.1	3,265	44746.4	13184.5
Delhi	125,873	289693.8	210284.7	17,175	66691.6	18014.2
NORTH-EASTERN REGION	1,128,256	115717.8	86982.8	804,145	157712.0	119924.1
Arunachal Pradesh	34,316	7471.9	5524.1	31,963	11484.4	8718.2
Assam	799,652	71965.4	53839.9	537,802	104534.2	78408.6
Manipur	25,049	3580.6	2929.3	24,802	4110.4	3185.7
Meghalaya	69,061	9927.3	7166.2	26,617	7873.0	6305.1
Mizoram	26,642	5037.0	3943.2	23,723	7577.9	5935.1
Nagaland	31,217	5110.3	4069.2	67,897	13016.7	10242.6
Tripura	142,319	12625.3	9510.9	91,341	9115.5	7128.9
EASTERN REGION	8,507,967	722537.3	481601.8	3,082,634	591139.3	414737.5
Bihar	2,943,970	149684.9	125999.4	1,178,499	150763.4	112470.4
Jharkhand	915,047	73645.3	51951.7	368,707	107979.5	71146.2
Odisha	2,360,011	180262.5	131309.6	817,735	200047.2	127483.4
Sikkim	22,589	17057.9	13279.2	15,156	9780.1	7249.7
West Bengal	2,255,044	299611.7	157245.3	685,228	116185.8	91213.8
Andaman & Nicobar Islands	11,306	2274.9	1816.5	17,309	6383.3	5173.9
CENTRAL REGION	8,315,225	874263.3	645373.9	3,843,054	1812333.0	542109.7
Chhattisgarh	526,090	68381.6	41770.6	266,628	65655.9	48626.4
Madhya Pradesh	1,494,419	196986.9	138374.6	1,067,027	240037.8	150157.0
Uttar Pradesh	5,890,682	548266.5	418804.7	2,269,485	1351767.3	257617.5
Uttarakhand	404,034	60628.3	46423.9	239,914	154872.0	85708.8
WESTERN REGION	3,278,392	690057.8	544712.5	2,767,385	872541.5	653862.2
Goa	62,276	23407.5	18583.6	167,718	123144.2	79664.9
Gujarat	1,335,219	262735.8	196610.7	984,877	299596.9	223511.5
Maharashtra	1,878,369	400802.5	327909.8	1,600,646	428635.0	338095.2
Dadra & Nagar Haveli	2,519	3111.3	1607.8	6,305	8176.8	5346.3
Daman & Diu	9	0.7	0.6	7,839	12988.5	7244.2
SOUTHERN REGION	14,531,475	2342758.3	1191325.7	15,545,922	2829000.4	1940326.2
Andhra Pradesh	6,430,808	604589.3	460430.4	4,342,330	596600.7	464523.4
Karnataka	2,866,632	1157855.3	331268.6	1,710,637	419939.4	312136.3
Kerala	636,337	101317.5	78745.2	4,400,116	1029935.3	580380.4
Tamil Nadu	4,516,923	468680.9	312708.9	5,031,972	773389.3	575631.9
Lakshadweep	2,547	268.4	228.1	2,408	258.6	232.6
Puducherry	78,228	10046.9	7944.5	58,459	8877.1	7421.7
ALL-INDIA	40,018,065	6028705.5	3924494.9	28,771,812	7557001.1	4519870.3

**TABLE NO. 4.9 – STATE AND POPULATION GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2011**

(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	2,465,373	3808449.3	2082054.1	3,062,726	14040849.9	5744345.7
Haryana	803,733	1115157.4	658645.4	90,356	104148.7	78139.6
Himachal Pradesh	37,511	42759.6	29437.1	-	-	-
Jammu & Kashmir	187,467	102340.3	79997.5	-	-	-
Punjab	527,569	939565.6	649942.8	300,306	352554.8	241733.2
Rajasthan	691,274	319384.5	237041.0	366,784	629942.4	512665.6
Chandigarh	217,819	1289242.0	426990.4	-	-	-
Delhi	-	-	-	2,305,280	12954204.0	4911807.3
NORTH-EASTERN REGION	465,122	176264.7	130814.7	-	-	-
Arunachal Pradesh	-	-	-	-	-	-
Assam	315,308	129148.6	95151.8	-	-	-
Manipur	41,590	8249.0	6204.8	-	-	-
Meghalaya	42,235	19458.4	14867.2	-	-	-
Mizoram	21,453	4121.0	2818.2	-	-	-
Nagaland	-	-	-	-	-	-
Tripura	44,536	15287.7	11772.8	-	-	-
EASTERN REGION	2,013,525	974387.5	727950.0	1,002,707	4878917.2	1666405.2
Bihar	441,377	108182.9	87510.7	175,073	283861.9	50929.0
Jharkhand	326,007	192046.7	145705.8	-	-	-
Odisha	630,228	428094.9	313596.4	-	-	-
Sikkim	-	-	-	-	-	-
West Bengal	615,913	246063.0	181137.0	827,634	4595055.3	1615476.2
Andaman & Nicobar Islands	-	-	-	-	-	-
CENTRAL REGION	2,235,014	1505681.3	1012044.7	1,307,881	1434977.9	931622.3
Chhattisgarh	264,456	325012.2	228572.9	-	-	-
Madhya Pradesh	609,296	287464.8	181713.2	430,522	618018.1	359875.3
Uttar Pradesh	1,197,780	803186.4	543737.3	877,359	816959.7	571747.0
Uttarakhand	163,482	90017.9	58021.3	-	-	-
WESTERN REGION	1,479,990	1103844.3	824350.4	19,854,083	22220587.4	10916649.4
Goa	-	-	-	-	-	-
Gujarat	473,250	504655.8	369481.6	949,813	1777549.2	1140522.2
Maharashtra	1,006,740	599188.5	454868.8	18,904,270	20443038.3	9776127.1
Dadra & Nagar Haveli	-	-	-	-	-	-
Daman & Diu	-	-	-	-	-	-
SOUTHERN REGION	8,237,065	4676384.3	3017949.4	9,810,732	8749262.0	5257918.8
Andhra Pradesh	2,677,161	1186773.7	864789.7	1,076,790	2442202.4	1573666.9
Karnataka	1,392,977	1299874.6	599636.3	3,136,472	2450005.4	1409235.5
Kerala	1,396,341	819914.6	603178.0	-	-	-
Tamil Nadu	2,630,104	1333011.6	921816.7	5,597,470	3857054.2	2275016.5
Lakshadweep	-	-	-	-	-	-
Puducherry	140,482	36809.8	28528.7	-	-	-
ALL-INDIA	16,896,089	12245011.4	7795163.3	35,038,129	51324594.5	24516941.4

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2011**

(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	3,387,326	3896495.2	2046396.7	4,145,039	7639685.6	5243980.9
Haryana	547,464	268716.6	208321.1	878,780	918263.7	606369.2
Himachal Pradesh	193,069	67363.4	52624.4	334,405	113355.0	82772.3
Jammu & Kashmir	76,979	22554.1	16242.2	61,120	27557.1	21004.5
Punjab	757,674	781044.6	549163.0	1,047,346	1078831.7	736536.4
Rajasthan	1,492,522	381874.0	299300.8	1,277,460	828511.7	666688.8
Chandigarh	57,351	857487.4	143429.4	63,635	417922.9	254169.8
Delhi	262,267	1517455.1	777315.8	482,293	4255243.5	2876439.8
NORTH-EASTERN REGION	989,144	196995.9	142684.9	689,208	178511.6	138449.8
Arunachal Pradesh	54,239	13618.2	9921.0	6,511	4247.5	3439.2
Assam	608,158	123541.4	87922.6	553,257	133518.6	102615.9
Manipur	51,406	8735.2	6308.4	33,527	6676.2	5591.7
Meghalaya	85,847	17921.4	13144.2	19,119	13996.5	10807.3
Mizoram	39,003	10027.0	7916.8	7,372	3028.6	1938.3
Nagaland	84,793	13203.5	9727.3	10,261	4105.5	4028.7
Tripura	65,698	9949.2	7744.5	59,161	12938.6	10028.7
EASTERN REGION	3,347,293	1265411.1	909067.1	5,603,659	3884050.2	1739555.4
Bihar	871,584	155650.6	108958.3	1,768,758	448717.6	196673.0
Jharkhand	444,731	130499.4	99731.9	673,462	190309.2	135552.6
Odisha	1,120,552	270600.4	199210.2	1,212,603	371698.4	266841.9
Sikkim	20,184	7244.4	5569.6	15,134	14432.2	12473.2
West Bengal	873,989	696254.5	491498.0	1,922,038	2855754.0	1125306.7
Andaman & Nicobar Islands	16,253	5161.9	4099.1	11,664	3138.9	2708.0
CENTRAL REGION	3,104,695	952343.1	678104.2	6,590,050	3703462.6	1830359.6
Chhattisgarh	354,577	163214.4	115521.4	276,763	221883.0	151498.1
Madhya Pradesh	879,430	365722.2	243443.7	1,486,944	726467.6	426080.3
Uttar Pradesh	1,568,838	356842.3	270178.9	4,523,144	2592888.0	1148725.0
Uttarakhand	301,850	66564.2	48960.3	303,199	162224.1	104056.2
WESTERN REGION	2,712,717	3506134.5	2337889.1	4,450,778	11089326.0	7335946.2
Goa	36,754	30412.8	22665.1	111,738	86766.0	53505.7
Gujarat	1,081,872	670719.9	455418.8	1,433,577	1389311.8	1023180.3
Maharashtra	1,590,446	2800015.4	1857932.1	2,899,460	9599137.0	6250544.2
Dadra & Nagar Haveli	1,220	608.6	457.5	3,978	8282.6	4372.5
Daman & Diu	2,425	4377.8	1415.6	2,025	5828.7	4343.5
SOUTHERN REGION	9,674,842	4946805.0	2808464.8	17,173,243	7722179.8	5309735.0
Andhra Pradesh	4,501,344	1387609.5	987687.3	5,432,376	2150154.2	1628734.4
Karnataka	1,414,985	1601693.2	615429.6	2,777,670	2157434.4	1270180.4
Kerala	1,679,071	830759.6	400081.9	1,813,225	527520.0	412459.9
Tamil Nadu	2,037,840	1113908.2	795122.4	7,019,897	2858045.9	1975506.7
Lakshadweep	609	103.1	68.6	4,344	414.8	383.1
Puducherry	40,993	12731.4	10075.0	125,731	28610.6	22470.5
ALL-INDIA	23,216,017	14764184.9	8922606.8	38,651,977	34217215.8	21598026.8

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2011**

(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	784,727	6493198.1	598267.3	1,527,719	184483.8	156192.4
Haryana	3,722	224175.1	56043.3	423,421	59143.1	51139.5
Himachal Pradesh	173	1616.2	964.5	87,153	8445.3	6369.7
Jammu & Kashmir	26	304.8	176.5	81,724	9651.3	6988.7
Punjab	2,943	12215.6	8154.6	146,744	25591.6	20937.2
Rajasthan	5,626	16752.8	12159.7	788,673	81651.0	70756.2
Chandigarh	2,498	9708.3	3033.2	2	0.6	0.5
Delhi	769,739	6228425.2	517735.4	2	0.8	0.6
NORTH-EASTERN REGION	270	2051.3	1699.6	621,283	46516.2	37296.7
Arunachal Pradesh	1	6.0	-	5,209	452.7	409.0
Assam	152	854.9	594.6	405,080	26509.8	22043.9
Manipur	1	4.0	4.0	6,325	413.5	328.7
Meghalaya	107	1022.5	967.0	28,846	2673.0	2042.5
Mizoram	-	-	-	24,751	3342.2	2545.6
Nagaland	1	12.0	10.0	2,794	155.0	113.0
Tripura	8	151.9	124.0	148,278	12970.0	9813.9
EASTERN REGION	52,619	1171934.4	75345.2	4,764,687	209293.7	163663.8
Bihar	108	473.1	360.5	2,035,615	72879.7	59836.7
Jharkhand	135	332.4	212.2	387,092	14831.1	10914.9
Odisha	266	2937.5	1070.1	1,271,480	63554.0	48819.3
Sikkim	-	-	-	13	4.8	4.9
West Bengal	52,110	1168191.4	73702.3	1,070,346	57971.2	44044.8
Andaman & Nicobar Islands	-	-	-	141	52.9	43.2
CENTRAL REGION	7,988	68518.3	20997.2	5,029,727	306598.8	239516.9
Chhattisgarh	328	304.6	205.8	349,624	18326.0	14339.9
Madhya Pradesh	3,366	9478.5	4805.6	935,396	63644.8	54791.0
Uttar Pradesh	4,257	57778.4	15423.5	3,626,593	212970.6	161533.5
Uttarakhand	37	956.8	562.2	118,114	11657.4	8852.5
WESTERN REGION	2,108,361	5970278.1	800013.2	963,316	57370.1	46355.8
Goa	119	2659.1	2430.0	-	-	-
Gujarat	19,432	187142.5	44166.7	415,368	27222.1	21807.7
Maharashtra	2,088,385	5779039.7	752738.5	547,948	30148.0	24548.1
Dadra & Nagar Haveli	2	22.5	15.0	-	-	-
Daman & Diu	423	1414.3	663.1	-	-	-
SOUTHERN REGION	2,545,468	2007713.6	499214.0	7,149,702	381294.6	338162.2
Andhra Pradesh	34,024	370974.2	56213.1	2,922,805	149880.0	135160.0
Karnataka	2,011,771	766679.9	168033.1	1,784,991	125864.3	113858.8
Kerala	6,435	26417.5	11197.3	1,446,801	64582.1	54160.7
Tamil Nadu	493,198	843417.6	263631.8	969,299	39931.5	33999.9
Lakshadweep	1	8.9	8.9	1	0.2	0.1
Puducherry	39	215.4	129.9	25,805	1036.5	982.8
ALL-INDIA	5,499,433	15713693.7	1995536.4	20,056,434	1185557.2	981187.8

**TABLE NO. 4.10 – STATE AND BANK GROUP-WISE OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS
MARCH 2011**

(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	2,668,710	2213082.4	1604971.6	12,513,521	20426945.1	9649808.8
Haryana	284,078	284073.2	186000.6	2,137,465	1754371.8	1107873.8
Himachal Pradesh	16,649	21143.2	14766.5	631,449	211923.1	157497.4
Jammu & Kashmir	377,071	128437.7	98969.3	596,920	188505.1	143381.3
Punjab	398,500	161310.8	104731.0	2,353,207	2058994.3	1419522.1
Rajasthan	542,808	238821.4	177123.6	4,107,089	1547610.9	1226029.2
Chandigarh	115,577	69831.3	54766.1	239,063	1354950.5	455399.0
Delhi	934,027	1309464.9	968614.6	2,448,328	13310589.4	5140106.2
NORTH-EASTERN REGION	97,618	25619.6	17590.6	2,397,523	449694.5	337721.6
Arunachal Pradesh	319	632.0	473.1	66,279	18956.3	14242.3
Assam	86,115	21223.5	14223.3	1,652,762	305648.2	227400.3
Manipur	182	111.1	87.0	91,441	15940.0	12319.8
Meghalaya	3,994	1645.3	1377.4	137,913	37258.7	28338.4
Mizoram	692	338.1	295.8	71,818	16735.9	12696.5
Nagaland	1,265	650.9	432.7	99,114	18127.0	14311.7
Tripura	5,051	1018.8	701.3	278,196	37028.5	28412.5
EASTERN REGION	838,575	636291.8	403063.1	14,606,833	7166981.2	3290694.4
Bihar	62,854	14772.0	11081.1	4,738,919	692493.1	376909.5
Jharkhand	104,341	37699.5	22392.1	1,609,761	373671.6	268803.7
Odisha	203,073	99614.3	56447.9	3,807,974	808404.7	572389.5
Sikkim	2,414	5156.6	2481.3	37,745	26838.0	20528.9
West Bengal	465,336	478744.8	310520.6	4,383,819	5256915.8	2045072.4
Andaman & Nicobar Islands	557	304.6	140.1	28,615	8658.2	6990.4
CENTRAL REGION	968,714	596332.8	362172.7	15,701,174	5627255.5	3131150.6
Chhattisgarh	75,882	55321.8	37404.7	1,057,174	459049.8	318969.9
Madhya Pradesh	296,128	177194.5	100999.6	3,601,264	1342507.6	830120.2
Uttar Pradesh	512,474	299700.7	196045.5	10,235,306	3520179.9	1791906.5
Uttarakhand	84,230	64115.8	27722.9	807,430	305518.3	190154.0
WESTERN REGION	17,144,678	4263922.3	2419370.1	27,379,850	24887031.0	12939574.4
Goa	81,383	26713.7	19647.8	229,994	146551.7	98248.5
Gujarat	792,910	570141.5	385552.5	3,743,159	2844537.7	1930126.1
Maharashtra	16,263,786	3663324.3	2011238.0	23,390,025	21871664.4	10897000.9
Dadra & Nagar Haveli	3,624	2374.5	2109.1	8,824	11288.1	6954.1
Daman & Diu	2,975	1368.4	822.7	7,848	12989.2	7244.8
SOUTHERN REGION	11,581,939	3539412.2	2451944.1	48,125,194	18597405.1	11407520.1
Andhra Pradesh	1,636,540	771548.2	555615.5	14,527,089	4830166.2	3363410.3
Karnataka	1,117,301	676002.9	484774.9	9,106,718	5327674.6	2652276.7
Kerala	1,487,262	501888.2	384403.7	6,432,794	1951167.3	1262303.5
Tamil Nadu	7,256,235	1576833.0	1016913.3	17,776,469	6432136.1	4085174.0
Lakshadweep	-	-	-	4,955	527.1	460.7
Puducherry	84,601	13140.0	10236.8	277,169	55733.8	43894.9
ALL-INDIA	33,300,234	11274661.1	7259112.2	120,724,095	77155312.6	40756470.0

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	365,376	777399.2	554848.7	58,969	511976.3	96286.3
1. Direct Finance	324,790	439779.8	334872.5	49,171	396958.3	50716.5
2. Indirect Finance	40,586	337619.4	219976.2	9,798	115018.0	45569.8
II. INDUSTRY	316,880	5125392.4	3460240.9	85,606	2222368.0	567323.2
1. Mining & Quarrying	9,557	150575.4	73639.1	2,184	40112.8	27228.6
2. Food Manufacturing & Processing	46,106	601948.0	405608.2	6,689	52769.6	38593.1
(a) Rice Mills, Flour & Dal Mills	20,130	224362.7	145568.6	1,836	14274.8	11295.8
(b) Sugar	930	136774.7	87815.1	119	4091.2	2731.4
(c) Edible Oils & Vanaspati	4,124	80066.7	57112.8	763	6811.2	5085.0
(d) Tea Processing	442	6637.1	5032.3	96	900.6	645.9
(e) Processing of Fruits & Vegetables	1,520	9744.3	7983.9	226	2967.3	2926.5
(f) Others	18,960	144362.6	102095.6	3,649	23724.5	15908.5
3. Beverage & Tobacco	3,344	67757.8	49599.2	614	35988.5	7412.8
4. Textiles	50,190	600943.8	466685.0	11,532	83046.8	55721.3
(a) Cotton Textiles	15,705	287171.5	222246.8	3,366	25067.6	19227.1
(b) Jute & Other Natural Fibre Textiles	1,166	9436.2	7162.9	466	2095.1	1404.7
(c) Handloom Textiles & Khadi	4,178	13138.2	11419.3	600	1743.3	1571.5
(d) Other Textiles & Textile Products	29,141	291197.8	225856.1	7,100	54140.8	33517.9
5. Paper, Paper Products & Printing	14,882	133713.5	93642.8	2,987	248218.0	15504.7
6. Woods and Wood Products	7,093	30257.2	23981.6	1,038	3306.3	2900.2
7. Leather & Leather Products	3,794	28208.9	23314.1	800	5300.3	3773.1
8. Gems and Jewellery	3,404	154460.7	99608.5	1,131	43295.0	27912.8
9. Rubber & Plastic Products	15,160	165025.5	109915.2	2,047	35036.2	12940.1
10. Chemicals & Chemical Products	20,769	457089.8	275783.7	3,162	368985.7	27939.3
(a) Heavy Industrial Chemicals	3,891	78451.4	43402.5	694	6834.9	4682.5
(b) Fertilisers	792	81638.5	27682.2	165	3969.7	1085.5
(c) Drugs & Pharmaceuticals	4,169	153811.0	100957.3	645	63731.3	8813.0
(d) Non-Edible Oils	852	12509.8	9980.1	88	1200.7	1153.5
(e) Other Chemicals & Chemical Products	11,065	130679.2	93761.7	1,570	293249.1	12204.8
11. Petroleum, Coal Products & Nuclear Fuels	1,983	268665.2	154775.6	641	88429.9	25329.5
12. Manufacture of Cement & Cement Products	7,109	71648.2	42913.0	891	27389.6	6672.8
13. Basic Metals & Metal Products	32,243	743035.8	526605.6	5,799	107239.5	52700.0
(a) Iron & Steel	14,731	511887.5	363355.5	2,192	52119.4	32123.7
(b) Non-Ferrous Metals	5,286	92315.5	63815.5	817	9547.5	6705.7
(c) Metal Products	12,226	138832.8	99434.6	2,790	45572.7	13870.6
14. Engineering	40,910	550021.9	400909.9	12,121	548550.9	66055.7
(a) Heavy Engineering	6,715	104272.8	68440.5	1,436	49391.5	5418.8
(b) Light Engineering	20,785	196464.0	147330.4	7,689	202603.6	31994.7
(c) Electrical Machinery & Goods	10,269	176437.1	130450.4	2,398	210809.0	22850.5
(d) Electronic Machinery & Goods	3,141	72847.9	54688.5	598	85746.8	5791.7
15. Vehicles, Vehicle Parts & Transport Equipments	7,853	187421.3	110832.6	1,482	47953.7	13636.4
16. Other Industries	36,378	181063.4	127508.7	15,515	77482.9	36220.4
17. Electricity, Gas & Water	1,880	214000.0	97501.4	577	75621.2	15830.6
(a) Electricity Generation & Transmission	708	192216.7	81676.5	257	41031.4	13847.8
(b) Non-Conventional Energy	279	13385.6	11818.8	49	3392.4	681.7
(c) Gas, Steam & Water Supply	893	8397.7	4006.0	271	31197.3	1301.2
18. Construction	14,225	519556.0	377416.7	16,396	333641.1	130951.6
(a) Other than Infrastructure	7,470	149652.0	108085.7	10,904	96703.2	50958.0
(b) Infrastructure Construction	6,755	369904.1	269331.0	5,492	236938.0	79993.6
III. TRANSPORT OPERATORS	9,605	112645.2	86655.1	7,967	118055.6	45711.8
IV. PROFESSIONAL AND OTHER SERVICES	80,710	502575.7	347995.4	77,831	949968.4	280106.7
1. Professional Services	12,339	71442.6	48676.3	10,047	146864.1	48068.9
2. Tourism, Hotel & Restaurants	7,449	29354.0	20615.5	5,185	81490.8	13315.3
3. Recreation services	1,723	21739.1	15508.3	1,202	9588.0	6864.9
4. IT and Telecommunications	4,128	59277.9	37657.3	1,612	63443.6	15520.5
5. Others	55,071	320762.1	225538.0	59,785	648582.0	196337.2
V. PERSONAL LOANS	-	-	-	610,282	712926.5	431894.2
1. Housing	-	-	-	111,196	226991.1	173162.5
2. Consumer Durables	-	-	-	3,325	1594.0	970.6
3. Vehicles	-	-	-	3,428	1233.9	828.0
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	492,333	483107.5	256933.0
VI. TRADE	543,656	3743582.1	1579641.7	196,968	898168.3	434742.1
1. Wholesale Trade	66,480	2092162.0	882354.4	30,554	364642.6	219508.2
2. Retail Trade	477,176	1651420.1	697287.3	166,414	533525.7	215233.9
VII. FINANCE	11,218	517716.0	278714.2	5,157	1382360.0	206140.1
VIII. ALL OTHERS	46,675	186442.0	125862.6	85,436	1470610.9	144922.3
TOTAL BANK CREDIT	1,374,120	10965752.7	6433958.5	1,128,216	8266434.0	2207126.8

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	1,475,468	2235193.6	766057.1	573,222	564451.6	443871.7
1. Direct Finance	1,393,622	846912.6	607414.0	542,759	393207.6	311559.9
2. Indirect Finance	81,846	1388281.0	158643.2	30,463	171244.0	132311.7
II. INDUSTRY	54,194	3692027.6	1626767.1	179,861	3893200.3	2398908.4
1. Mining & Quarrying	713	42361.6	37672.3	2,183	81231.1	62653.4
2. Food Manufacturing & Processing	4,041	187515.2	99144.7	13,982	151173.9	100386.5
(a) Rice Mills, Flour & Dal Mills	1,413	20487.5	17525.8	3,261	19763.1	14235.2
(b) Sugar	98	23375.5	21352.8	396	50384.4	42343.7
(c) Edible Oils & Vanaspati	355	83367.1	12666.2	664	23145.2	13041.9
(d) Tea Processing	128	1559.2	1200.1	93	1767.3	712.8
(e) Processing of Fruits & Vegetables	193	1539.9	1107.6	446	2967.2	2119.5
(f) Others	1,854	57186.0	45292.1	9,122	53146.7	27933.5
3. Beverage & Tobacco	660	31637.8	19939.1	989	94699.2	27214.6
4. Textiles	12,871	144971.9	91944.9	19,544	397388.6	202747.5
(a) Cotton Textiles	7,843	64415.8	52121.0	4,934	243894.7	96857.1
(b) Jute & Other Natural Fibre Textiles	292	793.3	611.2	257	2408.0	1476.8
(c) Handloom Textiles & Khadi	399	3864.8	1799.9	860	1235.5	955.5
(d) Other Textiles & Textile Products	4,337	75898.0	37412.8	13,493	149850.4	103458.2
5. Paper, Paper Products & Printing	1,425	54499.7	33880.3	4,305	89819.8	56249.5
6. Woods and Wood Products	329	1915.4	1666.1	845	4846.0	3373.8
7. Leather & Leather Products	876	7818.0	6187.3	983	3667.3	2540.2
8. Gems and Jewellery	1,024	25077.5	24055.7	950	7859.3	6189.9
9. Rubber & Plastic Products	1,192	37118.2	24829.2	3,634	46106.5	32656.1
10. Chemicals & Chemical Products	2,247	273942.9	118963.6	4,984	166597.9	114787.3
(a) Heavy Industrial Chemicals	336	21056.6	11570.9	913	23706.9	17262.3
(b) Fertilisers	80	34702.7	30232.1	181	33070.9	24837.8
(c) Drugs & Pharmaceuticals	821	128937.3	45459.6	1,134	62562.8	45539.1
(d) Non-Edible Oils	57	1240.5	1165.0	148	1588.4	1132.4
(e) Other Chemicals & Chemical Products	953	88005.9	30536.0	2,608	45668.9	26015.6
11. Petroleum, Coal Products & Nuclear Fuels	231	140946.4	125543.5	413	86929.1	73226.2
12. Manufacture of Cement & Cement Products	339	23628.1	13190.2	1,958	58864.9	44400.0
13. Basic Metals & Metal Products	3,263	494084.5	221983.9	6,632	464535.9	338874.3
(a) Iron & Steel	1,602	278225.2	168105.9	2,843	301614.4	218115.3
(b) Non-Ferrous Metals	493	97406.9	31236.6	1,037	108865.4	92966.4
(c) Metal Products	1,168	118452.5	22641.4	2,752	54056.1	27792.6
14. Engineering	5,279	349967.0	133977.1	9,644	221599.4	131463.0
(a) Heavy Engineering	901	92273.6	27292.4	2,156	72042.7	25889.6
(b) Light Engineering	2,424	63550.6	37257.3	5,062	58182.9	40522.3
(c) Electrical Machinery & Goods	1,604	158053.1	39579.5	1,754	60431.0	38148.6
(d) Electronic Machinery & Goods	350	36089.6	29847.9	672	30942.9	26902.4
15. Vehicles, Vehicle Parts & Transport Equipments	2,051	115958.7	78848.9	8,106	118488.7	74685.2
16. Other Industries	4,515	124078.7	28532.9	10,476	72646.3	47574.1
17. Electricity, Gas & Water	532	292345.9	225213.7	1,272	482489.6	371610.2
(a) Electricity Generation & Transmission	342	257463.0	205505.5	654	426655.6	325083.4
(b) Non-Conventional Energy	67	7968.2	6453.1	189	25551.8	18606.7
(c) Gas, Steam & Water Supply	123	26914.6	13255.2	429	30282.2	27920.1
18. Construction	12,606	1344159.9	341193.8	88,961	1344256.8	708276.7
(a) Other than Infrastructure	8,708	252285.9	72141.2	73,771	686164.8	198998.1
(b) Infrastructure Construction	3,898	1091874.1	269052.6	15,190	658092.0	509278.6
III. TRANSPORT OPERATORS	14,031	198682.5	166422.6	225,226	534953.6	282168.3
IV. PROFESSIONAL AND OTHER SERVICES	37,025	3032321.5	433501.3	92,513	2753381.8	785053.0
1. Professional Services	2,375	75093.1	18546.6	7,167	35565.4	28703.7
2. Tourism, Hotel & Restaurants	1,843	144624.8	22539.4	8,392	116779.1	69945.6
3. Recreation services	386	15629.2	11159.5	1,247	67657.3	29646.3
4. IT and Telecommunications	529	2467874.6	171775.6	1,794	1040178.1	173702.6
5. Others	31,892	329099.9	209480.2	73,913	1493201.9	483054.8
V. PERSONAL LOANS	1,889,273	901569.7	383570.7	1,743,802	1281875.9	923901.5
1. Housing	-	-	-	583,916	582137.5	462493.9
2. Consumer Durables	14,775	10110.5	8987.5	9,577	12942.2	9760.5
3. Vehicles	48,233	18387.6	13612.2	560,245	264767.8	160856.1
4. Education	-	-	-	199,534	91145.5	63592.0
5. Personal Credit Cards	1,131,923	372550.6	52612.2	-	-	-
6. Others	694,342	500521.1	308358.8	390,530	330882.9	227199.0
VI. TRADE	80,026	405642.3	265335.2	97,934	450519.3	160363.2
1. Wholesale Trade	6,326	199592.9	135398.7	7,151	265303.7	40048.8
2. Retail Trade	73,700	206049.4	129936.5	90,783	185215.6	120314.4
VII. FINANCE	5,849	1335889.0	732131.3	37,409	1707187.0	996738.7
VIII. ALL OTHERS	68,352	314827.4	249890.4	68,060	470415.2	238435.0
TOTAL BANK CREDIT	3,624,218	12116153.6	4623675.6	3,018,027	11655984.7	6229439.9

