

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

(Amount in ₹ Million)

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

See Notes on Tables.

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

(Amount in ₹ Million)

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

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

(Amount in ₹ Million)

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

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

(Amount in ₹ Million)

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

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

(Amount in ₹ Million)

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

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

(Amount in ₹ Million)

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

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

(Amount in ₹ Million)

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