

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION 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                  |
| <b>I. AGRICULTURE</b>                              | <b>5,426,319</b> | <b>1168111.7</b>  | <b>843335.2</b>    | <b>328,918</b>   | <b>253601.3</b>  | <b>160817.9</b>    |
| 1. Direct Finance                                  | 5,105,903        | 819252.2          | 571351.0           | 294,444          | 145805.4         | 93934.4            |
| 2. Indirect Finance                                | 320,416          | 348859.5          | 271984.2           | 34,474           | 107795.9         | 66883.5            |
| <b>II. INDUSTRY</b>                                | <b>593,354</b>   | <b>7373415.8</b>  | <b>5661551.2</b>   | <b>138,047</b>   | <b>1244105.8</b> | <b>792240.2</b>    |
| 1. Mining & Quarrying                              | 11,030           | 145471.1          | 108439.7           | 2,503            | 49453.6          | 25450.6            |
| 2. Food Manufacturing & Processing                 | 89,494           | 951001.5          | 746867.9           | 10,172           | 70332.6          | 45416.1            |
| (a) Rice Mills, Flour & Dal Mills                  | 33,405           | 332752.8          | 261268.2           | 1,717            | 12238.2          | 9508.3             |
| (b) Sugar  | 1,300            | 199118.5          | 146884.1           | 102              | 3865.7           | 2339.2             |
| (c) Edible Oils & Vanaspati                        | 8,001            | 121675.3          | 92627.0            | 1,005            | 20085.9          | 8795.2             |
| (d) Tea Processing                                 | 597              | 10029.8           | 7763.0             | 172              | 2117.6           | 1096.9             |
| (e) Processing of Fruits & Vegetables              | 3,361            | 19394.9           | 16566.4            | 400              | 780.9            | 554.4              |
| (f) Others   | 42,830           | 268030.3          | 221759.2           | 6,776            | 31244.4          | 23122.1            |
| 3. Beverage & Tobacco                              | 5,285            | 93905.5           | 78340.8            | 813              | 18184.4          | 10605.2            |
| 4. Textiles  | 102,010          | 846514.7          | 707851.3           | 16,675           | 65974.4          | 47072.9            |
| (a) Cotton Textiles                                | 23,866           | 411061.0          | 347237.3           | 3,502            | 22023.0          | 15543.4            |
| (b) Jute & Other Natural Fibre Textiles            | 3,230            | 35559.0           | 29763.4            | 297              | 4340.0           | 4291.5             |
| (c) Handloom Textiles & Khadi                      | 16,917           | 18206.9           | 13915.2            | 1,589            | 1840.1           | 1402.8             |
| (d) Other Textiles & Textile Products              | 57,997           | 381687.8          | 316935.5           | 11,287           | 37771.3          | 25835.2            |
| 5. Paper, Paper Products & Printing                | 20,447           | 173485.5          | 137875.3           | 4,134            | 32015.9          | 19307.3            |
| 6. Woods and Wood Products                         | 13,078           | 41823.0           | 35650.6            | 1,585            | 4065.9           | 3442.2             |
| 7. Leather & Leather Products                      | 9,073            | 35300.2           | 29027.3            | 1,470            | 6251.5           | 4404.6             |
| 8. Gems and Jewellery                              | 5,750            | 196466.8          | 163931.4           | 1,573            | 40733.3          | 34172.8            |
| 9. Rubber & Plastic Products                       | 19,533           | 194529.0          | 147474.1           | 2,738            | 17437.1          | 11906.8            |
| 10. Chemicals & Chemical Products                  | 27,279           | 682741.1          | 495184.8           | 4,840            | 110543.9         | 64452.3            |
| (a) Heavy Industrial Chemicals                     | 4,372            | 87955.1           | 63652.9            | 885              | 16182.0          | 7283.7             |
| (b) Fertilisers                                    | 1,093            | 198941.3          | 130336.8           | 160              | 33262.1          | 25674.4            |
| (c) Drugs & Pharmaceuticals                        | 4,783            | 179109.2          | 140375.3           | 1,063            | 18748.3          | 10588.6            |
| (d) Non-Edible Oils                                | 986              | 14925.7           | 12144.9            | 139              | 1536.7           | 1419.6             |
| (e) Other Chemicals & Chemical Products            | 16,045           | 201809.7          | 148674.9           | 2,593            | 40814.7          | 19486.1            |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 2,570            | 456953.7          | 191655.0           | 736              | 53904.0          | 24160.1            |
| 12. Manufacture of Cement & Cement Products        | 11,640           | 85006.0           | 65979.8            | 1,237            | 11321.9          | 4434.8             |
| 13. Basic Metals & Metal Products                  | 46,606           | 1114956.8         | 838297.8           | 8,033            | 84491.0          | 52607.9            |
| (a) Iron & Steel                                   | 20,721           | 802899.9          | 587185.3           | 3,660            | 43379.4          | 28482.7            |
| (b) Non-Ferrous Metals                             | 8,071            | 130107.6          | 105801.8           | 1,098            | 8789.3           | 4854.2             |
| (c) Metal Products                                 | 17,814           | 181949.3          | 145310.7           | 3,275            | 32322.2          | 19271.0            |
| 14. Engineering                                    | 66,267           | 766421.6          | 632042.4           | 16,706           | 132865.9         | 82818.8            |
| (a) Heavy Engineering                              | 8,956            | 147249.0          | 118425.4           | 2,131            | 32167.6          | 21043.3            |
| (b) Light Engineering                              | 39,374           | 269110.5          | 227092.4           | 10,231           | 47024.4          | 29127.7            |
| (c) Electrical Machinery & Goods                   | 13,590           | 244892.3          | 197308.9           | 3,339            | 45021.0          | 27673.8            |
| (d) Electronic Machinery & Goods                   | 4,347            | 105169.8          | 89215.7            | 1,005            | 8652.9           | 4974.1             |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 10,419           | 224321.9          | 163927.4           | 2,768            | 47524.3          | 25997.5            |
| 16. Other Industries                               | 127,856          | 241858.9          | 196970.7           | 39,718           | 86518.6          | 62355.2            |
| 17. Electricity, Gas & Water                       | 3,690            | 282093.0          | 208900.4           | 1,115            | 101509.3         | 75193.2            |
| (a) Electricity Generation & Transmission          | 1,178            | 256777.2          | 187706.0           | 368              | 90427.2          | 68338.0            |
| (b) Non-Conventional Energy                        | 1,362            | 17906.0           | 15994.5            | 273              | 4117.6           | 3774.0             |
| (c) Gas, Steam & Water Supply                      | 1,150            | 7409.8            | 5199.9             | 474              | 6964.4           | 3081.2             |
| 18. Construction                                   | 21,327           | 840565.5          | 713134.4           | 21,231           | 310978.2         | 198441.7           |
| (a) Other than Infrastructure                      | 12,173           | 240221.1          | 195174.1           | 15,305           | 147212.0         | 90542.1            |
| (b) Infrastructure Construction                    | 9,154            | 600344.4          | 517960.3           | 5,926            | 163766.1         | 107899.7           |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>27,501</b>    | <b>149126.1</b>   | <b>126858.9</b>    | <b>12,177</b>    | <b>52531.0</b>   | <b>40339.9</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>233,421</b>   | <b>680935.8</b>   | <b>532446.1</b>    | <b>143,113</b>   | <b>491920.7</b>  | <b>306061.5</b>    |
| 1. Professional Services                           | 26,501           | 95832.2           | 77150.1            | 42,895           | 86038.8          | 59860.3            |
| 2. Tourism, Hotel & Restaurants                    | 19,597           | 43325.0           | 33762.7            | 8,734            | 29524.1          | 20049.0            |
| 3. Recreation services                             | 3,804            | 26612.7           | 20866.1            | 2,189            | 16678.9          | 10496.2            |
| 4. IT and Telecommunications                       | 9,548            | 61088.6           | 57662.5            | 3,083            | 40719.5          | 10250.6            |
| 5. Others  | 173,971          | 454077.3          | 343004.7           | 86,212           | 318959.4         | 205405.4           |
| <b>V. PERSONAL LOANS</b>                           | <b>-</b>         | <b>-</b>          | <b>-</b>           | <b>1,385,674</b> | <b>1001991.4</b> | <b>677482.3</b>    |
| 1. Housing   | -                | -                 | -                  | 223,207          | 414217.8         | 312600.6           |
| 2. Consumer Durables                               | -                | -                 | -                  | 11,036           | 3165.1           | 1922.1             |
| 3. Vehicles  | -                | -                 | -                  | 3,644            | 2116.2           | 1757.0             |
| 4. Education                                       | -                | -                 | -                  | -                | -                | -                  |
| 5. Personal Credit Cards                           | -                | -                 | -                  | -                | -                | -                  |
| 6. Others  | -                | -                 | -                  | 1,147,787        | 582492.3         | 361202.6           |
| <b>VI. TRADE</b>                                   | <b>1,586,732</b> | <b>4781379.0</b>  | <b>2712988.5</b>   | <b>778,499</b>   | <b>968501.3</b>  | <b>723514.0</b>    |
| 1. Wholesale Trade                                 | 80,539           | 3364803.8         | 1590043.4          | 60,880           | 345862.6         | 239165.5           |
| 2. Retail Trade                                    | 1,506,193        | 1416575.2         | 1122945.1          | 717,619          | 622638.8         | 484348.5           |
| <b>VII. FINANCE</b>                                | <b>227,386</b>   | <b>1119242.2</b>  | <b>710717.9</b>    | <b>72,719</b>    | <b>498937.7</b>  | <b>295901.5</b>    |
| <b>VIII. ALL OTHERS</b>                            | <b>425,211</b>   | <b>271367.5</b>   | <b>211569.4</b>    | <b>2,799,402</b> | <b>258503.3</b>  | <b>151491.1</b>    |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,519,924</b> | <b>15543578.2</b> | <b>10799467.2</b>  | <b>5,658,549</b> | <b>4770092.5</b> | <b>3147848.3</b>   |

