

TABLE NO. 5.1 A – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION (For Large borrowal accounts) MARCH 2013

(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	540,755	916003.7	618267.3	91,438	238932.5	148328.1
1. Direct Finance	475,572	581313.3	358582.1	75,029	132162.4	82636.6
2. Indirect Finance	65,183	334690.4	259685.2	16,409	106770.1	65691.5
II. INDUSTRY	363,770	7358059.8	5616682.6	90,636	1240539.7	785609.1
1. Mining & Quarrying	8,279	145245.4	107760.4	1,727	49408.9	25395.9
2. Food Manufacturing & Processing	53,522	948565.8	743603.8	6,430	70144.4	44805.1
(a) Rice Mills, Flour & Dal Mills	22,578	332021.4	260306.9	1,338	12215.9	9462.6
(b) Sugar	1,088	199102.9	146851.7	65	3863.9	2037.7
(c) Edible Oils & Vanaspati	5,637	121511.8	92124.0	787	20071.1	8771.0
(d) Tea Processing	529	10024.4	7650.4	120	2115.3	1095.1
(e) Processing of Fruits & Vegetables	1,438	19296.9	16477.2	220	770.6	546.0
(f) Others	22,252	266608.4	220193.6	3,900	31107.6	22892.7
3. Beverage & Tobacco	3,200	93761.7	77711.5	609	18170.8	10150.5
4. Textiles	54,508	843699.9	699546.6	11,103	65571.1	45785.6
(a) Cotton Textiles	16,121	410629.3	345615.8	2,601	21969.6	15346.2
(b) Jute & Other Natural Fibre Textiles	1,232	35450.3	29613.3	212	4334.3	4284.0
(c) Handloom Textiles & Khadi	3,898	17670.9	13488.5	706	1796.5	1361.7
(d) Other Textiles & Textile Products	33,257	379949.3	310829.0	7,584	37470.7	24793.8
5. Paper, Paper Products & Printing	16,397	173083.0	137046.1	2,999	31937.7	19202.0
6. Woods and Wood Products	8,046	41446.1	35288.3	1,187	4034.7	3329.1
7. Leather & Leather Products	4,810	34957.7	28162.2	856	6220.0	4333.6
8. Gems and Jewellery	4,295	196323.4	161605.1	1,255	40707.7	34062.9
9. Rubber & Plastic Products	16,725	194278.9	147074.9	2,199	17397.2	11836.2
10. Chemicals & Chemical Products	21,750	682331.5	492758.2	3,798	110471.2	64173.5
(a) Heavy Industrial Chemicals	3,719	87902.9	63569.8	720	16171.4	7272.9
(b) Fertilisers	922	198924.5	130321.4	110	33259.6	25600.1
(c) Drugs & Pharmaceuticals	4,228	179059.2	139393.9	840	18731.8	10483.5
(d) Non-Edible Oils	801	14910.2	12116.5	112	1534.7	1417.9
(e) Other Chemicals & Chemical Products	12,080	201534.6	147356.6	2,016	40773.7	19399.1
11. Petroleum, Coal Products & Nuclear Fuels	2,304	456928.8	191187.6	524	53890.6	24150.4
12. Manufacture of Cement & Cement Products	9,037	84729.9	65762.1	975	11303.0	4284.8
13. Basic Metals & Metal Products	36,228	1114058.5	832955.3	6,291	84365.8	52418.4
(a) Iron & Steel	16,487	802547.4	584029.3	2,887	43329.3	28399.8
(b) Non-Ferrous Metals	6,345	129937.6	105496.8	794	8773.3	4812.1
(c) Metal Products	13,396	181573.5	143429.2	2,610	32263.3	19206.6
14. Engineering	50,271	765063.4	627221.9	11,261	132444.3	82111.3
(a) Heavy Engineering	7,212	147092.0	116130.7	1,560	32113.1	20996.8
(b) Light Engineering	28,383	268216.0	225759.7	6,372	46728.8	28863.9
(c) Electrical Machinery & Goods	11,369	244677.9	196346.2	2,635	44973.0	27561.3
(d) Electronic Machinery & Goods	3,307	105077.5	88985.3	694	8629.3	4689.3
15. Vehicles, Vehicle Parts & Transport Equipments	8,416	224148.8	163445.5	2,032	47454.1	25882.0
16. Other Industries	46,871	237195.2	192345.1	19,024	84814.3	61047.5
17. Electricity, Gas & Water	2,357	282016.9	208828.2	755	101490.8	75154.8
(a) Electricity Generation & Transmission	821	256758.1	187685.7	268	90419.8	68311.4
(b) Non-Conventional Energy	631	17870.8	15966.0	183	4113.7	3771.6
(c) Gas, Steam & Water Supply	905	7388.0	5176.5	304	6957.2	3071.8
18. Construction	16,754	840225.0	704379.9	17,611	310713.1	197485.5
(a) Other than Infrastructure	9,208	239987.9	193777.0	12,693	146999.9	90206.1
(b) Infrastructure Construction	7,546	600237.1	510602.9	4,918	163713.3	107279.4
III. TRANSPORT OPERATORS	11,904	147912.6	125742.7	8,951	52313.5	40061.4
IV. PROFESSIONAL AND OTHER SERVICES	97,454	671961.8	523004.5	73,327	488461.1	302052.2
1. Professional Services	14,782	94951.4	75459.7	12,721	85243.3	59182.4
2. Tourism, Hotel & Restaurants	8,732	42514.0	32915.6	5,695	29290.6	19810.4
3. Recreation services	1,559	26458.3	20488.5	1,420	16627.1	10442.3
4. IT and Telecommunications	4,608	60749.4	57370.7	1,910	40641.0	9496.1
5. Others	67,773	447288.8	336770.0	51,581	316659.2	203121.0
V. PERSONAL LOANS	-	-	-	740,821	956115.5	648022.3
1. Housing	-	-	-	191,407	411177.5	310222.2
2. Consumer Durables	-	-	-	3,471	2685.6	1656.5
3. Vehicles	-	-	-	1,884	1980.0	1636.3
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	544,059	540272.3	334507.3
VI. TRADE	630,301	4716863.4	2657708.9	319,543	939842.4	695513.1
1. Wholesale Trade	62,727	3363468.5	1584969.8	47,841	345011.8	236611.6
2. Retail Trade	567,574	1353394.9	1072739.0	271,702	594830.6	458901.5
VII. FINANCE	78,711	1105240.4	699329.1	37,550	495298.9	292692.4
VIII. ALL OTHERS	82,835	255591.7	196656.8	87,749	244163.9	129106.5
TOTAL BANK CREDIT	1,805,730	15171633.5	10437391.8	1,450,015	4655667.4	3041385.1

