

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

(Amount in ₹ Million)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	365,376	777399.2	554848.7	58,969	511976.3	96286.3
1. Direct Finance	324,790	439779.8	334872.5	49,171	396958.3	50716.5
2. Indirect Finance	40,586	337619.4	219976.2	9,798	115018.0	45569.8
II. INDUSTRY	316,880	5125392.4	3460240.9	85,606	2222368.0	567323.2
1. Mining & Quarrying	9,557	150575.4	73639.1	2,184	40112.8	27228.6
2. Food Manufacturing & Processing	46,106	601948.0	405608.2	6,689	52769.6	38593.1
(a) Rice Mills, Flour & Dal Mills	20,130	224362.7	145568.6	1,836	14274.8	11295.8
(b) Sugar	930	136774.7	87815.1	119	4091.2	2731.4
(c) Edible Oils & Vanaspati	4,124	80066.7	57112.8	763	6811.2	5085.0
(d) Tea Processing	442	6637.1	5032.3	96	900.6	645.9
(e) Processing of Fruits & Vegetables	1,520	9744.3	7983.9	226	2967.3	2926.5
(f) Others	18,960	144362.6	102095.6	3,649	23724.5	15908.5
3. Beverage & Tobacco	3,344	67757.8	49599.2	614	35988.5	7412.8
4. Textiles	50,190	600943.8	466685.0	11,532	83046.8	55721.3
(a) Cotton Textiles	15,705	287171.5	222246.8	3,366	25067.6	19227.1
(b) Jute & Other Natural Fibre Textiles	1,166	9436.2	7162.9	466	2095.1	1404.7
(c) Handloom Textiles & Khadi	4,178	13138.2	11419.3	600	1743.3	1571.5
(d) Other Textiles & Textile Products	29,141	291197.8	225856.1	7,100	54140.8	33517.9
5. Paper, Paper Products & Printing	14,882	133713.5	93642.8	2,987	248218.0	15504.7
6. Woods and Wood Products	7,093	30257.2	23981.6	1,038	3306.3	2900.2
7. Leather & Leather Products	3,794	28208.9	23314.1	800	5300.3	3773.1
8. Gems and Jewellery	3,404	154460.7	99608.5	1,131	43295.0	27912.8
9. Rubber & Plastic Products	15,160	165025.5	109915.2	2,047	35036.2	12940.1
10. Chemicals & Chemical Products	20,769	457089.8	275783.7	3,162	368985.7	27939.3
(a) Heavy Industrial Chemicals	3,891	78451.4	43402.5	694	6834.9	4682.5
(b) Fertilisers	792	81638.5	27682.2	165	3969.7	1085.5
(c) Drugs & Pharmaceuticals	4,169	153811.0	100957.3	645	63731.3	8813.0
(d) Non-Edible Oils	852	12509.8	9980.1	88	1200.7	1153.5
(e) Other Chemicals & Chemical Products	11,065	130679.2	93761.7	1,570	293249.1	12204.8
11. Petroleum, Coal Products & Nuclear Fuels	1,983	268665.2	154775.6	641	88429.9	25329.5
12. Manufacture of Cement & Cement Products	7,109	71648.2	42913.0	891	27389.6	6672.8
13. Basic Metals & Metal Products	32,243	743035.8	526605.6	5,799	107239.5	52700.0