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	1,401,456	950528.5	763404.9	2,189	73054.8	38229.9
1. Direct Finance	1,338,645	740591.8	611573.5	1,528	53995.7	23336.5
2. Indirect Finance	62,811	209936.6	151831.3	661	19059.1	14893.4
II. INDUSTRY	320,321	9414003.8	6299509.0	36,535	2484233.8	685044.3
1. Mining & Quarrying	8,107	326395.4	245989.2	966	59680.5	25635.1
2. Food Manufacturing & Processing	35,009	333975.5	247758.9	3,110	276707.4	86124.5
(a) Rice Mills, Flour & Dal Mills	10,943	41673.8	31275.4	472	71925.4	31928.7
(b) Sugar	859	129710.9	97774.4	37	6636.8	4833.7
(c) Edible Oils & Vanaspati	2,052	41227.8	27495.7	214	21669.9	11011.4
(d) Tea Processing	333	3820.8	2782.6	95	13019.0	1983.3
(e) Processing of Fruits & Vegetables	1,369	9167.2	6936.7	173	9063.2	4512.3
(f) Others	19,453	108374.9	81494.1	2,119	154393.0	31855.1
3. Beverage & Tobacco	2,744	74918.6	58880.6	81	6448.3	3396.8
4. Textiles	46,884	755705.3	539588.2	17,293	1037850.2	161982.8
(a) Cotton Textiles	15,518	421576.1	307536.4	3,181	171877.6	48471.4
(b) Jute & Other Natural Fibre Textiles	1,002	11169.4	5613.6	301	1723.4	1283.6
(c) Handloom Textiles & Khadi	3,238	11736.7	8356.3	338	10980.2	2622.6
(d) Other Textiles & Textile Products	27,126	311223.0	218081.9	13,473	853269.0	109605.1
5. Paper, Paper Products & Printing	12,790	151745.6	104124.9	359	33342.8	7993.5
6. Woods and Wood Products	2,455	13737.7	9704.1	66	1049.1	746.2
7. Leather & Leather Products	2,060	32219.4	17314.7	4,041	130587.9	22155.0
8. Gems and Jewellery	1,497	16662.5	9153.5	997	86542.4	39546.1
9. Rubber & Plastic Products	9,593	112710.9	81623.5	621	23096.9	12833.0
10. Chemicals & Chemical Products	11,490	356350.2	221798.9	1,857	296839.3	114035.3
(a) Heavy Industrial Chemicals	2,074	52987.8	38691.4	387	25348.1	15342.4
(b) Fertilisers	415	50121.9	25301.4	14	1387.6	888.9
(c) Drugs & Pharmaceuticals	2,734	155513.2	90791.2	768	233570.0	76675.3
(d) Non-Edible Oils	419	4315.8	3093.4	17	1417.3	1077.3
(e) Other Chemicals & Chemical Products	5,848	93411.5	63921.5	671	35116.3	20051.4
11. Petroleum, Coal Products & Nuclear Fuels	1,192	307821.2	213027.5	115	59848.8	33447.2
12. Manufacture of Cement & Cement Products	4,829	220933.8	160049.1	64	2244.5	482.9
13. Basic Metals & Metal Products	18,175	1336078.0	852237.5	2,215	174171.4	78540.5
(a) Iron & Steel	8,468	1065819.4	687563.5	809	80428.9	40410.5
(b) Non-Ferrous Metals	2,563	147776.4	88653.5	424	67419.8	25052.1
(c) Metal Products	7,144	122482.2	76020.5	982	26322.7	13077.9
14. Engineering	28,761	444151.2	308308.3	2,107	103326.6	41615.7
(a) Heavy Engineering	7,461	60766.0	39699.1	459	14133.3	8754.9
(b) Light Engineering	14,985	183884.1	131535.1	1,043	33957.7	15865.1
(c) Electrical Machinery & Goods	4,775	147922.5	95729.4	482	49632.9	13197.5
(d) Electronic Machinery & Goods	1,540	51578.6	41344.7	123	5602.6	3798.2
15. Vehicles, Vehicle Parts & Transport Equipments	10,345	239791.5	172243.7	870	44925.5	23235.9
16. Other Industries	29,778	208931.2	139139.7	1,606	78721.0	17676.7
17. Electricity, Gas & Water	4,249	1986629.3	1207124.8	45	7909.6	1518.8
(a) Electricity Generation & Transmission	2,170	1856554.4	1117625.6	22	6642.3	576.0
(b) Non-Conventional Energy	915	70495.4	48649.5	12	1083.9	777.3
(c) Gas, Steam & Water Supply	1,164	59579.5	40849.7	11	183.4	165.6
18. Construction	90,363	2495246.5	1711441.9	122	60941.6	14078.4
(a) Other than Infrastructure	80,979	414984.0	311804.1	45	46279.4	6063.7
(b) Infrastructure Construction	9,384	2080262.5	1399637.9	77	14662.2	8014.7
III. TRANSPORT OPERATORS	369,386	692829.4	485445.1	47	2866.0	1916.2
IV. PROFESSIONAL AND OTHER SERVICES	213,606	2193734.9	1625740.1	1,158	193987.7	50907.2
1. Professional Services	23,935	71569.6	60878.5	172	19756.7	5318.0
2. Tourism, Hotel & Restaurants	19,860	357545.2	259687.7	24	993.2	692.8
3. Recreation services	3,525	81220.7	63597.8	31	2139.2	849.3
4. IT and Telecommunications	10,210	364034.7	271232.5	57	9884.1	6717.5
5. Others	156,076	1319364.7	970343.7	874	161214.5	37329.6
V. PERSONAL LOANS	6,446,654	4764748.1	3714156.8	-	-	-
1. Housing	3,478,439	3325154.1	2675425.6	-	-	-
2. Consumer Durables	30,158	15248.6	11641.7	-	-	-
3. Vehicles	1,260,527	538635.3	381687.1	-	-	-
4. Education	858,585	376191.1	282668.6	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	818,945	509519.1	362733.8	-	-	-
VI. TRADE	259,137	491236.9	364549.1	6,039	309686.4	104484.7
1. Wholesale Trade	17,005	136451.9	102933.1	3,867	246857.2	94080.5
2. Retail Trade	242,132	354785.0	261616.0	2,172	62829.2	10404.2
VII. FINANCE	36,274	1402524.7	1183501.6	48	13893.4	13226.3
VIII. ALL OTHERS	245,615	717750.5	588888.3	1,502	131383.6	26326.9
TOTAL BANK CREDIT	9,292,449	20627356.8	15025195.0	47,518	3209105.5	920135.5

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	938	19600.0	11575.0	255	8233.8	3983.5
1. Direct Finance	743	11063.0	5932.9	177	4206.2	1850.7
2. Indirect Finance	195	8537.0	5642.1	78	4027.6	2132.8
II. INDUSTRY	9,613	376321.8	198322.6	15,598	1046893.7	206070.0
1. Mining & Quarrying	234	14275.7	6099.5	364	17039.6	8410.1
2. Food Manufacturing & Processing	825	35979.9	19869.6	1,175	28430.8	9457.5
(a) Rice Mills, Flour & Dal Mills	238	11121.9	7964.6	166	4231.0	2457.2
(b) Sugar	10	3292.5	1962.3	1	5.6	5.6
(c) Edible Oils & Vanaspati	55	4528.7	2129.7	41	5608.0	1963.9
(d) Tea Processing	34	511.4	524.5	43	588.8	767.3
(e) Processing of Fruits & Vegetables	38	993.5	256.1	60	1094.4	355.0
(f) Others	450	15531.8	7032.5	864	16903.1	3908.5
3. Beverage & Tobacco	25	1118.0	653.8	7	85.3	33.9
4. Textiles	3,764	114920.0	52194.0	6,381	105260.1	29451.6
(a) Cotton Textiles	848	40788.3	21483.8	1,181	52495.4	10539.2
(b) Jute & Other Natural Fibre Textiles	76	4961.4	1646.7	63	769.1	313.0
(c) Handloom Textiles & Khadi	66	743.8	272.1	40	980.2	602.7
(d) Other Textiles & Textile Products	2,774	68426.5	28791.4	5,097	51015.5	17996.7
5. Paper, Paper Products & Printing	98	2576.9	1489.4	242	204493.7	1756.0
6. Woods and Wood Products	85	1048.8	938.7	8	68.6	15.2
7. Leather & Leather Products	689	9553.4	4912.7	1,257	14325.9	4010.1
8. Gems and Jewellery	245	35979.1	28228.6	750	133486.1	49465.2
9. Rubber & Plastic Products	250	7434.1	3022.7	292	7072.1	2693.1
10. Chemicals & Chemical Products	1,169	39778.7	21717.1	1,607	179377.4	18027.0
(a) Heavy Industrial Chemicals	190	6625.6	3578.0	460	19719.9	3763.2
(b) Fertilisers	40	1835.3	1954.9	3	301.0	55.7
(c) Drugs & Pharmaceuticals	571	18122.0	9148.1	374	25659.7	6764.9
(d) Non-Edible Oils	20	1378.4	858.9	4	131.2	115.9
(e) Other Chemicals & Chemical Products	348	11817.5	6177.1	766	133565.6	7327.4
11. Petroleum, Coal Products & Nuclear Fuels	30	6998.5	6508.5	46	50669.7	21480.7
12. Manufacture of Cement & Cement Products	17	392.7	197.0	9	139.4	21.2
13. Basic Metals & Metal Products	724	58784.5	27961.6	1,416	206813.3	40416.0
(a) Iron & Steel	367	32656.6	18860.3	575	174310.8	27114.0
(b) Non-Ferrous Metals	164	7635.2	5171.2	139	7858.1	3564.7
(c) Metal Products	193	18492.7	3930.1	702	24644.4	9737.3
14. Engineering	896	23077.0	11662.9	791	27127.4	9072.9
(a) Heavy Engineering	421	4902.4	3338.4	209	2884.9	2283.6
(b) Light Engineering	286	11832.8	3295.8	346	13370.0	2993.5
(c) Electrical Machinery & Goods	159	4716.8	3295.7	189	8403.7	954.1
(d) Electronic Machinery & Goods	30	1625.0	1733.0	47	2468.8	2841.7
15. Vehicles, Vehicle Parts & Transport Equipments	170	3173.8	1891.8	876	58449.1	7087.2
16. Other Industries	336	5763.3	3278.1	333	9960.6	2700.2
17. Electricity, Gas & Water	11	5812.0	4627.5	7	1817.9	258.6
(a) Electricity Generation & Transmission	5	5579.9	4412.4	5	674.7	98.8
(b) Non-Conventional Energy	3	205.8	189.6	1	143.2	107.8
(c) Gas, Steam & Water Supply	3	26.3	25.5	1	1000.0	51.9
18. Construction	45	9655.5	3069.2	37	2276.5	1713.7
(a) Other than Infrastructure	22	1969.7	1107.7	18	157.0	35.5
(b) Infrastructure Construction	23	7685.8	1961.5	19	2119.5	1678.3
III. TRANSPORT OPERATORS	28	1415.6	1343.8	24	3222.6	2037.2
IV. PROFESSIONAL AND OTHER SERVICES	523	20288.6	13707.8	504	20971.0	16191.0
1. Professional Services	107	1441.4	966.4	289	1476.5	1321.0
2. Tourism, Hotel & Restaurants	18	1537.6	959.2	5	135.1	150.6
3. Recreation services	7	1259.4	626.3	4	109.0	29.7
4. IT and Telecommunications	17	226.8	132.1	12	79.7	47.8
5. Others	374	15823.3	11023.8	194	19170.6	14641.9
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,149	58163.0	33777.6	2,177	266293.6	21619.9
1. Wholesale Trade	1,069	50532.8	29696.3	1,475	260214.3	19231.2
2. Retail Trade	1,080	7630.2	4081.3	702	6079.3	2388.7
VII. FINANCE	458	4704.6	3731.0	221	7235.4	16237.3
VIII. ALL OTHERS	796	7489.8	2647.4	1,261	55795.2	12279.1
TOTAL BANK CREDIT	14,505	487983.4	265105.4	20,040	1408645.3	278418.1

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011

(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	55	1176.4	811.5	119	1699.0	1562.6
1. Direct Finance	39	318.0	169.3	54	1234.8	1196.5
2. Indirect Finance	16	858.4	642.2	65	464.2	366.1
II. INDUSTRY	1,039	44090.0	19281.6	433	262460.0	22064.8
1. Mining & Quarrying	41	1417.0	172.0	4	1021.5	716.3
2. Food Manufacturing & Processing	24	1718.4	650.5	38	4108.8	2573.5
(a) Rice Mills, Flour & Dal Mills	2	32.2	32.2	6	1019.3	113.1
(b) Sugar	6	118.2	95.0	-	-	-
(c) Edible Oils & Vanaspati	2	645.0	73.8	19	2358.3	1802.4
(d) Tea Processing	2	354.0	2.6	3	53.8	24.8
(e) Processing of Fruits & Vegetables	1	2.0	-	-	-	-
(f) Others	11	567.1	447.0	10	677.3	633.2
3. Beverage & Tobacco	1	100.0	37.4	1	500.0	410.4
4. Textiles	316	3851.0	1720.0	146	5401.5	3784.8
(a) Cotton Textiles	106	1365.2	401.8	54	2080.0	1580.3
(b) Jute & Other Natural Fibre Textiles	3	41.9	5.3	-	-	-
(c) Handloom Textiles & Khadi	6	121.3	13.0	3	50.2	33.0
(d) Other Textiles & Textile Products	201	2322.6	1300.0	89	3271.3	2171.5
5. Paper, Paper Products & Printing	17	66.3	24.3	4	378.4	378.2
6. Woods and Wood Products	1	5.7	2.7	1	14.0	7.4
7. Leather & Leather Products	36	509.2	144.5	8	131.2	83.3
8. Gems and Jewellery	214	22164.9	11977.3	59	159423.7	5418.3
9. Rubber & Plastic Products	16	626.9	310.1	9	426.5	443.7
10. Chemicals & Chemical Products	86	1540.3	852.0	33	2919.6	1423.5
(a) Heavy Industrial Chemicals	23	688.9	400.6	9	1192.9	452.6
(b) Fertilisers	-	-	-	1	574.9	465.9
(c) Drugs & Pharmaceuticals	14	479.9	353.4	18	1134.0	488.8
(d) Non-Edible Oils	1	17.0	8.7	-	-	-
(e) Other Chemicals & Chemical Products	48	354.5	89.2	5	17.9	16.3
11. Petroleum, Coal Products & Nuclear Fuels	44	65.4	44.3	1	900.0	900.0
12. Manufacture of Cement & Cement Products	-	-	-	5	64.1	64.1
13. Basic Metals & Metal Products	148	2293.8	1751.8	52	64047.5	4700.7
(a) Iron & Steel	117	2105.0	1612.6	28	61306.2	4199.1
(b) Non-Ferrous Metals	22	90.7	68.3	8	724.0	120.3
(c) Metal Products	9	98.1	71.0	16	2017.3	381.3
14. Engineering	47	8550.9	1099.8	26	9313.1	343.8
(a) Heavy Engineering	4	49.7	30.9	10	115.1	105.6
(b) Light Engineering	25	7379.0	564.5	10	114.2	67.7
(c) Electrical Machinery & Goods	17	1092.3	474.4	5	9070.8	165.4
(d) Electronic Machinery & Goods	1	30.0	30.0	1	13.0	5.1
15. Vehicles, Vehicle Parts & Transport Equipments	15	573.9	146.9	13	463.2	203.9
16. Other Industries	30	397.7	209.6	18	8592.3	435.9
17. Electricity, Gas & Water	-	-	-	8	223.1	48.0
(a) Electricity Generation & Transmission	-	-	-	8	223.1	48.0
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
18. Construction	3	208.4	138.6	7	4531.3	129.0
(a) Other than Infrastructure	1	3.0	4.9	4	106.3	47.5
(b) Infrastructure Construction	2	205.4	133.6	3	4425.0	81.4
III. TRANSPORT OPERATORS	1	60.0	60.0	28	3618.1	2941.0
IV. PROFESSIONAL AND OTHER SERVICES	56	2032.5	1132.2	112	832.6	688.9
1. Professional Services	7	1196.9	612.2	63	178.8	161.2
2. Tourism, Hotel & Restaurants	1	9.5	9.5	4	71.9	19.4
3. Recreation services	-	-	-	2	91.5	90.8
4. IT and Telecommunications	1	10.0	9.5	2	16.6	13.1
5. Others	47	816.1	500.9	41	473.8	404.5
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	604	9374.1	5580.3	87	74615.8	5267.3
1. Wholesale Trade	536	7072.1	5270.0	67	74138.2	4771.5
2. Retail Trade	68	2302.0	310.3	20	477.6	495.7
VII. FINANCE	4	600.9	2.0	12	1458.5	189.9
VIII. ALL OTHERS	71	785.1	609.6	45	376.2	360.4
TOTAL BANK CREDIT	1,830	58119.0	27477.1	836	345060.1	33075.0

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	2,493	20285.9	16200.8	798	9785.4	5941.3
1. Direct Finance	2,376	18091.1	14830.3	577	6444.7	3299.4
2. Indirect Finance	117	2194.8	1370.5	221	3340.7	2641.9
II. INDUSTRY	7,695	565646.0	254241.6	17,640	731511.6	300738.1
1. Mining & Quarrying	164	22032.7	15560.5	188	14726.2	4239.9
2. Food Manufacturing & Processing	263	9736.4	6589.9	1,140	7403.0	5184.7
(a) Rice Mills, Flour & Dal Mills	28	556.2	523.9	909	2394.8	2114.3
(b) Sugar	54	711.6	242.0	5	17.8	17.9
(c) Edible Oils & Vanaspati	12	1164.9	973.9	38	2288.2	1140.7
(d) Tea Processing	3	342.4	11.1	1	10.0	7.7
(e) Processing of Fruits & Vegetables	8	263.2	121.9	7	235.3	73.6
(f) Others	158	6698.0	4717.0	180	2456.9	1830.6
3. Beverage & Tobacco	90	4090.6	1379.3	136	8141.9	2899.0
4. Textiles	796	33075.1	19084.1	2,602	39204.9	17132.4
(a) Cotton Textiles	440	19475.3	10075.1	916	15760.3	8371.1
(b) Jute & Other Natural Fibre Textiles	5	17.4	13.9	40	223.1	198.0
(c) Handloom Textiles & Khadi	40	166.8	132.3	1	4.2	4.2
(d) Other Textiles & Textile Products	311	13415.6	8862.7	1,645	23217.6	8559.0
5. Paper, Paper Products & Printing	166	2104.5	848.8	670	11798.6	6302.4
6. Woods and Wood Products	105	450.4	236.1	104	3657.0	2989.6
7. Leather & Leather Products	229	1743.6	1087.8	79	14240.8	667.1
8. Gems and Jewellery	27	3634.5	2443.6	4	156.5	80.7
9. Rubber & Plastic Products	436	9514.3	5064.5	980	12057.6	8601.2
10. Chemicals & Chemical Products	891	23928.5	12426.8	2,345	49754.1	20555.7
(a) Heavy Industrial Chemicals	162	5635.5	2700.6	606	3294.3	2289.0
(b) Fertilisers	10	1615.1	882.1	11	253.2	96.6
(c) Drugs & Pharmaceuticals	305	8522.9	5367.6	201	8866.9	7161.3
(d) Non-Edible Oils	11	548.0	142.0	76	1016.8	638.3
(e) Other Chemicals & Chemical Products	403	7607.0	3334.5	1,451	36322.8	10370.4
11. Petroleum, Coal Products & Nuclear Fuels	51	22061.0	5216.8	133	17316.5	11844.1
12. Manufacture of Cement & Cement Products	71	7024.5	4360.9	60	4491.7	2782.5
13. Basic Metals & Metal Products	1,759	272238.5	96806.9	3,275	157246.9	61420.0
(a) Iron & Steel	1,097	229545.8	68374.5	1,809	88569.3	40348.9
(b) Non-Ferrous Metals	299	26677.9	20358.2	546	37758.9	9127.7
(c) Metal Products	363	16014.9	8074.2	920	30918.6	11943.4
14. Engineering	1,267	78919.1	33653.5	3,390	197329.1	53720.0
(a) Heavy Engineering	220	21766.6	10412.2	398	18053.6	6297.8
(b) Light Engineering	436	18800.0	9290.9	1,394	50875.4	20951.7
(c) Electrical Machinery & Goods	517	26208.9	12889.7	1,380	118863.8	20364.5
(d) Electronic Machinery & Goods	94	12143.5	1060.7	218	9536.4	6106.1
15. Vehicles, Vehicle Parts & Transport Equipments	627	5292.0	2384.1	1,025	89643.1	48717.7
16. Other Industries	293	5938.3	2810.4	832	15089.2	6130.7
17. Electricity, Gas & Water	56	19905.9	13843.1	56	19851.3	13222.8
(a) Electricity Generation & Transmission	43	19005.1	13356.2	38	18002.6	12475.9
(b) Non-Conventional Energy	6	67.4	45.8	15	1821.2	743.2
(c) Gas, Steam & Water Supply	7	833.3	441.1	3	27.6	3.7
18. Construction	404	43956.0	30444.6	621	69403.3	34247.5
(a) Other than Infrastructure	126	9570.8	2846.5	151	24202.6	3993.4
(b) Infrastructure Construction	278	34385.3	27598.1	470	45200.7	30254.1
III. TRANSPORT OPERATORS	429	3098.3	1822.7	89	62730.6	3631.9
IV. PROFESSIONAL AND OTHER SERVICES	1,925	34916.7	19401.7	1,715	60865.7	33329.0
1. Professional Services	173	3514.5	1358.3	697	7292.3	4457.9
2. Tourism, Hotel & Restaurants	39	85.4	63.8	6	192.5	110.8
3. Recreation services	276	1358.8	823.1	63	1386.5	1278.3
4. IT and Telecommunications	54	1758.9	551.1	160	23642.3	12614.6
5. Others	1,383	28199.1	16605.4	789	28352.0	14867.4
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,479	71711.1	39824.6	4,949	99521.4	56144.7
1. Wholesale Trade	1,248	53012.6	27403.9	1,764	59085.4	30080.2
2. Retail Trade	1,231	18698.5	12420.8	3,185	40436.1	26064.5
VII. FINANCE	558	1001858.7	4628.4	93	44903.9	33563.7
VIII. ALL OTHERS	3,224	35017.3	16692.8	1,222	81460.3	67157.4
TOTAL BANK CREDIT	18,803	1732534.0	352812.6	26,506	1090778.8	500506.2

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011

(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	630	921.5	639.3	11	423.7	188.2	3,881,979	5174729.7	2703600.8
1. Direct Finance	131	572.1	380.1	10	423.3	187.8	3,654,622	2913798.9	1967320.0
2. Indirect Finance	499	349.4	259.2	1	0.4	0.4	227,357	2260930.8	736280.8
II. INDUSTRY	527	26048.8	4074.8	286	14862.3	11341.0	1,046,228	29899060.1	16053927.4
1. Mining & Quarrying	15	262.4	54.9	4	220.0	146.7	24,724	771351.9	508217.5
2. Food Manufacturing & Processing	14	93.8	59.9	22	1860.7	1438.6	112,438	1693421.4	1023440.2
(a) Rice Mills, Flour & Dal Mills	2	1.8	1.5	-	-	-	39,406	411844.5	265036.3
(b) Sugar	-	-	-	-	-	-	2,515	355119.3	259173.9
(c) Edible Oils & Vanaspati	1	52.6	18.9	1	20.9	18.8	8,341	272954.5	134534.9
(d) Tea Processing	-	-	-	-	-	-	1,273	29564.6	13695.0
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	4,041	38037.4	26393.2
(f) Others	11	39.4	39.5	21	1839.8	1419.8	56,862	585901.2	324606.9
3. Beverage & Tobacco	-	-	-	-	-	-	8,692	325485.9	171856.8
4. Textiles	126	2178.6	522.3	99	4233.9	2443.7	172,544	3328031.6	1645002.5
(a) Cotton Textiles	38	239.2	242.3	35	1209.6	591.0	54,165	1347416.9	799744.5
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-	3,671	33638.3	19729.6
(c) Handloom Textiles & Khadi	3	1504.5	4.5	-	-	-	9,772	46269.5	27786.8
(d) Other Textiles & Textile Products	85	434.8	275.5	64	3024.3	1852.7	104,936	1900706.9	797741.6
5. Paper, Paper Products & Printing	7	25.1	19.8	3	56.0	4.2	37,955	932839.1	322218.6
6. Woods and Wood Products	1	24.0	24.0	2	6.5	6.1	12,133	60386.9	46591.8
7. Leather & Leather Products	-	-	-	16	383.2	144.6	14,868	248689.0	86334.5
8. Gems and Jewellery	10	800.8	484.3	40	3681.8	3444.1	10,352	693224.6	308008.6
9. Rubber & Plastic Products	11	388.6	153.3	13	1637.7	1294.1	34,254	458252.0	296379.7
10. Chemicals & Chemical Products	34	489.3	404.1	15	628.1	498.1	50,689	2218221.9	949212.5
(a) Heavy Industrial Chemicals	5	16.3	6.6	2	158.0	151.8	9,752	245717.2	144294.4
(b) Fertilisers	1	4.0	0.9	1	0.5	0.7	1,714	209475.2	113484.7
(c) Drugs & Pharmaceuticals	12	106.1	97.3	7	448.1	340.5	11,773	861465.4	397957.5
(d) Non-Edible Oils	1	10.0	3.8	-	-	-	1,694	25373.8	19369.3
(e) Other Chemicals & Chemical Products	15	352.9	295.5	5	21.5	5.1	25,756	876190.3	274106.6
11. Petroleum, Coal Products & Nuclear Fuels	3	64.6	51.8	2	7.6	4.6	4,885	1050724.0	671400.3
12. Manufacture of Cement & Cement Products	1	2.5	2.5	1	16.7	16.7	15,354	416840.7	275152.7
13. Basic Metals & Metal Products	60	983.8	1028.2	10	384.5	381.5	75,771	4081938.1	2305408.5
(a) Iron & Steel	38	920.5	818.4	5	195.3	192.4	34,681	2879704.3	1671194.4
(b) Non-Ferrous Metals	2	6.2	136.0	1	1.4	1.4	11,801	604084.0	346977.6
(c) Metal Products	20	57.1	73.8	4	187.9	187.7	29,289	598149.8	287236.5
14. Engineering	33	176.9	145.0	42	950.4	796.0	105,314	2563061.0	1192823.6
(a) Heavy Engineering	3	28.9	25.8	25	245.8	245.8	20,418	440927.0	198235.4
(b) Light Engineering	9	78.9	61.5	11	328.1	232.1	54,505	841421.4	441962.6
(c) Electrical Machinery & Goods	20	61.2	57.7	5	364.0	312.8	23,574	972067.3	378470.3
(d) Electronic Machinery & Goods	1	7.9	-	1	12.5	5.3	6,817	308645.4	174155.3
15. Vehicles, Vehicle Parts & Transport Equipments	4	279.3	258.4	8	131.8	72.1	33,445	912545.6	534244.7
16. Other Industries	38	84.9	78.4	4	580.4	568.0	100,152	789330.2	412863.7
17. Electricity, Gas & Water	3	10.9	10.8	1	79.5	79.5	8,697	3106696.2	1950889.7
(a) Electricity Generation & Transmission	1	10.0	10.0	1	79.5	79.5	4,254	2824138.4	1774795.6
(b) Non-Conventional Energy	-	-	-	-	-	-	1,536	124114.9	88073.5
(c) Gas, Steam & Water Supply	2	0.9	0.8	-	-	-	2,907	158442.9	88020.7
18. Construction	167	20183.3	777.4	4	3.7	2.5	223,961	6248020.1	3353881.6
(a) Other than Infrastructure	127	19678.8	309.4	4	3.7	2.5	182,330	1701761.1	756398.3
(b) Infrastructure Construction	40	504.4	468.0	-	-	-	41,631	4546258.9	2597483.3
III. TRANSPORT OPERATORS	2	0.6	0.4	1	0.3	0.2	626,864	1734178.5	1080156.5
IV. PROFESSIONAL AND OTHER SERVICES	51	1194.2	912.9	47	1276.6	387.0	507,776	9768347.8	3609054.2
1. Professional Services	1	1.0	0.9	10	484.5	40.2	57,382	435877.5	219110.0
2. Tourism, Hotel & Restaurants	4	11.7	11.2	3	19.2	14.3	42,833	732850.2	388135.1
3. Recreation services	1	4.8	63.2	-	-	-	8,467	202183.4	130537.4
4. IT and Telecommunications	2	43.2	43.2	7	9.1	4.0	18,585	4030479.7	690021.3
5. Others	43	1133.5	794.4	27	763.6	328.5	380,509	4366957.0	2181250.3
V. PERSONAL LOANS	-	-	-	-	-	-	10,690,011	7661120.2	5453523.3
2. Consumer Durables	-	-	-	-	-	-	57,835	39895.3	31360.4
3. Vehicles	-	-	-	-	-	-	1,872,433	823024.6	556983.4
4. Education	-	-	-	-	-	-	1,058,119	467336.6	346260.6
5. Personal Credit Cards	-	-	-	-	-	-	1,131,923	372550.6	52612.2
6. Others	-	-	-	-	-	-	2,396,150	1824030.5	1155224.6
VI. TRADE	148	1378.5	1188.0	171	1438.9	999.5	1,196,524	6881331.7	3073517.8
1. Wholesale Trade	111	506.3	358.6	30	1071.4	837.8	137,683	3810643.3	1591973.2
2. Retail Trade	37	872.2	829.3	141	367.5	161.7	1,058,841	3070688.4	1481544.6
VII. FINANCE	3	5.8	4.2	23	788.8	38.2	97,327	7421126.7	3468847.0
VIII. ALL OTHERS	60	842.3	721.6	253	438.1	167.5	522,572	3473633.8	1474961.4
TOTAL BANK CREDIT	1,421	30391.8	7541.2	792	19228.6	13121.6	18,569,281	72013528.4	36917588.5