NOTE: Data pertains accounts with Credit limit more than ₹ 200,000 only.

TABLE NO. 5.1 A – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION (For Large borrowal accounts) MARCH 2013

(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	3,793,954	1811665.9	1567252.5	755,856	553975.4	371822.2
1. Direct Finance	3,665,131	1580306.4	1383041.0	725,896	440507.3	283236.8
2. Indirect Finance	128,823	231359.5	184211.5	29,960	113468.1	88585.4
II. INDUSTRY	88,053	3086776.1	2099458.5	134,874	3517120.1	2695042.8
1. Mining & Quarrying	1,604	63966.1	58471.4	1,543	86420.9	60027.7
2. Food Manufacturing & Processing	9,492	184900.6	143661.5	9,197	135878.4	101670.6
(a) Rice Mills, Flour & Dal Mills	4,694	51460.5	37507.3	2,804	19021.9	13045.1
(b) Sugar	322	49060.6	42361.2	273	45341.7	35754.1
(c) Edible Oils & Vanaspati	592	20390.5	16703.3	595	15189.2	11799.0
(d) Tea Processing	163	1002.5	223.9	70	890.0	644.9
(e) Processing of Fruits & Vegetables	245	1169.7	822.7	404	5263.2	1884.9
(f) Others	3,476	61816.9	46043.0	5,051	50172.3	38542.7
3. Beverage & Tobacco	567	35121.9	28905.5	773	32921.0	27178.3
4. Textiles	11,755	180627.7	141730.2	12,745	215447.6	160638.5
(a) Cotton Textiles	3,769	68398.6	52271.1	2,899	104448.7	77630.1
(b) Jute & Other Natural Fibre Textiles	96	768.3	731.6	200	3781.6	3337.7
(c) Handloom Textiles & Khadi	650	2771.9	2069.3	600	1479.1	790.3
(d) Other Textiles & Textile Products	7,240	108688.9	86658.2	9,046	105738.2	78880.3
5. Paper, Paper Products & Printing	3,062	68718.5	52796.7	3,354	51234.4	35992.3
6. Woods and Wood Products	863	8232.3	6554.6	701	5073.3	3919.2
7. Leather & Leather Products	910	6792.8	5083.2	708	19845.1	4463.1
8. Gems and Jewellery	1,827	69095.8	63464.1	1,388	7446.5	5113.2
9. Rubber & Plastic Products	3,444	50297.8	36815.1	2,991	47469.5	33052.9
10. Chemicals & Chemical Products	3,400	192539.1	126985.1	4,141	182277.9	124785.6
(a) Heavy Industrial Chemicals	411	15494.6	12890.3	744	34602.9	28779.8
(b) Fertilisers	144	47937.6	38970.8	160	19644.4	16314.8
(c) Drugs & Pharmaceuticals	659	48850.2	32943.2	1,233	70567.2	39437.6
(d) Non-Edible Oils	72	1756.5	1233.1	131	1123.6	880.6
(e) Other Chemicals & Chemical Products	2,114	78500.1	40947.7	1,873	56339.9	39372.8
11. Petroleum, Coal Products & Nuclear Fuels	282	111414.6	94526.0	422	128890.7	109608.0
12. Manufacture of Cement & Cement Products	892	35383.8	25961.6	1,603	64613.2	45634.6
13. Basic Metals & Metal Products	14,215	475183.8	277817.1	6,183	510217.9	425003.0
(a) Iron & Steel	8,191	236511.9	185205.1	2,684	362932.0	298112.1
(b) Non-Ferrous Metals	787	93495.9	57238.2	1,402	99574.4	89792.0
(c) Metal Products	5,237	145176.0	35373.8	2,097	47711.5	37098.9
14. Engineering	8,592	214575.7	137627.1	9,938	182034.7	133560.4
(a) Heavy Engineering	1,686	52467.0	34969.0	2,083	39387.9	30932.7
(b) Light Engineering	4,346	62471.3	40744.9	5,422	71134.0	53552.0
(c) Electrical Machinery & Goods	1,955	64788.4	34947.2	1,728	32044.2	22992.8
(d) Electronic Machinery & Goods	605	34848.9	26966.0	705	39468.6	26082.8
15. Vehicles, Vehicle Parts & Transport Equipments	4,973	149337.0	120182.3	12,130	108861.3	67769.5
16. Other Industries	13,625	189621.6	59784.7	10,193	71950.0	50662.5
17. Electricity, Gas & Water	780	363167.8	283042.8	1,146	594120.4	504690.1
(a) Electricity Generation & Transmission	509	341790.6	265376.9	696	541611.2	459819.4
(b) Non-Conventional Energy	142	15547.7	13046.3	154	21418.2	19278.5
(c) Gas, Steam & Water Supply	129	5829.5	4619.6	296	31091.0	25592.2
18. Construction	7,770	687799.3	436049.5	55,718	1072417.2	801273.4
(a) Other than Infrastructure	4,065	163388.4	82746.8	34,921	261391.6	202422.6
(b) Infrastructure Construction	3,705	524411.0	353302.7	20,797	811025.7	598850.8
III. TRANSPORT OPERATORS	14,713	115139.0	92087.2	298,319	402471.5	269104.0
IV. PROFESSIONAL AND OTHER SERVICES	44,332	1136772.8	466744.4	65,826	850864.9	644086.7
1. Professional Services	7,104	37761.5	27149.9	7,390	44543.1	31587.2
2. Tourism, Hotel & Restaurants	3,680	48515.4	30507.1	10,256	124565.3	75988.8
3. Recreation services	702	18100.9	13212.1	1,056	32293.8	21933.5
4. IT and Telecommunications	1,095	625539.9	167398.4	1,334	191824.1	176748.8
5. Others	31,751	406855.1	228476.8	45,790	457638.5	337828.4
V. PERSONAL LOANS	2,309,782	1017721.1	513253.7	1,249,796	955944.8	688022.4
1. Housing	-	-	-	382,174	481270.2	373307.5
2. Consumer Durables	13,384	6633.9	5418.5	15,279	11045.4	8892.6
3. Vehicles	52,110	22282.8	16925.4	399,027	198670.8	124744.3
4. Education	-	-	-	124,896	56326.9	39854.9
5. Personal Credit Cards	1,531,762	546136.9	98161.5	-	-	-
6. Others	712,526	442667.6	392748.3	328,420	208631.4	141223.1
VI. TRADE	161,562	783055.0	492673.8	145,900	325257.1	190773.2
1. Wholesale Trade	12,159	269388.8	218350.1	5,360	58450.0	48683.6
2. Retail Trade	149,403	513666.2	274323.7	140,540	266807.1	142089.6
VII. FINANCE	11,131	1000912.3	687536.5	20,712	1341964.0	1006525.8
VIII. ALL OTHERS	70,451	240541.2	172262.2	48,671	245291.2	209274.9
TOTAL BANK CREDIT	6,493,978	9192583.3	6091268.8	2,719,954	8192889.0	6074652.1