(a) Iron & Steel	14,731	511887.5	363355.5	2,192	52119.4	32123.7
(b) Non-Ferrous Metals	5,286	92315.5	63815.5	817	9547.5	6705.7
(c) Metal Products	12,226	138832.8	99434.6	2,790	45572.7	13870.6
14. Engineering	40,910	550021.9	400909.9	12,121	548550.9	66055.7
(a) Heavy Engineering	6,715	104272.8	68440.5	1,436	49391.5	5418.8
(b) Light Engineering	20,785	196464.0	147330.4	7,689	202603.6	31994.7
(c) Electrical Machinery & Goods	10,269	176437.1	130450.4	2,398	210809.0	22850.5
(d) Electronic Machinery & Goods	3,141	72847.9	54688.5	598	85746.8	5791.7
15. Vehicles, Vehicle Parts & Transport Equipments	7,853	187421.3	110832.6	1,482	47953.7	13636.4
16. Other Industries	36,378	181063.4	127508.7	15,515	77482.9	36220.4
17. Electricity, Gas & Water	1,880	214000.0	97501.4	577	75621.2	15830.6
(a) Electricity Generation & Transmission	708	192216.7	81676.5	257	41031.4	13847.8
(b) Non-Conventional Energy	279	13385.6	11818.8	49	3392.4	681.7
(c) Gas, Steam & Water Supply	893	8397.7	4006.0	271	31197.3	1301.2
18. Construction	14,225	519556.0	377416.7	16,396	333641.1	130951.6
(a) Other than Infrastructure	7,470	149652.0	108085.7	10,904	96703.2	50958.0
(b) Infrastructure Construction	6,755	369904.1	269331.0	5,492	236938.0	79993.6
III. TRANSPORT OPERATORS	9,605	112645.2	86655.1	7,967	118055.6	45711.8
IV. PROFESSIONAL AND OTHER SERVICES	80,710	502575.7	347995.4	77,831	949968.4	280106.7
1. Professional Services	12,339	71442.6	48676.3	10,047	146864.1	48068.9
2. Tourism, Hotel & Restaurants	7,449	29354.0	20615.5	5,185	81490.8	13315.3
3. Recreation services	1,723	21739.1	15508.3	1,202	9588.0	6864.9
4. IT and Telecommunications	4,128	59277.9	37657.3	1,612	63443.6	15520.5
5. Others	55,071	320762.1	225538.0	59,785	648582.0	196337.2
V. PERSONAL LOANS	-	-	-	610,282	712926.5	431894.2
1. Housing	-	-	-	111,196	226991.1	173162.5
2. Consumer Durables	-	-	-	3,325	1594.0	970.6
3. Vehicles	-	-	-	3,428	1233.9	828.0
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	492,333	483107.5	256933.0
VI. TRADE	543,656	3743582.1	1579641.7	196,968	898168.3	434742.1
1. Wholesale Trade	66,480	2092162.0	882354.4	30,554	364642.6	219508.2
2. Retail Trade	477,176	1651420.1	697287.3	166,414	533525.7	215233.9
VII. FINANCE	11,218	517716.0	278714.2	5,157	1382360.0	206140.1
VIII. ALL OTHERS	46,675	186442.0	125862.6	85,436	1470610.9	144922.3
TOTAL BANK CREDIT	1,374,120	10965752.7	6433958.5	1,128,216	8266434.0	2207126.8