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2013**

(Amount in ₹ Million)

| OCCUPATION   | DEMAND LOANS       |                   |                       | MEDIUM TERM LOANS  |                  |                       |
|--|--------------------|-------------------|-----------------------|--------------------|------------------|-----------------------|
|  | No. of<br>Accounts | Credit<br>Limit   | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Outstanding |
|  | 7                  | 8                 | 9                     | 10                 | 11               | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>40,894,808</b>  | <b>4021907.7</b>  | <b>3743900.0</b>      | <b>5,473,371</b>   | <b>829961.7</b>  | <b>617685.9</b>       |
| 1. Direct Finance                                  | 38,772,427         | 3678257.9         | 3449772.5             | 5,240,157          | 707095.2         | 521745.9              |
| 2. Indirect Finance                                | 2,122,381          | 343649.8          | 294127.5              | 233,214            | 122866.5         | 95940.0               |
| <b>II. INDUSTRY</b>                                | <b>308,666</b>     | <b>3098386.0</b>  | <b>2138127.1</b>      | <b>314,456</b>     | <b>3525993.8</b> | <b>2704238.9</b>      |
| 1. Mining & Quarrying                              | 9,868              | 64396.3           | 59303.7               | 4,808              | 86576.0          | 60156.5               |
| 2. Food Manufacturing & Processing                 | 32,804             | 186326.5          | 147283.5              | 29,197             | 136853.2         | 102429.8              |
| (a) Rice Mills, Flour & Dal Mills                  | 8,075              | 51665.4           | 38411.2               | 8,086              | 19204.1          | 13151.9               |
| (b) Sugar  | 502                | 49070.8           | 42575.1               | 374                | 45347.4          | 35757.5               |
| (c) Edible Oils & Vanaspati                        | 1,261              | 20427.7           | 17224.8               | 1,230              | 15232.7          | 11850.8               |
| (d) Tea Processing                                 | 1,044              | 1072.3            | 290.9                 | 199                | 894.7            | 648.6                 |
| (e) Processing of Fruits & Vegetables              | 1,333              | 1227.2            | 966.6                 | 2,282              | 5352.2           | 1962.5                |
| (f) Others   | 20,589             | 62863.2           | 47814.8               | 17,026             | 50822.1          | 39058.5               |
| 3. Beverage & Tobacco                              | 1,180              | 35152.7           | 31046.7               | 1,995              | 32981.7          | 27270.4               |
| 4. Textiles  | 45,386             | 182513.5          | 148162.0              | 46,916             | 217078.5         | 161940.0              |
| (a) Cotton Textiles                                | 14,451             | 69041.4           | 54116.7               | 7,440              | 104674.8         | 77816.4               |
| (b) Jute & Other Natural Fibre Textiles            | 481                | 790.0             | 750.8                 | 943                | 3812.6           | 3361.0                |
| (c) Handloom Textiles & Khadi                      | 7,193              | 3018.8            | 2381.4                | 12,440             | 1923.7           | 1126.3                |
| (d) Other Textiles & Textile Products              | 23,261             | 109663.3          | 90913.0               | 26,093             | 106667.4         | 79636.4               |
| 5. Paper, Paper Products & Printing                | 5,357              | 68868.2           | 54105.6               | 5,272              | 51376.8          | 36096.5               |
| 6. Woods and Wood Products                         | 2,884              | 8334.4            | 6691.6                | 1,840              | 5142.5           | 3966.9                |
| 7. Leather & Leather Products                      | 3,983              | 6909.9            | 5488.3                | 3,043              | 19950.2          | 4554.6                |
| 8. Gems and Jewellery                              | 5,168              | 69274.8           | 64850.6               | 2,295              | 7516.4           | 5491.3                |
| 9. Rubber & Plastic Products                       | 8,300              | 50524.9           | 37363.0               | 4,369              | 47564.8          | 33123.6               |
| 10. Chemicals & Chemical Products                  | 7,895              | 192772.0          | 129641.3              | 7,268              | 182474.4         | 125007.6              |
| (a) Heavy Industrial Chemicals                     | 548                | 15504.4           | 12965.3               | 869                | 34610.5          | 28785.5               |
| (b) Fertilisers                                    | 933                | 47974.6           | 39294.5               | 245                | 19649.3          | 16319.0               |
| (c) Drugs & Pharmaceuticals                        | 928                | 48867.7           | 34256.7               | 1,435              | 70581.5          | 39475.5               |
| (d) Non-Edible Oils                                | 134                | 1760.0            | 1244.6                | 208                | 1130.8           | 884.9                 |
| (e) Other Chemicals & Chemical Products            | 5,352              | 78665.4           | 41880.1               | 4,511              | 56502.4          | 39542.7               |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 3,301              | 111533.6          | 94705.2               | 583                | 128903.5         | 109622.5              |
| 12. Manufacture of Cement & Cement Products        | 1,740              | 35438.5           | 26093.1               | 2,777              | 64711.9          | 45698.9               |
| 13. Basic Metals & Metal Products                  | 19,806             | 475609.4          | 281477.1              | 9,153              | 510439.2         | 426281.3              |
| (a) Iron & Steel                                   | 10,967             | 236743.1          | 187988.0              | 3,652              | 363007.9         | 298164.5              |
| (b) Non-Ferrous Metals                             | 1,078              | 93518.4           | 57257.9               | 1,862              | 99607.1          | 90174.8               |
| (c) Metal Products                                 | 7,761              | 145348.0          | 36231.2               | 3,639              | 47824.2          | 37942.0               |
| 14. Engineering                                    | 22,333             | 215426.4          | 140808.6              | 20,834             | 182708.8         | 134537.9              |
| (a) Heavy Engineering                              | 2,418              | 52521.7           | 35302.5               | 3,049              | 39453.4          | 31471.4               |
| (b) Light Engineering                              | 13,912             | 63044.8           | 42120.2               | 13,128             | 71589.8          | 53871.7               |
| (c) Electrical Machinery & Goods                   | 4,699              | 64963.7           | 36128.5               | 3,243              | 32148.8          | 23079.0               |
| (d) Electronic Machinery & Goods                   | 1,304              | 34896.2           | 27257.4               | 1,414              | 39516.8          | 26115.7               |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 8,138              | 149600.9          | 122882.5              | 14,714             | 109068.3         | 67899.6               |
| 16. Other Industries                               | 111,980            | 194201.7          | 65965.8               | 79,873             | 74945.6          | 53052.9               |
| 17. Electricity, Gas & Water                       | 2,313              | 363242.0          | 283577.1              | 12,414             | 594327.6         | 504856.6              |
| (a) Electricity Generation & Transmission          | 989                | 341821.1          | 265874.7              | 1,265              | 541638.7         | 459839.6              |
| (b) Non-Conventional Energy                        | 1,021              | 15579.3           | 13073.3               | 10,643             | 21585.1          | 19416.2               |
| (c) Gas, Steam & Water Supply                      | 303                | 5841.6            | 4629.1                | 506                | 31103.8          | 25600.9               |
| 18. Construction                                   | 16,230             | 688260.0          | 438681.5              | 67,105             | 1073374.5        | 802252.0              |
| (a) Other than Infrastructure                      | 11,448             | 163775.6          | 84679.1               | 45,224             | 262260.7         | 203338.5              |
| (b) Infrastructure Construction                    | 4,782              | 524484.4          | 354002.3              | 21,881             | 811113.8         | 598913.5              |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>39,544</b>      | <b>117609.7</b>   | <b>94082.5</b>        | <b>1,058,150</b>   | <b>444356.5</b>  | <b>288660.6</b>       |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>378,951</b>     | <b>1154972.8</b>  | <b>486633.5</b>       | <b>360,561</b>     | <b>867200.9</b>  | <b>655428.4</b>       |
| 1. Professional Services                           | 111,301            | 43083.6           | 32434.3               | 53,676             | 47079.4          | 33400.5               |
| 2. Tourism, Hotel & Restaurants                    | 16,703             | 49338.5           | 31353.8               | 30,447             | 125675.8         | 76660.6               |
| 3. Recreation services                             | 5,727              | 18353.9           | 14008.3               | 7,937              | 32689.1          | 22271.8               |
| 4. IT and Telecommunications                       | 3,394              | 625693.4          | 167823.0              | 6,501              | 192155.3         | 176958.8              |
| 5. Others  | 241,826            | 418503.4          | 241014.2              | 262,000            | 469601.3         | 346136.8              |
| <b>V. PERSONAL LOANS</b>                           | <b>23,656,636</b>  | <b>2309867.2</b>  | <b>1076881.0</b>      | <b>5,650,635</b>   | <b>1195161.7</b> | <b>853583.4</b>       |
| 1. Housing   | -                  | -                 | -                     | 537,383            | 494865.6         | 382784.6              |
| 2. Consumer Durables                               | 213,720            | 17834.9           | 13616.6               | 407,839            | 22029.3          | 13001.9               |
| 3. Vehicles  | 175,780            | 30124.7           | 22345.2               | 1,525,945          | 239869.0         | 154305.0              |
| 4. Education                                       | -                  | -                 | -                     | 255,408            | 71717.0          | 53095.8               |
| 5. Personal Credit Cards                           | 15,905,959         | 1379945.0         | 254456.8              | -                  | -                | -                     |
| 6. Others  | 7,361,177          | 881962.6          | 786462.4              | 2,924,060          | 366680.8         | 250396.1              |
| <b>VI. TRADE</b>                                   | <b>1,299,375</b>   | <b>847981.4</b>   | <b>551155.3</b>       | <b>1,576,156</b>   | <b>396843.8</b>  | <b>251009.5</b>       |
| 1. Wholesale Trade                                 | 39,661             | 270985.0          | 222624.1              | 29,460             | 59666.3          | 49822.0               |
| 2. Retail Trade                                    | 1,259,714          | 576996.3          | 328531.2              | 1,546,696          | 337177.5         | 201187.5              |
| <b>VII. FINANCE</b>                                | <b>51,307</b>      | <b>1003583.5</b>  | <b>692775.5</b>       | <b>79,767</b>      | <b>1345796.3</b> | <b>1009368.9</b>      |
| <b>VIII. ALL OTHERS</b>                            | <b>883,326</b>     | <b>276937.8</b>   | <b>207902.9</b>       | <b>349,102</b>     | <b>257572.5</b>  | <b>218292.0</b>       |
| <b>TOTAL BANK CREDIT</b>                           | <b>67,512,613</b>  | <b>12831245.9</b> | <b>8991457.7</b>      | <b>14,862,198</b>  | <b>8862887.1</b> | <b>6598267.5</b>      |