**TABLE NO. 5.1 A – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
(For Large borrowal accounts) MARCH 2013**

(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	2,020,605	1421641.9	1034779.7	2,007	61247.3	38654.1
1. Direct Finance	1,948,403	1139363.8	851049.1	1,411	36552.7	22737.3
2. Indirect Finance	72,202	282278.1	183730.6	596	24694.6	15916.8
II. INDUSTRY	508,680	14095691.6	9340602.1	35,636	3201259.0	961941.8
1. Mining & Quarrying	20,155	362965.7	271882.6	1,010	59668.0	31390.5
2. Food Manufacturing & Processing	44,398	419227.7	292765.9	3,458	375315.0	119918.5
(a) Rice Mills, Flour & Dal Mills	13,243	56803.2	38638.5	527	73360.8	43832.9
(b) Sugar	1,013	131426.2	92666.8	22	25193.4	3863.3
(c) Edible Oils & Vanaspati	3,220	62563.1	40670.3	131	28331.9	13656.9
(d) Tea Processing	550	4599.2	3244.6	121	14280.1	2063.3
(e) Processing of Fruits & Vegetables	1,698	14892.7	9776.3	226	7634.8	2835.7
(f) Others	24,674	148943.3	107769.3	2,431	226514.0	53666.4
3. Beverage & Tobacco	3,250	90515.4	61983.9	160	15960.1	7017.3
4. Textiles	54,903	976384.2	609106.1	16,095	1190784.2	178814.7
(a) Cotton Textiles	12,736	518935.9	317193.2	2,303	265038.5	51449.8
(b) Jute & Other Natural Fibre Textiles	1,267	13446.6	8695.4	164	5240.2	3658.7
(c) Handloom Textiles & Khadi	3,488	8805.0	6299.4	277	6666.3	3633.0
(d) Other Textiles & Textile Products	37,412	435196.7	276918.1	13,351	913839.2	120073.1
5. Paper, Paper Products & Printing	16,943	197755.0	130837.4	342	13860.3	8074.9
6. Woods and Wood Products	3,237	17465.5	12534.8	118	1125.3	805.4
7. Leather & Leather Products	2,933	30980.8	18629.5	2,516	121639.7	24770.3
8. Gems and Jewellery	3,171	26036.7	13931.5	1,438	297826.8	102772.8
9. Rubber & Plastic Products	14,614	139935.5	97918.7	860	68472.7	18899.8
10. Chemicals & Chemical Products	18,891	472652.4	331431.1	2,331	372406.8	162954.2
(a) Heavy Industrial Chemicals	1,989	66986.3	47936.8	407	25794.1	15547.1
(b) Fertilisers	684	75918.4	58175.0	39	3450.8	1390.2
(c) Drugs & Pharmaceuticals	4,164	160837.7	113859.2	1,002	264468.6	109517.6
(d) Non-Edible Oils	798	10296.1	7003.6	88	10584.5	4245.9
(e) Other Chemicals & Chemical Products	11,256	158614.0	104456.5	795	68108.9	32253.5
11. Petroleum, Coal Products & Nuclear Fuels	1,757	348067.3	268193.6	136	74706.7	57434.0
12. Manufacture of Cement & Cement Products	8,228	339995.1	246569.2	58	1339.5	835.1
13. Basic Metals & Metal Products	28,495	1868419.8	1323577.1	2,345	250015.3	106471.8
(a) Iron & Steel	12,106	1357616.1	997001.1	857	121729.3	55755.6
(b) Non-Ferrous Metals	4,541	348470.3	217814.7	614	85190.9	28455.8
(c) Metal Products	11,848	162333.4	108761.2	874	43095.1	22260.5
14. Engineering	99,541	605287.0	434192.1	2,154	143251.8	61794.5
(a) Heavy Engineering	11,602	92289.4	57911.9	439	65665.8	27614.5
(b) Light Engineering	74,171	271034.7	190897.8	1,114	46065.8	17782.5
(c) Electrical Machinery & Goods	11,574	144824.0	101323.1	488	26911.7	13047.0
(d) Electronic Machinery & Goods	2,194	97138.8	84059.3	113	4608.4	3350.5
15. Vehicles, Vehicle Parts & Transport Equipments	18,198	430211.6	227692.1	859	97163.5	33498.4
16. Other Industries	59,939	400153.4	218239.9	1,506	55788.8	17126.6
17. Electricity, Gas & Water	6,224	2806503.8	1959456.8	58	10686.9	4917.1
(a) Electricity Generation & Transmission	2,997	2616875.7	1825648.1	35	10439.4	4720.4
(b) Non-Conventional Energy	1,071	125988.1	91165.7	17	2059.8	158.8
(c) Gas, Steam & Water Supply	2,156	63640.0	42643.0	6	41.5	37.8
18. Construction	103,803	4563135.0	2821659.6	192	51247.6	24445.9
(a) Other than Infrastructure	88,614	762821.2	484116.3	102	14671.5	12035.1
(b) Infrastructure Construction	15,189	3800313.8	2337543.4	90	36576.2	12410.8
III. TRANSPORT OPERATORS	631,042	902633.6	630978.8	68	12371.9	4980.0
IV. PROFESSIONAL AND OTHER SERVICES	519,029	2876121.9	1879387.5	958	217429.5	58921.1
1. Professional Services	72,596	188615.4	92655.6	95	28846.2	6619.7
2. Tourism, Hotel & Restaurants	40,736	448953.3	320048.9	22	2216.3	1469.3
3. Recreation services	4,969	105835.0	70222.5	11	750.6	419.9
4. IT and Telecommunications	8,196	255655.6	194297.0	26	6121.8	5546.5
5. Others	392,532	1877062.6	1202163.5	804	179494.6	44865.7
V. PERSONAL LOANS	8,986,201	7143899.5	5494010.4	-	-	-
1. Housing	4,152,218	4772831.3	3769337.2	-	-	-
2. Consumer Durables	111,395	55616.3	41716.7	-	-	-
3. Vehicles	1,688,996	827105.7	589329.6	-	-	-
4. Education	1,113,132	471241.1	364319.3	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	1,920,460	1017105.0	729307.6	-	-	-
VI. TRADE	363,606	1714611.3	1077772.8	5,482	192700.3	92684.8
1. Wholesale Trade	31,331	374629.9	139976.1	4,123	164861.1	78883.1
2. Retail Trade	332,275	1339981.3	937796.7	1,359	27839.2	13801.7
VII. FINANCE	126,149	1882384.7	1370101.6	133	18439.7	14877.6
VIII. ALL OTHERS	176,561	550904.7	414487.5	892	141182.4	12406.2
TOTAL BANK CREDIT	13,331,873	30587889.3	21242120.4	45,176	3844630.0	1184465.6

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
(For Large borrowal accounts) MARCH 2013**