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	3,964	94518.5	39008.0	837	42418.0	31236.7
1. Direct Finance	2,262	4706.3	3573.7	712	20158.7	11585.1
2. Indirect Finance	1,702	89812.2	35434.3	125	22259.3	19651.5
II. INDUSTRY	1,036	191477.7	141883.2	380	156614.3	94488.7
1. Mining & Quarrying	49	13859.4	13186.6	53	1120.1	47.8
2. Food Manufacturing & Processing	121	2599.2	2215.5	10	19.7	7.7
(a) Rice Mills, Flour & Dal Mills	43	51.2	34.6	2	10.3	0.3
(b) Sugar	20	2309.9	1952.0	-	-	-
(c) Edible Oils & Vanaspati	5	6.9	4.2	2	3.3	1.8
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	9	2.5	2.1	1	1.5	1.5
(f) Others	44	228.7	222.5	5	4.6	4.1
3. Beverage & Tobacco	3	1.4	1.6	0	-	-
4. Textiles	180	1598.6	991.8	35	294.9	255.5
(a) Cotton Textiles	136	1217.3	674.2	3	3.6	4.2
(b) Jute & Other Natural Fibre Textiles	1	0.5	0.3	-	-	-
(c) Handloom Textiles & Khadi	5	77.0	76.1	6	13.0	11.9
(d) Other Textiles & Textile Products	38	303.8	241.2	26	278.4	239.4
5. Paper, Paper Products & Printing	13	1655.6	755.5	6	698.4	305.3
6. Woods and Wood Products	-	-	-	4	2.2	2.2
7. Leather & Leather Products	40	13.7	10.6	2	45.0	40.7
8. Gems and Jewellery	-	-	-	-	-	-
9. Rubber & Plastic Products	23	978.2	1104.9	2	2.1	1.7
10. Chemicals & Chemical Products	34	9439.6	3409.2	6	1259.0	541.3
(a) Heavy Industrial Chemicals	3	2010.0	66.5	1	352.4	125.8
(b) Fertilisers	7	6298.0	2688.0	2	875.0	404.3
(c) Drugs & Pharmaceuticals	16	1026.3	647.0	1	20.0	0.5
(d) Non-Edible Oils	2	1.0	0.9	-	-	-
(e) Other Chemicals & Chemical Products	6	104.3	6.8	2	11.6	10.6
11. Petroleum, Coal Products & Nuclear Fuels	22	37710.1	29574.3	2	561.1	313.4
12. Manufacture of Cement & Cement Products	4	3.2	3.0	1	1.0	-
13. Basic Metals & Metal Products	23	24718.6	14612.1	8	86.2	58.4
(a) Iron & Steel	14	22663.2	12859.1	5	82.9	56.5
(b) Non-Ferrous Metals	4	2051.9	1751.5	2	1.3	1.2
(c) Metal Products	5	3.5	1.5	1	2.1	0.7
14. Engineering	49	1572.5	902.2	52	17220.4	9953.0
(a) Heavy Engineering	7	4.8	3.7	4	3.3	2.7
(b) Light Engineering	8	87.5	74.2	7	32.9	22.6
(c) Electrical Machinery & Goods	28	1476.8	822.0	39	17183.4	9927.0
(d) Electronic Machinery & Goods	6	3.4	2.2	2	0.9	0.6
15. Vehicles, Vehicle Parts & Transport Equipments	9	3144.2	1865.0	23	707.5	464.6
16. Other Industries	32	1109.2	1096.4	21	22.6	18.6
17. Electricity, Gas & Water	41	58032.9	39332.2	64	76898.8	52364.7
(a) Electricity Generation & Transmission	36	57993.6	39304.5	57	68314.4	45134.3
(b) Non-Conventional Energy	-	-	-	6	8504.3	7219.4
(c) Gas, Steam & Water Supply	5	39.4	27.7	1	80.0	11.1
18. Construction	393	35041.2	32822.6	91	57675.3	30113.8
(a) Other than Infrastructure	354	201.8	135.6	37	1195.5	769.3
(b) Infrastructure Construction	39	34839.4	32686.9	54	56479.8	29344.5
III. TRANSPORT OPERATORS	213	103202.1	86880.3	48	6169.0	4904.8
IV. PROFESSIONAL AND OTHER SERVICES	260	22758.8	20062.6	281	6859.8	4306.0
1. Professional Services	11	122.0	120.7	17	640.6	433.0
2. Tourism, Hotel & Restaurants	9	159.9	124.2	10	149.7	82.9
3. Recreation services	7	16.0	9.9	1	1.0	0.4
4. IT and Telecommunications	6	18301.7	18165.1	1	0.4	0.4
5. Others	227	4159.3	1642.8	252	6068.2	3789.3
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	854	1136481.8	315894.1	350	9236.2	5743.6
1. Wholesale Trade	479	1124529.9	304200.3	21	4220.3	2388.0
2. Retail Trade	375	11951.9	11693.8	329	5015.9	3355.7
VII. FINANCE	102	80419.6	76160.6	75	25868.6	23573.7
VIII. ALL OTHERS	2,273	23877.8	20082.7	3,037	32291.1	27248.3
Total Bank Credit	8,702	1652736.3	699971.6	5,008	279456.9	191501.7

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	324	137315.0	115347.4	1,019	49056.0	43453.3
1. Direct Finance	117	43097.8	36309.9	877	20912.6	19710.1
2. Indirect Finance	207	94217.2	79037.5	142	28143.5	23743.2
II. INDUSTRY	636	586673.7	440843.6	321	197156.6	139147.7
1. Mining & Quarrying	13	11970.3	8415.0	14	125.5	95.1
2. Food Manufacturing & Processing	17	6930.9	2087.2	33	413.2	273.4
(a) Rice Mills, Flour & Dal Mills	2	302.6	47.0	8	9.5	6.8
(b) Sugar	1	40.0	-	1	150.0	36.4
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	1	200.0	196.0
(f) Others	14	6588.3	2040.2	23	53.7	34.2
3. Beverage & Tobacco	2	52.4	2.3	1	0.5	0.6
4. Textiles	23	619.5	248.6	34	1618.5	1578.0
(a) Cotton Textiles	9	459.7	114.8	9	40.8	37.6
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	6	125.2	96.4	15	1543.7	1531.5
(d) Other Textiles & Textile Products	8	34.6	37.5	10	34.0	8.9
5. Paper, Paper Products & Printing	19	1189.0	978.4	14	721.2	630.6
6. Woods and Wood Products	1	0.3	0.1	1	4.0	-
7. Leather & Leather Products	-	-	-	1	0.3	0.3
8. Gems and Jewellery	-	-	-	7	247.1	266.3
9. Rubber & Plastic Products	1	1.7	1.7	1	1.0	0.5
10. Chemicals & Chemical Products	17	3400.3	2051.3	9	692.5	320.7
(a) Heavy Industrial Chemicals	5	148.1	78.9	-	-	-
(b) Fertilisers	8	3047.8	1906.7	2	280.0	50.1
(c) Drugs & Pharmaceuticals	2	80.3	49.1	5	209.0	209.9
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	2	124.0	16.5	2	203.5	60.6
11. Petroleum, Coal Products & Nuclear Fuels	2	2140.0	1474.3	4	2075.4	26.7
12. Manufacture of Cement & Cement Products	2	991.5	871.4	4	5.9	0.9
13. Basic Metals & Metal Products	8	891.9	787.9	2	9003.2	9003.1
(a) Iron & Steel	8	891.9	787.9	1	9002.3	9002.3
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Metal Products	-	-	-	1	0.9	0.8
14. Engineering	25	12519.3	10518.5	10	1141.0	1108.3
(a) Heavy Engineering	10	3979.2	2201.9	-	-	-
(b) Light Engineering	4	1337.4	1216.5	7	80.8	55.2
(c) Electrical Machinery & Goods	9	7156.2	7100.1	2	1010.3	1010.3
(d) Electronic Machinery & Goods	2	46.4	-	1	50.0	42.9
15. Vehicles, Vehicle Parts & Transport Equipments	5	532.4	534.2	5	4053.7	613.8
16. Other Industries	3	220.5	19.1	16	521.1	516.2
17. Electricity, Gas & Water	337	427151.9	320429.6	88	117171.1	83658.5
(a) Electricity Generation & Transmission	311	391221.0	292865.5	77	112351.8	82672.8
(b) Non-Conventional Energy	10	22855.1	18165.9	4	4557.7	549.0
(c) Gas, Steam & Water Supply	16	13075.9	9398.3	7	261.6	436.7
18. Construction	161	118061.8	92423.8	77	59361.2	41054.8
(a) Other than Infrastructure	26	5153.4	1599.2	24	1756.8	869.4
(b) Infrastructure Construction	135	112908.4	90824.5	53	57604.4	40185.4
III. TRANSPORT OPERATORS	74	17928.4	16084.4	46	1299.0	1232.3
IV. PROFESSIONAL AND OTHER SERVICES	112	39592.5	35324.4	152	7859.6	6359.5
1. Professional Services	11	539.6	536.5	11	63.0	40.0
2. Tourism, Hotel & Restaurants	5	1932.8	1934.0	4	7.4	4.6
3. Recreation services	4	442.6	441.6	3	19.7	33.4
4. IT and Telecommunications	-	-	-	5	211.7	1.1
5. Others	92	36677.4	32412.2	129	7557.7	6280.4
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	92	17080.5	11252.7	401	28861.7	14782.1
1. Wholesale Trade	22	2587.9	1920.8	128	2989.2	1791.9
2. Retail Trade	70	14492.6	9331.9	273	25872.4	12990.2
VII. FINANCE	164	43601.2	28136.0	40	6237.1	4909.9
VIII. ALL OTHERS	418	298824.2	256044.7	341	24056.4	18953.8
Total Bank Credit	1,820	1141015.4	903033.1	2,320	314526.3	228838.5

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	10,373	63059.2	41494.9	1,156	117947.3	71330.9
1. Direct Finance	8,900	22285.7	17411.3	683	40899.9	17908.3
2. Indirect Finance	1,473	40773.6	24083.5	473	77047.4	53422.6
II. INDUSTRY	3,550	297487.9	213105.2	14,165	4422281.3	2713298.9
1. Mining & Quarrying	95	2466.1	2364.3	301	203374.7	123094.6
2. Food Manufacturing & Processing	392	14280.7	12331.5	1,205	174831.9	127974.8
(a) Rice Mills, Flour & Dal Mills	103	1256.6	1160.2	176	14676.3	12956.2
(b) Sugar	31	4075.1	3317.2	348	76947.0	58024.2
(c) Edible Oils & Vanaspati	34	3646.0	3215.8	159	35860.7	23555.5
(d) Tea Processing	6	402.4	401.4	30	1874.6	1144.2
(e) Processing of Fruits & Vegetables	20	37.1	26.6	64	3181.2	2368.5
(f) Others	198	4863.4	4210.4	428	42292.1	29926.3
3. Beverage & Tobacco	37	1917.7	1463.0	162	26804.3	16500.9
4. Textiles	599	12016.4	9539.2	2,174	291092.5	212228.9
(a) Cotton Textiles	410	4300.5	3006.7	1,168	175310.0	130281.8
(b) Jute & Other Natural Fibre Textiles	4	13.6	4.9	52	2530.4	1375.2
(c) Handloom Textiles & Khadi	10	79.2	76.4	34	2577.8	903.5
(d) Other Textiles & Textile Products	175	7623.1	6451.2	920	110674.2	79668.4
5. Paper, Paper Products & Printing	76	5231.5	4715.3	549	54119.7	35716.7
6. Woods and Wood Products	51	461.0	443.7	72	5631.9	3822.1
7. Leather & Leather Products	39	964.1	753.0	121	6630.8	5711.4
8. Gems and Jewellery	41	25987.4	2471.9	104	24533.8	17066.4
9. Rubber & Plastic Products	43	6796.9	5817.5	432	58213.0	30972.1
10. Chemicals & Chemical Products	171	26303.1	23113.8	1,989	343432.5	161220.7
(a) Heavy Industrial Chemicals	25	1036.0	2029.5	331	36028.9	19431.0
(b) Fertilisers	3	3590.0	3230.5	121	51749.5	18114.0
(c) Drugs & Pharmaceuticals	89	18213.4	15519.9	798	116289.7	77109.8
(d) Non-Edible Oils	7	43.6	19.5	53	5104.8	3527.3
(e) Other Chemicals & Chemical Products	47	3420.1	2314.4	686	134259.7	43038.7
11. Petroleum, Coal Products & Nuclear Fuels	17	3103.5	1917.5	269	485114.8	296676.6
12. Manufacture of Cement & Cement Products	49	4232.6	3988.5	276	59228.5	39626.7
13. Basic Metals & Metal Products	225	38263.8	22820.3	2,146	755928.4	409082.1
(a) Iron & Steel	133	25835.7	15167.7	1,582	601888.9	307592.0
(b) Non-Ferrous Metals	51	4886.9	4161.7	216	111637.6	83737.2
(c) Metal Products	41	7541.3	3491.0	348	42401.9	17752.9
14. Engineering	194	24732.7	19191.3	1,600	310272.5	225744.6
(a) Heavy Engineering	24	4569.3	413.0	229	59279.9	39054.4
(b) Light Engineering	70	12047.7	11181.1	737	127004.9	95600.1
(c) Electrical Machinery & Goods	64	3504.0	3283.5	429	81041.1	57406.7
(d) Electronic Machinery & Goods	36	4611.7	4313.6	205	42946.6	33683.4
15. Vehicles, Vehicle Parts & Transport Equipments	61	7132.3	5926.0	482	111248.0	65147.5
16. Other Industries	300	2877.0	1599.1	395	59400.6	32838.3
17. Electricity, Gas & Water	60	48877.4	39672.3	553	773674.5	436315.2
(a) Electricity Generation & Transmission	45	46776.3	37607.2	477	739444.5	410476.7
(b) Non-Conventional Energy	4	2080.6	2049.7	28	9164.8	9531.7
(c) Gas, Steam & Water Supply	11	20.5	15.4	48	25065.1	16306.7
18. Construction	1,100	71843.7	54977.1	1,335	678748.9	473559.2
(a) Other than Infrastructure	954	18577.7	11476.8	171	68136.6	42467.2
(b) Infrastructure Construction	146	53265.9	43500.4	1,164	610612.3	431092.0
III. TRANSPORT OPERATORS	483	2387.9	1683.8	579	343348.4	266842.5
IV. PROFESSIONAL AND OTHER SERVICES	1,688	130339.5	38099.9	1,219	458962.6	300764.2
1. Professional Services	126	1921.4	1726.4	72	13870.6	11455.0
2. Tourism, Hotel & Restaurants	124	3419.7	2129.8	235	53054.2	33865.9
3. Recreation services	35	223.0	191.3	71	20345.1	15146.0
4. IT and Telecommunications	59	10011.2	9404.8	106	220216.4	156280.8
5. Others	1,344	114764.1	24647.6	735	151476.4	84016.5
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	3,464	19866.0	13480.8	2,097	792346.5	437493.4
1. Wholesale Trade	747	12489.0	7099.5	1,031	726886.1	393658.0
2. Retail Trade	2,717	7377.0	6381.4	1,066	65460.3	43835.5
VII. FINANCE	2,793	886425.5	754517.2	399	330447.8	258434.2
VIII. ALL OTHERS	9,514	1079344.2	68417.1	331	123450.7	75576.6
Total Bank Credit	31,865	2478910.2	1130798.9	19,946	6588784.7	4123740.7

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(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	11,412	228840.4	174854.4	9,422	98615.3	64906.5
1. Direct Finance	3,092	80897.6	68771.0	7,615	67926.3	43729.2
2. Indirect Finance	8,320	147942.8	106083.4	1,807	30689.0	21177.3
II. INDUSTRY	1,648	108937.2	74351.8	14,215	379533.8	246013.3
1. Mining & Quarrying	12	104.2	19.6	333	6554.7	4763.7
2. Food Manufacturing & Processing	867	27037.9	22574.8	1,178	20578.0	16607.0
(a) Rice Mills, Flour & Dal Mills	201	1059.3	738.5	306	2851.5	2414.4
(b) Sugar	58	13480.1	10973.8	29	4482.6	4007.2
(c) Edible Oils & Vanaspati	79	1256.3	1121.3	132	4339.1	3831.3
(d) Tea Processing	12	138.6	117.0	12	69.7	63.8
(e) Processing of Fruits & Vegetables	97	112.3	77.7	76	2749.3	1362.6
(f) Others	420	10991.3	9546.4	623	6085.8	4927.7
3. Beverage & Tobacco	8	257.8	199.3	184	10354.7	6567.0
4. Textiles	214	9186.1	4916.4	2,541	45816.1	29303.1
(a) Cotton Textiles	101	8810.4	4586.3	724	24628.8	15254.5
(b) Jute & Other Natural Fibre Textiles	3	26.6	26.4	71	1426.4	525.7
(c) Handloom Textiles & Khadi	48	93.9	81.9	230	331.3	256.4
(d) Other Textiles & Textile Products	62	255.2	221.7	1,516	19429.7	13266.5
5. Paper, Paper Products & Printing	26	189.6	178.1	842	7881.9	6565.5
6. Woods and Wood Products	13	30.0	12.9	245	1298.3	1124.9
7. Leather & Leather Products	10	20.4	13.2	189	1966.0	1689.1
8. Gems and Jewellery	9	232.1	224.5	115	4302.8	3090.5
9. Rubber & Plastic Products	12	113.3	92.3	890	10021.0	6846.5
10. Chemicals & Chemical Products	75	50890.8	32093.8	1,090	12370.5	8588.4
(a) Heavy Industrial Chemicals	9	181.9	166.1	194	2905.0	1315.5
(b) Fertilisers	19	49517.3	30882.5	27	537.9	403.5
(c) Drugs & Pharmaceuticals	8	46.6	26.8	287	3958.2	3007.0
(d) Non-Edible Oils	1	0.5	0.5	35	1149.9	761.8
(e) Other Chemicals & Chemical Products	38	1144.5	1017.8	547	3819.5	3100.6
11. Petroleum, Coal Products & Nuclear Fuels	3	63.3	63.2	62	4702.8	463.4
12. Manufacture of Cement & Cement Products	21	640.3	162.8	255	2394.6	1852.8
13. Basic Metals & Metal Products	47	6986.0	6658.5	1,610	41270.3	32684.0
(a) Iron & Steel	27	6415.5	6407.7	727	29743.5	23970.4
(b) Non-Ferrous Metals	6	3.4	3.3	194	3186.3	2098.8
(c) Metal Products	14	567.1	247.5	689	8340.6	6614.9
14. Engineering	78	350.4	304.6	1,988	27736.8	15944.4
(a) Heavy Engineering	39	86.2	68.1	329	1760.1	1338.8
(b) Light Engineering	30	218.5	198.6	1,086	8110.7	5431.9
(c) Electrical Machinery & Goods	3	10.2	6.3	437	15632.9	7300.4
(d) Electronic Machinery & Goods	6	35.5	31.7	136	2233.1	1873.3
15. Vehicles, Vehicle Parts & Transport Equipments	14	102.8	62.4	399	12718.2	9767.4
16. Other Industries	68	2235.3	1139.2	1,089	6229.7	4734.6
17. Electricity, Gas & Water	10	785.3	296.3	181	39320.0	21087.9
(a) Electricity Generation & Transmission	5	718.6	234.1	107	34525.8	19739.4
(b) Non-Conventional Energy	2	54.7	54.7	19	3914.2	1053.4
(c) Gas, Steam & Water Supply	3	12.0	7.6	55	880.0	295.2
18. Construction	161	9711.5	5339.8	1,024	124017.4	74333.1
(a) Other than Infrastructure	61	6555.2	3119.6	647	47960.3	25125.8
(b) Infrastructure Construction	100	3156.3	2220.2	377	76057.0	49207.3
III. TRANSPORT OPERATORS	318	587.0	422.0	595	28179.8	15848.8
IV. PROFESSIONAL AND OTHER SERVICES	730	20534.9	14785.7	5,280	91900.1	72804.0
1. Professional Services	53	470.4	295.5	661	2848.5	2202.0
2. Tourism, Hotel & Restaurants	16	84.1	62.0	698	17627.5	13558.2
3. Recreation services	14	34.2	21.2	101	3514.3	2420.6
4. IT and Telecommunications	12	380.2	290.8	226	2398.9	2033.1
5. Others	635	19565.9	14116.1	3,594	65511.0	52590.1
V. PERSONAL LOANS	30,194	162440.1	118132.7	-	-	-
1. Housing	30,194	162440.1	118132.7	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	5,321	28469.7	17080.0	15,588	92550.5	75932.1
1. Wholesale Trade	181	10891.3	3551.5	2,604	29208.3	22181.8
2. Retail Trade	5,140	17578.4	13528.5	12,984	63342.1	53750.3
VII. FINANCE	494	54295.5	33196.0	7,791	4452058.6	1361915.2
VIII. ALL OTHERS	771	10045.3	8044.7	6,415	89310.8	76369.5
Total Bank Credit	50,888	614150.0	440867.2	59,306	5232149.0	1913789.5

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011

(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	25,241	651299.2	375503.7	3,492,962	2891937.5	1393535.3
1. Direct Finance	19,138	344418.7	243046.1	3,344,978	1635995.0	1272563.0
2. Indirect Finance	6,103	306880.5	132457.6	147,984	1255942.5	120972.3
II. INDUSTRY	236,276	18998568.7	9330324.6	344,008	2152166.4	1167159.1
1. Mining & Quarrying	3,976	425432.9	288342.9	7,325	32020.0	12775.5
2. Food Manufacturing & Processing	17,968	934666.6	556050.4	34,712	146449.5	67343.5
(a) Rice Mills, Flour & Dal Mills	4,447	176821.7	113514.0	10,933	51445.8	20612.8
(b) Sugar	1,257	230847.9	163580.3	379	14695.2	11244.7
(c) Edible Oils & Vanaspati	1,900	199764.1	81561.7	1,977	5015.4	4138.7
(d) Tea Processing	409	12411.3	9131.8	287	10898.9	750.7
(e) Processing of Fruits & Vegetables	700	23602.0	16465.0	1,391	2791.4	1850.8
(f) Others	9,255	291219.6	171797.5	19,745	61602.8	28745.8
3. Beverage & Tobacco	1,913	260940.2	126577.5	2,357	6255.6	4845.5
4. Textiles	38,592	1857883.5	1013518.2	46,039	600829.3	104849.1
(a) Cotton Textiles	12,654	819534.1	474751.2	17,189	155595.9	58226.8
(b) Jute & Other Natural Fibre Textiles	1,336	23349.5	13443.1	771	1416.5	1066.8
(c) Handloom Textiles & Khadi	609	25740.7	13542.3	4,472	4772.4	3854.1
(d) Other Textiles & Textile Products	23,993	989259.2	511781.7	23,607	439044.6	41701.3
5. Paper, Paper Products & Printing	8,618	767481.4	202595.1	7,247	32020.8	23900.8
6. Woods and Wood Products	1,378	30585.4	23020.5	3,173	4197.1	3425.7
7. Leather & Leather Products	4,033	145116.5	49260.2	2,959	14645.3	6967.6
8. Gems and Jewellery	3,056	469952.5	195057.8	2,623	23785.3	15325.8
9. Rubber & Plastic Products	9,583	298023.1	190820.3	4,795	17863.3	11302.9
10. Chemicals & Chemical Products	19,849	1609984.3	617552.0	6,804	66744.7	33446.4
(a) Heavy Industrial Chemicals	4,212	180163.6	105278.4	940	5974.7	3761.9
(b) Fertilisers	545	88003.8	52062.1	371	920.1	608.3
(c) Drugs & Pharmaceuticals	6,138	654884.5	267530.9	1,218	41233.2	17247.5
(d) Non-Edible Oils	325	13978.8	10856.1	467	1258.6	1149.9
(e) Other Chemicals & Chemical Products	8,629	672953.7	181824.4	3,808	17358.2	10679.0
11. Petroleum, Coal Products & Nuclear Fuels	2,009	446327.9	284865.8	644	56111.9	46549.8
12. Manufacture of Cement & Cement Products	2,340	315406.0	200744.1	4,753	13264.4	11910.5
13. Basic Metals & Metal Products	24,893	2764331.3	1512555.0	11,808	197492.3	135858.9
(a) Iron & Steel	13,750	1903377.0	1100093.5	4,607	150847.6	105622.3
(b) Non-Ferrous Metals	3,611	408483.1	213510.6	1,982	22806.2	14785.4
(c) Metal Products	7,532	452471.1	198951.0	5,219	23838.5	15451.2
14. Engineering	29,874	1891826.0	728811.1	20,181	94057.0	57771.1
(a) Heavy Engineering	4,635	320232.6	123150.9	6,521	11299.5	8084.6
(b) Light Engineering	14,165	591060.0	258273.5	9,043	27198.3	16375.6
(c) Electrical Machinery & Goods	8,622	747342.6	232292.9	3,343	41321.1	21352.6
(d) Electronic Machinery & Goods	2,452	233190.8	115093.8	1,274	14238.0	11958.3
15. Vehicles, Vehicle Parts & Transport Equipments	11,740	680404.4	388619.4	10,245	45422.3	29275.9
16. Other Industries	10,776	528031.6	239559.9	42,604	66417.9	48295.7
17. Electricity, Gas & Water	2,703	1262494.7	731516.2	2,095	249350.4	186560.9
(a) Electricity Generation & Transmission	1,666	1104909.3	645420.9	706	228103.2	170949.0
(b) Non-Conventional Energy	466	60622.3	42304.7	607	6909.8	2514.8
(c) Gas, Steam & Water Supply	571	96963.2	43790.6	782	14337.4	13097.1
18. Construction	42,975	4309680.5	1980858.3	133,644	485239.3	366753.4
(a) Other than Infrastructure	31,720	1239283.6	446096.7	114,292	156210.9	122909.6
(b) Infrastructure Construction	11,255	3070396.8	1534761.6	19,352	329028.4	243843.8
III. TRANSPORT OPERATORS	49,557	704226.2	330907.4	511,723	404993.1	276894.9
IV. PROFESSIONAL AND OTHER SERVICES	46,832	7377752.5	1966640.0	291,370	700851.6	496785.7
1. Professional Services	5,355	288546.1	111488.9	34,380	52861.1	44386.2
2. Tourism, Hotel & Restaurants	6,418	539286.7	251641.2	18,029	36243.4	26813.8
3. Recreation services	1,459	144186.9	84216.6	3,934	16417.2	14403.9
4. IT and Telecommunications	2,201	3696444.1	442870.1	10,859	65966.9	48881.0
5. Others	31,399	2709288.8	1076423.1	224,168	529363.1	362300.7
V. PERSONAL LOANS	-	-	-	10,659,817	7498680.2	5335390.5
1. Housing	-	-	-	4,143,357	3971842.6	3192949.3
2. Consumer Durables	-	-	-	57,835	39895.3	31360.4
3. Vehicles	-	-	-	1,872,433	823024.6	556983.4
4. Education	-	-	-	1,058,119	467336.6	346260.6
5. Personal Credit Cards	-	-	-	1,131,923	372550.6	52612.2
6. Others	-	-	-	2,396,150	1824030.5	1155224.6
VI. TRADE	52,974	2728520.5	856157.3	540,628	581014.5	406360.7
1. Wholesale Trade	17,862	1307048.1	449439.8	29,410	95850.3	55857.4
2. Retail Trade	35,112	1421472.3	406717.5	511,218	485164.2	350503.2
VII. FINANCE	4,785	1171608.6	638646.1	20,648	234139.2	189455.7
VIII. ALL OTHERS	40,048	948606.9	410673.5	360,091	610074.7	367352.7
Total Bank Credit	455,713	32580582.6	13908852.6	16,221,247	15073857.2	9632934.6