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2013**

(Amount in ₹ Million)

| OCCUPATION   | LONG TERM LOANS    |                   |                       | PACKING CREDIT     |                  |                       |
|--|--------------------|-------------------|-----------------------|--------------------|------------------|-----------------------|
|  | No. of<br>Accounts | Credit<br>Limit   | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Outstanding |
|  | 13                 | 14                | 15                    | 16                 | 17               | 18                    |
| <b>I. AGRICULTURE</b>                              | <b>7,746,034</b>   | <b>1757979.0</b>  | <b>1318023.6</b>      | <b>2,474</b>       | <b>61269.8</b>   | <b>39377.2</b>        |
| 1. Direct Finance                                  | 7,471,703          | 1463594.8         | 1124660.9             | 1,821              | 36571.2          | 23218.2               |
| 2. Indirect Finance                                | 274,331            | 294384.1          | 193362.8              | 653                | 24698.6          | 16159.0               |
| <b>II. INDUSTRY</b>                                | <b>1,124,904</b>   | <b>14131182.2</b> | <b>9373503.0</b>      | <b>42,598</b>      | <b>3201480.8</b> | <b>996028.0</b>       |
| 1. Mining & Quarrying                              | 34,137             | 363822.9          | 272529.1              | 1,168              | 59679.4          | 31803.6               |
| 2. Food Manufacturing & Processing                 | 116,228            | 423212.2          | 296506.8              | 3,813              | 375323.1         | 121860.5              |
| (a) Rice Mills, Flour & Dal Mills                  | 42,161             | 58073.0           | 39647.9               | 543                | 73361.0          | 44169.9               |
| (b) Sugar  | 1,569              | 131463.3          | 92696.4               | 22                 | 25193.4          | 3863.3                |
| (c) Edible Oils & Vanaspati                        | 5,384              | 62747.6           | 41452.6               | 132                | 28331.9          | 13662.0               |
| (d) Tea Processing                                 | 1,121              | 4635.3            | 3275.3                | 146                | 14280.1          | 2322.1                |
| (e) Processing of Fruits & Vegetables              | 5,352              | 15067.8           | 9904.2                | 264                | 7635.1           | 2850.6                |
| (f) Others   | 60,641             | 151225.2          | 109530.3              | 2,706              | 226521.7         | 54992.4               |
| 3. Beverage & Tobacco                              | 6,312              | 90690.8           | 62114.1               | 164                | 15960.5          | 7017.4                |
| 4. Textiles  | 150,520            | 982594.9          | 614065.8              | 19,869             | 1190932.2        | 186522.5              |
| (a) Cotton Textiles                                | 24,299             | 519611.8          | 317755.3              | 2,730              | 265061.9         | 52306.5               |
| (b) Jute & Other Natural Fibre Textiles            | 6,477              | 13685.8           | 8907.0                | 170                | 5240.7           | 3659.3                |
| (c) Handloom Textiles & Khadi                      | 20,081             | 9819.5            | 7074.8                | 303                | 6666.8           | 3648.8                |
| (d) Other Textiles & Textile Products              | 99,663             | 439477.9          | 280328.7              | 16,666             | 913962.7         | 126907.9              |
| 5. Paper, Paper Products & Printing                | 23,569             | 198356.7          | 131307.3              | 365                | 13862.1          | 8126.4                |
| 6. Woods and Wood Products                         | 9,283              | 17854.5           | 12846.6               | 127                | 1126.0           | 806.1                 |
| 7. Leather & Leather Products                      | 21,948             | 31741.1           | 19189.5               | 3,563              | 121654.6         | 26852.3               |
| 8. Gems and Jewellery                              | 6,510              | 26300.5           | 18504.7               | 1,486              | 297828.4         | 102972.2              |
| 9. Rubber & Plastic Products                       | 19,162             | 140281.8          | 98198.9               | 958                | 68474.6          | 19284.4               |
| 10. Chemicals & Chemical Products                  | 27,828             | 473320.9          | 332084.5              | 2,617              | 372411.5         | 169604.6              |
| (a) Heavy Industrial Chemicals                     | 2,367              | 67016.7           | 47961.2               | 460                | 25795.1          | 15815.1               |
| (b) Fertilisers                                    | 972                | 75945.4           | 58196.5               | 41                 | 3450.8           | 1457.3                |
| (c) Drugs & Pharmaceuticals                        | 4,790              | 160891.7          | 113904.4              | 1,088              | 264470.7         | 114299.8              |
| (d) Non-Edible Oils                                | 1,038              | 10315.8           | 7018.7                | 114                | 10584.5          | 4294.3                |
| (e) Other Chemicals & Chemical Products            | 18,661             | 159151.3          | 105003.5              | 914                | 68110.4          | 33738.1               |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 2,453              | 348117.6          | 268232.4              | 147                | 74707.3          | 61349.8               |
| 12. Manufacture of Cement & Cement Products        | 13,629             | 340489.9          | 247068.5              | 66                 | 1340.0           | 841.4                 |
| 13. Basic Metals & Metal Products                  | 41,329             | 1869493.3         | 1324437.2             | 2,719              | 250025.4         | 111485.9              |
| (a) Iron & Steel                                   | 16,942             | 1358040.7         | 997333.8              | 1,014              | 121732.4         | 58155.7               |
| (b) Non-Ferrous Metals                             | 6,367              | 348611.1          | 217931.2              | 657                | 85191.4          | 29184.2               |
| (c) Metal Products                                 | 18,020             | 162841.5          | 109172.3              | 1,048              | 43101.6          | 24146.0               |
| 14. Engineering                                    | 163,493            | 609516.0          | 437320.6              | 2,398              | 143257.8         | 63186.4               |
| (a) Heavy Engineering                              | 18,082             | 92742.9           | 58268.3               | 496                | 65668.3          | 28293.6               |
| (b) Light Engineering                              | 114,969            | 273819.3          | 192868.1              | 1,236              | 46068.3          | 18241.8               |
| (c) Electrical Machinery & Goods                   | 26,335             | 145650.1          | 102000.6              | 534                | 26912.3          | 13230.7               |
| (d) Electronic Machinery & Goods                   | 4,107              | 97303.7           | 84183.7               | 132                | 4608.9           | 3420.3                |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 25,980             | 430848.2          | 228265.0              | 1,151              | 97165.7          | 37060.7               |
| 16. Other Industries                               | 255,750            | 410113.7          | 225712.0              | 1,728              | 55797.2          | 17888.3               |
| 17. Electricity, Gas & Water                       | 56,542             | 2807651.6         | 1960516.4             | 58                 | 10686.9          | 4917.1                |
| (a) Electricity Generation & Transmission          | 11,825             | 2617076.7         | 1825823.1             | 35                 | 10439.4          | 4720.4                |
| (b) Non-Conventional Energy                        | 41,623             | 126871.8          | 92005.0               | 17                 | 205.9            | 158.8                 |
| (c) Gas, Steam & Water Supply                      | 3,094              | 63703.1           | 42688.3               | 6                  | 41.5             | 37.8                  |
| 18. Construction                                   | 150,231            | 4566775.5         | 2824603.7             | 201                | 51248.3          | 24448.5               |
| (a) Other than Infrastructure                      | 130,952            | 766095.4          | 486761.8              | 104                | 14671.8          | 12035.1               |
| (b) Infrastructure Construction                    | 19,279             | 3800680.1         | 2337841.9             | 97                 | 36576.5          | 12413.4               |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>983,005</b>     | <b>938695.6</b>   | <b>658243.7</b>       | <b>70</b>          | <b>12372.2</b>   | <b>4980.3</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,258,262</b>   | <b>2924895.4</b>  | <b>1917603.6</b>      | <b>1,031</b>       | <b>217434.3</b>  | <b>59466.5</b>        |
| 1. Professional Services                           | 159,243            | 194548.2          | 96833.3               | 116                | 28848.6          | 6694.5                |
| 2. Tourism, Hotel & Restaurants                    | 79,422             | 451404.9          | 321882.7              | 26                 | 2216.6           | 1469.6                |
| 3. Recreation services                             | 13,772             | 106391.1          | 70630.2               | 11                 | 750.6            | 419.9                 |
| 4. IT and Telecommunications                       | 25,206             | 256889.4          | 195250.6              | 27                 | 6121.8           | 5546.5                |
| 5. Others  | 980,619            | 1915661.7         | 1233006.8             | 851                | 179496.7         | 45336.1               |
| <b>V. PERSONAL LOANS</b>                           | <b>16,852,073</b>  | <b>7904798.5</b>  | <b>6104959.1</b>      | -                  | -                | -                     |
| 1. Housing   | 5,809,744          | 4922848.9         | 3951726.6             | -                  | -                | -                     |
| 2. Consumer Durables                               | 332,196            | 73487.1           | 53590.6               | -                  | -                | -                     |
| 3. Vehicles  | 2,724,837          | 905618.7          | 637782.8              | -                  | -                | -                     |
| 4. Education                                       | 2,420,510          | 618149.5          | 497346.1              | -                  | -                | -                     |
| 5. Personal Credit Cards                           | -                  | -                 | -                     | -                  | -                | -                     |
| 6. Others  | 5,564,786          | 1384694.3         | 964513.0              | -                  | -                | -                     |
| <b>VI. TRADE</b>                                   | <b>2,330,265</b>   | <b>1809312.4</b>  | <b>1152246.4</b>      | <b>6,319</b>       | <b>192734.7</b>  | <b>95414.9</b>        |
| 1. Wholesale Trade                                 | 65,307             | 376517.7          | 141366.8              | 4,747              | 164878.9         | 81388.1               |
| 2. Retail Trade                                    | 2,264,958          | 1432794.7         | 1010879.6             | 1,572              | 27855.9          | 14026.7               |
| <b>VII. FINANCE</b>                                | <b>411,639</b>     | <b>1903964.5</b>  | <b>1384659.6</b>      | <b>279</b>         | <b>18441.3</b>   | <b>14879.2</b>        |
| <b>VIII. ALL OTHERS</b>                            | <b>621,911</b>     | <b>574707.4</b>   | <b>432677.2</b>       | <b>1,162</b>       | <b>141184.0</b>  | <b>12977.2</b>        |
| <b>TOTAL BANK CREDIT</b>                           | <b>31,328,093</b>  | <b>31945535.0</b> | <b>22341916.2</b>     | <b>53,933</b>      | <b>3844917.1</b> | <b>1223123.3</b>      |