(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	10,068	19053.3	7410.5	159	9787.0	3839.0
1. Direct Finance	9,820	16487.1	6724.5	102	5199.1	1334.7
2. Indirect Finance	248	2566.1	686.0	57	4587.9	2504.3
II. INDUSTRY	12,061	517012.7	260949.0	6,758	780387.7	209095.2
1. Mining & Quarrying	623	11959.2	7301.7	116	58381.6	2692.4
2. Food Manufacturing & Processing	919	36546.7	17036.5	444	22360.8	9295.5
(a) Rice Mills, Flour & Dal Mills	125	6276.1	3301.8	47	2848.5	1650.9
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	41	5410.0	3663.5	17	3888.2	914.0
(d) Tea Processing	25	561.5	314.0	13	437.3	378.4
(e) Processing of Fruits & Vegetables	64	1066.7	376.4	12	313.7	233.7
(f) Others	664	23232.3	9380.9	355	14873.1	6118.5
3. Beverage & Tobacco	148	1638.0	800.5	4	38.7	32.6
4. Textiles	3,507	100692.5	44436.7	2,108	100815.5	35756.0
(a) Cotton Textiles	705	37320.5	18070.8	350	59489.1	16513.9
(b) Jute & Other Natural Fibre Textiles	93	2410.6	889.8	19	318.2	175.1
(c) Handloom Textiles & Khadi	114	1176.4	475.9	18	290.7	132.5
(d) Other Textiles & Textile Products	2,595	59785.0	25000.2	1,721	40717.6	18934.5
5. Paper, Paper Products & Printing	142	2116.0	1093.5	94	1281.9	559.3
6. Woods and Wood Products	25	1025.6	829.1	12	298.6	213.8
7. Leather & Leather Products	461	14760.8	4971.5	185	5622.8	3369.8
8. Gems and Jewellery	1,035	86818.0	67799.7	1,042	124082.8	63496.7
9. Rubber & Plastic Products	625	11959.5	7669.0	174	18294.3	1793.8
10. Chemicals & Chemical Products	1,402	47885.3	22119.3	614	131090.4	20825.9
(a) Heavy Industrial Chemicals	155	5275.1	3475.0	134	9717.0	3819.5
(b) Fertilisers	10	1771.7	1040.8	2	219.0	130.3
(c) Drugs & Pharmaceuticals	630	24793.3	8444.2	256	102972.0	9422.0
(d) Non-Edible Oils	17	522.7	345.3	3	1440.3	1073.0
(e) Other Chemicals & Chemical Products	590	15522.5	8814.0	219	16742.1	6381.0
11. Petroleum, Coal Products & Nuclear Fuels	254	40949.6	22330.4	224	42121.7	18569.9
12. Manufacture of Cement & Cement Products	11	314.1	94.0	3	44.9	18.6
13. Basic Metals & Metal Products	1,282	100632.8	39505.2	660	193942.7	32341.8
(a) Iron & Steel	359	58258.8	22491.5	306	147987.3	26890.6
(b) Non-Ferrous Metals	173	15497.3	8093.2	122	42602.3	4102.6
(c) Metal Products	750	26876.8	8920.5	232	3353.1	1348.6
14. Engineering	867	29356.3	15285.3	399	35177.4	11697.5
(a) Heavy Engineering	264	5544.7	4166.9	117	13763.2	2617.1
(b) Light Engineering	348	11844.9	5500.1	192	5785.2	2246.8
(c) Electrical Machinery & Goods	203	10046.3	4249.0	69	11562.4	3247.6
(d) Electronic Machinery & Goods	52	1920.3	1369.2	21	4066.6	3586.0
15. Vehicles, Vehicle Parts & Transport Equipments	239	7325.8	1729.4	415	33069.0	6019.6
16. Other Industries	418	17014.8	4676.7	230	10993.6	1514.7
17. Electricity, Gas & Water	13	1018.5	494.2	5	480.9	338.7
(a) Electricity Generation & Transmission	4	736.7	424.3	1	46.6	46.6
(b) Non-Conventional Energy	8	281.2	69.5	2	385.8	292.1
(c) Gas, Steam & Water Supply	1	0.5	0.4	2	48.6	-
18. Construction	90	4999.0	2776.3	29	2289.9	558.7
(a) Other than Infrastructure	50	216.3	84.8	3	130.5	26.1
(b) Infrastructure Construction	40	4782.7	2691.6	26	2159.4	532.5
III. TRANSPORT OPERATORS	42	935.6	583.7	18	720.9	350.8
IV. PROFESSIONAL AND OTHER SERVICES	518	76530.9	12876.4	222	26984.6	4097.6
1. Professional Services	111	2242.5	1107.1	17	240.0	183.7
2. Tourism, Hotel & Restaurants	8	152.5	7.2	3	604.0	4.9
3. Recreation services	8	82.7	54.8	2	174.5	174.5
4. IT and Telecommunications	3	8.2	5.9	1	3.3	-
5. Others	388	74044.9	11701.4	199	25962.8	3734.6
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,523	64600.4	38173.5	2,018	164003.3	37785.9
1. Wholesale Trade	1,303	42504.0	30162.1	1,763	159931.1	35264.0
2. Retail Trade	1,220	22096.3	8011.5	255	4072.2	2521.9
VII. FINANCE	1,097	47736.3	27793.7	223	18873.0	17966.4
VIII. ALL OTHERS	3,095	6496.7	2521.4	162	11939.6	2946.5
TOTAL BANK CREDIT	29,404	732365.8	350308.3	9,560	1012696.0	276081.4