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011

(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	107,948	691489.5	280822.7	3,881,979	5174729.7	2703600.8
1. Direct Finance	70,850	545202.2	174432.8	3,654,622	2913798.9	1967320.0
2. Indirect Finance	37,098	146287.3	106389.9	227,357	2260930.8	736280.8
II. INDUSTRY	417,482	2337688.7	1449138.8	1,046,228	29899060.1	16053927.4
1. Mining & Quarrying	12,326	69062.7	49898.5	24,724	771351.9	508217.5
2. Food Manufacturing & Processing	53,954	362843.4	214002.7	112,438	1693421.4	1023440.2
(a) Rice Mills, Flour & Dal Mills	22,699	162798.7	113103.2	39,406	411844.5	265036.3
(b) Sugar	379	7187.4	5499.6	2,515	355119.3	259173.9
(c) Edible Oils & Vanaspati	4,027	23035.2	17083.4	8,341	272954.5	134534.9
(d) Tea Processing	509	3740.1	2066.4	1,273	29564.6	13695.0
(e) Processing of Fruits & Vegetables	1,544	5246.1	3956.7	4,041	38037.4	26393.2
(f) Others	24,796	160835.9	72293.5	56,862	585901.2	324606.9
3. Beverage & Tobacco	3,786	18753.3	15599.0	8,692	325485.9	171856.8
4. Textiles	78,461	501543.7	263576.3	172,544	3328031.6	1645002.5
(a) Cotton Textiles	20,373	153637.5	109905.3	54,165	1347416.9	799744.5
(b) Jute & Other Natural Fibre Textiles	1,193	4803.8	3233.2	3,671	33638.3	19729.6
(c) Handloom Textiles & Khadi	3,658	10257.6	6805.0	9,772	46269.5	27786.8
(d) Other Textiles & Textile Products	53,237	332844.8	143632.8	104,936	1900706.9	797741.6
5. Paper, Paper Products & Printing	20,338	61339.6	45620.6	37,955	932839.1	322218.6
6. Woods and Wood Products	7,104	18123.5	14699.8	12,133	60386.9	46591.8
7. Leather & Leather Products	7,374	78917.1	21770.2	14,868	248689.0	86334.5
8. Gems and Jewellery	4,384	144094.7	74447.8	10,352	693224.6	308008.6
9. Rubber & Plastic Products	18,387	66024.3	49250.1	34,254	458252.0	296379.7
10. Chemicals & Chemical Products	20,301	86072.4	63829.7	50,689	2218221.9	949212.5
(a) Heavy Industrial Chemicals	3,988	16221.2	11609.0	9,752	245717.2	144294.4
(b) Fertilisers	600	2578.9	2114.6	1,714	209475.2	113484.7
(c) Drugs & Pharmaceuticals	3,120	21636.6	15430.6	11,773	861465.4	397957.5
(d) Non-Edible Oils	800	3833.9	3051.4	1,694	25373.8	19369.3
(e) Other Chemicals & Chemical Products	11,793	41801.8	31624.2	25,756	876190.3	274106.6
11. Petroleum, Coal Products & Nuclear Fuels	1,824	12792.7	9459.5	4,885	1050724.0	671400.3
12. Manufacture of Cement & Cement Products	7,532	20609.6	15949.6	15,354	416840.7	275152.7
13. Basic Metals & Metal Products	34,837	234282.6	155195.0	75,771	4081938.1	2305408.5
(a) Iron & Steel	13,787	123677.2	85395.0	34,681	2879704.3	1671194.4
(b) Non-Ferrous Metals	5,714	51000.6	26913.0	11,801	604084.0	346977.6
(c) Metal Products	15,336	59604.8	42887.0	29,289	598149.8	287236.5
14. Engineering	50,301	166464.4	115417.6	105,314	2563061.0	1192823.6
(a) Heavy Engineering	8,450	33435.2	21094.2	20,418	440927.0	198235.4
(b) Light Engineering	29,094	73124.7	52800.4	54,505	841421.4	441962.6
(c) Electrical Machinery & Goods	10,072	48642.4	34388.7	23,574	972067.3	378470.3
(d) Electronic Machinery & Goods	2,685	11262.1	7134.3	6,817	308645.4	174155.3
15. Vehicles, Vehicle Parts & Transport Equipments	10,400	46312.0	31670.3	33,445	912545.6	534244.7
16. Other Industries	42,007	119364.4	80959.8	100,152	789330.2	412863.7
17. Electricity, Gas & Water	2,542	52373.2	39062.4	8,697	3106696.2	1950889.7
(a) Electricity Generation & Transmission	762	39317.2	29871.6	4,254	2824138.4	1774795.6
(b) Non-Conventional Energy	381	5358.8	4564.6	1,536	124114.9	88073.5
(c) Gas, Steam & Water Supply	1,399	7697.2	4626.2	2,907	158442.9	88020.7
18. Construction	41,624	278715.1	188729.8	223,961	6248020.1	3353881.6
(a) Other than Infrastructure	32,850	150236.8	97816.0	182,330	1701761.1	756398.3
(b) Infrastructure Construction	8,774	128478.4	90913.8	41,631	4546258.9	2597483.3
III. TRANSPORT OPERATORS	61,414	119642.3	76517.5	626,864	1734178.5	1080156.5
IV. PROFESSIONAL AND OTHER SERVICES	145,655	781096.0	545406.0	507,776	9768347.8	3609054.2
1. Professional Services	15,331	67406.4	41105.0	57,382	435877.5	219110.0
2. Tourism, Hotel & Restaurants	16,776	75048.3	53543.3	42,833	732850.2	388135.1
3. Recreation services	2,538	15559.8	12270.8	8,467	202183.4	130537.4
4. IT and Telecommunications	5,047	15406.9	11580.1	18,585	4030479.7	690021.3
5. Others	105,963	607674.6	426906.9	380,509	4366957.0	2181250.3
V. PERSONAL LOANS	-	-	-	10,690,011	7661120.2	5453523.3
2. Consumer Durables	-	-	-	57,835	39895.3	31360.4
3. Vehicles	-	-	-	1,872,433	823024.6	556983.4
4. Education	-	-	-	1,058,119	467336.6	346260.6
5. Personal Credit Cards	-	-	-	1,131,923	372550.6	52612.2
6. Others	-	-	-	2,396,150	1824030.5	1155224.6
VI. TRADE	554,136	1428586.4	905452.0	1,196,524	6881331.7	3073517.8
1. Wholesale Trade	84,012	487630.1	345130.4	137,683	3810643.3	1591973.2
2. Retail Trade	470,124	940956.3	560321.6	1,058,841	3070688.4	1481544.6
VII. FINANCE	4,180	43863.5	22101.6	97,327	7421126.7	3468847.0
VIII. ALL OTHERS	74,232	200944.9	126307.6	522,572	3473633.8	1474961.4
Total Bank Credit	1,365,047	5603311.3	3405746.2	18,569,281	72013528.4	36917588.5

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	32,256	55459.6	30682.3	1,060,489	1242175.1	868134.4
1. Direct Finance	30,829	26662.8	20299.4	999,040	781047.8	529269.5
2. Indirect Finance	1,427	28796.8	10382.9	61,449	461127.2	338865.0
II. INDUSTRY	7,913	1187868.6	345588.0	93,322	4309535.7	2877662.6
1. Mining & Quarrying	157	45293.6	32557.1	1,422	180381.9	140818.7
2. Food Manufacturing & Processing	570	27341.9	14103.9	6,597	237767.3	131546.7
(a) Rice Mills, Flour & Dal Mills	101	3918.5	2585.4	2,388	63157.4	34325.8
(b) Sugar	11	1632.5	1348.0	192	23096.4	21515.8
(c) Edible Oils & Vanaspati	34	1782.4	1259.0	485	70550.4	18500.4
(d) Tea Processing	13	660.3	854.5	53	1529.1	1340.9
(e) Processing of Fruits & Vegetables	25	276.4	215.9	269	8428.3	5822.2
(f) Others	386	19071.8	7841.1	3,210	71005.7	50041.6
3. Beverage & Tobacco	41	4815.7	2302.9	592	24438.7	16110.9
4. Textiles	1,686	360089.4	32612.3	13,855	247355.6	171445.3
(a) Cotton Textiles	294	25429.4	11143.9	6,900	102603.5	75590.2
(b) Jute & Other Natural Fibre Textiles	28	197.1	403.5	193	2176.0	1967.9
(c) Handloom Textiles & Khadi	16	12.3	7.0	613	3228.6	2275.2
(d) Other Textiles & Textile Products	1,348	334450.6	21057.9	6,149	139347.5	91612.1
5. Paper, Paper Products & Printing	179	13069.4	6389.0	1,681	135365.4	27240.9
6. Woods and Wood Products	38	1219.0	1092.0	307	3214.6	2520.4
7. Leather & Leather Products	111	6964.5	1472.1	865	18806.7	13537.6
8. Gems and Jewellery	736	36715.1	26510.9	871	62268.1	46467.7
9. Rubber & Plastic Products	196	8405.2	4944.8	1,331	35587.3	27219.9
10. Chemicals & Chemical Products	652	117725.0	63096.7	2,700	282350.4	164007.0
(a) Heavy Industrial Chemicals	139	11925.4	5421.8	556	20384.5	15064.9
(b) Fertilisers	18	22026.4	19986.5	120	90376.5	56059.7
(c) Drugs & Pharmaceuticals	300	68275.4	27486.4	821	105242.3	54861.7
(d) Non-Edible Oils	3	110.4	93.1	72	1072.5	849.1
(e) Other Chemicals & Chemical Products	192	15387.3	10108.9	1,131	65274.6	37171.6
11. Petroleum, Coal Products & Nuclear Fuels	33	14994.2	19868.6	282	434013.3	366319.9
12. Manufacture of Cement & Cement Products	34	3969.1	2116.5	583	42073.6	35477.6
13. Basic Metals & Metal Products	681	115194.5	55099.0	3,995	466768.1	355792.8
(a) Iron & Steel	307	54117.7	27983.7	1,767	292210.5	216190.0
(b) Non-Ferrous Metals	203	50934.9	21524.2	719	142394.0	119730.3
(c) Metal Products	171	10141.9	5591.1	1,509	32163.6	19872.6
14. Engineering	547	29250.5	16504.9	5,753	294220.3	108670.0
(a) Heavy Engineering	113	7706.9	4109.4	844	35579.9	23495.3
(b) Light Engineering	265	11692.0	6076.6	3,009	133205.6	32319.2
(c) Electrical Machinery & Goods	131	8183.0	5179.5	1,546	75689.8	30804.2
(d) Electronic Machinery & Goods	38	1668.7	1139.4	354	49745.0	22051.4
15. Vehicles, Vehicle Parts & Transport Equipments	361	36146.4	29979.3	4,407	163841.4	84248.7
16. Other Industries	424	28738.4	7167.5	5,706	40179.5	30846.9
17. Electricity, Gas & Water	66	16958.4	13082.0	969	751811.7	596731.8
(a) Electricity Generation & Transmission	19	5060.8	1562.6	649	688729.8	544229.8
(b) Non-Conventional Energy	14	58.0	56.7	69	20457.8	16503.0
(c) Gas, Steam & Water Supply	33	11839.5	11462.7	251	42624.1	35999.1
18. Construction	1,401	320978.4	16688.6	41,406	889091.7	558659.9
(a) Other than Infrastructure	1,052	305889.6	6327.6	35,703	237618.2	84725.9
(b) Infrastructure Construction	349	15088.8	10361.1	5,703	651473.5	473934.0
III. TRANSPORT OPERATORS	2,199	23097.3	19498.9	149,005	342664.6	240756.4
IV. PROFESSIONAL AND OTHER SERVICES	2,142	94087.5	47790.3	54,802	4011077.3	573205.2
1. Professional Services	318	15656.6	2723.7	5,723	61488.4	28280.9
2. Tourism, Hotel & Restaurants	169	5698.2	5447.4	3,170	77801.2	22137.2
3. Recreation services	62	1251.0	1140.3	712	13721.2	11964.6
4. IT and Telecommunications	50	36981.7	10893.0	2,939	276268.0	227553.3
5. Others	1,543	34500.1	27585.9	42,258	1095386.0	283269.1
V. PERSONAL LOANS	58,678	48104.9	36131.2	2,560,574	2361096.2	1861440.5
1. Housing	35,774	18864.5	14181.3	1,614,687	1670411.4	1372203.9
2. Consumer Durables	292	683.0	614.5	4,757	8985.9	8208.8
3. Vehicles	10,827	5092.3	1736.5	456,127	220633.5	158547.9
4. Education	465	321.7	203.5	63,179	38433.1	26572.3
5. Personal Credit Cards	4	347.2	347.2	392	717.7	555.5
6. Others	11,316	22796.2	19048.2	421,432	421914.6	295352.1
VI. TRADE	4,820	128991.9	78010.9	63,042	760262.7	375114.5
1. Wholesale Trade	746	106645.2	65638.7	7,127	365306.3	242021.0
2. Retail Trade	4,074	22346.7	12372.2	55,915	394956.4	133093.4
VII. FINANCE	7,156	459811.4	52332.2	13,370	3078911.2	1962250.0
VIII. ALL OTHERS	9,256	40159.3	17360.1	115,441	785997.0	485755.4
TOTAL LOANS AND ADVANCES	124,420	2037580.4	627393.9	4,110,045	16891719.8	9244319.1

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 2011

(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	673,334	1954292.3	619735.5	741,871	593735.2	389178.0
1. Direct Finance	630,258	592807.0	437541.1	697,685	399243.4	318772.7
2. Indirect Finance	43,076	1361485.4	182194.4	44,186	194491.7	70405.3
II. INDUSTRY	197,659	8237044.6	4276674.8	165,301	4299854.3	2513873.7
1. Mining & Quarrying	3,249	142467.7	95867.5	4,022	116975.2	51381.1
2. Food Manufacturing & Processing	20,160	447566.5	294741.0	21,630	301315.9	187814.8
(a) Rice Mills, Flour & Dal Mills	8,687	120616.5	86329.9	8,453	72296.0	49223.7
(b) Sugar	512	125111.4	97705.9	517	89620.3	53967.5
(c) Edible Oils & Vanaspati	1,476	74168.5	31912.8	1,568	48265.5	29511.7
(d) Tea Processing	273	5556.0	2837.1	188	2372.1	1626.7
(e) Processing of Fruits & Vegetables	613	8216.6	6076.6	760	4916.4	3624.6
(f) Others	8,599	113897.4	69878.6	10,144	83845.8	49860.6
3. Beverage & Tobacco	1,466	136998.5	40307.2	1,506	42116.7	27479.3
4. Textiles	27,901	685689.6	365038.7	28,576	504732.6	313310.9
(a) Cotton Textiles	7,995	403503.7	199905.1	9,765	216530.0	159949.9
(b) Jute & Other Natural Fibre Textiles	637	7087.6	2194.0	601	4652.0	2882.8
(c) Handloom Textiles & Khadi	1,783	9150.1	6238.7	1,894	6541.2	4779.8
(d) Other Textiles & Textile Products	17,486	265948.3	156700.9	16,316	277009.3	145698.3
5. Paper, Paper Products & Printing	5,103	173947.6	71529.6	6,268	112303.3	55008.1
6. Woods and Wood Products	1,328	7259.2	4608.7	1,993	9701.5	7762.4
7. Leather & Leather Products	2,533	30828.2	16522.9	1,750	37200.3	14119.7
8. Gems and Jewellery	1,715	61293.5	35974.4	1,363	31595.6	14455.2
9. Rubber & Plastic Products	3,945	87247.7	59252.3	5,962	96153.7	51209.3
10. Chemicals & Chemical Products	5,970	522401.4	189965.3	7,592	223717.0	122496.4
(a) Heavy Industrial Chemicals	995	48206.5	32960.2	1,225	29756.1	15830.5
(b) Fertilisers	212	46415.9	14151.2	255	20944.6	5486.0
(c) Drugs & Pharmaceuticals	1,381	302509.3	96241.0	1,548	82863.2	49445.9
(d) Non-Edible Oils	208	2366.0	2017.4	292	5299.1	4180.1
(e) Other Chemicals & Chemical Products	3,174	122903.6	44595.4	4,272	84854.0	47553.9
11. Petroleum, Coal Products & Nuclear Fuels	652	192117.2	119045.8	716	60124.5	36873.6
12. Manufacture of Cement & Cement Products	2,015	136347.0	78806.7	2,499	91101.7	64180.0
13. Basic Metals & Metal Products	9,395	930361.7	491349.9	12,440	701873.4	415041.8
(a) Iron & Steel	4,075	602379.2	375705.9	5,745	551298.3	346433.8
(b) Non-Ferrous Metals	1,208	170421.5	65285.8	1,679	40658.7	24214.5
(c) Metal Products	4,112	157561.1	50358.2	5,016	109916.5	44393.4
14. Engineering	15,089	672378.7	262949.8	16,735	417806.2	237089.9
(a) Heavy Engineering	3,310	92774.0	37555.5	3,084	102169.8	34168.4
(b) Light Engineering	7,729	139356.6	86771.0	9,006	129452.0	98283.6
(c) Electrical Machinery & Goods	3,056	351042.0	101359.6	3,503	136686.2	63035.2
(d) Electronic Machinery & Goods	994	89206.1	37263.7	1,142	49498.3	41602.8
15. Vehicles, Vehicle Parts & Transport Equipments	7,208	176916.7	107419.9	5,009	122361.7	85779.2
16. Other Industries	14,756	160368.0	93764.0	18,153	172912.2	66546.3
17. Electricity, Gas & Water	1,704	1136506.7	761806.0	1,613	437346.9	236606.5
(a) Electricity Generation & Transmission	1,101	1062889.7	710037.7	694	413724.1	218892.3
(b) Non-Conventional Energy	213	45859.2	35217.8	404	16843.8	13589.9
(c) Gas, Steam & Water Supply	390	27757.8	16550.5	515	6779.0	4124.4
18. Construction	73,470	2536348.7	1187725.1	27,474	820515.7	526719.2
(a) Other than Infrastructure	63,529	444267.6	175728.8	21,432	150272.1	106711.3
(b) Infrastructure Construction	9,941	2092081.1	1011996.4	6,042	670243.6	420007.9
III. TRANSPORT OPERATORS	118,229	517321.6	239189.3	95,619	335447.4	260078.8
IV. PROFESSIONAL AND OTHER SERVICES	100,495	2425572.6	877595.7	82,315	825155.8	491265.0
1. Professional Services	8,403	125898.9	52071.6	7,266	44355.3	26071.2
2. Tourism, Hotel & Restaurants	6,906	128811.3	55651.6	6,104	198389.3	68458.2
3. Recreation services	1,051	30254.8	20927.3	1,060	35440.8	25958.1
4. IT and Telecommunications	2,523	1054111.1	332534.0	2,280	42374.8	22591.0
5. Others	81,612	1086496.6	416411.1	65,605	504595.7	348186.5
V. PERSONAL LOANS	3,314,271	2700837.7	1965052.3	1,209,285	706226.5	514417.4
1. Housing	1,949,088	1782536.1	1414462.2	186,242	237920.7	191284.5
2. Consumer Durables	9,915	6876.5	5365.1	8,835	5720.1	4085.4
3. Vehicles	647,393	279757.2	202059.8	416,167	167882.8	111538.5
4. Education	303,925	129606.4	94500.3	413,881	156788.9	114488.3
5. Personal Credit Cards	6,966	2431.7	710.7	445	209.0	167.8
6. Others	396,984	499629.8	247954.2	183,715	137705.0	92852.9
VI. TRADE	173,332	2887560.3	715951.4	206,692	580708.8	372798.4
1. Wholesale Trade	16,396	1757690.3	461240.6	19,496	254904.4	150437.4
2. Retail Trade	156,936	1129870.0	254710.8	187,196	325804.4	222361.0
VII. FINANCE	14,542	1611274.8	987418.4	9,889	435754.4	219678.2
VIII. ALL OTHERS	128,869	1657533.5	359190.0	89,026	296294.9	189741.6
TOTAL LOANS AND ADVANCES	4,720,731	21991437.4	10040807.4	2,599,998	8073177.3	4951031.1

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	899,184	561760.4	457210.1	267,373	254824.5	186819.0
1. Direct Finance	850,659	458147.5	387270.3	250,674	191998.3	154250.0
2. Indirect Finance	48,525	103612.9	69939.8	16,699	62826.3	32569.0
II. INDUSTRY	254,189	4097784.1	2625935.5	145,775	2749469.3	1373408.1
1. Mining & Quarrying	8,201	121833.6	85399.9	3,969	54258.8	37753.1
2. Food Manufacturing & Processing	33,375	249933.8	180817.8	15,307	245582.5	99044.3
(a) Rice Mills, Flour & Dal Mills	11,775	60510.6	45344.4	4,211	54076.3	20526.2
(b) Sugar	677	64248.9	47743.6	268	32058.3	23041.9
(c) Edible Oils & Vanaspati	2,590	33531.5	23365.2	1,130	17522.7	13723.2
(d) Tea Processing	278	2404.8	1770.2	243	12711.2	1778.6
(e) Processing of Fruits & Vegetables	1,260	5148.8	3827.1	610	5049.7	3136.0
(f) Others	16,795	84089.1	58767.4	8,845	124164.4	36838.3
3. Beverage & Tobacco	2,520	46609.6	37268.0	1,287	29542.6	24057.3
4. Textiles	41,144	455180.4	353128.2	26,176	599525.5	158427.4
(a) Cotton Textiles	12,209	224800.3	177413.7	7,526	168843.2	66738.1
(b) Jute & Other Natural Fibre Textiles	941	5856.8	4397.8	538	4193.0	3251.5
(c) Handloom Textiles & Khadi	3,301	9502.1	7916.7	1,275	10974.1	2774.5
(d) Other Textiles & Textile Products	24,693	215021.2	163400.1	16,837	415515.2	85663.3
5. Paper, Paper Products & Printing	11,341	128203.0	75183.0	6,975	70364.1	45724.2
6. Woods and Wood Products	4,274	15987.9	11746.0	2,298	10158.9	8187.0
7. Leather & Leather Products	2,510	14984.9	11154.4	3,009	87571.5	10263.1
8. Gems and Jewellery	2,032	43827.3	28658.2	1,004	31489.9	19063.5
9. Rubber & Plastic Products	10,316	88105.8	64989.8	6,046	52181.6	37309.1
10. Chemicals & Chemical Products	13,464	248908.3	158259.6	7,801	158149.1	88825.0
(a) Heavy Industrial Chemicals	2,517	49760.3	30165.2	1,395	28828.3	17235.8
(b) Fertilisers	480	13916.2	8167.9	279	2651.8	2106.3
(c) Drugs & Pharmaceuticals	2,743	104689.4	68501.8	1,885	59593.5	36665.8
(d) Non-Edible Oils	549	4666.9	3415.2	279	5081.9	3655.6
(e) Other Chemicals & Chemical Products	7,175	75875.5	48009.5	3,963	61993.6	29161.6
11. Petroleum, Coal Products & Nuclear Fuels	1,301	165806.9	42224.8	795	36255.4	25586.1
12. Manufacture of Cement & Cement Products	5,604	84001.0	53547.0	3,004	31082.7	23549.2
13. Basic Metals & Metal Products	20,833	551691.2	389557.6	12,147	294668.4	207426.4
(a) Iron & Steel	9,448	409988.4	288298.8	5,334	204866.4	144827.8
(b) Non-Ferrous Metals	3,621	53783.8	39471.2	1,932	34057.8	21593.2
(c) Metal Products	7,764	87919.0	61787.6	4,881	55744.3	41005.3
14. Engineering	30,407	345133.2	225480.5	16,133	207093.3	130898.4
(a) Heavy Engineering	6,166	58181.2	26770.5	2,912	62981.3	32582.2
(b) Light Engineering	16,087	125061.7	97334.8	8,534	72439.9	45240.5
(c) Electrical Machinery & Goods	6,330	119036.8	70878.5	3,589	51035.4	36682.1
(d) Electronic Machinery & Goods	1,824	42853.4	30496.6	1,098	20636.6	16393.6
15. Vehicles, Vehicle Parts & Transport Equipments	6,776	154935.2	102956.3	3,745	60521.8	34836.0
16. Other Industries	31,386	161870.0	93896.8	14,622	108971.4	61766.5
17. Electricity, Gas & Water	2,032	465766.7	210136.5	1,214	185727.8	77793.5
(a) Electricity Generation & Transmission	848	434432.9	189639.9	451	159486.8	68328.8
(b) Non-Conventional Energy	413	21899.1	14078.3	235	6177.6	4025.0
(c) Gas, Steam & Water Supply	771	9434.7	6418.3	528	20063.3	5439.8
18. Construction	26,673	755005.2	501531.0	20,243	486323.9	282898.0
(a) Other than Infrastructure	19,115	186161.1	133659.7	15,212	165491.8	130369.8
(b) Infrastructure Construction	7,558	568844.1	367871.4	5,031	320832.1	152528.2
III. TRANSPORT OPERATORS	106,630	253212.3	176284.8	69,495	94943.4	69706.0
IV. PROFESSIONAL AND OTHER SERVICES	108,459	945695.4	629257.2	69,345	629832.3	481907.9
1. Professional Services	11,835	59270.1	35367.6	10,299	40323.6	31084.3
2. Tourism, Hotel & Restaurants	11,968	136492.6	99271.1	7,327	107831.3	83918.2
3. Recreation services	2,127	80161.1	36907.4	1,329	20409.6	17142.8
4. IT and Telecommunications	3,702	57005.9	43157.8	3,841	23860.6	18690.0
5. Others	78,827	612765.7	414553.3	46,549	437407.2	331072.5
V. PERSONAL LOANS	1,152,420	663992.1	482984.8	477,712	334154.6	232860.8
1. Housing	202,250	202689.8	153122.4	95,724	105673.5	76593.5
2. Consumer Durables	11,025	6507.0	5124.7	13,193	5604.0	4307.0
3. Vehicles	157,625	72796.6	41662.0	80,484	35528.2	17206.9
4. Education	217,269	103383.5	81162.7	44,049	29740.0	22119.7
5. Personal Credit Cards	2,830	1331.6	936.5	3,282	2958.5	1452.4
6. Others	561,421	277283.6	200976.5	240,980	154650.4	111181.3
VI. TRADE	395,352	819966.1	608695.1	169,435	582654.3	352253.1
1. Wholesale Trade	35,819	301439.7	219445.9	25,153	241877.0	130910.8
2. Retail Trade	359,533	518526.3	389249.2	144,282	340777.3	221342.3
VII. FINANCE	13,266	223175.0	99734.3	27,900	213242.2	40425.2
VIII. ALL OTHERS	67,835	189452.1	140074.6	41,940	168566.9	94119.3
TOTAL LOANS AND ADVANCES	2,997,335	7755037.4	5220176.3	1,268,975	5027687.4	2831499.4

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	63,186	75861.2	54784.7	34,292	329304.2	21496.0
1. Direct Finance	57,503	55250.0	41963.4	32,461	325322.0	18412.2
2. Indirect Finance	5,683	20611.2	12821.3	1,831	3982.2	3083.8
II. INDUSTRY	72,018	1439009.7	691745.3	24,611	280191.3	204962.9
1. Mining & Quarrying	1,663	22236.8	17731.1	476	9585.6	8206.8
2. Food Manufacturing & Processing	5,869	62410.4	45642.4	2,193	17930.1	13490.1
(a) Rice Mills, Flour & Dal Mills	1,439	10154.8	7560.5	586	4587.2	3615.6
(b) Sugar	135	10327.9	7834.1	60	3373.4	2348.0
(c) Edible Oils & Vanaspati	527	6745.0	5600.5	205	2829.0	2044.4
(d) Tea Processing	66	1792.5	1604.6	19	137.1	96.5
(e) Processing of Fruits & Vegetables	265	2305.8	1957.8	74	263.5	223.8
(f) Others	3,437	31084.4	21084.7	1,249	6739.9	5161.8
3. Beverage & Tobacco	653	17417.3	13251.9	183	5502.1	4125.8
4. Textiles	10,217	109582.5	85618.1	3,494	33329.8	23083.7
(a) Cotton Textiles	3,190	46212.6	37360.6	1,229	15079.5	11688.9
(b) Jute & Other Natural Fibre Textiles	261	2289.4	1584.8	183	587.3	448.6
(c) Handloom Textiles & Khadi	416	2546.0	2231.8	127	364.0	287.4
(d) Other Textiles & Textile Products	6,350	58534.5	44441.0	1,955	17299.0	10658.9
5. Paper, Paper Products & Printing	3,246	66193.5	22180.0	857	7123.4	4900.9
6. Woods and Wood Products	862	4753.4	4292.2	382	1954.4	1523.6
7. Leather & Leather Products	839	6915.3	5289.2	495	2756.6	1613.1
8. Gems and Jewellery	744	56197.9	26473.3	192	5123.3	4092.2
9. Rubber & Plastic Products	2,696	30621.1	20846.2	712	7036.8	5848.1
10. Chemicals & Chemical Products	3,733	321266.3	56458.3	1,045	21048.0	14248.6
(a) Heavy Industrial Chemicals	750	12751.9	9555.1	221	4045.2	3318.2
(b) Fertilisers	147	5826.2	3675.5	76	1022.7	256.6
(c) Drugs & Pharmaceuticals	987	54556.4	21458.3	263	9599.5	6165.8
(d) Non-Edible Oils	113	2810.8	2563.4	27	745.6	733.8
(e) Other Chemicals & Chemical Products	1,736	245320.9	19206.0	458	5635.0	3774.3
11. Petroleum, Coal Products & Nuclear Fuels	361	37268.8	10690.2	257	9342.3	2608.5
12. Manufacture of Cement & Cement Products	995	12360.2	6885.7	202	2801.1	2310.6
13. Basic Metals & Metal Products	6,099	190973.7	119611.3	1,394	33538.6	24502.9
(a) Iron & Steel	2,789	132737.8	85254.4	625	22345.3	16545.3
(b) Non-Ferrous Metals	879	24278.0	12201.6	181	3338.4	2771.3
(c) Metal Products	2,431	33957.9	22155.3	588	7855.0	5186.2
14. Engineering	8,300	199896.2	71157.4	2,483	22445.2	17191.8
(a) Heavy Engineering	1,259	21557.0	11943.9	341	3438.1	2940.5
(b) Light Engineering	4,760	110911.4	27842.5	1,244	8369.0	7067.6
(c) Electrical Machinery & Goods	1,674	44062.1	21691.8	753	7555.3	5198.1
(d) Electronic Machinery & Goods	607	23365.7	9679.2	145	3082.8	1985.6
15. Vehicles, Vehicle Parts & Transport Equipments	1,913	32508.6	23162.2	487	4452.6	3192.5
16. Other Industries	7,529	49829.3	27448.6	2,285	11113.9	8442.7
17. Electricity, Gas & Water	564	52859.0	17624.6	156	4840.4	2359.1
(a) Electricity Generation & Transmission	232	9246.8	7987.2	73	4208.6	1938.0
(b) Non-Conventional Energy	82	6755.3	2797.4	15	341.6	186.2
(c) Gas, Steam & Water Supply	250	36857.0	6840.0	68	290.2	234.9
18. Construction	15,735	165719.5	117382.5	7,318	80267.1	63221.8
(a) Other than Infrastructure	12,562	102875.3	72441.9	5,991	31061.3	24621.6
(b) Infrastructure Construction	3,173	62844.1	44940.6	1,327	49205.8	38600.2
III. TRANSPORT OPERATORS	34,738	50007.5	34031.5	18,664	15358.1	11387.3
IV. PROFESSIONAL AND OTHER SERVICES	45,666	468041.3	284863.4	13,340	119593.4	78786.0
1. Professional Services	6,884	50484.0	21548.6	1,942	16576.1	9509.9
2. Tourism, Hotel & Restaurants	4,276	56176.4	37557.2	1,452	12186.4	8615.5
3. Recreation services	796	8458.6	7135.3	347	4553.2	3676.3
4. IT and Telecommunications	1,376	17542.6	12412.4	630	3705.4	2971.5
5. Others	32,334	335379.7	206209.9	8,969	82572.3	54012.9
V. PERSONAL LOANS	299,812	215425.7	139976.2	153,766	85343.6	58097.5
1. Housing	56,707	65918.7	49152.1	16,386	17707.1	13886.9
2. Consumer Durables	4,719	2985.8	2083.2	3,595	1396.3	1022.8
3. Vehicles	37,548	16390.1	8952.6	23,513	9479.1	6042.3
4. Education	10,212	4918.3	3961.2	2,865	2149.4	1597.9
5. Personal Credit Cards	201	186.1	137.1	97	94.2	37.7
6. Others	190,425	125026.7	75690.0	107,310	54517.5	35510.0
VI. TRADE	96,095	367422.5	272098.3	32,394	74010.2	61422.3
1. Wholesale Trade	14,657	202107.7	145207.9	4,924	28614.9	24128.5
2. Retail Trade	81,438	165314.8	126890.4	27,470	45395.3	37293.8
VII. FINANCE	2,148	96657.8	24928.5	2,034	23362.4	3968.5
VIII. ALL OTHERS	24,541	69379.8	47294.4	15,084	28695.1	20544.7
TOTAL LOANS AND ADVANCES	638,204	2781805.4	1549722.3	294,185	955858.2	460665.3