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2013**

(Amount in ₹ Million)

| OCCUPATION   | EXPORT BILLS PURCHASED |                 |                       | EXPORT BILLS DISCOUNTED |                  |                       |
|--|------------------------|-----------------|-----------------------|-------------------------|------------------|-----------------------|
|  | No. of<br>Accounts     | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts      | Credit<br>Limit  | Amount<br>Outstanding |
|  | 19                     | 20              | 21                    | 22                      | 23               | 24                    |
| <b>I. AGRICULTURE</b>                              | <b>98,597</b>          | <b>24752.0</b>  | <b>13728.3</b>        | <b>405</b>              | <b>9789.1</b>    | <b>5108.6</b>         |
| 1. Direct Finance                                  | 97,954                 | 22149.6         | 12815.9               | 317                     | 5200.4           | 2531.3                |
| 2. Indirect Finance                                | 643                    | 2602.4          | 912.4                 | 88                      | 4588.7           | 2577.3                |
| <b>II. INDUSTRY</b>                                | <b>15,452</b>          | <b>517069.7</b> | <b>272019.9</b>       | <b>14,389</b>           | <b>780417.3</b>  | <b>237662.9</b>       |
| 1. Mining & Quarrying                              | 665                    | 11960.0         | 9649.7                | 141                     | 58381.9          | 2729.0                |
| 2. Food Manufacturing & Processing                 | 1,166                  | 36549.4         | 18002.3               | 1,065                   | 22362.0          | 12890.5               |
| (a) Rice Mills, Flour & Dal Mills                  | 151                    | 6276.7          | 3339.9                | 130                     | 2848.6           | 2091.1                |
| (b) Sugar  | 1                      | 0.2             | -                     | -                       | -                | -                     |
| (c) Edible Oils & Vanaspati                        | 44                     | 5410.0          | 3668.9                | 22                      | 3888.4           | 926.2                 |
| (d) Tea Processing                                 | 33                     | 561.5           | 356.1                 | 51                      | 437.5            | 472.1                 |
| (e) Processing of Fruits & Vegetables              | 73                     | 1067.0          | 387.4                 | 29                      | 313.7            | 293.4                 |
| (f) Others   | 864                    | 23234.1         | 10250.0               | 833                     | 14873.8          | 9107.8                |
| 3. Beverage & Tobacco                              | 154                    | 1638.2          | 808.2                 | 7                       | 38.9             | 32.7                  |
| 4. Textiles  | 5,434                  | 100707.8        | 49249.8               | 6,573                   | 100828.3         | 51468.4               |
| (a) Cotton Textiles                                | 832                    | 37322.2         | 18462.7               | 919                     | 59489.7          | 18487.0               |
| (b) Jute & Other Natural Fibre Textiles            | 96                     | 2410.6          | 889.8                 | 20                      | 318.4            | 175.1                 |
| (c) Handloom Textiles & Khadi                      | 144                    | 1179.1          | 507.3                 | 38                      | 290.8            | 152.0                 |
| (d) Other Textiles & Textile Products              | 4,362                  | 59795.9         | 29390.1               | 5,596                   | 40729.4          | 32654.4               |
| 5. Paper, Paper Products & Printing                | 157                    | 2117.1          | 1094.8                | 139                     | 1282.7           | 605.1                 |
| 6. Woods and Wood Products                         | 37                     | 1026.4          | 829.8                 | 12                      | 298.6            | 213.8                 |
| 7. Leather & Leather Products                      | 724                    | 14761.8         | 5424.8                | 984                     | 5623.4           | 5230.8                |
| 8. Gems and Jewellery                              | 1,061                  | 86819.9         | 67817.7               | 1,188                   | 124083.9         | 66022.3               |
| 9. Rubber & Plastic Products                       | 665                    | 11960.6         | 7737.0                | 292                     | 18295.0          | 2151.7                |
| 10. Chemicals & Chemical Products                  | 1,525                  | 47890.0         | 22459.1               | 887                     | 131090.9         | 21783.9               |
| (a) Heavy Industrial Chemicals                     | 172                    | 5275.1          | 3570.6                | 162                     | 9717.0           | 3898.5                |
| (b) Fertilisers                                    | 10                     | 1771.7          | 1040.8                | 2                       | 219.0            | 130.3                 |
| (c) Drugs & Pharmaceuticals                        | 685                    | 24796.2         | 8608.1                | 401                     | 102972.1         | 9915.3                |
| (d) Non-Edible Oils                                | 18                     | 522.7           | 345.3                 | 7                       | 1440.4           | 1125.0                |
| (e) Other Chemicals & Chemical Products            | 640                    | 15524.2         | 8894.3                | 315                     | 16742.4          | 6714.7                |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 321                    | 40955.1         | 22335.7               | 235                     | 42121.8          | 18576.3               |
| 12. Manufacture of Cement & Cement Products        | 15                     | 314.5           | 94.4                  | 36                      | 45.2             | 66.0                  |
| 13. Basic Metals & Metal Products                  | 1,412                  | 100637.7        | 40336.3               | 1,033                   | 193949.7         | 34020.4               |
| (a) Iron & Steel                                   | 417                    | 58259.4         | 23055.3               | 500                     | 147992.2         | 28180.1               |
| (b) Non-Ferrous Metals                             | 188                    | 15497.7         | 8149.1                | 243                     | 42602.6          | 4394.3                |
| (c) Metal Products                                 | 807                    | 26880.6         | 9131.9                | 290                     | 3354.9           | 1446.0                |
| 14. Engineering                                    | 1,011                  | 29361.0         | 15580.6               | 698                     | 35180.8          | 12493.4               |
| (a) Heavy Engineering                              | 285                    | 5545.2          | 4202.9                | 166                     | 13763.9          | 2681.7                |
| (b) Light Engineering                              | 430                    | 11846.7         | 5694.4                | 319                     | 5786.8           | 2436.4                |
| (c) Electrical Machinery & Goods                   | 230                    | 10047.8         | 4307.1                | 175                     | 11562.9          | 3563.5                |
| (d) Electronic Machinery & Goods                   | 66                     | 1921.2          | 1376.1                | 38                      | 4067.2           | 3811.8                |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 426                    | 7327.3          | 2548.4                | 626                     | 33069.3          | 6651.4                |
| 16. Other Industries                               | 540                    | 17023.4         | 4779.1                | 434                     | 10994.0          | 1784.8                |
| 17. Electricity, Gas & Water                       | 20                     | 1018.9          | 494.6                 | 5                       | 480.9            | 338.7                 |
| (a) Electricity Generation & Transmission          | 8                      | 737.0           | 424.6                 | 1                       | 46.6             | 46.6                  |
| (b) Non-Conventional Energy                        | 11                     | 281.4           | 69.7                  | 2                       | 385.8            | 292.1                 |
| (c) Gas, Steam & Water Supply                      | 1                      | 0.5             | 0.4                   | 2                       | 48.6             | -                     |
| 18. Construction                                   | 119                    | 5000.4          | 2777.5                | 34                      | 2290.0           | 603.6                 |
| (a) Other than Infrastructure                      | 78                     | 217.6           | 85.9                  | 4                       | 130.5            | 26.1                  |
| (b) Infrastructure Construction                    | 41                     | 4782.8          | 2691.6                | 30                      | 2159.5           | 577.5                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>60</b>              | <b>936.2</b>    | <b>584.1</b>          | <b>19</b>               | <b>720.9</b>     | <b>350.9</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>1,216</b>           | <b>76557.6</b>  | <b>16153.0</b>        | <b>356</b>              | <b>26985.4</b>   | <b>4665.4</b>         |
| 1. Professional Services                           | 219                    | 2246.3          | 1109.6                | 38                      | 240.0            | 262.3                 |
| 2. Tourism, Hotel & Restaurants                    | 40                     | 153.6           | 8.2                   | 3                       | 604.0            | 4.9                   |
| 3. Recreation services                             | 10                     | 82.8            | 54.9                  | 2                       | 174.5            | 174.5                 |
| 4. IT and Telecommunications                       | 18                     | 9.0             | 6.6                   | 4                       | 3.3              | 185.4                 |
| 5. Others  | 929                    | 74065.7         | 14973.8               | 309                     | 25963.6          | 4038.4                |
| <b>V. PERSONAL LOANS</b>                           | <b>-</b>               | <b>-</b>        | <b>-</b>              | <b>-</b>                | <b>-</b>         | <b>-</b>              |
| 1. Housing   | -                      | -               | -                     | -                       | -                | -                     |
| 2. Consumer Durables                               | -                      | -               | -                     | -                       | -                | -                     |
| 3. Vehicles  | -                      | -               | -                     | -                       | -                | -                     |
| 4. Education                                       | -                      | -               | -                     | -                       | -                | -                     |
| 5. Personal Credit Cards                           | -                      | -               | -                     | -                       | -                | -                     |
| 6. Others  | -                      | -               | -                     | -                       | -                | -                     |
| <b>VI. TRADE</b>                                   | <b>3,493</b>           | <b>64640.3</b>  | <b>39069.3</b>        | <b>2,963</b>            | <b>164009.0</b>  | <b>41716.1</b>        |
| 1. Wholesale Trade                                 | 1,628                  | 42512.1         | 30918.0               | 2,591                   | 159936.0         | 38781.4               |
| 2. Retail Trade                                    | 1,865                  | 22128.2         | 8151.3                | 372                     | 4073.0           | 2934.7                |
| <b>VII. FINANCE</b>                                | <b>1,858</b>           | <b>47802.1</b>  | <b>28030.0</b>        | <b>341</b>              | <b>18879.9</b>   | <b>18319.7</b>        |
| <b>VIII. ALL OTHERS</b>                            | <b>15,596</b>          | <b>7298.2</b>   | <b>4200.6</b>         | <b>1,159</b>            | <b>11942.0</b>   | <b>5675.9</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>136,272</b>         | <b>739056.2</b> | <b>373785.2</b>       | <b>19,632</b>           | <b>1012743.6</b> | <b>313499.5</b>       |