**TABLE NO. 5.1 A – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
(For Large borrowal accounts) MARCH 2013**

(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	43	654.9	254.8	96	691.5	171.0
1. Direct Finance	28	402.8	202.5	49	649.6	142.9
2. Indirect Finance	15	252.1	52.3	47	41.9	28.1
II. INDUSTRY	2,323	53398.1	27531.7	392	250048.1	32510.3
1. Mining & Quarrying	19	561.2	394.2	2	7.4	5.3
2. Food Manufacturing & Processing	79	3212.8	1660.3	28	3487.7	2402.7
(a) Rice Mills, Flour & Dal Mills	8	213.5	121.5	13	550.2	88.6
(b) Sugar	1	1.2	-	-	-	-
(c) Edible Oils & Vanaspati	6	760.4	53.4	3	1724.9	1581.1
(d) Tea Processing	3	452.3	145.3	1	20.0	-
(e) Processing of Fruits & Vegetables	3	34.0	33.8	-	-	-
(f) Others	58	1751.4	1306.3	11	1192.7	733.1
3. Beverage & Tobacco	-	-	-	-	-	-
4. Textiles	1,421	8274.9	4931.0	131	80453.3	5538.3
(a) Cotton Textiles	101	2543.8	1417.7	53	4408.8	2109.1
(b) Jute & Other Natural Fibre Textiles	4	81.9	10.1	9	289.4	187.9
(c) Handloom Textiles & Khadi	2	3.2	3.1	-	-	-
(d) Other Textiles & Textile Products	1,314	5646.0	3500.1	69	75755.2	3241.3
5. Paper, Paper Products & Printing	33	381.3	134.2	11	929.9	243.7
6. Woods and Wood Products	2	189.0	54.6	-	-	-
7. Leather & Leather Products	60	735.0	559.4	5	422.0	322.8
8. Gems and Jewellery	326	30004.8	14711.3	38	81536.6	3307.2
9. Rubber & Plastic Products	37	275.2	140.8	4	242.1	129.9
10. Chemicals & Chemical Products	60	1810.6	967.1	29	6720.7	1261.9
(a) Heavy Industrial Chemicals	18	662.2	226.7	2	312.5	127.5
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	24	654.8	405.7	24	6358.3	1121.1
(d) Non-Edible Oils	1	6.8	0.9	-	-	-
(e) Other Chemicals & Chemical Products	17	486.8	333.9	3	49.9	13.4
11. Petroleum, Coal Products & Nuclear Fuels	4	129.8	1.1	39	47031.5	9378.5
12. Manufacture of Cement & Cement Products	5	239.5	250.8	-	-	-
13. Basic Metals & Metal Products	79	3271.1	853.2	18	1869.9	1541.2
(a) Iron & Steel	38	1313.5	492.0	14	1806.9	1485.6
(b) Non-Ferrous Metals	6	18.1	6.1	-	-	-
(c) Metal Products	35	1939.5	355.1	4	63.0	55.6
14. Engineering	136	2676.5	1658.0	16	163.9	133.6
(a) Heavy Engineering	14	36.2	15.1	5	40.8	37.8
(b) Light Engineering	89	1551.6	850.8	3	5.4	2.0
(c) Electrical Machinery & Goods	27	1038.9	770.9	3	111.1	87.3
(d) Electronic Machinery & Goods	6	49.7	21.2	5	6.6	6.5
15. Vehicles, Vehicle Parts & Transport Equipments	14	336.9	278.8	8	3788.7	78.1
16. Other Industries	38	498.1	324.8	6	188.3	158.2
17. Electricity, Gas & Water	-	-	-	4	9.8	9.5
(a) Electricity Generation & Transmission	-	-	-	3	8.5	8.2
(b) Non-Conventional Energy	-	-	-	1	1.3	1.3
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
18. Construction	10	801.5	612.5	53	23196.3	7999.3
(a) Other than Infrastructure	6	132.0	285.3	38	21263.3	6186.9
(b) Infrastructure Construction	4	669.5	327.2	15	1933.0	1812.5
III. TRANSPORT OPERATORS	13	50.2	20.3	12	6495.1	117.1
IV. PROFESSIONAL AND OTHER SERVICES	61	1611.2	1326.2	111	67318.4	1491.1
1. Professional Services	25	240.3	210.7	63	32.9	14.7
2. Tourism, Hotel & Restaurants	-	-	-	-	-	-
3. Recreation services	-	-	-	-	-	-
4. IT and Telecommunications	-	-	-	-	-	-
5. Others	36	1370.9	1115.5	48	67285.5	1476.4
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	288	4638.2	2971.7	112	18483.4	1500.4
1. Wholesale Trade	238	3995.0	2502.4	50	17834.0	994.8
2. Retail Trade	50	643.3	469.2	62	649.4	505.7
VII. FINANCE	1	0.9	0.9	25	3055.5	2842.0
VIII. ALL OTHERS	26	22210.3	770.7	60	1583.9	83.7
TOTAL BANK CREDIT	2,755	82563.8	32876.2	808	347675.9	38715.7