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	25,852	14652.2	10906.7	53,242	19839.1	16390.7
1. Direct Finance	24,706	12237.5	9108.0	52,068	18789.8	15676.2
2. Indirect Finance	1,146	2414.7	1798.6	1,174	1049.4	714.6
II. INDUSTRY	16,382	139781.0	78107.3	12,735	47890.6	30426.4
1. Mining & Quarrying	345	6093.4	2468.5	160	671.2	413.9
2. Food Manufacturing & Processing	1,557	8006.3	5825.3	1,270	3633.0	2616.5
(a) Rice Mills, Flour & Dal Mills	321	2293.1	1680.8	68	262.2	186.8
(b) Sugar	35	857.5	700.7	30	200.5	199.6
(c) Edible Oils & Vanaspati	111	341.8	281.1	38	412.8	166.0
(d) Tea Processing	19	432.4	362.0	28	103.3	81.7
(e) Processing of Fruits & Vegetables	26	331.2	209.2	20	482.8	484.1
(f) Others	1,045	3750.2	2591.6	1,086	2171.4	1498.4
3. Beverage & Tobacco	126	1552.5	1098.5	37	405.1	297.7
4. Textiles	2,594	16194.6	10642.0	1,851	5740.1	3545.2
(a) Cotton Textiles	836	7823.4	4515.0	476	2373.5	1480.9
(b) Jute & Other Natural Fibre Textiles	78	266.1	127.1	19	154.9	131.5
(c) Handloom Textiles & Khadi	86	132.6	107.7	75	231.7	94.6
(d) Other Textiles & Textile Products	1,594	7972.5	5892.1	1,281	2980.0	1838.3
5. Paper, Paper Products & Printing	530	2530.9	1895.1	475	1999.2	1202.7
6. Woods and Wood Products	221	602.0	454.2	109	235.8	175.9
7. Leather & Leather Products	237	970.7	728.6	134	698.6	517.5
8. Gems and Jewellery	165	1610.7	1544.2	146	1265.6	748.5
9. Rubber & Plastic Products	627	4995.8	2168.5	331	749.8	616.6
10. Chemicals & Chemical Products	834	11802.2	8631.3	544	4918.8	2426.9
(a) Heavy Industrial Chemicals	216	1094.3	836.7	218	777.7	435.2
(b) Fertilisers	28	436.0	85.9	31	74.9	51.0
(c) Drugs & Pharmaceuticals	202	3899.5	2780.7	98	3090.7	1222.6
(d) Non-Edible Oils	30	80.5	77.8	7	38.2	15.8
(e) Other Chemicals & Chemical Products	358	6291.9	4850.2	190	937.3	702.4
11. Petroleum, Coal Products & Nuclear Fuels	110	2281.7	1743.3	60	383.0	335.8
12. Manufacture of Cement & Cement Products	169	817.8	716.6	71	99.5	96.4
13. Basic Metals & Metal Products	802	24955.0	8332.5	408	5957.4	3359.2
(a) Iron & Steel	316	12786.2	5660.4	183	4470.1	2132.1
(b) Non-Ferrous Metals	114	2961.0	1233.0	61	368.5	288.4
(c) Metal Products	372	9207.8	1439.0	164	1118.9	938.7
14. Engineering	1,727	18223.6	6548.3	1,309	7821.3	4835.0
(a) Heavy Engineering	453	7792.1	1449.8	520	632.7	430.8
(b) Light Engineering	748	6157.4	2203.4	452	1502.3	962.6
(c) Electrical Machinery & Goods	404	3025.7	2043.6	252	4559.6	2819.9
(d) Electronic Machinery & Goods	122	1248.4	851.5	85	1126.7	621.7
15. Vehicles, Vehicle Parts & Transport Equipments	391	1559.1	1187.3	332	895.4	638.9
16. Other Industries	1,456	5239.3	4084.0	1,595	3325.7	2429.3
17. Electricity, Gas & Water	193	3935.5	2462.6	32	98.2	72.4
(a) Electricity Generation & Transmission	71	2723.3	1665.5	10	32.5	15.8
(b) Non-Conventional Energy	56	423.8	386.0	6	45.7	39.8
(c) Gas, Steam & Water Supply	66	788.4	411.0	16	20.0	16.8
18. Construction	4,298	28409.7	17576.4	3,871	8992.7	6097.9
(a) Other than Infrastructure	3,408	17561.4	9754.2	3,286	3619.6	2840.8
(b) Infrastructure Construction	890	10848.3	7822.2	585	5373.1	3257.0
III. TRANSPORT OPERATORS	10,977	14859.0	8836.6	12,018	7604.5	5288.5
IV. PROFESSIONAL AND OTHER SERVICES	8,495	77778.6	35754.7	13,801	22799.5	18299.7
1. Professional Services	1,297	4610.5	2182.0	1,530	1299.6	1112.2
2. Tourism, Hotel & Restaurants	884	4210.1	3290.2	404	3003.6	2325.7
3. Recreation services	279	2456.8	1892.3	264	1163.5	775.3
4. IT and Telecommunications	417	5421.8	5083.4	444	860.3	612.7
5. Others	5,618	61079.4	23306.9	11,159	16472.4	13473.7
V. PERSONAL LOANS	107,363	80014.0	55237.6	177,151	78034.1	44338.0
1. Housing	12,657	29366.7	24187.5	2,799	2068.0	1419.1
2. Consumer Durables	902	856.0	413.9	448	192.1	125.6
3. Vehicles	17,722	7120.0	4271.8	23,156	7726.8	4549.5
4. Education	1,519	1456.5	1160.3	417	234.4	185.8
5. Personal Credit Cards	2,078	1737.2	168.8	3,991	1754.0	113.5
6. Others	72,485	39477.5	25035.3	146,340	66058.8	37944.5
VI. TRADE	21,029	59301.2	43560.3	15,012	32091.5	25832.0
1. Wholesale Trade	4,072	28393.2	21149.4	2,588	16600.1	13195.5
2. Retail Trade	16,957	30907.9	22410.9	12,424	15491.4	12636.5
VII. FINANCE	463	21140.3	13637.7	3,222	192758.5	3801.2
VIII. ALL OTHERS	7,760	12739.0	7916.2	11,254	38896.5	10049.0
TOTAL LOANS AND ADVANCES	198,321	420265.2	253957.2	298,435	439914.3	154425.5

TABLE NO.5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF OUTSTANDING LOANS AND ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	25,601	10700.1	7361.3	3,876,680	5112603.9	2662698.6
1. Direct Finance	24,632	9939.7	6910.3	3,650,515	2871445.8	1939473.0
2. Indirect Finance	969	760.4	451.0	226,165	2241158.2	723225.6
II. INDUSTRY	3,492	42797.0	19408.2	993,397	26831226.0	15037792.8
1. Mining & Quarrying	46	559.0	220.0	23,710	700356.8	472817.7
2. Food Manufacturing & Processing	409	2601.9	1973.2	108,937	1604089.6	977615.9
(a) Rice Mills, Flour & Dal Mills	26	614.8	450.3	38,055	392487.3	251829.5
(b) Sugar	2	446.5	446.1	2,439	350973.6	256851.2
(c) Edible Oils & Vanaspati	8	138.3	48.7	8,172	256287.9	126412.9
(d) Tea Processing	7	5.2	4.2	1,187	27704.1	12356.9
(e) Processing of Fruits & Vegetables	5	29.6	9.3	3,927	35449.0	25586.6
(f) Others	361	1367.6	1014.6	55,157	541187.6	304578.9
3. Beverage & Tobacco	21	2051.5	143.5	8,432	311450.2	166443.1
4. Textiles	820	2486.3	1817.9	158,314	3019906.5	1518669.7
(a) Cotton Textiles	127	804.4	673.6	50,547	1214003.4	746459.8
(b) Jute & Other Natural Fibre Textiles	5	165.2	163.5	3,484	27625.4	17552.8
(c) Handloom Textiles & Khadi	27	15.9	11.6	9,613	42698.6	26725.0
(d) Other Textiles & Textile Products	661	1500.9	969.2	94,670	1735579.1	727932.0
5. Paper, Paper Products & Printing	93	239.7	142.1	36,748	711339.5	311395.6
6. Woods and Wood Products	14	25.1	9.5	11,826	55111.8	42371.9
7. Leather & Leather Products	71	104.5	66.3	12,554	207801.8	75284.5
8. Gems and Jewellery	35	2510.4	2478.3	9,003	333897.3	206466.5
9. Rubber & Plastic Products	85	8009.4	392.4	32,247	419094.1	274797.1
10. Chemicals & Chemical Products	174	7519.3	4893.0	44,509	1919805.8	873308.2
(a) Heavy Industrial Chemicals	63	855.4	128.4	8,295	208385.7	130951.9
(b) Fertilisers	1	1200.0	1.3	1,647	204891.3	110028.0
(c) Drugs & Pharmaceuticals	43	3806.5	3405.6	10,271	798125.7	368235.5
(d) Non-Edible Oils	1	0.5	0.5	1,581	22272.4	17601.7
(e) Other Chemicals & Chemical Products	66	1657.0	1357.3	22,715	686130.7	246491.1
11. Petroleum, Coal Products & Nuclear Fuels	8	53.1	52.7	4,575	952640.6	625349.5
12. Manufacture of Cement & Cement Products	14	55.4	21.6	15,190	404709.1	267708.0
13. Basic Metals & Metal Products	133	3163.0	868.3	68,327	3319145.2	2070941.8
(a) Iron & Steel	56	2895.0	641.9	30,645	2290094.7	1509674.2
(b) Non-Ferrous Metals	23	135.1	116.3	10,620	523331.6	308430.0
(c) Metal Products	54	133.0	110.1	27,062	505718.9	252837.6
14. Engineering	339	3348.6	1003.8	98,822	2217617.1	1082329.7
(a) Heavy Engineering	126	66.8	49.2	19,128	392880.0	175495.4
(b) Light Engineering	154	495.2	403.2	51,988	738643.1	404504.8
(c) Electrical Machinery & Goods	44	2409.9	263.5	21,282	803285.7	339956.0
(d) Electronic Machinery & Goods	15	376.7	287.9	6,424	282808.3	162373.4
15. Vehicles, Vehicle Parts & Transport Equipments	78	400.6	82.5	30,707	754539.5	473482.7
16. Other Industries	356	375.7	259.8	98,268	742923.5	396652.4
17. Electricity, Gas & Water	12	3144.3	124.4	8,555	3058995.5	1918799.5
(a) Electricity Generation & Transmission	5	28.3	17.3	4,153	2780563.5	1744314.8
(b) Non-Conventional Energy	4	3015.4	107.0	1,511	121877.3	86987.1
(c) Gas, Steam & Water Supply	3	100.6	0.2	2,891	156554.7	87497.6
18. Construction	784	6149.3	4858.8	222,673	6097802.0	3283359.1
(a) Other than Infrastructure	587	1251.0	869.3	181,877	1646069.2	748050.8
(b) Infrastructure Construction	197	4898.3	3989.5	40,796	4451732.8	2535308.3
III. TRANSPORT OPERATORS	8,688	5516.6	3261.1	626,262	1660032.4	1068319.2
IV. PROFESSIONAL AND OTHER SERVICES	3,983	6336.3	4578.6	502,843	9625969.9	3523303.8
1. Professional Services	538	328.2	239.9	56,035	420291.4	210191.9
2. Tourism, Hotel & Restaurants	93	186.9	124.1	42,753	730787.1	386796.3
3. Recreation services	87	102.9	106.1	8,114	197973.4	127626.0
4. IT and Telecommunications	128	148.6	106.7	18,330	4004693.0	676605.9
5. Others	3,137	5569.8	4001.8	377,611	4272224.9	2122083.5
V. PERSONAL LOANS	1,178,979	387891.0	62987.0	10,690,011	7661120.2	5453523.3
1. Housing	1,237	1126.4	588.6	4,173,551	4134282.7	3311082.0
2. Consumer Durables	154	88.5	9.4	57,835	39895.3	31360.4
3. Vehicles	1,871	618.1	415.6	1,872,433	823024.6	556983.4
4. Education	338	304.4	308.8	1,058,119	467336.6	346260.6
5. Personal Credit Cards	1,111,637	360783.4	47985.0	1,131,923	372550.6	52612.2
6. Others	63,742	24970.3	13679.5	2,396,150	1824030.5	1155224.6
VI. TRADE	6,557	5865.9	3379.9	1,183,760	6298835.3	2909116.0
1. Wholesale Trade	405	1431.4	948.0	131,383	3305010.3	1474323.7
2. Retail Trade	6,152	4434.5	2431.8	1,052,377	2993825.0	1434792.3
VII. FINANCE	1,965	3482.2	2278.0	95,955	6359570.0	3410452.3
VIII. ALL OTHERS	4,634	3715.5	2280.1	515,640	3291429.6	1374325.6
TOTAL LOANS AND ADVANCES	1,233,899	466304.6	105534.0	18,484,548	66840787.4	35439531.3

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	16,817,606	284162.9	266091.5	25,939,516	1827948.5	1640526.5
1. Direct Finance	15,975,401	268602.4	251517.3	24,711,096	1740124.2	1561080.4
2. Indirect Finance	842,205	15560.5	14574.1	1,228,420	87824.3	79446.1
II. INDUSTRY	637,795	8503.0	11398.2	654,924	62004.0	55142.4
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	147,667	1404.1	1886.6	79,936	7123.9	6011.3
(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	88,759	1306.1	1753.2	116,043	11072.8	9736.3
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	6,514	78.1	97.4	16,678	1820.1	1590.2
6. Woods and Wood Products	18,676	281.9	237.9	21,971	2063.4	1674.1
7. Leather & Leather Products	23,605	375.7	256.3	11,258	859.7	712.2
8. Gems and Jewellery	28,018	451.5	748.9	28,510	1888.9	1810.9
9. Rubber & Plastic Products	...	...	...	...	...	...
10. Chemicals & Chemical Products	8,660	105.2	560.1	25,760	2955.1	3067.6
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	1,193	10.8	47.9	1,204	106.4	87.4
(c) Drugs & Pharmaceuticals	2,416	21.7	90.1	11,325	1562.8	1521.9
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	5,051	72.7	422.0	13,231	1285.8	1458.4
11. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
12. Manufacture of Cement & Cement Products	3,168	49.0	75.4	6,910	772.0	840.2
13. Basic Metals & Metal Products	9,693	119.8	753.4	34,558	3746.6	3821.0
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	9,693	119.8	753.4	34,558	3746.6	3821.0
14. Engineering	25,142	372.7	584.0	49,865	4959.0	4248.9
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	18,582	280.6	262.1	34,172	3344.8	2856.9
(c) Electrical Machinery & Goods	4,036	54.5	151.4	10,564	1141.7	991.0
(d) Electronic Machinery & Goods	2,524	37.6	170.4	5,129	472.5	401.0
15. Vehicles, Vehicle Parts & Transport Equipments	...	...	...	...	...	...
16. Other Industries	245,679	3523.4	3640.3	170,190	14512.8	12220.7
17. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
18. Construction	13,250	204.2	502.7	64,100	7389.4	7172.5
(a) Other than Infrastructure	...	...	...	...	...	...
(b) Infrastructure Construction	13,250	204.2	502.7	64,100	7389.4	7172.5
III. TRANSPORT OPERATORS	72,549	947.6	802.2	284,610	30732.0	22756.6
IV. PROFESSIONAL AND OTHER SERVICES	762,071	11188.1	9844.7	926,969	80781.0	61972.1
1. Professional Services	183,588	2918.6	2453.7	180,442	13959.6	11129.9
2. Tourism, Hotel & Restaurants	34,933	570.7	800.5	49,587	4284.7	3513.4
3. Recreation services	8,222	124.0	162.1	13,143	1010.5	828.5
4. IT and Telecommunications	...	...	...	...	...	...
5. Others	535,328	7574.7	6428.5	683,797	61526.3	46500.3
V. PERSONAL LOANS	16,672,568	187253.1	86904.7	25,056,532	2070214.9	1160918.0
1. Housing	221,910	3188.0	3517.5	1,587,727	187679.5	144712.4
2. Consumer Durables	610,920	7794.7	2259.2	634,752	46275.1	32017.4
3. Vehicles	819,167	12333.1	7514.0	2,886,806	178354.0	92677.1
4. Education	90,186	1404.7	1439.2	1,204,343	141165.5	122198.0
5. Personal Credit Cards	8,327,197	84155.1	23086.0	8,909,124	627011.2	131063.0
6. Others	6,603,188	78377.6	49088.8	9,833,780	889729.6	638250.0
VI. TRADE	2,622,276	43050.5	37394.2	3,147,563	267621.8	221672.6
1. Wholesale Trade	70,846	1195.5	1485.3	318,028	44995.5	42900.6
2. Retail Trade	2,551,430	41855.0	35909.0	2,829,535	222626.4	178772.0
VII. FINANCE	274,459	3887.3	3315.6	580,548	50712.5	36635.2
VIII. ALL OTHERS	5,463,114	28720.3	58236.9	2,241,714	184056.7	165270.2
TOTAL BANK CREDIT	43,322,438	567712.7	473987.9	58,832,376	4574071.5	3364893.5

... 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 2011

(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	3,318,171	1054837.0	912919.4	362,949	261511.8	219409.6
1. Direct Finance	3,155,158	1002663.5	868809.0	334,317	239005.8	200537.3
2. Indirect Finance	163,013	52173.5	44110.4	28,632	22505.9	18872.2
II. INDUSTRY	324,891	115376.0	97286.5	205,682	161108.0	131343.1
1. Mining & Quarrying	7,030	2588.7	2007.2	5,035	4051.2	4491.8
2. Food Manufacturing & Processing	35,270	12409.8	10238.7	20,182	15927.7	11896.7
(a) Rice Mills, Flour & Dal Mills	9,831	3459.9	3489.0	6,181	4971.6	3927.3
(b) Sugar	295	104.4	75.0	184	145.4	110.7
(c) Edible Oils & Vanaspati	2,174	767.0	621.6	1,365	1088.3	887.2
(d) Tea Processing	191	66.2	49.3	140	111.7	70.4
(e) Processing of Fruits & Vegetables	1,532	520.8	399.0	668	523.4	404.6
(f) Others	21,247	7491.6	5604.8	11,644	9087.3	6496.5
3. Beverage & Tobacco	2,805	1005.8	767.5	1,591	1252.5	982.8
4. Textiles	54,522	19022.6	15295.1	30,276	23833.7	18854.9
(a) Cotton Textiles	17,830	5918.3	5345.3	7,310	5745.4	4870.7
(b) Jute & Other Natural Fibre Textiles	1,354	464.6	380.5	678	523.5	484.8
(c) Handloom Textiles & Khadi	5,034	1688.1	1300.4	1,783	1423.8	1120.9
(d) Other Textiles & Textile Products	30,304	10951.7	8268.8	20,505	16141.0	12378.5
5. Paper, Paper Products & Printing	10,075	3692.4	3111.4	7,954	6260.0	4802.3
6. Woods and Wood Products	4,238	1582.6	1206.7	2,803	2258.9	1723.9
7. Leather & Leather Products	3,561	1273.5	964.6	2,422	1891.6	1330.3
8. Gems and Jewellery	2,680	983.9	804.0	1,372	1079.3	1162.2
9. Rubber & Plastic Products	7,479	2784.2	2167.4	7,040	5599.2	4964.3
10. Chemicals & Chemical Products	10,058	3694.9	3627.3	8,640	6814.8	8467.1
(a) Heavy Industrial Chemicals	1,760	644.5	727.1	1,702	1328.5	1564.6
(b) Fertilisers	376	137.5	174.6	288	234.6	172.5
(c) Drugs & Pharmaceuticals	1,431	525.3	833.9	1,322	1054.4	3479.1
(d) Non-Edible Oils	382	137.1	104.9	303	243.4	184.4
(e) Other Chemicals & Chemical Products	6,109	2250.6	1786.8	5,025	3954.0	3066.4
11. Petroleum, Coal Products & Nuclear Fuels	817	303.3	574.9	831	664.3	527.0
12. Manufacture of Cement & Cement Products	5,438	2025.2	1760.3	3,704	2931.6	2260.8
13. Basic Metals & Metal Products	15,855	5853.2	5684.1	12,078	9629.8	7271.7
(a) Iron & Steel	5,738	2131.3	2270.7	4,654	3715.5	2678.4
(b) Non-Ferrous Metals	2,532	933.4	688.0	2,010	1608.2	1183.1
(c) Metal Products	7,585	2788.6	2725.4	5,414	4306.1	3410.2
14. Engineering	30,910	11258.9	10086.7	20,148	15935.8	13681.4
(a) Heavy Engineering	7,047	2583.1	2285.0	3,612	2810.7	2683.5
(b) Light Engineering	16,948	6151.1	4728.2	11,412	9065.5	6857.6
(c) Electrical Machinery & Goods	5,163	1884.5	2495.1	4,009	3183.8	2633.3
(d) Electronic Machinery & Goods	1,752	640.2	578.4	1,115	875.7	1507.0
15. Vehicles, Vehicle Parts & Transport Equipments	10,263	3705.9	3331.4	6,937	5256.1	3747.1
16. Other Industries	44,176	15552.4	12035.5	21,782	17054.2	14373.3
17. Electricity, Gas & Water	1,826	626.2	480.7	904	734.4	559.9
(a) Electricity Generation & Transmission	503	170.9	135.2	211	166.7	124.9
(b) Non-Conventional Energy	511	160.7	109.6	125	100.6	73.7
(c) Gas, Steam & Water Supply	812	294.6	236.0	568	467.1	361.3
18. Construction	77,888	27012.4	23143.0	51,983	39932.9	30245.6
(a) Other than Infrastructure	68,988	23851.9	19945.8	43,750	33428.7	25708.0
(b) Infrastructure Construction	8,900	3160.5	3197.2	8,233	6504.2	4537.5
III. TRANSPORT OPERATORS	298,543	99849.9	70531.4	187,322	137778.1	83810.4
IV. PROFESSIONAL AND OTHER SERVICES	243,314	82969.4	62820.4	102,524	78724.6	58494.2
1. Professional Services	24,303	8499.3	6488.7	13,265	10207.7	8002.6
2. Tourism, Hotel & Restaurants	17,618	6325.9	4809.0	9,010	6982.0	5436.2
3. Recreation services	3,136	1120.1	910.6	1,702	1319.0	1111.4
4. IT and Telecommunications	6,805	2370.7	1953.3	4,122	3149.8	2706.1
5. Others	191,452	64653.4	48658.8	74,425	57066.0	41237.9
V. PERSONAL LOANS	7,390,778	2396823.5	1580503.0	1,979,864	1433649.2	1072088.8
1. Housing	1,951,598	692934.4	552135.0	1,183,288	871024.9	716770.0
2. Consumer Durables	49,761	15167.8	11715.0	5,379	3936.9	2766.0
3. Vehicles	1,527,988	495879.2	339363.5	282,390	192795.4	125971.7
4. Education	864,657	268533.2	205142.0	132,970	97553.0	72114.5
5. Personal Credit Cards	1,052,157	308398.5	42280.4	74,254	49244.1	4855.7
6. Others	1,944,617	615910.4	429867.2	301,583	219095.0	149611.0
VI. TRADE	630,657	223285.8	176006.2	265,738	210414.8	166502.8
1. Wholesale Trade	34,414	12473.1	10208.4	22,999	18687.7	15804.6
2. Retail Trade	596,243	210812.7	165797.7	242,739	191727.1	150698.2
VII. FINANCE	71,449	23028.7	18985.7	6,330	4771.5	6998.8
VIII. ALL OTHERS	283,498	93207.9	67178.1	99,071	74094.7	53116.1
TOTAL BANK CREDIT	12,561,301	4089378.3	2986230.5	3,209,480	2362052.8	1791763.7

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	138,422	215451.1	166435.3	30,601	112778.5	88756.3
1. Direct Finance	120,730	185029.8	142046.9	23,261	84819.1	66920.0
2. Indirect Finance	17,692	30421.3	24388.5	7,340	27959.4	21836.3
II. INDUSTRY	212,612	362594.8	283691.7	97,264	368030.0	277779.8
1. Mining & Quarrying	5,146	9105.9	9835.7	2,678	10222.2	7923.5
2. Food Manufacturing & Processing	20,782	36582.1	28055.0	12,651	49049.4	37204.6
(a) Rice Mills, Flour & Dal Mills	8,313	15029.7	11693.7	5,826	22710.8	17098.6
(b) Sugar	190	319.0	259.4	135	541.8	664.6
(c) Edible Oils & Vanaspati	1,417	2512.6	1993.8	969	3821.3	3108.5
(d) Tea Processing	252	444.1	282.0	185	713.1	608.7
(e) Processing of Fruits & Vegetables	643	1111.3	838.3	376	1479.2	1049.2
(f) Others	9,967	17165.5	12987.9	5,160	19783.2	14674.9
3. Beverage & Tobacco	1,516	2716.3	2201.2	760	2905.0	2314.5
4. Textiles	30,038	52290.4	40509.7	17,673	67351.4	50446.0
(a) Cotton Textiles	7,890	14048.3	11552.6	5,578	21505.7	17374.7
(b) Jute & Other Natural Fibre Textiles	619	1055.2	872.1	343	1305.8	1057.3
(c) Handloom Textiles & Khadi	1,405	2437.6	1961.3	666	2537.5	1972.7
(d) Other Textiles & Textile Products	20,124	34749.2	26123.7	11,086	42002.3	30041.3
5. Paper, Paper Products & Printing	8,428	14733.5	11737.9	4,246	15882.4	12418.5
6. Woods and Wood Products	2,525	4525.3	3613.7	1,168	4504.9	3565.5
7. Leather & Leather Products	2,854	4984.9	3286.8	1,667	6286.7	4022.4
8. Gems and Jewellery	1,152	2114.0	2507.9	750	2924.7	4709.9
9. Rubber & Plastic Products	7,903	13795.3	12693.5	4,205	15882.3	12166.0
10. Chemicals & Chemical Products	9,781	17288.9	13578.1	6,170	23519.2	18359.3
(a) Heavy Industrial Chemicals	1,947	3427.3	2599.0	1,251	4785.2	3721.0
(b) Fertilisers	267	480.7	381.9	191	745.9	552.6
(c) Drugs & Pharmaceuticals	1,855	3321.9	2726.2	1,538	5922.2	4623.4
(d) Non-Edible Oils	343	639.7	500.1	252	956.4	755.4
(e) Other Chemicals & Chemical Products	5,369	9419.4	7370.7	2,938	11109.6	8706.9
11. Petroleum, Coal Products & Nuclear Fuels	984	1703.1	1401.6	572	2193.5	1795.4
12. Manufacture of Cement & Cement Products	3,067	5236.3	4050.5	964	3665.3	3193.0
13. Basic Metals & Metal Products	13,822	24474.4	19400.3	8,240	31431.3	24538.7
(a) Iron & Steel	5,615	9992.9	8099.3	3,640	13959.6	11088.5
(b) Non-Ferrous Metals	2,362	4179.8	3233.2	1,291	4925.5	3697.6
(c) Metal Products	5,845	10301.6	8067.8	3,309	12546.2	9752.5
14. Engineering	21,263	37254.7	29935.8	11,214	42555.3	31926.8
(a) Heavy Engineering	3,970	6955.1	5370.3	1,988	7545.4	5685.8
(b) Light Engineering	11,454	19913.0	15014.3	5,517	20736.9	15600.4
(c) Electrical Machinery & Goods	4,647	8258.1	6892.4	2,954	11377.8	8509.3
(d) Electronic Machinery & Goods	1,192	2128.4	2658.7	755	2895.2	2131.3
15. Vehicles, Vehicle Parts & Transport Equipments	5,713	9505.5	8165.8	2,671	10050.6	7261.4
16. Other Industries	17,864	30660.3	23808.1	6,785	25460.3	19697.7
17. Electricity, Gas & Water	1,044	1887.9	1510.6	629	2336.2	1830.4
(a) Electricity Generation & Transmission	245	461.0	386.2	196	730.2	601.2
(b) Non-Conventional Energy	134	237.5	174.6	104	388.9	309.1
(c) Gas, Steam & Water Supply	665	1189.4	949.8	329	1217.1	920.1
18. Construction	58,730	93736.1	67399.5	14,221	51809.2	34406.4
(a) Other than Infrastructure	47,860	75665.5	54523.1	10,656	38407.7	24430.0
(b) Infrastructure Construction	10,870	18070.6	12876.4	3,565	13401.5	9976.3
III. TRANSPORT OPERATORS	126,166	178539.2	110029.7	7,905	28062.9	18645.7
IV. PROFESSIONAL AND OTHER SERVICES	80,614	136487.2	106180.8	32,355	120648.0	93075.2
1. Professional Services	10,450	17534.9	14232.7	4,127	15462.5	12710.3
2. Tourism, Hotel & Restaurants	6,737	11715.3	9255.8	3,343	12669.8	9599.7
3. Recreation services	1,337	2309.9	1986.9	759	2840.8	2515.9
4. IT and Telecommunications	4,156	6794.8	6166.8	1,521	5532.7	4923.8
5. Others	57,934	98132.2	74538.6	22,605	84142.2	63325.4
V. PERSONAL LOANS	1,025,807	1600699.6	1263629.2	222,069	759061.1	593542.3
1. Housing	803,035	1256404.4	1033647.9	185,788	628719.0	500857.6
2. Consumer Durables	1,808	3002.1	2201.9	569	2073.4	1435.3
3. Vehicles	52,731	77057.1	54233.0	7,270	25484.8	17633.7
4. Education	58,269	86935.2	58581.1	1,757	6239.3	4852.1
5. Personal Credit Cards	4,459	7205.8	1305.2	622	2312.2	756.4
6. Others	105,505	170095.0	113660.1	26,063	94232.6	68007.3
VI. TRADE	173,835	297378.6	233825.7	61,630	232864.5	182506.3
1. Wholesale Trade	29,802	54816.3	42236.5	20,798	80104.3	61567.7
2. Retail Trade	144,033	242562.2	191589.2	40,832	152760.2	120938.6
VII. FINANCE	6,096	10180.4	12475.6	3,329	12410.7	16851.8
VIII. ALL OTHERS	87,345	143891.9	107849.7	29,643	105517.2	79731.7
TOTAL BANK CREDIT	1,850,897	2945222.6	2284117.8	484,796	1739372.9	1350889.1