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2013**

(Amount in ₹ Million)

| OCCUPATION   | EXPORT BILLS ADVANCED AGAINST |                 |                       | ADVANCES AGAINST EXPORT CASH<br>INCENTIVES AND DUTY DRAWBACK CLAIMS |                 |                       |
|--|-------------------------------|-----------------|-----------------------|---|-----------------|-----------------------|
|  | No. of<br>Accounts            | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts  | Credit<br>Limit | Amount<br>Outstanding |
|  | 25                            | 26              | 27                    | 28  | 29              | 30                    |
| <b>I. AGRICULTURE</b>                              | <b>123</b>                    | <b>659.5</b>    | <b>263.4</b>          | <b>1,883</b>  | <b>780.4</b>    | <b>244.2</b>          |
| 1. Direct Finance                                  | 63                            | 404.9           | 209.2                 | 793   | 687.9           | 172.1                 |
| 2. Indirect Finance                                | 60                            | 254.6           | 54.3                  | 1,090   | 92.6            | 72.1                  |
| <b>II. INDUSTRY</b>                                | <b>3,170</b>                  | <b>53438.1</b>  | <b>35231.7</b>        | <b>591</b>  | <b>250059.4</b> | <b>32521.1</b>        |
| 1. Mining & Quarrying                              | 31                            | 561.6           | 508.8                 | 12  | 7.6             | 5.6                   |
| 2. Food Manufacturing & Processing                 | 324                           | 3213.0          | 2741.7                | 54  | 3489.1          | 2403.5                |
| (a) Rice Mills, Flour & Dal Mills                  | 8                             | 213.5           | 121.5                 | 14  | 550.2           | 88.6                  |
| (b) Sugar  | 1                             | 1.2             | -                     | 1   | 0.2             | 0.2                   |
| (c) Edible Oils & Vanaspati                        | 6                             | 760.4           | 53.4                  | 3   | 1724.9          | 1581.1                |
| (d) Tea Processing                                 | 240                           | 452.3           | 792.3                 | 1   | 20.0            | -                     |
| (e) Processing of Fruits & Vegetables              | 3                             | 34.0            | 33.8                  | 1   | 0.1             | 0.0                   |
| (f) Others   | 66                            | 1751.6          | 1740.8                | 34  | 1193.7          | 733.5                 |
| 3. Beverage & Tobacco                              | 2                             | 0.3             | 0.1                   | -   | -               | -                     |
| 4. Textiles  | 1,873                         | 8309.0          | 6866.8                | 170   | 80456.3         | 5540.4                |
| (a) Cotton Textiles                                | 102                           | 2543.8          | 1417.7                | 60  | 4409.5          | 2109.5                |
| (b) Jute & Other Natural Fibre Textiles            | 4                             | 81.9            | 10.1                  | 11  | 289.5           | 187.9                 |
| (c) Handloom Textiles & Khadi                      | 4                             | 3.6             | 3.4                   | 4   | 0.4             | 0.3                   |
| (d) Other Textiles & Textile Products              | 1,763                         | 5679.7          | 5435.6                | 95  | 75756.8         | 3242.7                |
| 5. Paper, Paper Products & Printing                | 43                            | 381.9           | 135.0                 | 19  | 930.3           | 244.0                 |
| 6. Woods and Wood Products                         | 2                             | 189.0           | 54.6                  | 1   | 0.0             | 0.0                   |
| 7. Leather & Leather Products                      | 68                            | 735.2           | 573.3                 | 8   | 422.3           | 322.9                 |
| 8. Gems and Jewellery                              | 356                           | 30004.9         | 19247.3               | 41  | 81536.9         | 3307.2                |
| 9. Rubber & Plastic Products                       | 43                            | 275.4           | 141.0                 | 18  | 242.6           | 130.4                 |
| 10. Chemicals & Chemical Products                  | 66                            | 1810.8          | 968.7                 | 39  | 6721.6          | 1262.7                |
| (a) Heavy Industrial Chemicals                     | 19                            | 662.2           | 227.6                 | 2   | 312.5           | 127.5                 |
| (b) Fertilisers                                    | -                             | -               | -                     | -   | -               | -                     |
| (c) Drugs & Pharmaceuticals                        | 26                            | 654.8           | 406.2                 | 27  | 6358.8          | 1121.5                |
| (d) Non-Edible Oils                                | 1                             | 6.8             | 0.9                   | -   | -               | -                     |
| (e) Other Chemicals & Chemical Products            | 20                            | 487.0           | 334.0                 | 10  | 50.2            | 13.6                  |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 6                             | 130.0           | 1.3                   | 40  | 47031.6         | 9378.5                |
| 12. Manufacture of Cement & Cement Products        | 8                             | 239.6           | 250.9                 | 1   | 0.1             | 0.1                   |
| 13. Basic Metals & Metal Products                  | 117                           | 3272.4          | 863.6                 | 24  | 1870.2          | 1542.8                |
| (a) Iron & Steel                                   | 44                            | 1313.9          | 493.4                 | 14  | 1806.9          | 1485.6                |
| (b) Non-Ferrous Metals                             | 30                            | 18.5            | 14.7                  | 4   | 0.1             | 1.4                   |
| (c) Metal Products                                 | 43                            | 1940.1          | 355.5                 | 6   | 63.3            | 55.9                  |
| 14. Engineering                                    | 158                           | 2677.6          | 1661.6                | 49  | 165.7           | 136.9                 |
| (a) Heavy Engineering                              | 15                            | 36.3            | 15.2                  | 7   | 41.1            | 38.0                  |
| (b) Light Engineering                              | 101                           | 1552.1          | 853.9                 | 24  | 6.4             | 2.9                   |
| (c) Electrical Machinery & Goods                   | 32                            | 1039.2          | 771.1                 | 9   | 111.2           | 89.0                  |
| (d) Electronic Machinery & Goods                   | 10                            | 50.0            | 21.4                  | 9   | 7.0             | 6.9                   |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 20                            | 337.2           | 279.0                 | 14  | 3789.1          | 78.2                  |
| 16. Other Industries                               | 42                            | 498.7           | 325.4                 | 36  | 189.3           | 159.1                 |
| 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                                   | 11                            | 801.5           | 612.5                 | 61  | 23197.0         | 7999.4                |
| (a) Other than Infrastructure                      | 7                             | 132.0           | 285.3                 | 45  | 21264.0         | 6187.0                |
| (b) Infrastructure Construction                    | 4                             | 669.5           | 327.2                 | 16  | 1933.0          | 1812.5                |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>27</b>                     | <b>51.8</b>     | <b>21.6</b>           | <b>21</b>   | <b>6496.0</b>   | <b>117.8</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>126</b>                    | <b>1614.1</b>   | <b>1329.3</b>         | <b>1,022</b>  | <b>67356.7</b>  | <b>1523.9</b>         |
| 1. Professional Services                           | 43                            | 241.0           | 211.1                 | 787   | 62.8            | 41.3                  |
| 2. Tourism, Hotel & Restaurants                    | 4                             | 0.2             | 0.1                   | 9   | 0.1             | 0.1                   |
| 3. Recreation services                             | -                             | -               | -                     | 19  | 0.6             | 0.6                   |
| 4. IT and Telecommunications                       | -                             | -               | -                     | 4   | 0.2             | 0.1                   |
| 5. Others  | 79                            | 1373.0          | 1118.1                | 203   | 67292.9         | 1481.8                |
| <b>V. PERSONAL LOANS</b>                           | <b>-</b>                      | <b>-</b>        | <b>-</b>              | <b>-</b>  | <b>-</b>        | <b>-</b>              |
| 1. Housing   | -                             | -               | -                     | -   | -               | -                     |
| 2. Consumer Durables                               | -                             | -               | -                     | -   | -               | -                     |
| 3. Vehicles  | -                             | -               | -                     | -   | -               | -                     |
| 4. Education                                       | -                             | -               | -                     | -   | -               | -                     |
| 5. Personal Credit Cards                           | -                             | -               | -                     | -   | -               | -                     |
| 6. Others  | -                             | -               | -                     | -   | -               | -                     |
| <b>VI. TRADE</b>                                   | <b>448</b>                    | <b>4641.3</b>   | <b>3735.3</b>         | <b>344</b>  | <b>18491.1</b>  | <b>1506.2</b>         |
| 1. Wholesale Trade                                 | 362                           | 3996.1          | 3264.7                | 165   | 17837.0         | 997.2                 |
| 2. Retail Trade                                    | 86                            | 645.1           | 470.6                 | 179   | 654.1           | 508.9                 |
| <b>VII. FINANCE</b>                                | <b>7</b>                      | <b>1.1</b>      | <b>1.7</b>            | <b>46</b>   | <b>3057.1</b>   | <b>2843.0</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>66</b>                     | <b>22212.3</b>  | <b>796.3</b>          | <b>310</b>  | <b>1594.4</b>   | <b>95.4</b>           |
| <b>TOTAL BANK CREDIT</b>                           | <b>3,967</b>                  | <b>82618.3</b>  | <b>41379.5</b>        | <b>4,217</b>  | <b>347835.0</b> | <b>38851.5</b>        |