**TABLE NO. 5.1 A – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
(For Large borrowal accounts) MARCH 2013**

(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	1,902	8527.5	6353.8	1,782	20273.3	12018.7
1. Direct Finance	1,838	6924.6	5765.5	1,296	10742.1	6735.0
2. Indirect Finance	64	1602.9	588.3	486	9531.2	5283.8
II. INDUSTRY	10,227	717074.3	360793.9	51,019	1593241.6	495066.8
1. Mining & Quarrying	173	31520.4	21410.5	317	13985.0	10600.4
2. Food Manufacturing & Processing	381	18810.3	4132.3	1,397	29342.2	13017.2
(a) Rice Mills, Flour & Dal Mills	23	1146.1	1116.4	73	4523.1	3039.2
(b) Sugar	9	575.5	177.5	11	446.4	176.2
(c) Edible Oils & Vanaspati	20	1659.0	1040.3	195	3745.8	3139.4
(d) Tea Processing	16	282.0	2.5	1	2.5	-
(e) Processing of Fruits & Vegetables	5	130.4	53.4	2	18.6	5.4
(f) Others	308	15017.3	1742.2	1,115	20605.7	6657.0
3. Beverage & Tobacco	117	3440.3	1841.2	232	8261.1	4381.5
4. Textiles	1,003	51500.5	28035.9	2,766	83298.3	17896.0
(a) Cotton Textiles	420	32095.1	13640.5	1,344	52876.0	8068.7
(b) Jute & Other Natural Fibre Textiles	112	332.0	242.5	66	725.9	296.5
(c) Handloom Textiles & Khadi	25	2078.2	1687.0	9	91.6	29.8
(d) Other Textiles & Textile Products	446	16995.2	12466.0	1,347	29604.8	9501.0
5. Paper, Paper Products & Printing	1,054	7101.7	3325.1	1,594	225439.9	10414.9
6. Woods and Wood Products	99	1243.3	597.3	370	7268.1	3285.4
7. Leather & Leather Products	95	1167.6	1086.9	598	39804.0	1057.3
8. Gems and Jewellery	39	3548.0	2166.5	22	307.5	182.1
9. Rubber & Plastic Products	846	16173.2	6119.1	1,732	22897.8	11386.7
10. Chemicals & Chemical Products	820	45403.9	28452.6	8,140	190026.5	40935.0
(a) Heavy Industrial Chemicals	173	7167.8	3107.9	795	8249.8	7177.6
(b) Fertilisers	74	1786.5	1001.4	48	2945.9	2777.8
(c) Drugs & Pharmaceuticals	164	18281.4	13627.3	573	23232.2	10727.5
(d) Non-Edible Oils	11	177.3	59.6	63	2399.5	1510.9
(e) Other Chemicals & Chemical Products	398	17990.8	10656.3	6,661	153199.1	18741.3
11. Petroleum, Coal Products & Nuclear Fuels	68	30244.1	18161.2	345	62886.3	34490.5
12. Manufacture of Cement & Cement Products	51	1604.0	532.3	715	10202.3	5906.8
13. Basic Metals & Metal Products	1,879	270533.3	126637.2	6,666	378991.2	131048.2
(a) Iron & Steel	982	211711.9	100109.0	3,932	297267.8	102291.9
(b) Non-Ferrous Metals	266	44025.7	18555.5	1,708	30400.6	20264.0
(c) Metal Products	631	14795.7	7972.7	1,026	51322.9	8492.3
14. Engineering	2,022	81204.2	37292.2	10,861	212475.9	69269.4
(a) Heavy Engineering	292	11443.6	5177.9	1,521	46662.4	12956.5
(b) Light Engineering	820	27383.2	13661.5	5,426	60974.4	20249.3
(c) Electrical Machinery & Goods	523	32953.3	15580.8	3,508	89692.1	28768.5
(d) Electronic Machinery & Goods	387	9424.1	2872.0	406	15146.9	7295.1
15. Vehicles, Vehicle Parts & Transport Equipments	599	42580.5	5104.8	11,179	102791.4	49837.9
16. Other Industries	458	11469.7	7038.2	1,156	21781.1	7867.8
17. Electricity, Gas & Water	54	35198.0	24050.6	814	63284.6	43744.2
(a) Electricity Generation & Transmission	35	29614.1	19387.3	790	60212.0	40822.5
(b) Non-Conventional Energy	7	77.0	76.0	14	2871.7	2783.4
(c) Gas, Steam & Water Supply	12	5506.9	4587.3	10	200.9	138.3
18. Construction	469	64331.2	44810.0	2,115	120198.2	39745.6
(a) Other than Infrastructure	259	4363.5	2500.8	1,530	44677.7	12774.5
(b) Infrastructure Construction	210	59967.7	42309.2	585	75520.5	26971.1
III. TRANSPORT OPERATORS	309	14261.2	11895.6	314	10966.8	7822.4
IV. PROFESSIONAL AND OTHER SERVICES	1,775	29207.2	14600.5	2,506	148714.8	35318.4
1. Professional Services	157	3971.3	2087.0	745	94838.7	8638.0
2. Tourism, Hotel & Restaurants	83	266.9	136.1	10	26.9	20.6
3. Recreation services	16	339.7	120.0	70	12491.9	2433.9
4. IT and Telecommunications	193	2558.0	1600.3	57	8564.5	7526.0
5. Others	1,326	22071.3	10657.1	1,624	32792.9	16699.9
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	3,992	169528.4	96035.8	6,002	165536.8	60167.4
1. Wholesale Trade	2,594	140293.1	79940.0	3,964	127862.8	39494.0
2. Retail Trade	1,398	29235.3	16095.8	2,038	37674.0	20673.4
VII. FINANCE	1,724	30431.5	5854.5	3,056	237118.8	130013.0
VIII. ALL OTHERS	2,118	38166.9	14253.4	1,663	55603.7	37984.0
TOTAL BANK CREDIT	22,047	1007197.0	509787.4	66,342	2231455.7	778390.7

TABLE NO. 5.1 A – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION (For Large borrowal accounts) MARCH 2013