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	14,620	111618.1	87480.1	11,756	235025.4	176971.7
1. Direct Finance	10,092	76741.1	60710.6	7,512	150517.3	111896.9
2. Indirect Finance	4,528	34877.0	26769.5	4,244	84508.1	65074.8
II. INDUSTRY	63,075	482452.7	362461.2	73,593	1585887.1	1138893.3
1. Mining & Quarrying	1,645	12457.2	9584.1	1,589	33067.3	25668.2
2. Food Manufacturing & Processing	8,684	66896.4	50655.3	8,952	186240.9	137259.0
(a) Rice Mills, Flour & Dal Mills	4,112	31683.6	23935.4	3,843	77711.2	58142.1
(b) Sugar	137	1132.5	877.1	391	9358.2	6844.0
(c) Edible Oils & Vanaspati	766	5966.5	4497.4	868	19037.2	14667.6
(d) Tea Processing	154	1206.3	1020.9	217	4250.0	3341.7
(e) Processing of Fruits & Vegetables	318	2460.0	1796.4	331	6619.5	4746.4
(f) Others	3,197	24447.5	18528.2	3,302	69264.8	49517.3
3. Beverage & Tobacco	489	3709.8	3049.9	703	15767.5	11368.0
4. Textiles	12,257	93400.0	67592.1	15,277	329939.7	209790.2
(a) Cotton Textiles	4,431	34014.7	25861.8	5,673	123219.3	91052.7
(b) Jute & Other Natural Fibre Textiles	247	1939.4	1604.8	273	5681.1	3997.9
(c) Handloom Textiles & Khadi	362	2754.0	2172.5	303	6479.5	4367.2
(d) Other Textiles & Textile Products	7,217	54691.9	37953.0	9,028	194559.8	110372.4
5. Paper, Paper Products & Printing	2,535	19186.7	14953.1	2,660	56843.1	45022.6
6. Woods and Wood Products	656	5078.0	4108.5	473	9927.6	8161.0
7. Leather & Leather Products	1,105	8454.5	5419.0	1,849	43306.0	16465.8
8. Gems and Jewellery	790	6131.6	7812.5	1,629	36211.4	30138.2
9. Rubber & Plastic Products	2,678	20533.2	15824.0	3,104	66551.2	49225.2
10. Chemicals & Chemical Products	4,490	34823.9	28128.3	5,796	124442.7	94337.0
(a) Heavy Industrial Chemicals	856	6788.3	5347.0	1,181	25329.2	19090.5
(b) Fertilisers	142	1106.0	754.9	163	3487.8	3196.7
(c) Drugs & Pharmaceuticals	1,337	10372.6	8478.4	2,013	43467.5	33765.8
(d) Non-Edible Oils	175	1355.6	1161.5	138	3018.8	2157.4
(e) Other Chemicals & Chemical Products	1,980	15201.4	12386.4	2,301	49139.4	36126.5
11. Petroleum, Coal Products & Nuclear Fuels	367	2842.7	2360.5	504	10372.7	7937.1
12. Manufacture of Cement & Cement Products	565	4396.8	3296.2	610	13604.8	9957.5
13. Basic Metals & Metal Products	6,425	50075.1	37816.9	9,101	202644.5	156842.3
(a) Iron & Steel	3,066	24079.9	18029.6	5,023	114264.0	91409.4
(b) Non-Ferrous Metals	967	7555.2	5779.7	1,263	27585.5	20312.5
(c) Metal Products	2,392	18440.0	14007.6	2,815	60795.0	45120.4
14. Engineering	7,235	55635.9	40446.9	8,286	177952.3	128299.8
(a) Heavy Engineering	1,191	9105.0	6609.7	1,487	31587.3	24318.7
(b) Light Engineering	3,379	25828.9	19069.6	3,499	74889.9	52981.7
(c) Electrical Machinery & Goods	2,127	16539.1	11740.3	2,600	56148.1	40221.2
(d) Electronic Machinery & Goods	538	4162.9	3027.3	700	15327.1	10778.1
15. Vehicles, Vehicle Parts & Transport Equipments	1,974	15256.0	11477.2	2,820	61857.5	46132.4
16. Other Industries	3,761	28695.1	21683.2	3,516	73988.7	54040.1
17. Electricity, Gas & Water	517	4008.7	3381.2	792	18266.0	13291.0
(a) Electricity Generation & Transmission	190	1541.1	1474.3	430	10224.2	7306.7
(b) Non-Conventional Energy	146	1124.6	910.8	198	4706.1	3707.9
(c) Gas, Steam & Water Supply	181	1343.0	996.2	164	3335.7	2276.4
18. Construction	6,902	50871.2	34872.2	5,932	124903.4	94957.9
(a) Other than Infrastructure	4,783	34600.4	22294.0	3,479	70127.7	51520.3
(b) Infrastructure Construction	2,119	16270.7	12578.2	2,453	54775.7	43437.7
III. TRANSPORT OPERATORS	3,137	23193.4	16798.7	2,066	43517.8	33361.7
IV. PROFESSIONAL AND OTHER SERVICES	18,233	138693.8	107631.0	17,645	369625.7	288875.0
1. Professional Services	2,361	17811.0	14668.6	1,885	37700.9	31257.5
2. Tourism, Hotel & Restaurants	2,214	16845.7	12816.3	2,225	45739.2	34306.6
3. Recreation services	483	3637.0	3034.6	516	11036.4	8507.0
4. IT and Telecommunications	761	5603.1	4936.1	550	10987.1	9227.4
5. Others	12,414	94797.1	72175.4	12,469	264162.1	205576.5
V. PERSONAL LOANS	49,910	353645.7	273310.1	18,674	333009.0	264727.0
1. Housing	36,476	254832.2	202773.2	12,293	214399.2	172736.9
2. Consumer Durables	199	1432.1	1065.9	77	1438.2	1111.9
3. Vehicles	1,820	12268.3	8500.0	200	3496.8	2361.0
4. Education	410	2870.0	2147.3	47	981.8	749.2
5. Personal Credit Cards	291	2135.6	1137.7	124	2129.2	1475.2
6. Others	10,714	80107.5	57685.9	5,933	110563.7	86292.9
VI. TRADE	30,474	233572.1	180048.6	23,506	480738.9	368532.9
1. Wholesale Trade	12,706	98420.3	74919.1	11,205	230663.3	176163.6
2. Retail Trade	17,768	135151.8	105129.5	12,301	250075.5	192369.2
VII. FINANCE	2,554	19552.9	15765.9	2,767	58201.0	46313.2
VIII. ALL OTHERS	11,736	86492.9	64509.3	7,515	149952.9	104685.1
TOTAL BANK CREDIT	193,739	1449221.7	1108004.9	157,522	3255957.8	2422359.9

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	1,707	85404.7	62494.2	1,527	130557.8	90258.7
1. Direct Finance	1,140	57006.6	41500.7	1,031	88953.0	61816.1
2. Indirect Finance	567	28398.1	20993.5	496	41604.8	28442.6
II. INDUSTRY	16,383	824975.7	578178.2	16,270	1342692.2	889209.6
1. Mining & Quarrying	338	16985.6	15008.4	417	33774.2	19488.4
2. Food Manufacturing & Processing	1,593	80352.4	57813.9	1,414	118150.7	79466.4
(a) Rice Mills, Flour & Dal Mills	468	23574.6	18065.3	336	27959.2	20776.7
(b) Sugar	168	8566.2	6217.5	248	20923.7	15442.8
(c) Edible Oils & Vanaspati	221	11185.3	8755.3	186	15406.6	10845.8
(d) Tea Processing	54	2732.0	1376.7	21	1666.6	1243.6
(e) Processing of Fruits & Vegetables	69	3426.0	1951.1	49	4010.5	3103.4
(f) Others	613	30868.2	21448.1	574	48184.1	28054.0
3. Beverage & Tobacco	173	8867.5	6719.4	164	13848.6	10717.3
4. Textiles	3,303	165484.1	105629.1	3,282	267716.4	157666.4
(a) Cotton Textiles	1,400	70481.7	51938.1	1,361	111865.8	80395.5
(b) Jute & Other Natural Fibre Textiles	51	2550.5	1926.6	49	4095.2	2725.5
(c) Handloom Textiles & Khadi	33	1622.2	1268.2	129	11231.3	2515.9
(d) Other Textiles & Textile Products	1,819	90829.7	50496.2	1,743	140524.1	72029.5
5. Paper, Paper Products & Printing	516	26053.5	19010.1	541	43923.1	31890.5
6. Woods and Wood Products	106	5398.8	4438.8	82	6577.2	4642.4
7. Leather & Leather Products	476	23709.9	6821.5	539	43672.5	10053.5
8. Gems and Jewellery	437	22125.1	16015.2	526	43106.4	31630.1
9. Rubber & Plastic Products	618	31000.8	22241.5	535	43182.7	32423.9
10. Chemicals & Chemical Products	1,366	68562.2	49537.7	1,382	114062.4	78109.9
(a) Heavy Industrial Chemicals	297	14886.8	10031.5	243	20012.8	13918.7
(b) Fertilisers	48	2381.2	1834.8	40	3513.6	2610.6
(c) Drugs & Pharmaceuticals	525	26344.5	19713.3	530	43839.2	30375.3
(d) Non-Edible Oils	33	1684.7	1313.2	25	2052.8	1589.2
(e) Other Chemicals & Chemical Products	463	23265.0	16644.9	544	44643.9	29616.1
11. Petroleum, Coal Products & Nuclear Fuels	140	6981.5	4764.1	126	10699.2	7281.3
12. Manufacture of Cement & Cement Products	138	6980.4	4391.6	218	18428.7	12425.6
13. Basic Metals & Metal Products	2,335	118001.5	89512.2	2,479	205623.0	148375.5
(a) Iron & Steel	1,443	72986.2	58275.8	1,659	137966.0	101213.4
(b) Non-Ferrous Metals	299	15216.7	10460.4	298	24759.1	17592.4
(c) Metal Products	593	29798.7	20775.9	522	42897.9	29569.6
14. Engineering	1,829	92484.4	66010.0	1,573	131216.4	90654.2
(a) Heavy Engineering	312	15627.7	11184.0	294	24614.2	16532.5
(b) Light Engineering	732	36878.5	25145.0	605	50364.8	33852.4
(c) Electrical Machinery & Goods	618	31512.4	23695.9	496	41421.2	28530.9
(d) Electronic Machinery & Goods	167	8465.8	5985.1	178	14816.2	11738.4
15. Vehicles, Vehicle Parts & Transport Equipments	670	33988.9	23658.3	782	64358.5	38756.1
16. Other Industries	606	30495.5	20987.5	589	48152.7	30771.9
17. Electricity, Gas & Water	303	15112.6	10925.2	304	24871.6	17433.0
(a) Electricity Generation & Transmission	195	9775.0	6947.2	222	18393.0	12871.5
(b) Non-Conventional Energy	83	4103.1	3054.6	53	3987.6	2944.2
(c) Gas, Steam & Water Supply	25	1234.5	923.4	29	2490.9	1617.4
18. Construction	1,436	72391.0	54693.8	1,317	111327.9	87423.2
(a) Other than Infrastructure	721	36378.9	26202.9	562	47265.1	36354.7
(b) Infrastructure Construction	715	36012.2	28490.9	755	64062.8	51068.6
III. TRANSPORT OPERATORS	357	17829.7	13508.9	339	27777.6	20682.1
IV. PROFESSIONAL AND OTHER SERVICES	3,586	178773.7	136560.6	3,045	249891.0	190011.7
1. Professional Services	296	15027.1	10666.5	226	19004.4	13977.3
2. Tourism, Hotel & Restaurants	385	19332.0	14861.5	403	33175.8	25762.5
3. Recreation services	124	6039.1	4552.0	133	11208.1	8102.1
4. IT and Telecommunications	93	4664.4	3477.4	99	8112.6	6250.6
5. Others	2,688	133711.1	103003.2	2,184	178390.1	135919.3
V. PERSONAL LOANS	1,334	64468.6	51062.6	753	61360.9	42974.0
1. Housing	625	29959.6	24991.2	270	21145.5	15793.4
2. Consumer Durables	11	549.8	468.5	14	1260.7	448.7
3. Vehicles	7	350.1	273.7	6	458.7	416.7
4. Education	4	193.2	171.1	2	144.5	126.6
5. Personal Credit Cards	11	545.9	286.8	3	203.7	139.2
6. Others	676	32870.0	24871.4	458	38147.8	26049.4
VI. TRADE	3,641	183950.4	136573.4	2,981	247504.7	177336.1
1. Wholesale Trade	1,832	92697.4	66239.2	1,566	129860.1	92279.4
2. Retail Trade	1,809	91253.0	70334.2	1,415	117644.6	85056.7
VII. FINANCE	735	36842.0	25493.2	655	55000.8	40501.1
VIII. ALL OTHERS	1,181	58234.8	37655.7	886	72167.2	47146.3
TOTAL BANK CREDIT	28,924	1450479.7	1041526.7	26,456	2186952.2	1498119.6

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

(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	1,185	201890.4	138063.5	1,041	2765654.9	760812.1
1. Direct Finance	809	136160.6	92588.6	572	892902.1	320493.9
2. Indirect Finance	376	65729.9	45474.9	469	1872752.8	440318.2
II. INDUSTRY	18,549	3107314.7	2058256.4	17,909	21548628.7	10236827.8
1. Mining & Quarrying	418	71326.3	45007.4	428	577773.3	369202.8
2. Food Manufacturing & Processing	1,723	291048.9	176234.7	1,187	836763.1	434615.9
(a) Rice Mills, Flour & Dal Mills	291	46677.2	33303.5	205	158066.7	74604.4
(b) Sugar	383	64258.5	45938.1	384	249769.6	182744.5
(c) Edible Oils & Vanaspati	213	35009.6	25778.1	162	178160.3	63379.7
(d) Tea Processing	30	4760.5	2870.1	29	13614.0	2831.6
(e) Processing of Fruits & Vegetables	36	5981.5	4586.9	19	11905.2	7518.0
(f) Others	770	134361.6	63757.8	388	225247.3	103537.6
3. Beverage & Tobacco	250	41402.1	31094.5	241	234010.8	102641.9
4. Textiles	3,568	590070.3	348329.6	2,348	1718923.0	630889.5
(a) Cotton Textiles	1,668	270821.4	178581.3	1,024	689796.2	332771.9
(b) Jute & Other Natural Fibre Textiles	40	6438.6	3549.7	17	9584.5	3130.4
(c) Handloom Textiles & Khadi	38	6316.5	4723.0	19	9779.0	6384.5
(d) Other Textiles & Textile Products	1,822	306493.8	161475.5	1,288	1009763.3	288602.6
5. Paper, Paper Products & Printing	555	91782.2	65852.6	445	654482.1	113419.5
6. Woods and Wood Products	62	10656.0	7626.3	20	9877.7	7505.1
7. Leather & Leather Products	344	61213.5	17646.6	51	53895.9	20324.1
8. Gems and Jewellery	604	96317.9	72927.5	412	482230.4	140301.0
9. Rubber & Plastic Products	434	68594.4	44376.4	258	190328.6	100297.4
10. Chemicals & Chemical Products	1,574	266961.4	168292.0	1,432	1558051.6	486775.9
(a) Heavy Industrial Chemicals	322	53813.1	30671.5	193	114701.7	56623.3
(b) Fertilisers	67	11716.6	6425.5	132	185671.4	97380.5
(c) Drugs & Pharmaceuticals	606	102218.3	72910.0	616	624399.6	221052.0
(d) Non-Edible Oils	21	3363.1	2075.3	22	11922.2	9527.9
(e) Other Chemicals & Chemical Products	558	95850.3	56209.6	469	621356.7	102192.3
11. Petroleum, Coal Products & Nuclear Fuels	166	28503.1	20838.2	378	986460.6	623920.3
12. Manufacture of Cement & Cement Products	277	47474.3	32631.8	373	312097.4	201185.4
13. Basic Metals & Metal Products	2,826	468164.1	343601.0	2,610	2966041.2	1472365.9
(a) Iron & Steel	1,954	326722.3	249501.2	1,889	2173886.6	1128628.0
(b) Non-Ferrous Metals	391	64414.1	42065.4	388	452906.5	241965.2
(c) Metal Products	481	77027.7	52034.4	333	339248.0	101772.7
14. Engineering	1,640	273550.4	187095.6	1,216	1725216.9	594686.5
(a) Heavy Engineering	302	51943.8	36247.7	215	288154.8	87318.3
(b) Light Engineering	600	98689.3	64005.1	359	498903.5	204708.1
(c) Electrical Machinery & Goods	531	87071.9	61606.8	429	714670.3	192145.1
(d) Electronic Machinery & Goods	207	35845.4	25236.0	213	223488.3	110515.0
15. Vehicles, Vehicle Parts & Transport Equipments	896	146174.3	96464.8	719	562392.4	295250.1
16. Other Industries	650	102230.4	66320.9	423	417040.6	149145.6
17. Electricity, Gas & Water	554	97470.6	73194.9	1,824	2941382.0	1828282.6
(a) Electricity Generation & Transmission	416	73721.8	55038.5	1,646	2708954.4	1689909.9
(b) Non-Conventional Energy	81	13709.0	10462.0	101	95596.8	66326.9
(c) Gas, Steam & Water Supply	57	10039.9	7694.4	77	136830.7	72045.8
18. Construction	2,008	354374.8	260721.6	3,544	5321661.2	2666018.3
(a) Other than Infrastructure	770	134689.7	90211.9	761	1207345.6	405207.6
(b) Infrastructure Construction	1,238	219685.1	170509.8	2,783	4114315.6	2260810.7
III. TRANSPORT OPERATORS	378	64020.6	48504.3	651	1113609.2	664283.6
IV. PROFESSIONAL AND OTHER SERVICES	3,270	546338.8	400085.4	3,190	7866195.5	2165319.9
1. Professional Services	269	42158.2	26470.7	200	252471.5	80635.3
2. Tourism, Hotel & Restaurants	446	75810.8	57790.3	452	504253.6	213497.1
3. Recreation services	136	23509.5	16779.0	141	139163.5	83037.9
4. IT and Telecommunications	148	25487.2	17790.3	330	3957777.2	632589.5
5. Others	2,271	379373.1	281255.2	2,067	3012529.6	1155560.1
V. PERSONAL LOANS	458	75823.2	50699.6	364	582579.5	260986.6
1. Housing	98	16059.1	10867.9	80	148804.5	80509.1
2. Consumer Durables	7	1363.2	1216.5	10	9671.1	8930.8
3. Vehicles	6	900.7	788.2	15	14333.6	7442.0
4. Education	2	280.6	247.4	1	3605.9	2129.3
5. Personal Credit Cards	2	375.6	375.6	-	-	-
6. Others	343	56844.0	37204.1	258	406164.5	161975.4
VI. TRADE	2,420	396476.9	260042.2	1,642	4375145.0	1192143.8
1. Wholesale Trade	1,340	219643.9	136669.1	1,021	2873276.8	915885.5
2. Retail Trade	1,080	176833.0	123373.1	621	1501868.2	276258.3
VII. FINANCE	920	168190.6	115495.4	2,492	7032948.1	3169966.3
VIII. ALL OTHERS	752	129050.7	73390.7	945	2561023.7	839698.6
TOTAL BANK CREDIT	27,932	4689106.0	3144537.4	28,234	47845784.6	19290038.9

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	5,319,306	425768.4	365799.5	11,789,985	1118757.4	871711.2
1. Direct Finance	5,241,182	411156.1	354099.6	10,755,110	1003529.1	785148.3
2. Indirect Finance	78,124	14612.3	11700.0	1,034,875	115228.3	86562.9
II. INDUSTRY	104,402	362791.1	241661.6	214,142	295601.5	217704.3
1. Mining & Quarrying	1,936	7198.9	4498.8	1,854	7650.9	5323.3
2. Food Manufacturing & Processing	25,731	27646.6	20805.6	35,085	59294.7	43562.3
(a) Rice Mills, Flour & Dal Mills	6,791	10559.9	8212.7	11,138	16544.8	11585.3
(b) Sugar	122	3078.1	2163.1	191	25321.1	18232.7
(c) Edible Oils & Vanaspati	1,147	3060.6	2081.3	1,697	1681.9	1271.9
(d) Tea Processing	52	73.3	50.2	291	1195.0	350.2
(e) Processing of Fruits & Vegetables	333	1105.9	843.1	430	797.6	667.5
(f) Others	17,286	9768.7	7455.2	21,338	13754.3	11454.7
3. Beverage & Tobacco	555	5096.2	3966.9	873	2814.6	2502.8
4. Textiles	20,026	32540.9	26068.7	38,923	35896.7	27577.4
(a) Cotton Textiles	2,187	4672.4	3608.1	9,132	16089.0	13437.4
(b) Jute & Other Natural Fibre Textiles	1,291	634.5	568.4	2,797	473.1	382.6
(c) Handloom Textiles & Khadi	5,696	1312.9	925.4	7,370	1262.2	813.4
(d) Other Textiles & Textile Products	10,852	25921.1	20966.8	19,624	18072.4	12944.1
5. Paper, Paper Products & Printing	2,182	12024.2	9735.1	3,361	8661.1	7068.0
6. Woods and Wood Products	3,837	1109.7	859.5	8,735	2765.5	1982.9
7. Leather & Leather Products	1,702	1503.6	1114.7	3,092	987.3	692.3
8. Gems and Jewellery	575	1336.6	1234.1	3,383	599.1	482.1
9. Rubber & Plastic Products	1,451	8421.2	5946.9	2,696	6029.5	4524.2
10. Chemicals & Chemical Products	2,348	21751.2	15780.0	4,138	12032.6	8379.8
(a) Heavy Industrial Chemicals	204	3190.1	2216.8	351	2167.8	1691.9
(b) Fertilisers	148	1288.7	593.7	342	2309.2	1320.2
(c) Drugs & Pharmaceuticals	375	4265.1	3391.0	436	2428.6	1858.5
(d) Non-Edible Oils	143	2203.5	2106.2	119	410.3	311.6
(e) Other Chemicals & Chemical Products	1,478	10803.7	7472.4	2,890	4716.6	3197.6
11. Petroleum, Coal Products & Nuclear Fuels	139	1229.9	624.3	350	4627.0	3657.7
12. Manufacture of Cement & Cement Products	2,849	8402.9	6046.4	3,538	6498.3	4309.2
13. Basic Metals & Metal Products	3,825	54787.5	39518.0	6,914	46271.3	31488.9
(a) Iron & Steel	1,316	45460.5	33537.5	1,107	37461.2	25330.0
(b) Non-Ferrous Metals	508	5168.0	3054.5	286	2342.0	1609.0
(c) Metal Products	2,001	4158.9	2926.0	5,521	6468.1	4549.9
14. Engineering	7,757	28848.3	20731.3	20,037	14692.3	10986.8
(a) Heavy Engineering	610	4684.5	3188.3	1,470	2282.0	1716.2
(b) Light Engineering	5,524	11582.1	7770.0	14,730	7070.3	5396.3
(c) Electrical Machinery & Goods	1,298	10897.7	8870.4	2,891	4483.6	3284.7
(d) Electronic Machinery & Goods	325	1684.0	902.6	946	856.4	589.6
15. Vehicles, Vehicle Parts & Transport Equipments	822	7839.1	5781.6	3,850	5698.3	3786.8
16. Other Industries	24,951	9804.5	7420.1	61,757	14431.7	11231.9
17. Electricity, Gas & Water	289	46975.4	24773.3	334	27180.0	22341.7
(a) Electricity Generation & Transmission	121	41163.7	20944.8	134	25181.1	19877.5
(b) Non-Conventional Energy	38	4864.1	3183.6	43	230.2	130.7
(c) Gas, Steam & Water Supply	130	947.6	644.8	157	1768.8	2333.5
18. Construction	3,427	86274.4	46756.3	15,222	39470.7	27806.1
(a) Other than Infrastructure	320	6655.7	3922.1	7,090	7849.1	6370.1
(b) Infrastructure Construction	3,107	79618.8	42834.2	8,132	31621.6	21435.9
III. TRANSPORT OPERATORS	31,754	17780.4	12456.2	66,218	18883.0	15676.3
IV. PROFESSIONAL AND OTHER SERVICES	52,769	40451.7	28942.5	292,117	75363.3	61158.6
1. Professional Services	2,544	1592.6	1349.8	69,821	8198.5	6945.1
2. Tourism, Hotel & Restaurants	6,500	12705.3	8335.6	22,926	7584.5	7052.0
3. Recreation services	1,276	840.6	692.3	2,400	2732.8	2485.7
4. IT and Telecommunications	397	2997.6	2373.0	873	5791.9	2631.1
5. Others	42,052	22315.6	16191.8	196,097	51055.6	42044.6
V. PERSONAL LOANS	1,697,386	360676.4	269503.7	2,300,761	288755.5	244773.9
1. Housing	297,690	144239.8	112887.3	368,819	107656.4	92731.7
2. Consumer Durables	23,298	1015.7	558.9	52,829	3802.0	3155.4
3. Vehicles	127,349	34674.7	25482.4	118,619	20431.4	17503.4
4. Education	103,945	26060.5	18314.7	312,132	52028.7	43338.0
5. Personal Credit Cards	0	0.0	0.0	194,714	8090.2	6939.3
6. Others	1,145,104	154685.8	112260.3	1,253,648	96746.8	81106.3
VI. TRADE	401,994	885780.3	82455.9	1,114,062	290874.4	251243.3
1. Wholesale Trade	5,065	75989.1	35011.6	32,344	181454.2	163577.0
2. Retail Trade	396,929	809791.2	47444.3	1,081,718	109420.2	87666.3
VII. FINANCE	1,197	22999.7	19237.5	51,625	13518.3	11565.5
VIII. ALL OTHERS	14,423	1512.3	1256.1	598,547	152571.0	45740.2
TOTAL BANK CREDIT	7,623,231	2117760.3	1021313.1	16,427,457	2254324.4	1719573.4