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2013**

(Amount in ₹ Million)

| OCCUPATION   | INLAND BILLS - PURCHASED |                  |                       | INLAND BILLS - DISCOUNTED |                  |                       |
|--|--------------------------|------------------|-----------------------|---------------------------|------------------|-----------------------|
|  | No. of<br>Accounts       | Credit<br>Limit  | Amount<br>Outstanding | No. of<br>Accounts        | Credit<br>Limit  | Amount<br>Outstanding |
|  | 31                       | 32               | 33                    | 34                        | 35               | 36                    |
| <b>I. AGRICULTURE</b>                              | <b>3,547</b>             | <b>8655.3</b>    | <b>6679.6</b>         | <b>8,808</b>              | <b>20398.4</b>   | <b>12258.9</b>        |
| 1. Direct Finance                                  | 3,387                    | 7049.3           | 6013.1                | 8,285                     | 10866.5          | 6949.5                |
| 2. Indirect Finance                                | 160                      | 1606.1           | 666.5                 | 523                       | 9531.8           | 5309.5                |
| <b>II. INDUSTRY</b>                                | <b>15,214</b>            | <b>717202.8</b>  | <b>369548.6</b>       | <b>108,706</b>            | <b>1595568.9</b> | <b>520990.6</b>       |
| 1. Mining & Quarrying                              | 211                      | 31523.3          | 21420.0               | 477                       | 13990.3          | 10891.5               |
| 2. Food Manufacturing & Processing                 | 420                      | 18813.0          | 4133.8                | 1,608                     | 29354.4          | 14022.1               |
| (a) Rice Mills, Flour & Dal Mills                  | 28                       | 1146.8           | 1116.7                | 74                        | 4523.3           | 3039.3                |
| (b) Sugar  | 9                        | 575.5            | 177.5                 | 11                        | 446.4            | 176.2                 |
| (c) Edible Oils & Vanaspati                        | 22                       | 1659.2           | 1040.3                | 295                       | 3745.9           | 4128.1                |
| (d) Tea Processing                                 | 16                       | 282.0            | 2.5                   | 1                         | 2.5              | -                     |
| (e) Processing of Fruits & Vegetables              | 10                       | 130.8            | 53.7                  | 2                         | 18.6             | 5.4                   |
| (f) Others   | 335                      | 15018.7          | 1743.2                | 1,225                     | 20617.8          | 6673.1                |
| 3. Beverage & Tobacco                              | 119                      | 3440.4           | 1841.2                | 450                       | 8273.4           | 4444.7                |
| 4. Textiles  | 1,150                    | 51506.4          | 28887.1               | 4,023                     | 83335.4          | 24145.8               |
| (a) Cotton Textiles                                | 444                      | 32095.7          | 13887.1               | 1,531                     | 52884.0          | 8791.6                |
| (b) Jute & Other Natural Fibre Textiles            | 112                      | 332.0            | 242.5                 | 75                        | 726.9            | 297.4                 |
| (c) Handloom Textiles & Khadi                      | 32                       | 2078.7           | 1687.5                | 14                        | 91.7             | 30.1                  |
| (d) Other Textiles & Textile Products              | 562                      | 17000.0          | 13070.1               | 2,403                     | 29632.8          | 15026.8               |
| 5. Paper, Paper Products & Printing                | 1,323                    | 7131.2           | 3479.1                | 1,799                     | 225452.2         | 10754.2               |
| 6. Woods and Wood Products                         | 116                      | 1245.1           | 597.9                 | 374                       | 7268.5           | 3287.6                |
| 7. Leather & Leather Products                      | 108                      | 1168.2           | 1159.5                | 730                       | 39804.9          | 1147.9                |
| 8. Gems and Jewellery                              | 42                       | 3548.1           | 2174.7                | 27                        | 308.2            | 182.7                 |
| 9. Rubber & Plastic Products                       | 930                      | 16182.4          | 6125.5                | 2,001                     | 22910.8          | 11583.5               |
| 10. Chemicals & Chemical Products                  | 896                      | 45409.6          | 28554.2               | 12,106                    | 190373.3         | 42159.8               |
| (a) Heavy Industrial Chemicals                     | 187                      | 7168.9           | 3184.7                | 830                       | 8252.0           | 7236.2                |
| (b) Fertilisers                                    | 75                       | 1786.5           | 1001.5                | 91                        | 2945.9           | 2948.4                |
| (c) Drugs & Pharmaceuticals                        | 184                      | 18282.2          | 13639.1               | 651                       | 23237.9          | 11257.0               |
| (d) Non-Edible Oils                                | 13                       | 177.6            | 59.8                  | 63                        | 2399.5           | 1510.9                |
| (e) Other Chemicals & Chemical Products            | 437                      | 17994.3          | 10669.1               | 10,471                    | 153538.1         | 19207.3               |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 79                       | 30245.4          | 18162.4               | 373                       | 62887.4          | 34530.7               |
| 12. Manufacture of Cement & Cement Products        | 67                       | 1604.5           | 538.8                 | 772                       | 10207.3          | 5918.5                |
| 13. Basic Metals & Metal Products                  | 2,058                    | 270549.7         | 126883.2              | 8,585                     | 379056.7         | 133204.6              |
| (a) Iron & Steel                                   | 1,024                    | 211714.2         | 100250.0              | 4,859                     | 297308.0         | 103510.3              |
| (b) Non-Ferrous Metals                             | 278                      | 44026.2          | 18557.0               | 2,343                     | 30423.4          | 20578.4               |
| (c) Metal Products                                 | 756                      | 14809.3          | 8076.2                | 1,383                     | 51325.2          | 9115.9                |
| 14. Engineering                                    | 2,314                    | 81222.1          | 38051.9               | 20,865                    | 213007.2         | 74893.4               |
| (a) Heavy Engineering                              | 320                      | 11446.1          | 5219.8                | 1,955                     | 46685.8          | 13542.9               |
| (b) Light Engineering                              | 897                      | 27388.3          | 14275.9               | 13,023                    | 61375.6          | 21834.1               |
| (c) Electrical Machinery & Goods                   | 616                      | 32958.8          | 15598.1               | 5,447                     | 89798.4          | 32071.4               |
| (d) Electronic Machinery & Goods                   | 481                      | 9428.9           | 2958.1                | 440                       | 15147.4          | 7445.0                |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 3,889                    | 42592.8          | 11407.0               | 48,642                    | 104059.9         | 55461.1               |
| 16. Other Industries                               | 838                      | 11483.2          | 7183.3                | 1,428                     | 21789.6          | 8001.8                |
| 17. Electricity, Gas & Water                       | 58                       | 35198.3          | 24050.8               | 843                       | 63285.8          | 43850.0               |
| (a) Electricity Generation & Transmission          | 37                       | 29614.2          | 19387.4               | 808                       | 60213.3          | 40831.2               |
| (b) Non-Conventional Energy                        | 9                        | 77.1             | 76.0                  | 23                        | 2871.7           | 2799.7                |
| (c) Gas, Steam & Water Supply                      | 12                       | 5506.9           | 4587.3                | 12                        | 200.9            | 219.1                 |
| 18. Construction                                   | 596                      | 64339.0          | 44897.9               | 3,603                     | 120203.7         | 42510.6               |
| (a) Other than Infrastructure                      | 327                      | 4370.3           | 2509.9                | 2,982                     | 44682.3          | 15474.1               |
| (b) Infrastructure Construction                    | 269                      | 59968.7          | 42387.9               | 621                       | 75521.4          | 27036.6               |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>636</b>               | <b>14278.8</b>   | <b>11969.9</b>        | <b>895</b>                | <b>10987.2</b>   | <b>8031.0</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>3,334</b>             | <b>29288.6</b>   | <b>14825.2</b>        | <b>2,872</b>              | <b>148733.4</b>  | <b>35782.9</b>        |
| 1. Professional Services                           | 365                      | 3977.1           | 2196.4                | 840                       | 94840.0          | 8903.4                |
| 2. Tourism, Hotel & Restaurants                    | 125                      | 269.8            | 138.6                 | 14                        | 27.1             | 20.9                  |
| 3. Recreation services                             | 34                       | 340.9            | 120.4                 | 74                        | 12492.0          | 2434.1                |
| 4. IT and Telecommunications                       | 340                      | 2567.4           | 1618.7                | 58                        | 8564.5           | 7526.0                |
| 5. Others  | 2,470                    | 22133.3          | 10751.2               | 1,886                     | 32809.9          | 16898.6               |
| <b>V. PERSONAL LOANS</b>                           | <b>-</b>                 | <b>-</b>         | <b>-</b>              | <b>-</b>                  | <b>-</b>         | <b>-</b>              |
| 1. Housing   | -                        | -                | -                     | -                         | -                | -                     |
| 2. Consumer Durables                               | -                        | -                | -                     | -                         | -                | -                     |
| 3. Vehicles  | -                        | -                | -                     | -                         | -                | -                     |
| 4. Education                                       | -                        | -                | -                     | -                         | -                | -                     |
| 5. Personal Credit Cards                           | -                        | -                | -                     | -                         | -                | -                     |
| 6. Others  | -                        | -                | -                     | -                         | -                | -                     |
| <b>VI. TRADE</b>                                   | <b>5,658</b>             | <b>169620.3</b>  | <b>97184.3</b>        | <b>8,841</b>              | <b>165577.3</b>  | <b>62184.5</b>        |
| 1. Wholesale Trade                                 | 2,823                    | 140312.6         | 80742.3               | 4,623                     | 127889.9         | 40425.7               |
| 2. Retail Trade                                    | 2,835                    | 29307.7          | 16442.0               | 4,218                     | 37687.4          | 21758.8               |
| <b>VII. FINANCE</b>                                | <b>3,263</b>             | <b>30518.0</b>   | <b>6032.3</b>         | <b>3,143</b>              | <b>237126.2</b>  | <b>130175.4</b>       |
| <b>VIII. ALL OTHERS</b>                            | <b>9,428</b>             | <b>38320.5</b>   | <b>17566.7</b>        | <b>5,284</b>              | <b>55609.3</b>   | <b>42624.5</b>        |
| <b>TOTAL BANK CREDIT</b>                           | <b>41,080</b>            | <b>1007884.3</b> | <b>523806.6</b>       | <b>138,549</b>            | <b>2234000.8</b> | <b>812047.9</b>       |