(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	26	306.7	235.4	46	461.1	82.5	7,218,737	5063222.0	3809469.6
1. Direct Finance	23	305.5	234.4	17	408.0	39.6	6,904,615	3951324.9	3002461.8
2. Indirect Finance	3	1.2	1.0	29	53.1	42.9	314,122	1111897.1	807007.8
II. INDUSTRY	774	18939.7	12159.0	1,048	33491.7	14004.2	1,306,251	36463040.2	22911447.0
1. Mining & Quarrying	3	1149.7	986.3	3	60.6	4.1	35,574	885300.0	598323.3
2. Food Manufacturing & Processing	5	31.5	22.9	99	4065.5	2189.9	129,849	2251889.4	1496182.6
(a) Rice Mills, Flour & Dal Mills	1	4.5	4.5	1	89.9	89.9	45,475	560535.7	412206.1
(c) Edible Oils & Vanaspati	1	1.0	1.0	7	275.4	23.7	11,252	285522.4	194140.9
(d) Tea Processing	1	3.5	2.0	-	-	-	1,613	34670.4	15764.3
(f) Others	2	22.5	15.4	91	3700.1	2076.2	64,388	865557.7	517137.2
3. Beverage & Tobacco	1	2.0	2.0	19	1110.0	120.8	9,080	300941.1	220125.5
4. Textiles	300	1686.1	1241.2	211	3070.7	2122.6	172,556	3902306.6	1975579.2
(a) Cotton Textiles	4	100.6	29.1	11	678.7	156.6	43,417	1578933.1	919512.8
(c) Handloom Textiles & Khadi	-	-	-	6	81.0	81.0	9,793	42910.8	30051.5
(d) Other Textiles & Textile Products	296	1585.5	1212.0	194	2311.0	1884.9	115,872	2213283.2	973892.6
5. Paper, Paper Products & Printing	4	998.1	98.6	12	370.3	1.2	46,041	775207.8	399820.1
6. Woods and Wood Products	14	65.3	68.2	1	50.0	-	14,675	87517.4	67479.7
7. Leather & Leather Products	1	3.0	3.0	59	522.7	341.9	14,197	283474.1	97154.5
8. Gems and Jewellery	4	692.3	623.8	171	5249.7	5162.6	16,051	969676.6	538399.5
9. Rubber & Plastic Products	3	1.7	1.4	30	1005.2	557.8	44,284	588700.6	373396.2
10. Chemicals & Chemical Products	60	624.3	244.4	65	1975.2	327.9	65,501	2438215.9	1418221.7
(a) Heavy Industrial Chemicals	4	74.6	74.7	5	93.9	93.9	9,276	278505.2	194099.5
(b) Fertilisers	1	32.2	32.0	3	65.3	-	2,197	385955.8	275754.7
(c) Drugs & Pharmaceuticals	48	43.7	42.8	30	1196.5	188.0	13,875	920046.9	489613.3
(d) Non-Edible Oils	1	1.1	0.6	-	-	-	2,098	44753.4	29887.8
(e) Other Chemicals & Chemical Products	6	472.6	94.3	27	619.6	46.0	38,055	808954.6	428866.4
11. Petroleum, Coal Products & Nuclear Fuels	1	599.6	466.1	21	2919.2	12.5	6,381	1400780.6	848509.6
12. Manufacture of Cement & Cement Products	20	165.0	172.6	21	1231.3	26.8	21,619	551165.6	396049.2
13. Basic Metals & Metal Products	167	6028.4	4594.5	100	4608.7	1326.5	104,608	5262139.3	3356090.7
(a) Iron & Steel	117	4427.8	3116.1	17	1170.5	364.5	48,977	3648610.6	2405744.0
(b) Non-Ferrous Metals	10	216.0	189.0	4	464.9	450.0	16,772	898667.1	555270.2
(c) Metal Products	40	1384.7	1289.4	79	2973.3	512.1	38,859	714861.6	395076.5