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011

RURAL

(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		
29	732.6	362.0	8,748,700	470201.1	405292.5	717,823	125061.4	102757.9	26,575,843	2140520.9	1745923.2	I.	
25	726.7	356.1	8,650,032	459720.1	397146.0	707,879	113219.3	95897.1	25,354,228	1988351.2	1632647.1	1.	
4	6.0	6.0	98,668	10481.0	8146.5	9,944	11842.0	6860.8	1,221,615	152169.7	113276.2	2.	
905	49283.5	28700.4	387,652	21212.7	16451.0	46,567	270778.3	121083.7	753,668	999667.1	625601.0	II.	
23	239.9	154.3	520	398.7	265.2	321	13101.5	3886.4	4,654	28589.9	14128.0	1.	
133	916.0	450.0	102,298	3799.7	2923.3	5,469	14638.7	10519.5	168,716	106295.7	78260.7	2.	
71	144.2	49.0	53,221	1755.1	1332.1	571	1816.4	1337.8	71,792	30820.4	22516.9	2 (a)	
0	0.0	0.0	31	15.2	12.7	44	2480.9	1660.2	388	30895.3	22068.7	2 (b)	
0	0.0	0.0	1,132	190.5	142.3	140	1173.6	1134.5	4,116	6106.6	4630.0	2 (c)	
0	0.0	0.0	620	131.1	115.7	231	47.3	26.5	1,194	1446.7	542.6	2 (d)	
0	0.0	0.0	101	67.4	52.2	55	516.5	390.3	919	2487.4	1953.1	2 (e)	
62	771.8	401.1	47,193	1640.5	1268.2	4,428	8604.0	5970.2	90,307	34539.3	26549.3	2 (f)	
23	6409.5	2538.5	111	65.0	47.7	95	3590.1	1959.7	1,657	17975.4	11015.6	3.	
89	1102.6	820.5	28,334	2547.4	1779.4	11,018	12245.3	9049.0	98,390	84332.9	65295.0	4.	
37	247.2	239.4	3,582	943.0	504.7	746	5114.4	3876.1	15,684	27066.0	21665.7	4 (a)	
0	0.0	0.0	1,807	153.5	118.9	149	113.7	99.4	6,044	1374.8	1169.3	4 (b)	
1	2.9	2.9	14,513	809.7	673.0	5,061	580.2	396.3	32,641	3967.9	2810.9	4 (c)	
51	852.4	578.2	8,432	641.2	482.8	5,062	6437.0	4677.2	44,021	51924.2	39649.2	4 (d)	
12	869.1	315.3	2,372	142.8	110.2	450	3312.2	3012.3	8,377	25009.4	20240.8	5.	
2	45.4	45.4	7,180	377.3	295.9	844	655.3	515.1	20,598	4953.2	3698.7	6.	
4	1.7	1.7	13,204	298.8	182.2	450	1055.9	772.4	18,452	3847.2	2763.4	7.	
0	0.0	0.0	24,844	800.5	721.1	276	213.0	98.6	29,078	2949.3	2535.9	8.	
19	1117.1	722.7	7,415	243.6	211.4	749	3899.4	1849.5	12,330	19710.7	13254.7	9.	
121	7482.9	5801.5	2,986	172.4	152.8	691	8585.4	6579.0	10,284	50024.5	36693.1	10.	
7	845.0	779.4	15	20.9	19.0	75	341.1	126.0	652	6564.8	4833.0	10 (a)	
4	999.9	235.8	1,394	41.5	54.2	19	2479.0	1717.6	1,907	7118.3	3921.4	10 (b)	
13	4618.1	4452.3	931	35.1	26.5	148	1969.5	1888.8	1,903	13316.4	11617.0	10 (c)	
0	0.0	0.0	11	6.5	5.3	8	56.5	36.9	281	2676.9	2460.0	10 (d)	
97	1019.9	334.1	635	68.4	47.9	441	3739.4	2809.8	5,541	20348.0	13861.7	10 (e)	
2	567.0	260.0	17	10.5	8.2	49	1643.1	1232.9	557	8077.5	5783.1	11.	
5	2140.6	2086.0	1,613	137.2	110.4	310	1194.9	360.7	8,315	18373.9	12912.7	12.	
74	9846.3	3801.1	2,519	204.0	146.5	1,059	15743.0	7554.5	14,391	126852.0	82509.0	13.	
4	159.9	145.9	65	34.1	22.4	340	13398.0	5819.1	2,832	96513.7	64854.9	13 (a)	
43	8272.8	2920.9	22	10.6	7.6	136	1010.0	689.5	995	16803.4	8281.5	13 (b)	
27	1413.6	734.3	2,432	159.2	116.5	583	1335.0	1045.9	10,564	13534.9	9372.6	13 (c)	
192	5267.2	2187.2	6,139	503.4	387.4	1,559	6720.0	5126.5	35,684	56031.2	39419.1	14.	
55	902.1	479.3	342	148.2	118.3	597	1266.4	746.5	3,074	9283.2	6248.6	14 (a)	
90	2563.7	1041.1	2,536	186.6	134.3	530	1969.9	1202.4	23,410	23372.6	15544.0	14 (b)	
35	1319.8	389.7	1,777	107.6	87.8	307	2382.4	2205.3	6,308	19191.2	14838.0	14 (c)	
12	481.5	277.0	1,484	61.0	47.0	125	1101.3	972.3	2,892	4184.2	2788.5	14 (d)	
116	10577.6	7745.0	9,690	609.9	457.3	1,070	6325.3	5204.8	15,548	31050.1	22975.5	15.	
43	1409.9	890.4	166,242	6189.2	4556.8	3,925	4139.1	3171.8	256,918	35974.4	27271.0	16.	
1	436.0	225.0	329	109.4	73.7	162	87866.1	11140.6	1,115	162567.0	58554.3	17.	
0	0.0	0.0	6	3.4	2.7	123	86488.1	10719.1	384	152836.2	51544.1	17 (a)	
1	436.0	225.0	304	93.4	59.9	17	1274.6	348.6	403	6898.3	3947.9	17 (b)	
0	0.0	0.0	19	12.6	11.0	22	103.5	72.9	328	2832.5	3062.3	17 (c)	
46	854.7	655.7	11,839	4603.0	4021.6	18,070	85850.1	49050.5	48,604	217052.8	128290.2	18.	
16	469.2	351.6	8,155	4192.8	3672.6	13,695	34377.7	18634.3	29,276	53544.5	32950.7	18 (a)	
30	385.4	304.1	3,684	410.2	349.1	4,375	51472.4	30416.2	19,328	163508.4	95339.5	18 (b)	
6	752.1	282.1	77,054	11926.2	8906.5	78,109	64397.8	36716.3	253,141	113739.5	74037.4	III.	
400	1560.0	1265.8	351,092	15490.4	12107.2	24,126	44349.4	35442.2	720,504	177214.9	138916.3	IV.	
163	614.8	402.8	106,037	3710.2	2954.2	2,694	1839.2	1098.2	181,259	15955.3	12750.1	1.	
15	6.5	6.3	9,990	1111.6	691.8	990	1994.6	1480.6	40,421	23402.4	17566.3	2.	
16	7.8	6.8	5,318	179.3	191.1	142	482.1	339.4	9,152	4242.7	3715.3	3.	
44	35.6	30.9	64	37.0	30.3	88	14182.5	13199.7	1,466	23044.7	18265.0	4.	
162	895.3	819.0	229,683	10452.2	8239.8	20,212	25851.1	19324.3	488,206	110569.8	86619.6	5.	
4,589	1569.6	374.4	1,511,824	114155.2	89085.2	582,148	215767.3	133638.8	6,096,708	980924.0	737376.0	V.	
74	145.0	132.3	169,235	32025.6	26169.3	53,442	31210.4	25850.6	889,260	315277.2	257771.1	1.	
0	0.0	0.0	149,055	14499.7	10487.5	37,771	4951.0	3588.4	262,953	24268.4	17790.2	2.	
6	5.2	5.0	62,950	6020.6	4616.4	201,529	89080.6	45471.2	510,453	150212.5	93078.4	3.	
11	6.9	6.0	32,272	4291.4	3680.9	77,141	30281.5	20498.5	525,501	112668.9	85838.1	4.	
4,449	1371.0	200.2	257,704	9985.5	8075.6	6,251	1508.0	294.2	463,118	20954.6	15509.3	5.	
49	41.4	31.0	840,608	47332.6	36055.4	206,014	58735.9	37935.9	3,445,423	357542.4	267388.8	6.	
542	3802.4	2749.5	1,238,903	55885.8	43833.1	79,589	34062.8	24676.2	2,835,090	1270405.6	404957.9	VI.	
94	2065.2	1447.1	58,797	4074.4	3225.9	5,195	7157.1	6062.7	101,495	270739.9	209324.3	1.	
448	1737.2	1302.4	1,180,106	51811.5	40607.2	74,394	26905.7	18613.4	2,733,595	999665.8	195633.6	2.	
66	1288.7	840.3	533,909	42206.4	30927.5	9,783	29894.9	23089.3	596,580	109908.0	85660.2	VII.	
74	1837.7	1311.5	1,505,833	68710.9	54132.9	67,654	11693.6	9582.2	2,186,531	236325.5	112022.9	VIII.	
6,611	60826.6	35886.1	14,354,967	799788.7	660735.8	1,605,799	796005.5	486986.5	40,018,065	6028705.5	3924494.9	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	5,260,565	840934.8	451781.1	6,440,064	1757050.6	628335.8
1. Direct Finance	5,162,623	794388.3	419180.2	5,792,573	625706.6	525513.3
2. Indirect Finance	97,942	46546.5	32600.9	647,491	1131344.0	102822.6
II. INDUSTRY	157,603	395329.2	291076.8	227,271	1043874.5	564070.2
1. Mining & Quarrying	4,313	32156.4	24282.6	3,149	60808.1	20448.3
2. Food Manufacturing & Processing	42,581	97874.0	73875.0	28,708	217170.7	85428.1
(a) Rice Mills, Flour & Dal Mills	12,296	51964.6	39111.5	9,252	82965.8	34376.4
(b) Sugar	212	5870.4	4061.8	251	34402.1	23259.7
(c) Edible Oils & Vanaspati	1,980	9544.1	7408.4	1,705	9670.0	6860.3
(d) Tea Processing	172	372.2	259.8	242	991.5	786.0
(e) Processing of Fruits & Vegetables	859	2479.0	1683.4	478	2785.6	1285.3
(f) Others	27,062	27643.7	21350.0	16,780	86355.7	18860.4
3. Beverage & Tobacco	1,275	5657.6	4451.2	962	6666.0	4503.4
4. Textiles	25,581	63892.8	47932.7	39,954	199729.0	83161.6
(a) Cotton Textiles	4,006	33674.9	26010.7	9,953	130462.3	55700.2
(b) Jute & Other Natural Fibre Textiles	782	574.1	420.9	1,877	2086.8	1541.7
(c) Handloom Textiles & Khadi	5,326	2337.2	1993.0	5,460	3430.5	2045.9
(d) Other Textiles & Textile Products	15,467	27306.6	19508.0	22,664	63749.5	23873.8
5. Paper, Paper Products & Printing	4,626	11814.3	7875.1	5,842	26120.5	19834.1
6. Woods and Wood Products	5,815	3897.7	3250.0	7,224	4848.7	3886.0
7. Leather & Leather Products	2,607	1264.9	1037.6	3,820	24104.3	2672.7
8. Gems and Jewellery	974	7527.2	6363.1	1,835	2011.9	1497.5
9. Rubber & Plastic Products	3,071	6380.1	5010.4	4,743	15934.9	12709.6
10. Chemicals & Chemical Products	6,277	24192.2	17432.9	7,460	40762.3	28726.0
(a) Heavy Industrial Chemicals	688	4091.3	2407.0	760	9219.3	5489.5
(b) Fertilisers	230	2212.7	1969.0	349	9845.7	6981.2
(c) Drugs & Pharmaceuticals	671	5140.2	4015.0	1,040	9367.7	7180.6
(d) Non-Edible Oils	415	2167.9	1557.0	165	1681.0	1191.2
(e) Other Chemicals & Chemical Products	4,273	10580.1	7485.0	5,146	10648.6	7883.5
11. Petroleum, Coal Products & Nuclear Fuels	251	4445.0	1006.7	520	18938.7	17290.5
12. Manufacture of Cement & Cement Products	4,300	6737.8	4814.7	3,083	16028.0	10901.9
13. Basic Metals & Metal Products	6,457	50427.4	36848.4	11,057	95050.1	65280.0
(a) Iron & Steel	2,397	39549.4	28401.4	2,836	60575.2	43167.0
(b) Non-Ferrous Metals	1,007	7690.4	5863.4	952	17961.7	11283.0
(c) Metal Products	3,053	3187.6	2583.6	7,269	16513.2	10830.0
14. Engineering	11,763	26153.3	20829.2	20,879	37935.6	25924.0
(a) Heavy Engineering	1,363	4422.8	3596.3	1,401	5755.0	3818.7
(b) Light Engineering	8,263	11673.3	9238.2	14,470	16015.8	12114.2
(c) Electrical Machinery & Goods	1,633	7587.1	6227.0	3,695	14260.7	8767.6
(d) Electronic Machinery & Goods	504	2470.1	1767.7	1,313	1904.8	1223.6
15. Vehicles, Vehicle Parts & Transport Equipments	1,066	3899.0	2041.8	4,918	20048.2	10513.3
16. Other Industries	30,662	14439.0	11303.6	55,617	45286.0	31569.3
17. Electricity, Gas & Water	502	10192.1	5171.6	798	126636.9	79761.3
(a) Electricity Generation & Transmission	124	5511.6	3563.4	236	113238.1	68268.9
(b) Non-Conventional Energy	45	3806.9	956.0	107	12282.8	10685.6
(c) Gas, Steam & Water Supply	333	873.6	652.2	455	1116.0	806.8
18. Construction	5,482	24378.4	17550.3	26,702	85794.5	59962.4
(a) Other than Infrastructure	1,297	3901.5	2896.2	17,530	27869.2	16625.5
(b) Infrastructure Construction	4,185	20476.9	14654.1	9,172	57925.3	43336.9
III. TRANSPORT OPERATORS	34,055	19260.5	13885.7	63,170	26813.7	21660.0
IV. PROFESSIONAL AND OTHER SERVICES	71,471	52568.2	37765.6	308,873	138325.1	104111.7
1. Professional Services	6,187	2309.4	1792.8	71,697	13010.2	10698.1
2. Tourism, Hotel & Restaurants	7,919	12559.3	9062.4	19,024	14634.2	12084.9
3. Recreation services	2,569	921.1	647.8	3,500	1421.1	1074.9
4. IT and Telecommunications	848	745.4	599.2	1,321	1376.5	1185.1
5. Others	53,948	36032.9	25663.4	213,331	107883.1	79068.7
V. PERSONAL LOANS	3,764,451	898937.2	640705.9	2,576,897	506294.9	406973.1
1. Housing	698,713	393712.8	286112.6	553,164	221378.6	188175.7
2. Consumer Durables	41,912	1770.8	963.3	70,709	5885.1	4528.4
3. Vehicles	275,092	79296.3	58012.3	175,404	39600.7	33396.7
4. Education	332,951	81919.4	60069.5	385,778	76126.2	64330.7
5. Personal Credit Cards	0	0.0	0.0	225,056	10818.3	9490.2
6. Others	2,415,783	342238.0	235548.2	1,166,786	152485.9	107051.4
VI. TRADE	539,053	156003.0	121979.4	943,314	329648.2	234482.3
1. Wholesale Trade	11,863	32806.4	23371.9	60,634	70019.2	59904.2
2. Retail Trade	527,190	123196.6	98607.5	882,680	259629.0	174578.1
VII. FINANCE	3,374	5580.3	4578.3	47,042	60930.6	37248.1
VIII. ALL OTHERS	32,523	5456.4	4370.4	555,024	96337.6	64275.4
TOTAL BANK CREDIT	9,863,095	2374069.6	1566143.1	11,161,655	3959275.2	2061156.5

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011

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		
78	607.0	510.4	2,438,056	120860.5	108247.7	1,393,786	174090.4	148203.8	15,532,549	2893543.4	1337078.9	I.	
37	572.9	476.3	2,403,444	117533.0	105600.4	1,372,726	149696.9	128544.2	14,731,403	1687897.8	1179314.4	1.	
41	34.1	34.1	34,612	3327.4	2647.3	21,060	24393.5	19659.6	801,146	1205645.5	157764.5	2.	
1,342	15792.2	8325.5	96,873	9996.8	8112.4	56,161	271463.4	167646.9	539,250	1736456.1	1039231.8	II.	
6	300.0	292.3	249	178.1	134.1	483	12245.4	9096.3	8,200	105688.0	54253.5	1.	
123	863.6	202.7	10,168	1556.0	1211.9	6,097	23415.5	18047.4	87,677	340879.8	178765.0	2.	
110	116.0	71.0	3,150	633.3	469.1	1,356	6748.0	5059.6	26,164	142427.7	79087.7	2 (a)	
0	-	-	5	2.6	2.4	24	774.7	656.6	492	41049.8	27980.4	2 (b)	
2	0.2	0.2	391	79.2	56.8	1,030	4436.6	3704.0	5,108	23730.1	18029.7	2 (c)	
0	-	-	62	16.5	17.1	400	136.4	123.8	876	1516.6	1186.7	2 (d)	
0	-	-	40	67.2	64.7	100	2444.9	2335.4	1,477	7776.8	5368.8	2 (e)	
11	747.3	131.4	6,520	757.1	601.8	3,187	8874.9	6168.1	53,560	124378.7	47111.7	2 (f)	
0	-	-	78	56.4	42.3	135	3077.9	1390.0	2,450	15457.9	10386.8	3.	
44	493.5	243.3	11,343	938.6	722.7	10,285	30895.1	22688.5	87,207	295949.1	154748.7	4.	
18	11.7	11.7	1,381	153.8	106.7	3,968	21165.6	16013.2	19,326	185468.4	97842.5	4 (a)	
0	-	-	405	22.8	18.5	318	949.0	687.6	3,382	3632.6	2668.8	4 (b)	
0	-	-	3,413	368.6	261.0	1,904	419.5	308.2	16,103	6555.7	4608.1	4 (c)	
26	481.8	231.5	6,144	393.5	336.5	4,095	8361.1	5679.5	48,396	100292.4	49629.3	4 (d)	
36	297.8	99.5	945	118.1	99.4	4,555	9358.3	6166.1	16,004	47709.0	34074.2	5.	
0	-	-	2,667	167.6	137.5	1,525	2152.2	1704.1	17,231	11066.2	8977.6	6.	
2	0.1	0.1	2,875	106.9	72.7	447	424.5	333.6	9,751	25900.7	4116.7	7.	
3	1.7	1.7	14,335	470.3	498.0	1,806	682.7	622.2	18,953	10693.8	8982.4	8.	
49	639.8	189.8	1,559	82.7	64.4	1,203	8370.3	5901.6	10,625	31407.7	23875.8	9.	
179	3287.0	1245.4	1,709	221.7	197.0	1,610	9321.8	7158.7	17,235	77785.0	54760.1	10.	
30	46.0	43.0	11	106.9	97.6	123	911.2	785.7	1,612	14374.7	8822.9	10 (a)	
4	1250.0	250.0	342	31.6	25.9	46	2456.5	1768.6	971	15796.5	10994.7	10 (b)	
3	155.0	17.7	1,205	61.4	54.9	225	1351.6	978.7	3,144	16075.9	12246.8	10 (c)	
0	-	-	2	0.6	0.4	28	109.8	100.7	610	3959.3	2849.3	10 (d)	
142	1836.0	934.7	149	21.3	18.2	1,188	4492.6	3525.0	10,898	27578.6	19846.3	10 (e)	
1	1.3	1.3	5	1.3	1.0	149	3825.0	1084.6	926	27211.3	19384.1	11.	
16	649.5	169.8	458	74.9	61.8	409	500.2	361.6	8,266	23990.5	16309.8	12.	
111	1291.0	317.0	1,287	236.6	172.4	1,571	33335.1	19440.8	20,483	180340.2	122058.7	13.	
4	835.0	107.0	22	64.3	58.8	405	20540.3	14500.5	5,664	121564.2	86234.8	13 (a)	
1	200.0	-	3	50.0	8.9	83	10474.6	3368.1	2,046	36376.8	20523.4	13 (b)	
106	256.0	210.0	1,262	122.3	104.7	1,083	2320.2	1572.1	12,773	22399.2	15300.5	13 (c)	
480	1005.6	926.9	1,965	183.8	141.7	1,619	5410.1	3974.2	36,706	70688.5	51796.0	14.	
10	13.4	11.8	75	39.7	28.3	138	966.0	521.2	2,987	11197.0	7976.2	14 (a)	
333	521.1	446.8	1,084	80.6	60.2	735	1900.9	1429.9	24,885	30191.8	23289.2	14 (b)	
133	468.1	465.3	480	30.6	23.7	617	2398.2	1901.8	6,558	24744.1	17385.5	14 (c)	
4	3.0	3.0	326	32.8	29.4	129	145.0	121.4	2,276	4555.6	3145.1	14 (d)	
73	5237.3	3808.6	1,638	169.3	120.9	1,439	5123.3	3629.9	9,134	34477.1	20114.4	15.	
86	563.9	62.7	37,107	2132.1	1662.5	6,316	7846.2	5743.8	129,788	70267.1	50341.8	16.	
1	620.9	620.9	40	258.7	252.1	163	64727.0	28359.8	1,504	202435.7	114165.7	17.	
0	-	-	12	7.0	4.7	44	63393.6	27347.0	416	182150.3	99184.1	17 (a)	
0	-	-	15	243.2	242.7	60	1209.6	932.4	227	17542.6	12816.7	17 (b)	
1	620.9	620.9	13	8.5	4.7	59	123.9	80.3	861	2742.9	2165.0	17 (c)	
132	539.2	143.6	8,445	3043.6	2520.0	16,349	50752.8	31944.0	57,110	164508.5	112120.3	18.	
126	89.2	89.2	5,564	2683.0	2218.5	12,953	24575.4	17297.8	37,470	59118.2	39127.1	18 (a)	
6	450.0	54.4	2,881	360.6	301.5	3,396	26177.4	14646.2	19,640	105390.2	72993.1	18 (b)	
36	33.5	33.5	33,913	5009.7	4086.1	53,946	38044.9	22407.1	185,120	89162.3	62072.4	III.	
417	10607.7	8210.6	138,016	7840.0	6474.2	54,926	104106.9	58315.0	573,703	313447.8	214877.1	IV.	
98	64.8	64.8	26,747	1244.5	983.8	3,904	3588.4	2954.1	108,633	20217.2	16493.5	1.	
0	-	-	6,455	739.8	615.7	1,984	3652.1	2977.1	35,382	31585.3	24740.1	2.	
31	23.8	23.8	716	77.6	66.8	397	560.5	441.6	7,213	3004.1	2254.9	3.	
14	8.6	8.6	36	21.4	18.6	209	382.0	284.6	2,428	2534.0	2096.0	4.	
274	10510.5	8113.5	104,062	5756.6	4789.4	48,432	95923.9	51657.7	420,047	256107.1	169292.6	5.	
10,238	1650.2	1649.9	867,896	68335.7	50912.3	881,201	202292.5	145813.0	8,100,683	1677510.4	1246054.2	V.	
82	321.8	321.6	91,434	19663.7	16466.2	121,839	81917.9	62994.8	1,465,232	716994.8	554070.8	1.	
0	-	-	65,233	6516.0	4910.8	33,434	2953.1	2197.9	211,288	17125.1	12600.4	2.	
44	10.5	10.5	34,010	4204.7	3504.1	224,009	48999.9	29405.6	708,559	172112.1	124329.1	3.	
0	-	-	27,426	3385.7	3336.6	44,546	12030.5	8429.1	790,701	173461.8	136165.9	4.	
0	-	-	63,110	3079.9	2375.5	6,287	1859.5	237.9	294,453	15757.7	12103.6	5.	
10,112	1317.9	1317.9	586,683	31485.6	20319.2	451,086	54531.6	42547.7	4,630,450	582058.9	406784.3	6.	
748	1874.5	1507.8	404,284	26264.8	21265.6	115,772	64713.4	51524.4	2,003,171	578503.9	430759.4	VI.	
314	823.5	672.7	25,743	2616.0	2176.7	9,360	22867.7	17557.0	107,914	129132.7	103682.6	1.	
434	1051.0	835.0	378,541	23648.9	19088.9	106,412	41845.7	33967.4	1,895,257	449371.2	327076.9	2.	
3	2800.0	-	161,407	13423.9	9669.1	7,617	8952.3	4672.9	219,443	91687.1	56168.3	VII.	
11	320.6	162.7	538,501	28321.9	24972.1	491,834	46253.7	39847.7	1,617,893	176690.2	133628.2	VIII.	
12,873	33685.7	20400.4	4,678,946	280053.2	233739.3	3,055,243	909917.5	638430.9	28,771,812	7557001.1	4519870.3	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	839,490	192372.7	155183.0	1,826,928	658546.8	511756.0
1. Direct Finance	816,288	124055.6	103375.8	1,619,077	460407.6	368707.4
2. Indirect Finance	23,202	68317.1	51807.3	207,851	198139.2	143048.6
II. INDUSTRY	107,816	1211787.3	847806.7	265,558	3026019.5	1688701.4
1. Mining & Quarrying	2,627	32234.6	25159.0	3,565	66380.3	58541.6
2. Food Manufacturing & Processing	20,219	151761.0	115594.6	22,396	269009.5	126657.9
(a) Rice Mills, Flour & Dal Mills	5,825	61029.0	51273.4	5,966	38590.1	25898.7
(b) Sugar	232	25730.7	19426.3	444	73955.1	45612.3
(c) Edible Oils & Vanaspati	1,551	11154.7	9708.1	1,497	67218.2	15253.7
(d) Tea Processing	165	779.4	411.0	256	1981.9	1516.2
(e) Processing of Fruits & Vegetables	395	3033.3	2211.6	413	2709.5	2291.0
(f) Others	12,051	50033.9	32564.1	13,820	84554.7	36085.9
3. Beverage & Tobacco	1,009	9618.5	6771.8	1,461	29264.2	20472.9
4. Textiles	24,056	255021.3	188143.9	50,795	889693.9	290702.5
(a) Cotton Textiles	6,678	124931.7	85625.2	13,900	282415.9	181101.9
(b) Jute & Other Natural Fibre Textiles	325	1396.0	949.2	1,180	7979.1	4858.5
(c) Handloom Textiles & Khadi	2,701	4763.9	3821.0	3,412	7975.1	6337.4
(d) Other Textiles & Textile Products	14,352	123929.7	97748.5	32,303	591323.7	98404.8
5. Paper, Paper Products & Printing	4,482	29804.5	21200.2	8,710	47913.0	36413.0
6. Woods and Wood Products	2,563	3693.3	2807.4	5,940	7335.4	6010.9
7. Leather & Leather Products	1,284	2136.3	1638.7	4,423	25731.4	12308.5
8. Gems and Jewellery	775	21476.5	16580.3	2,090	18387.5	14337.9
9. Rubber & Plastic Products	3,407	27256.9	20499.7	7,936	45433.6	32662.1
10. Chemicals & Chemical Products	4,480	72339.1	51646.1	8,952	122364.1	61333.1
(a) Heavy Industrial Chemicals	547	9189.6	5819.6	1,328	30602.5	14706.6
(b) Fertilisers	191	12282.0	11226.6	322	12356.0	4426.3
(c) Drugs & Pharmaceuticals	794	25245.9	18289.5	2,134	56752.9	25928.0
(d) Non-Edible Oils	289	2951.9	2304.6	230	1553.1	1184.3
(e) Other Chemicals & Chemical Products	2,659	22669.7	14005.8	4,938	21099.6	15088.0
11. Petroleum, Coal Products & Nuclear Fuels	279	18324.7	12110.3	726	36833.5	16663.4
12. Manufacture of Cement & Cement Products	1,830	12844.1	9401.8	2,759	50793.0	32461.6
13. Basic Metals & Metal Products	9,079	230730.7	156987.6	26,376	358092.7	251999.1
(a) Iron & Steel	3,712	176905.2	121596.4	6,793	280501.1	197043.4
(b) Non-Ferrous Metals	1,616	38827.2	23667.0	2,418	26303.4	17695.9
(c) Metal Products	3,751	14998.4	11724.2	17,165	51288.1	37259.8
14. Engineering	10,385	81243.6	55300.8	28,738	142198.5	93880.1
(a) Heavy Engineering	1,207	11811.6	7771.4	4,417	25300.0	16481.9
(b) Light Engineering	6,799	35666.5	25221.1	17,032	63093.8	41408.6
(c) Electrical Machinery & Goods	1,798	25225.4	16118.0	5,384	35929.1	26255.5
(d) Electronic Machinery & Goods	581	8540.1	6190.4	1,905	17875.6	9734.0
15. Vehicles, Vehicle Parts & Transport Equipments	1,719	37842.8	24916.8	7,236	55991.8	37376.6
16. Other Industries	14,360	33561.0	23410.6	46,336	113456.8	61716.9
17. Electricity, Gas & Water	599	50890.3	27202.7	1,434	353070.8	249132.0
(a) Electricity Generation & Transmission	227	43543.0	22804.1	660	313043.9	218528.1
(b) Non-Conventional Energy	43	4295.5	2356.5	275	18948.9	14539.2
(c) Gas, Steam & Water Supply	329	3051.8	2042.1	499	21078.0	16064.7
18. Construction	4,663	141008.0	88434.4	35,685	394069.6	286031.3
(a) Other than Infrastructure	1,051	23042.5	15068.7	23,308	89555.3	68776.9
(b) Infrastructure Construction	3,612	117965.5	73365.7	12,377	304514.4	217254.4
III. TRANSPORT OPERATORS	27,932	37592.7	25901.9	65,812	52140.1	41990.9
IV. PROFESSIONAL AND OTHER SERVICES	39,679	134178.8	90746.6	296,784	483160.3	370400.1
1. Professional Services	3,100	7498.9	5748.4	59,640	48228.0	40520.6
2. Tourism, Hotel & Restaurants	4,307	30331.4	18841.1	18,604	49077.0	37501.6
3. Recreation services	1,133	2724.6	1841.9	4,333	8866.0	6340.1
4. IT and Telecommunications	673	6376.4	5968.7	2,054	7216.5	5936.1
5. Others	30,466	87247.5	58346.5	212,153	369772.8	280101.8
V. PERSONAL LOANS	2,754,900	859115.9	639212.6	3,113,913	1038560.5	748041.8
1. Housing	667,779	457251.5	352099.2	872,720	462856.7	395160.7
2. Consumer Durables	40,700	1659.2	807.8	112,272	10557.8	8249.9
3. Vehicles	319,737	93276.6	66441.2	269,720	65549.4	53562.4
4. Education	203,930	62218.1	44144.3	372,203	95105.5	78997.8
5. Personal Credit Cards	0	0.0	0.0	188,354	11077.6	9783.9
6. Others	1,522,754	244710.5	175720.0	1,298,644	393413.4	202287.0
VI. TRADE	222,575	974742.6	224601.1	899,532	570293.9	397739.8
1. Wholesale Trade	11,065	843514.5	128807.0	69,791	170535.3	95116.0
2. Retail Trade	211,510	131228.1	95794.1	829,741	399758.6	302623.8
VII. FINANCE	1,302	48965.7	37184.7	35,894	209601.2	148321.7
VIII. ALL OTHERS	19,970	8502.8	7044.7	515,554	301918.8	192998.1
TOTAL BANK CREDIT	4,013,664	3467258.5	2027681.4	7,019,975	6340241.1	4099949.8