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**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                 |
| <b>I. AGRICULTURE</b>                              | <b>177</b>                    | <b>314.2</b>   | <b>243.4</b>       | <b>96</b>                                      | <b>464.3</b>   | <b>94.5</b>        | <b>59,985,560</b>  | <b>8158644.4</b>  | <b>6761760.7</b>   |
| 1. Direct Finance                                  | 87                            | 309.0          | 237.8              | 45   | 409.5          | 50.7               | 56,997,386         | 6897653.8         | 5813662.5          |
| 2. Indirect Finance                                | 90                            | 5.2            | 5.5                | 51   | 54.7           | 43.8               | 2,988,174          | 1260990.6         | 948098.2           |
| <b>II. INDUSTRY</b>                                | <b>851</b>                    | <b>18943.7</b> | <b>12213.7</b>     | <b>1,085</b>                                   | <b>33494.3</b> | <b>14006.0</b>     | <b>2,681,483</b>   | <b>36540758.5</b> | <b>23159882.7</b>  |
| 1. Mining & Quarrying                              | 5                             | 1149.7         | 986.3              | 10   | 60.6           | 4.2                | 65,066             | 887034.4          | 603878.5           |
| 2. Food Manufacturing & Processing                 | 7                             | 31.7           | 22.9               | 103  | 4065.7         | 2190.1             | 286,455            | 2260927.4         | 1516771.6          |
| (a) Rice Mills, Flour & Dal Mills                  | 1                             | 4.5            | 4.5                | 1  | 89.9           | 89.9               | 94,394             | 562947.8          | 416049.0           |
| (b) Sugar  | -                             | -              | -                  | -  | -              | -                  | 3,892              | 455082.6          | 324469.5           |
| (c) Edible Oils & Vanaspati                        | 2                             | 1.1            | 1.1                | 7  | 275.4          | 23.7               | 17,414             | 285966.3          | 197035.3           |
| (d) Tea Processing                                 | 1                             | 3.5            | 2.0                | -  | -              | -                  | 3,622              | 34788.9           | 17021.6            |
| (e) Processing of Fruits & Vegetables              | -                             | -              | -                  | -  | -              | -                  | 13,110             | 51022.3           | 33578.5            |
| (f) Others   | 3                             | 22.7           | 15.4               | 95   | 3700.4         | 2076.5             | 154,023            | 871119.6          | 528617.7           |
| 3. Beverage & Tobacco                              | 1                             | 2.0            | 2.0                | 20   | 1110.2         | 120.8              | 16,502             | 301379.1          | 223644.2           |
| 4. Textiles  | 316                           | 1687.1         | 1242.0             | 215  | 3071.3         | 2122.8             | 401,130            | 3915509.8         | 2035137.6          |
| (a) Cotton Textiles                                | 4                             | 100.6          | 29.1               | 13   | 679.0          | 156.6              | 80,193             | 1580998.4         | 928116.7           |
| (b) Jute & Other Natural Fibre Textiles            | -                             | -              | -                  | -  | -              | -                  | 11,916             | 67587.5           | 52535.7            |
| (c) Handloom Textiles & Khadi                      | 1                             | -              | -                  | 6  | 81.0           | 81.0               | 58,766             | 45201.1           | 32010.7            |
| (d) Other Textiles & Textile Products              | 311                           | 1586.5         | 1212.9             | 196  | 2311.2         | 1885.2             | 250,255            | 2221722.7         | 1022474.3          |
| 5. Paper, Paper Products & Printing                | 4                             | 998.1          | 98.6               | 12   | 370.3          | 1.2                | 62,640             | 776628.9          | 403230.5           |
| 6. Woods and Wood Products                         | 15                            | 65.3           | 68.2               | 2  | 50.0           | 0.0                | 29,356             | 88489.3           | 68455.8            |
| 7. Leather & Leather Products                      | 3                             | 3.1            | 3.1                | 59   | 522.7          | 341.9              | 45,764             | 284849.2          | 103720.9           |
| 8. Gems and Jewellery                              | 4                             | 692.3          | 623.8              | 172  | 5249.9         | 5162.6             | 25,673             | 970364.3          | 554461.5           |
| 9. Rubber & Plastic Products                       | 4                             | 1.9            | 1.4                | 30   | 1005.2         | 557.8              | 59,043             | 589686.2          | 375779.1           |
| 10. Chemicals & Chemical Products                  | 96                            | 626.0          | 284.4              | 68   | 1975.5         | 328.1              | 93,410             | 2440161.4         | 1433776.1          |
| (a) Heavy Industrial Chemicals                     | 6                             | 74.6           | 74.7               | 5  | 93.9           | 93.9               | 10,884             | 278620.2          | 194877.6           |
| (b) Fertilisers                                    | 1                             | 32.2           | 32.0               | 3  | 65.3           | -                  | 3,626              | 386044.0          | 276431.5           |
| (c) Drugs & Pharmaceuticals                        | 75                            | 45.5           | 44.5               | 32   | 1196.6         | 188.2              | 16,168             | 920213.1          | 498080.3           |
| (d) Non-Edible Oils                                | 1                             | 1.1            | 0.6                | -  | -              | -                  | 2,722              | 44801.6           | 30049.4            |
| (e) Other Chemicals & Chemical Products            | 13                            | 472.6          | 132.6              | 28   | 619.7          | 46.0               | 60,010             | 810482.5          | 434337.2           |
| 11. Petroleum, Coal Products & Nuclear Fuels       | 1                             | 599.6          | 466.1              | 22   | 2919.3         | 12.6               | 10,867             | 1401010.0         | 853188.5           |
| 12. Manufacture of Cement & Cement Products        | 20                            | 165.0          | 172.6              | 22   | 1231.4         | 26.8               | 32,030             | 552115.8          | 397184.6           |
| 13. Basic Metals & Metal Products                  | 170                           | 6028.7         | 4594.6             | 103  | 4609.0         | 1326.7             | 141,148            | 5264989.3         | 3377359.6          |
| (a) Iron & Steel                                   | 118                           | 4428.0         | 3116.1             | 17   | 1170.5         | 364.5              | 63,949             | 3649796.7         | 2417765.3          |
| (b) Non-Ferrous Metals                             | 11                            | 216.0          | 189.0              | 5  | 465.1          | 450.0              | 22,235             | 899074.4          | 557538.0           |
| (c) Metal Products                                 | 41                            | 1384.8         | 1289.5             | 81   | 2973.4         | 512.2              | 54,964             | 716118.2          | 402056.3           |