14. Engineering	136	2621.7	1465.2	167	5134.6	679.4	196,361	2411467.3	1613987.8
(a) Heavy Engineering	86	967.5	53.1	67	1491.6	123.5	26,948	508965.4	313703.6
(b) Light Engineering	32	927.0	820.6	76	1553.0	489.8	126,794	875675.4	601421.6
(c) Electrical Machinery & Goods	14	678.1	560.6	14	639.0	42.4	34,110	704940.4	449524.7
(d) Electronic Machinery & Goods	4	49.1	30.9	10	1451.1	23.7	8,509	321886.1	249337.9
15. Vehicles, Vehicle Parts & Transport Equipments	7	2002.3	391.9	35	595.8	327.9	59,104	1249666.8	702238.2
16. Other Industries	12	266.2	111.8	27	1297.6	802.3	153,503	1103032.7	621700.8
17. Electricity, Gas & Water	6	118.3	108.9	2	53.0	-	12,218	4258149.5	3104835.9
(a) Electricity Generation & Transmission	4	111.7	103.9	2	53.0	-	6,165	3948677.6	2872354.8
(b) Non-Conventional Energy	2	6.5	5.0	-	-	-	2,232	188767.9	146614.3
18. Construction	30	1884.2	1556.4	5	171.5	-	204,649	7743409.1	5083352.7
(a) Other than Infrastructure	1	100.0	51.3	4	121.5	-	151,494	1660265.2	1087213.6
(b) Infrastructure Construction	29	1784.2	1505.0	1	50.0	-	53,155	6083144.0	3996139.1
III. TRANSPORT OPERATORS	3	6.2	5.5	10	381.7	2.5	965,718	1666659.7	1183752.1
IV. PROFESSIONAL AND OTHER SERVICES	197	14567.4	11090.6	109	1289.9	309.7	806,425	6607836.4	3955306.9
1. Professional Services	3	373.5	373.5	23	532.4	37.7	115,832	582432.6	305307.0
2. Tourism, Hotel & Restaurants	-	-	-	11	5.2	4.2	69,236	697110.4	480913.0
3. Recreation services	14	200.9	200.9	2	45.0	-	9,829	213400.5	139702.8
4. IT and Telecommunications	158	12553.5	9611.2	12	167.4	12.4	17,593	1204386.5	629613.4
5. Others	22	1439.6	904.9	61	539.9	255.4	593,935	3910506.4	2399770.7
V. PERSONAL LOANS	-	-	-	-	-	-	13,286,600	10073680.8	7343308.8
1. Housing	-	-	-	-	-	-	4,725,800	5665283.0	4452867.0
2. Consumer Durables	-	-	-	-	-	-	143,530	75982.6	57684.3
3. Vehicles	-	-	-	-	-	-	2,142,018	1050040.0	732635.6
4. Education	-	-	-	-	-	-	1,238,029	527568.9	404174.2
5. Personal Credit Cards	-	-	-	-	-	-	1,531,763	546137.3	98161.5
6. Others	-	-	-	-	-	-	3,505,466	2208676.8	1597786.2
VI. TRADE	209	56584.0	3898.5	94	2562.3	1446.5	1,641,632	9318266.3	5449106.2
1. Wholesale Trade	172	56432.3	3846.3	52	1349.7	834.9	173,677	5126012.0	2500512.8
2. Retail Trade	37	151.7	52.1	42	1212.7	611.6	1,467,955	4192254.3	2948593.4
VII. FINANCE	67	1406.5	1405.5	54	2463.5	193.1	280,633	6185325.9	4257131.9
VIII. ALL OTHERS	80	2244.6	2076.1	678	542.0	490.2	475,041	1816462.9	1195319.9
TOTAL BANK CREDIT	1,362	94063.0	30870.5	2,039	41192.2	16528.7	25,981,037	77194494.2	50104842.5