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011

(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		
23	1853.9	462.9	307,742	22352.9	20326.6	886,534	204126.7	162395.0	3,860,717	1079253.0	850123.4	I.	
15	1834.9	443.9	300,327	19977.6	18434.9	876,254	164421.3	133808.6	3,611,961	770697.0	624770.4	1.	
8	19.0	19.0	7,415	2375.3	1891.7	10,280	39705.4	28586.4	248,756	308556.0	225353.0	2.	
3,757	200764.7	67021.9	29,368	5375.0	4377.5	95,123	588691.5	431115.2	501,622	5032637.9	3039022.8	II.	
71	2336.1	692.8	33	35.3	17.5	815	9196.4	5248.2	7,111	110182.6	89659.0	1.	
252	6508.1	3728.2	5,783	472.0	394.1	7,095	59145.0	43561.6	55,745	486895.7	289936.4	2.	
50	2241.8	1626.2	815	138.0	100.9	1,239	11185.0	8556.4	13,895	113183.8	87455.7	2 (a)	
0	-	-	1	0.6	0.5	70	5819.2	4420.1	747	105505.5	69459.3	2 (b)	
7	197.8	171.9	52	19.9	16.8	1,950	10267.3	7584.4	5,057	88857.8	32735.0	2 (c)	
0	-	-	206	23.5	24.8	590	645.4	501.0	1,217	3430.2	2453.0	2 (d)	
0	-	-	14	10.2	9.0	139	924.1	798.1	961	6677.1	5309.8	2 (e)	
195	4068.6	1930.2	4,695	279.8	241.9	3,107	30304.2	21701.5	33,868	169241.3	92523.7	2 (f)	
20	27712.2	2649.4	8	5.5	4.8	246	6923.9	5714.0	2,744	73524.4	35612.9	3.	
608	7888.8	4233.8	1,902	328.1	296.8	18,098	108744.0	79208.7	95,459	1261676.1	562585.8	4.	
217	3617.6	1714.8	300	167.8	166.6	6,975	70688.0	51778.2	28,070	481821.1	320386.6	4 (a)	
5	0.6	0.6	1	0.3	0.2	403	1697.8	1249.8	1,914	11073.7	7058.3	4 (b)	
4	21.9	21.9	347	32.2	21.2	2,620	2051.3	795.0	9,084	14844.4	10996.5	4 (c)	
382	4248.7	2496.5	1,254	127.9	108.8	8,100	34306.9	25385.7	56,391	753936.9	224144.4	4 (d)	
71	15492.5	1402.0	194	60.9	36.8	1,966	12804.5	10550.1	15,423	106075.5	69602.1	5.	
1	19.8	19.8	467	56.8	42.3	1,075	2147.5	1774.5	10,046	13253.0	10654.9	6.	
25	317.0	211.9	169	11.3	8.1	767	2879.0	1997.6	6,668	31075.1	16164.7	7.	
0	-	-	1,783	96.0	82.3	1,747	4367.6	3772.9	6,395	44327.6	34773.4	8.	
245	2033.1	872.4	212	72.0	64.1	1,218	13206.4	9444.0	13,018	88002.0	63542.2	9.	
317	15935.4	6582.1	138	99.9	90.7	2,430	26959.1	21257.9	16,317	237697.7	140909.9	10.	
12	455.8	335.3	10	11.5	9.2	266	3680.5	2905.8	2,163	43939.9	23776.5	10 (a)	
4	446.0	445.0	21	2.0	1.2	102	5037.6	2851.9	640	30123.5	18950.9	10 (b)	
75	11943.3	4724.2	55	8.1	5.6	508	9555.0	8745.7	3,566	103505.3	57693.1	10 (c)	
0	-	-	0	-	-	23	167.9	140.5	542	4672.9	3629.4	10 (d)	
226	3090.4	1077.6	52	78.3	74.7	1,531	8518.2	6614.0	9,406	55456.1	36860.1	10 (e)	
15	834.9	431.1	1	0.6	-	341	49431.0	35735.8	1,362	105424.8	64940.7	11.	
19	1867.6	1020.6	47	46.8	32.1	447	6005.5	4429.7	5,102	71557.0	47345.7	12.	
308	22151.8	12764.8	894	280.5	254.1	3,736	52735.7	40754.3	40,393	663991.3	462760.0	13.	
58	10070.9	8555.7	17	58.8	42.2	1,373	30280.7	25362.9	11,953	497816.6	352600.6	13 (a)	
6	2353.7	2033.7	93	35.9	37.5	335	10947.1	6868.1	4,468	78467.3	50302.2	13 (b)	
244	9727.2	2175.4	784	185.8	174.5	2,028	11507.9	8523.3	23,972	87707.4	59857.2	13 (c)	
742	59604.9	9648.9	226	99.7	79.7	4,280	26235.3	18129.8	44,371	309381.9	177039.3	14.	
153	8584.5	2975.1	26	13.9	9.4	1,291	8408.9	6767.4	7,094	54118.9	34005.2	14 (a)	
440	21263.3	3856.8	53	45.1	37.9	1,718	8831.5	5701.0	26,042	128900.2	76225.3	14 (b)	
50	2714.8	1706.8	63	18.2	15.0	826	7183.1	4813.6	8,121	71070.5	48908.9	14 (c)	
99	27042.2	1110.3	84	22.6	17.3	445	1811.9	847.8	3,114	55292.3	17899.8	14 (d)	
219	13123.9	8105.6	998	73.7	61.3	4,312	15401.0	10666.1	14,484	122433.2	81126.5	15.	
311	7142.0	2869.9	11,818	1120.3	890.1	8,134	18425.2	13546.6	80,959	173705.2	102434.1	16.	
4	844.8	369.8	19	35.6	22.2	310	20506.2	16263.8	2,366	425347.6	292990.4	17.	
1	495.0	270.0	3	1.3	1.0	102	15714.1	12287.7	993	372797.3	253890.9	17 (a)	
0	-	-	1	5.0	5.0	107	4346.8	3811.9	426	27596.2	20712.5	17 (b)	
3	349.8	99.8	15	29.3	16.2	101	445.3	164.2	947	24954.1	18386.9	17 (c)	
529	16951.9	11418.8	4,676	2479.8	2000.8	38,106	153578.0	109059.7	83,659	708087.3	496945.1	18.	
15	200.6	173.7	3,828	2200.1	1823.8	29,694	61741.3	44016.5	57,896	176739.7	129859.5	18 (a)	
514	16751.3	11245.1	848	279.7	177.1	8,412	91836.7	65043.2	25,763	531347.5	367085.6	18 (b)	
34	31186.7	288.8	8,615	1826.6	1482.5	138,406	123029.5	90285.8	240,799	245775.6	159949.9	III.	
1,264	58012.8	10566.8	46,785	5289.4	3911.2	86,275	154175.5	116836.7	470,787	834816.8	592461.4	IV.	
359	38637.6	2202.9	8,764	910.3	656.9	4,861	11402.6	9924.5	76,724	106677.3	59053.4	1.	
32	128.0	127.6	1,440	365.4	281.0	4,571	17055.1	12613.4	28,954	96956.8	69364.7	2.	
37	172.7	174.4	406	126.9	95.7	407	2680.9	2042.1	6,316	14571.2	10494.2	3.	
113	4953.7	4465.0	11	7.0	6.1	576	8867.3	2278.0	3,427	27420.9	18653.8	4.	
723	14120.9	3596.9	36,164	3879.8	2871.4	75,860	114169.6	89978.7	355,366	589190.6	434895.3	5.	
21,169	13182.2	7448.9	257,047	32362.8	24819.7	2,146,788	491471.2	346736.6	8,293,817	2434692.6	1766259.5	V.	
3,248	9954.1	5488.5	53,577	12455.7	9877.3	261,555	257026.8	199579.9	1,858,879	1199544.8	962205.6	1.	
1	1.0	1.0	29,624	2692.4	1958.6	34,701	4570.4	3338.3	217,298	19480.8	14355.6	2.	
16	173.3	173.3	20,716	2378.3	1810.1	1,005,612	105339.0	63973.1	1,615,801	266716.6	185960.2	3.	
8	13.7	13.7	8,454	1419.9	1157.6	34,085	10530.7	7307.5	618,680	169287.9	131621.0	4.	
530	64.4	14.0	14,706	982.5	798.6	49,020	14309.4	2459.6	252,610	26434.0	13056.1	5.	
17,366	2975.6	1758.4	129,970	12434.1	9217.3	761,815	99694.8	70078.3	3,730,549	753228.4	459061.1	6.	
1,437	43368.3	15427.7	99,704	11252.0	9155.2	140,263	172047.2	139257.4	1,363,511	1771704.0	786181.2	VI.	
496	27165.7	8748.4	9,644	1584.7	1297.2	18,772	77573.7	62643.6	109,768	1120373.9	296612.2	1.	
941	16202.6	6679.3	90,060	9667.3	7858.0	121,491	94473.5	76613.8	1,253,743	651330.1	489569.1	2.	
164	11952.8	5262.9	46,035	4002.4	2907.4	4,988	74636.7	55262.0	88,383	349158.8	248938.7	VII.	
97	590.5	419.0	172,179	17612.7	15447.5	1,368,653	168348.0	136317.1	2,076,453	496972.8	352226.4	VIII.	
27,945	360912.0	106898.9	967,475	100073.7	82427.5	4,867,030	1976526.1	1478205.7	16,896,089	12245011.4	7795163.3	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	22,117	69196.2	44724.6	137,129	690357.4	406688.0
1. Direct Finance	19,753	30129.3	22589.6	119,354	205832.9	150142.8
2. Indirect Finance	2,364	39066.9	22135.0	17,775	484524.5	256545.1
II. INDUSTRY	102,784	4397494.4	2753863.3	267,997	9876868.9	6467483.7
1. Mining & Quarrying	1,108	176956.6	99713.8	2,190	257070.5	193593.9
2. Food Manufacturing & Processing	6,818	189136.1	140131.9	11,873	371245.6	228856.1
(a) Rice Mills, Flour & Dal Mills	1,685	23453.2	19719.6	1,706	79766.7	38146.7
(b) Sugar	253	57542.2	42326.9	434	92768.5	74766.9
(c) Edible Oils & Vanaspati	322	47965.2	33142.7	1,608	53849.8	32398.1
(d) Tea Processing	74	3141.6	2354.9	410	17891.9	5957.2
(e) Processing of Fruits & Vegetables	209	6067.4	4853.8	342	10092.3	5461.1
(f) Others	4,275	50966.6	37734.0	7,373	116876.4	72126.3
3. Beverage & Tobacco	474	30964.4	24562.7	850	61906.2	48868.1
4. Textiles	16,613	355381.4	266004.4	54,755	932278.4	480715.6
(a) Cotton Textiles	5,108	153964.6	119265.4	7,669	283854.9	193287.7
(b) Jute & Other Natural Fibre Textiles	202	3242.6	2115.3	1,111	12595.7	5986.9
(c) Handloom Textiles & Khadi	735	4241.8	3731.1	987	16034.2	6180.7
(d) Other Textiles & Textile Products	10,568	193932.3	140892.5	44,988	619793.5	275260.3
5. Paper, Paper Products & Printing	4,904	61741.3	42574.5	11,212	158044.1	102338.5
6. Woods and Wood Products	748	7945.3	5893.8	2,504	15848.4	11547.4
7. Leather & Leather Products	1,986	21313.8	17347.3	9,936	137515.8	33123.2
8. Gems and Jewellery	4,580	185830.4	88760.9	4,072	404062.5	138697.8
9. Rubber & Plastic Products	3,325	80790.3	47668.2	11,359	138797.8	96942.8
10. Chemicals & Chemical Products	6,813	326105.7	167024.8	23,116	469674.5	277117.1
(a) Heavy Industrial Chemicals	898	44251.1	28239.9	2,553	75951.2	50299.4
(b) Fertilisers	154	43148.4	7379.5	258	51306.5	20601.1
(c) Drugs & Pharmaceuticals	1,300	98477.2	70132.3	12,850	223680.0	126850.0
(d) Non-Edible Oils	97	4552.4	3908.4	134	7844.2	5039.4
(e) Other Chemicals & Chemical Products	4,364	135676.6	57364.6	7,321	110892.6	74327.2
11. Petroleum, Coal Products & Nuclear Fuels	383	349263.1	224854.4	1,058	354743.4	269324.0
12. Manufacture of Cement & Cement Products	596	44156.6	30183.3	1,757	164709.2	123085.1
13. Basic Metals & Metal Products	10,351	739983.5	457183.3	22,544	1530401.8	925069.6
(a) Iron & Steel	3,791	569413.2	325550.2	7,459	1193299.7	691236.7
(b) Non-Ferrous Metals	1,358	135544.9	107423.7	2,123	150799.4	109342.9
(c) Metal Products	5,202	35025.4	24209.4	12,962	186302.7	124490.0
14. Engineering	15,146	354191.0	244857.2	35,763	669116.8	485889.6
(a) Heavy Engineering	1,465	57313.9	33751.3	3,889	107282.0	73719.6
(b) Light Engineering	8,524	149222.7	110366.2	18,972	222313.5	168098.6
(c) Electrical Machinery & Goods	3,701	99728.4	63216.4	9,469	242693.9	165739.5
(d) Electronic Machinery & Goods	1,456	47926.0	37523.3	3,433	96827.4	78331.8
15. Vehicles, Vehicle Parts & Transport Equipments	2,487	115967.8	79583.1	7,135	270739.2	182259.4
16. Other Industries	6,914	72517.4	49158.3	28,112	190027.8	135432.4
17. Electricity, Gas & Water	605	553293.1	254120.0	2,635	1568532.8	1130598.1
(a) Electricity Generation & Transmission	410	516444.1	230758.8	1,763	1459858.1	1048674.2
(b) Non-Conventional Energy	80	11120.4	8700.4	332	52706.2	35380.3
(c) Gas, Steam & Water Supply	115	25728.6	14660.8	540	55968.4	46543.6
18. Construction	18,933	731956.6	514241.3	37,126	2182154.3	1604025.0
(a) Other than Infrastructure	770	105698.3	73081.9	15,744	401495.2	290070.7
(b) Infrastructure Construction	18,163	626258.3	441159.4	21,382	1780659.0	1313954.3
III. TRANSPORT OPERATORS	14,892	175558.7	108975.2	59,722	672537.8	513942.6
IV. PROFESSIONAL AND OTHER SERVICES	21,700	376575.5	271875.9	197,830	2252092.9	1633819.0
1. Professional Services	1,954	4662.1	3553.4	35,094	110755.0	82222.9
2. Tourism, Hotel & Restaurants	2,064	71826.5	48359.2	14,586	202779.6	154935.7
3. Recreation services	1,965	14558.8	10483.1	2,425	89037.2	73743.3
4. IT and Telecommunications	427	101353.8	84275.6	2,390	507959.6	379433.5
5. Others	15,290	184174.2	125204.6	143,335	1341561.5	943483.7
V. PERSONAL LOANS	1,481,799	777697.7	576272.5	2,581,231	1387988.7	1091863.7
1. Housing	431,469	504501.8	383606.9	821,442	742540.7	637486.5
2. Consumer Durables	27,115	1083.8	535.2	76,512	18275.6	15465.5
3. Vehicles	221,689	67577.6	48734.7	210,182	64294.4	46997.1
4. Education	107,255	44879.7	30002.1	249,483	87837.9	71345.9
5. Personal Credit Cards	0	0.0	0.0	151,076	9977.1	6543.2
6. Others	694,271	159654.8	113393.6	1,072,536	465063.0	314025.5
VI. TRADE	65,582	688741.2	307897.6	492,930	1567789.6	913467.5
1. Wholesale Trade	9,494	559367.5	202884.2	165,095	846550.6	548565.4
2. Retail Trade	56,088	129373.7	105013.4	327,835	721239.0	364902.1
VII. FINANCE	884	308548.2	236092.7	24,378	3450090.8	2049636.5
VIII. ALL OTHERS	6,269	11284.7	7767.4	281,673	1765649.0	640446.2
TOTAL BANK CREDIT	1,716,027	6805096.4	4307469.1	4,042,890	21663375.1	13717347.1

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011
METROPOLITAN

(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	
600	126484.9	12674.3	10,813	848.8	662.6	499,333	286636.5	212343.8	669,992	1173523.8	677093.3	I.
80	8792.1	3083.9	10,464	810.0	633.0	493,876	230015.1	166736.6	643,527	475579.5	343185.9	1.
520	117692.8	9590.4	349	38.8	29.6	5,457	56621.4	45607.3	26,465	697944.4	333907.4	2.
33,274	5747151.1	715755.3	2,360	169.0	142.3	137,992	2179122.7	1479367.8	544,407	22200806.0	11416612.4	II.
859	34654.5	14188.5	4	3.5	2.6	598	58206.4	42678.2	4,759	526891.5	350176.9	1.
3,285	92289.1	25383.2	519	16.7	3.5	5,408	115190.7	90001.3	27,903	767878.2	484376.0	2.
1,060	5577.2	4230.0	2	0.3	0.2	934	18575.7	15597.9	5,387	127373.0	77694.4	2 (a)
17	5177.8	4709.3	0	-	-	184	22180.1	17862.3	888	177668.6	139665.4	2 (b)
54	38579.3	3631.3	0	-	-	660	14518.2	11191.1	2,644	154912.5	80363.2	2 (c)
2	62.3	62.3	0	-	-	124	2220.4	1273.5	610	23316.3	9647.8	2 (d)
16	925.9	596.9	0	-	-	117	4010.6	2849.7	684	21096.1	13761.4	2 (e)
2,136	41966.6	12153.3	517	16.5	3.2	3,389	53685.7	41226.8	17,690	263511.7	163243.7	2 (f)
261	101890.7	22521.4	0	-	-	256	23767.0	18889.3	1,841	218528.3	114841.5	3.
3,491	286586.7	35230.2	34	9.2	7.0	21,397	124196.7	91905.3	96,290	1698452.3	873862.5	4.
912	166940.4	10897.4	1	0.3	0.2	9,549	49949.8	38593.9	23,239	654710.0	362044.6	4 (a)
29	502.6	2.6	0	-	-	319	1676.4	1229.6	1,661	18017.4	9334.4	4 (b)
182	2184.0	679.7	13	0.6	0.5	400	973.3	765.8	2,317	23433.9	11357.8	4 (c)
2,368	116959.7	23650.5	20	8.3	6.3	11,129	71597.2	51316.1	69,073	1002291.0	491125.7	4 (d)
2,665	495356.6	27010.3	3	0.6	0.5	2,559	40800.8	28065.3	21,343	755943.3	199989.1	5.
22	620.1	443.8	0	-	-	1,631	9046.0	7287.6	4,905	33459.8	25172.5	6.
331	18678.5	4964.7	38	1.5	1.1	2,569	11591.8	8822.0	14,860	189101.4	64258.2	7.
251	14922.1	9418.1	915	52.5	53.2	2,636	32726.9	27346.7	12,454	637594.4	264276.7	8.
1,352	59584.7	21151.0	0	-	-	2,314	40968.0	30884.5	18,350	320140.7	196646.6	9.
5,067	850700.2	129491.1	5	0.3	0.2	6,272	209294.3	146844.0	41,273	1855775.0	720477.2	10.
1,362	43696.8	17364.2	0	-	-	512	16938.7	10958.6	5,325	180837.7	106862.1	10 (a)
60	8019.3	3091.9	0	-	-	121	54080.0	48680.5	593	156554.1	79753.0	10 (b)
1,380	321415.6	68584.7	3	0.1	0.1	1,368	86579.3	52445.4	16,901	730152.3	318012.5	10 (c)
3	502.9	351.7	0	-	-	27	1165.2	1131.1	261	14064.8	10430.6	10 (d)
2,262	477065.7	40098.6	2	0.2	0.1	4,244	50531.1	33628.4	18,193	774166.1	205418.9	10 (e)
266	147857.6	54840.9	0	-	-	333	58146.3	32273.0	2,040	910010.5	581292.4	11.
80	39845.5	9660.7	0	-	-	1,316	55028.9	36570.8	3,749	303740.2	199500.0	12.
3,795	562706.5	86034.2	4	1.0	1.0	8,061	281528.2	174367.1	44,755	3114621.0	1642655.2	13.
726	213851.2	25000.6	0	-	-	2,256	187245.8	125716.6	14,232	2163809.8	1167504.2	13 (a)
375	162068.8	34905.8	0	-	-	436	24023.4	16198.2	4,292	472436.4	267870.5	13 (b)
2,694	186786.5	26127.8	4	1.0	1.0	5,369	70259.1	32452.3	26,231	478374.7	207280.5	13 (c)
4,620	912622.5	100878.3	18	0.9	0.6	8,013	196359.9	97776.4	63,560	2132291.0	929402.0	14.
513	168633.3	20516.0	0	-	-	1,396	33098.7	22018.4	7,263	366327.9	150005.3	14 (a)
1,667	239173.0	19681.4	6	0.3	0.4	3,753	51872.6	31876.6	32,922	662582.1	330023.1	14 (b)
2,097	462722.3	39163.2	8	0.2	-	1,912	53112.9	30361.1	17,187	858257.6	298480.3	14 (c)
343	42093.9	21517.7	4	0.4	0.2	952	58275.7	13520.3	6,188	245123.4	150893.3	14 (d)
1,454	189184.9	54632.3	3	0.2	0.2	11,240	150755.6	95152.5	22,319	726647.7	411627.4	15.
2,603	178068.1	21053.9	810	77.6	68.5	9,917	86728.7	42964.6	48,356	527419.6	248677.7	16.
59	71656.3	5544.2	0	-	-	413	122863.6	94916.9	3,712	2316345.8	1485179.4	17.
37	27253.9	4552.1	0	-	-	251	112798.4	86191.3	2,461	2116354.6	1370176.5	17 (a)
5	1535.0	572.6	0	-	-	63	6716.2	5943.1	480	72077.8	50596.4	17 (b)
17	42867.4	419.5	0	-	-	99	3349.0	2782.6	771	127913.4	64406.4	17 (c)
2,813	1689926.4	93308.5	7	5.1	4.2	53,059	561922.8	412622.2	111,938	5165965.1	2624201.2	18.
1,052	686195.8	35412.3	3	3.1	3.1	40,119	218966.4	155893.0	57,688	1412358.7	554461.0	18 (a)
1,761	1003730.6	57896.2	4	2.0	1.2	12,940	342956.4	256729.2	54,250	3753606.4	2069740.3	18 (b)
1,233	198673.4	19523.1	930	112.6	63.8	228,186	270298.1	165150.8	304,963	1317180.6	807655.6	III.
29,112	5014092.6	285071.4	1,598	152.6	109.6	181,582	891923.8	543740.3	431,822	8534837.4	2734616.2	IV.
11,710	147089.1	38465.0	1,264	94.3	73.0	4,774	47305.4	20082.2	54,796	309905.9	144396.6	1.
662	225945.9	14980.8	6	0.9	0.5	5,278	85208.2	62501.8	22,596	585761.1	280777.8	2.
1,386	42513.9	7632.6	0	-	-	1,375	35389.9	23204.6	7,151	181499.9	115063.6	3.
7,361	3249552.7	81535.2	0	-	-	1,086	118614.0	105762.3	11,264	3977480.1	651006.6	4.
7,993	1348991.0	142457.8	328	57.4	36.2	169,069	605406.4	332189.4	336,015	3480190.5	1543371.6	5.
5,359,124	786386.7	353356.8	21,525	2567.3	1918.3	20,484,224	1870820.9	928245.0	29,927,903	4825461.2	2951656.3	V.
92,870	265292.7	215004.8	4,837	919.7	727.4	419,199	580078.5	448438.9	1,769,817	2093333.4	1685264.4	1.
182	50.9	30.5	1,586	142.9	100.2	506,573	13537.6	4759.3	611,968	33090.7	20890.8	2.
1,497	548.4	541.3	2,207	196.9	141.2	2,308,018	292053.2	157392.5	2,743,593	424670.5	253806.8	3.
264	455.3	423.4	621	103.9	84.1	60,143	21211.3	14417.4	417,766	154488.2	116272.9	4.
4,877,506	387227.3	56558.0	1,307	96.2	69.8	12,328,174	623270.0	102921.3	17,358,063	1020570.5	166092.2	5.
386,805	132812.1	80798.8	10,967	1107.8	795.6	4,862,117	340670.3	200315.6	7,026,696	1099307.9	709329.2	6.
17,500	792251.9	133608.5	5,723	572.8	451.0	182,856	522035.1	355261.5	764,591	3571390.5	1710686.1	VI.
4,173	623238.5	84245.5	310	80.3	63.2	28,308	307350.9	190981.7	207,380	2336587.7	1026740.0	1.
13,327	169013.4	49363.0	5,413	492.5	387.7	154,548	214684.2	164279.9	557,211	1234802.8	683946.1	2.
8,882	2202156.6	243904.5	3,187	395.5	244.4	10,597	963781.5	588152.5	47,928	6924972.5	3118030.6	VII.
2,279	391072.3	68457.0	8,910	823.1	693.2	2,047,392	607593.3	383227.2	2,346,523	2776422.4	1100591.0	VIII.
5,452,004	15258269.4	1832351.0	55,046	5641.6	4285.1	23,772,162	7592212.0	4655489.1	35,038,129	51324594.5	24516941.4	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	11,441,478	1528272.2	1017488.3	20,194,106	4224712.3	2418491.0
1. Direct Finance	11,239,846	1359729.4	899245.2	18,286,114	2295476.2	1829511.8
2. Indirect Finance	201,632	168542.8	118243.1	1,907,992	1929236.1	588979.2
II. INDUSTRY	472,605	6367401.9	4134408.4	974,968	14242364.3	8937959.7
1. Mining & Quarrying	9,984	248546.5	153654.2	10,758	391909.8	277907.1
2. Food Manufacturing & Processing	95,349	466417.7	350407.1	98,062	916720.6	484504.4
(a) Rice Mills, Flour & Dal Mills	26,597	147006.7	118317.2	28,062	217867.3	110007.1
(b) Sugar	819	92221.4	67978.1	1,320	226446.8	161871.6
(c) Edible Oils & Vanaspati	5,000	71724.5	52340.6	6,507	132420.0	55784.0
(d) Tea Processing	463	4366.5	3075.8	1,199	22060.3	8609.5
(e) Processing of Fruits & Vegetables	1,796	12685.5	9591.9	1,663	16385.1	9704.9
(f) Others	60,674	138413.0	99103.4	59,311	301541.1	138527.3
3. Beverage & Tobacco	3,313	51336.6	39752.6	4,146	100651.0	76347.2
4. Textiles	86,276	706836.5	528149.7	184,427	2057598.0	882157.2
(a) Cotton Textiles	17,979	317243.7	234509.4	40,654	712822.2	443527.1
(b) Jute & Other Natural Fibre Textiles	2,600	5847.2	4053.9	6,965	23134.8	12769.6
(c) Handloom Textiles & Khadi	14,458	12655.8	10470.5	17,229	28702.0	15377.4
(d) Other Textiles & Textile Products	51,239	371089.8	279115.9	119,579	1292939.1	410483.0
5. Paper, Paper Products & Printing	16,194	115384.2	81384.9	29,125	240738.7	165653.6
6. Woods and Wood Products	12,963	16646.0	12810.7	24,403	30798.0	23427.2
7. Leather & Leather Products	7,579	26218.7	21138.3	21,271	188338.7	48796.7
8. Gems and Jewellery	6,904	216170.8	112938.4	11,380	425060.9	155015.4
9. Rubber & Plastic Products	11,254	122848.4	79125.3	26,734	206195.6	146838.7
10. Chemicals & Chemical Products	19,918	444388.2	251883.8	43,666	644833.5	375556.0
(a) Heavy Industrial Chemicals	2,337	60722.2	38683.3	4,992	117940.8	72187.4
(b) Fertilisers	723	58931.7	21168.8	1,271	75817.5	33328.8
(c) Drugs & Pharmaceuticals	3,140	133128.4	95827.8	16,460	292229.2	161817.0
(d) Non-Edible Oils	944	11875.8	9876.2	648	11488.6	7726.5
(e) Other Chemicals & Chemical Products	12,774	179730.1	86327.8	20,295	147357.4	100496.3
11. Petroleum, Coal Products & Nuclear Fuels	1,052	373262.7	238595.7	2,654	415142.6	306935.7
12. Manufacture of Cement & Cement Products	9,575	72141.4	50446.1	11,137	238028.5	170757.8
13. Basic Metals & Metal Products	29,712	1075929.1	690537.4	66,891	2029815.8	1273837.6
(a) Iron & Steel	11,216	831328.2	509085.5	18,195	1571837.2	956777.2
(b) Non-Ferrous Metals	4,489	187230.5	140008.5	5,779	197406.6	139930.7
(c) Metal Products	14,007	57370.4	41443.3	42,917	260572.1	177129.7
14. Engineering	45,051	490436.2	341718.5	105,417	863943.2	616680.4
(a) Heavy Engineering	4,645	78232.8	48307.3	11,177	140619.1	95736.4
(b) Light Engineering	29,110	208144.6	152595.5	65,204	308493.4	227017.7
(c) Electrical Machinery & Goods	8,430	143438.6	94431.8	21,439	297366.6	204047.3
(d) Electronic Machinery & Goods	2,866	60620.2	46384.0	7,597	117464.2	89879.0
15. Vehicles, Vehicle Parts & Transport Equipments	6,094	165548.7	112323.4	23,139	352477.5	233936.0
16. Other Industries	76,887	130321.9	91292.6	191,822	363202.3	239950.6
17. Electricity, Gas & Water	1,995	661351.0	311267.6	5,201	2075420.5	1481833.2
(a) Electricity Generation & Transmission	882	606662.3	278071.2	2,793	1911321.3	1355348.7
(b) Non-Conventional Energy	206	24087.0	15196.6	757	84168.1	60735.8
(c) Gas, Steam & Water Supply	907	30601.7	17999.8	1,651	79931.2	65748.7
18. Construction	32,505	983617.4	666982.3	114,735	2701489.0	1977824.8
(a) Other than Infrastructure	3,438	139298.0	94968.8	63,672	526768.8	381843.3
(b) Infrastructure Construction	29,067	844319.5	572013.5	51,063	2174720.2	1595981.6
III. TRANSPORT OPERATORS	108,633	250192.4	161219.0	254,922	770374.6	593269.8
IV. PROFESSIONAL AND OTHER SERVICES	185,619	603774.2	429330.6	1,095,604	2948941.6	2169489.3
1. Professional Services	13,785	16063.1	12444.5	236,252	180191.6	140386.6
2. Tourism, Hotel & Restaurants	20,790	127422.4	84598.3	75,140	274075.2	211574.2
3. Recreation services	6,943	19045.2	13665.1	12,658	102057.2	83644.0
4. IT and Telecommunications	2,345	111473.3	93216.5	6,638	522344.6	389185.7
5. Others	141,756	329770.2	225406.3	764,916	1870273.0	1344698.7
V. PERSONAL LOANS	9,698,536	2896427.2	2125694.6	10,572,802	3221599.6	2491652.5
1. Housing	2,095,651	1499705.8	1134705.9	2,616,145	1534432.5	1313554.5
2. Consumer Durables	133,025	5529.6	2865.3	312,322	38520.6	31399.2
3. Vehicles	943,867	274825.2	198670.6	773,925	189876.0	151459.5
4. Education	748,081	215077.7	152530.6	1,319,596	311098.3	258012.5
5. Personal Credit Cards	0	0.0	0.0	759,200	39963.2	32756.5
6. Others	5,777,912	901289.0	636922.2	4,791,614	1107709.1	704470.2
VI. TRADE	1,229,204	2705267.1	736934.0	3,449,838	2758606.1	1796932.9
1. Wholesale Trade	37,487	1511677.5	390074.7	327,864	1268559.2	867162.7
2. Retail Trade	1,191,717	1193589.6	346859.3	3,121,974	1490046.9	929770.2
VII. FINANCE	6,757	386093.8	297093.1	158,939	3734140.9	2246771.9
VIII. ALL OTHERS	73,185	26756.1	20438.6	1,950,798	2316476.4	943459.8
TOTAL BANK CREDIT	23,216,017	14764184.9	8922606.8	38,651,977	34217215.8	21598026.8

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. Aggregate deposits for the year 2003 include the proceeds of Resurgent India Bonds amounting to ₹ 179.45 billion. For the years 2003 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 77,123 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 79,251 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 77,710 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 83,930 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 to 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).