| 14. Engineering                                    | 145                           | 2621.9         | 1478.6             | 170  | 5134.8         | 679.5              | 317,441            | 2419567.7         | 1635690.7          |
| (a) Heavy Engineering                              | 86                            | 967.5          | 53.1               | 68   | 1491.7         | 123.5              | 38,034             | 509780.5          | 318681.6           |
| (b) Light Engineering                              | 36                            | 927.2          | 833.9              | 77   | 1553.0         | 489.9              | 207,757            | 881093.1          | 609743.2           |
| (c) Electrical Machinery & Goods                   | 16                            | 678.1          | 560.6              | 14   | 639.0          | 42.4               | 58,279             | 706423.7          | 456424.8           |
| (d) Electronic Machinery & Goods                   | 7                             | 49.1           | 31.0               | 11   | 1451.2         | 23.7               | 13,371             | 322270.4          | 250841.1           |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 11                            | 2002.4         | 391.9              | 39   | 596.1          | 328.2              | 116,837            | 1252303.2         | 723177.9           |
| 16. Other Industries                               | 13                            | 266.4          | 111.9              | 30   | 1297.6         | 802.8              | 620,266            | 1126977.8         | 645093.0           |
| 17. Electricity, Gas & Water                       | 6                             | 118.3          | 108.9              | 3  | 53.1           | -                  | 77,071             | 4259675.4         | 3106813.2          |
| (a) Electricity Generation & Transmission          | 4                             | 111.7          | 103.9              | 3  | 53.1           | -                  | 16,524             | 3948964.8         | 2873103.7          |
| (b) Non-Conventional Energy                        | 2                             | 6.5            | 5.0                | -  | -              | -                  | 54,987             | 189889.5          | 147665.6           |
| (c) Gas, Steam & Water Supply                      | -                             | -              | -                  | -  | -              | -                  | 5,560              | 120821.1          | 86043.9            |
| 18. Construction                                   | 30                            | 1884.2         | 1556.4             | 5  | 171.5          | -                  | 280,784            | 7749089.3         | 5102519.7          |
| (a) Other than Infrastructure                      | 1                             | 100.0          | 51.3               | 4  | 121.5          | -                  | 218,654            | 1665255.0         | 1097150.4          |
| (b) Infrastructure Construction                    | 29                            | 1784.2         | 1505.0             | 1  | 50.0           | -                  | 62,130             | 6083834.3         | 4005369.3          |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>6</b>                      | <b>6.3</b>     | <b>30.4</b>        | <b>13</b>                                      | <b>381.9</b>   | <b>2.6</b>         | <b>2,122,124</b>   | <b>1748550.3</b>  | <b>1234274.2</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>226</b>                    | <b>14569.0</b> | <b>11092.0</b>     | <b>244</b>                                     | <b>1296.3</b>  | <b>316.8</b>       | <b>2,384,735</b>   | <b>6703760.9</b>  | <b>4043328.1</b>   |
| 1. Professional Services                           | 10                            | 373.7          | 373.7              | 47   | 533.7          | 40.5               | 396,081            | 597945.5          | 319511.1           |
| 2. Tourism, Hotel & Restaurants                    | -                             | -              | -                  | 26   | 6.3            | 5.3                | 155,150            | 702546.2          | 485356.4           |
| 3. Recreation services                             | 14                            | 200.9          | 200.9              | 4  | 45.1           | 0.0                | 33,597             | 214813.0          | 141677.7           |
| 4. IT and Telecommunications                       | 165                           | 12554.1        | 9611.9             | 13   | 167.5          | 12.4               | 48,361             | 1206534.0         | 632453.1           |
| 5. Others  | 37                            | 1440.3         | 905.5              | 154  | 543.7          | 258.6              | 1,751,546          | 3981922.3         | 2464329.8          |
| <b>V. PERSONAL LOANS</b>                           | <b>-</b>                      | <b>-</b>       | <b>-</b>           | <b>-</b>                                       | <b>-</b>       | <b>-</b>           | <b>47,545,018</b>  | <b>12411818.8</b> | <b>8712905.7</b>   |
| 1. Housing   | -                             | -              | -                  | -  | -              | -                  | 6,570,334          | 5831932.2         | 4647111.9          |
| 2. Consumer Durables                               | -                             | -              | -                  | -  | -              | -                  | 964,791            | 116516.5          | 82131.2            |
| 3. Vehicles  | -                             | -              | -                  | -  | -              | -                  | 4,430,206          | 1177728.6         | 816189.9           |
| 4. Education                                       | -                             | -              | -                  | -  | -              | -                  | 2,675,918          | 689866.4          | 550441.9           |
| 5. Personal Credit Cards                           | -                             | -              | -                  | -  | -              | -                  | 15,905,959         | 1379945.0         | 254456.8           |
| 6. Others  | -                             | -              | -                  | -  | -              | -                  | 16,997,810         | 3215830.0         | 2362574.1          |
| <b>VI. TRADE</b>                                   | <b>238</b>                    | <b>56585.8</b> | <b>3915.8</b>      | <b>124</b>                                     | <b>2564.9</b>  | <b>1448.3</b>      | <b>7,599,455</b>   | <b>9642882.6</b>  | <b>5737088.4</b>   |
| 1. Wholesale Trade                                 | 184                           | 56433.3        | 3855.1             | 59   | 1350.3         | 835.4              | 293,029            | 5132981.7         | 2524229.9          |
| 2. Retail Trade                                    | 54                            | 152.5          | 60.6               | 65   | 1214.6         | 612.9              | 7,306,426          | 4509900.8         | 3212858.5          |
| <b>VII. FINANCE</b>                                | <b>79</b>                     | <b>1406.9</b>  | <b>1406.5</b>      | <b>140</b>                                     | <b>2468.2</b>  | <b>228.2</b>       | <b>851,974</b>     | <b>6231225.0</b>  | <b>4295339.3</b>   |
| <b>VIII. ALL OTHERS</b>                            | <b>91</b>                     | <b>2244.9</b>  | <b>2076.5</b>      | <b>3,894</b>                                   | <b>697.0</b>   | <b>645.5</b>       | <b>5,115,942</b>   | <b>1920191.2</b>  | <b>1308591.1</b>   |
| <b>TOTAL BANK CREDIT</b>                           | <b>1,668</b>                  | <b>94070.9</b> | <b>30978.2</b>     | <b>5,596</b>                                   | <b>41366.9</b> | <b>16741.9</b>     | <b>128,286,291</b> | <b>83357831.7</b> | <b>55253170.3</b>  |