See Notes on Tables.

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

(Amount in ₹ Million)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,475,468	2235193.6	766057.1	573,222	564451.6	443871.7
1. Direct Finance	1,393,622	846912.6	607414.0	542,759	393207.6	311559.9
2. Indirect Finance	81,846	1388281.0	158643.2	30,463	171244.0	132311.7
II. INDUSTRY	54,194	3692027.6	1626767.1	179,861	3893200.3	2398908.4
1. Mining & Quarrying	713	42361.6	37672.3	2,183	81231.1	62653.4
2. Food Manufacturing & Processing	4,041	187515.2	99144.7	13,982	151173.9	100386.5
(a) Rice Mills, Flour & Dal Mills	1,413	20487.5	17525.8	3,261	19763.1	14235.2
(b) Sugar	98	23375.5	21352.8	396	50384.4	42343.7
(c) Edible Oils & Vanaspati	355	83367.1	12666.2	664	23145.2	13041.9
(d) Tea Processing	128	1559.2	1200.1	93	1767.3	712.8
(e) Processing of Fruits & Vegetables	193	1539.9	1107.6	446	2967.2	2119.5
(f) Others	1,854	57186.0	45292.1	9,122	53146.7	27933.5
3. Beverage & Tobacco	660	31637.8	19939.1	989	94699.2	27214.6
4. Textiles	12,871	144971.9	91944.9	19,544	397388.6	202747.5
(a) Cotton Textiles	7,843	64415.8	52121.0	4,934	243894.7	96857.1
(b) Jute & Other Natural Fibre Textiles	292	793.3	611.2	257	2408.0	1476.8
(c) Handloom Textiles & Khadi	399	3864.8	1799.9	860	1235.5	955.5
(d) Other Textiles & Textile Products	4,337	75898.0	37412.8	13,493	149850.4	103458.2
5. Paper, Paper Products & Printing	1,425	54499.7	33880.3	4,305	89819.8	56249.5
6. Woods and Wood Products	329	1915.4	1666.1	845	4846.0	3373.8
7. Leather & Leather Products	876	7818.0	6187.3	983	3667.3	2540.2
8. Gems and Jewellery	1,024	25077.5	24055.7	950	7859.3	6189.9
9. Rubber & Plastic Products	1,192	37118.2	24829.2	3,634	46106.5	32656.1
10. Chemicals & Chemical Products	2,247	273942.9	118963.6	4,984	166597.9	114787.3
(a) Heavy Industrial Chemicals	336	21056.6	11570.9	913	23706.9	17262.3
(b) Fertilisers	80	34702.7	30232.1	181	33070.9	24837.8
(c) Drugs & Pharmaceuticals	821	128937.3	45459.6	1,134	62562.8	45539.1
(d) Non-Edible Oils	57	1240.5	1165.0	148	1588.4	1132.4
(e) Other Chemicals & Chemical Products	953	88005.9	30536.0	2,608	45668.9	26015.6
11. Petroleum, Coal Products & Nuclear Fuels	231	140946.4	125543.5	413	86929.1	73226.2
12. Manufacture of Cement & Cement Products	339	23628.1	13190.2	1,958	58864.9	44400.0
13. Basic Metals & Metal Products	3,263	494084.5	221983.9	6,632	464535.9	338874.3
(a) Iron & Steel	1,602	278225.2	168105.9	2,843	301614.4	218115.3
(b) Non-Ferrous Metals	493	97406.9	31236.6	1,037	108865.4	92966.4
(c) Metal Products	1,168	118452.5	22641.4	2,752	54056.1	27792.6
14. Engineering	5,279	349967.0	133977.1	9,644	221599.4	131463.0
(a) Heavy Engineering	901	92273.6	27292.4	2,156	72042.7	25889.6
(b) Light Engineering	2,424	63550.6	37257.3	5,062	58182.9	40522.3
(c) Electrical Machinery & Goods	1,604	158053.1	39579.5	1,754	60431.0	38148.6
(d) Electronic Machinery & Goods	350	36089.6	29847.9	672	30942.9	26902.4
15. Vehicles, Vehicle Parts & Transport Equipments	2,051	115958.7	78848.9	8,106	118488.7	74685.2
16. Other Industries	4,515	124078.7	28532.9	10,476	72646.3	47574.1
17. Electricity, Gas & Water	532	292345.9	225213.7	1,272	482489.6	371610.2
(a) Electricity Generation & Transmission	342	257463.0	205505.5	654	426655.6	325083.4
(b) Non-Conventional Energy	67	7968.2	6453.1	189	25551.8	18606.7
(c) Gas, Steam & Water Supply	123	26914.6	13255.2	429	30282.2	27920.1
18. Construction	12,606	1344159.9	341193.8	88,961	1344256.8	708276.7
(a) Other than Infrastructure	8,708	252285.9	72141.2	73,771	686164.8	198998.1
(b) Infrastructure Construction	3,898	1091874.1	269052.6	15,190	658092.0	509278.6
III. TRANSPORT OPERATORS	14,031	198682.5	166422.6	225,226	534953.6	282168.3
IV. PROFESSIONAL AND OTHER SERVICES	37,025	3032321.5	433501.3	92,513	2753381.8	785053.0
1. Professional Services	2,375	75093.1	18546.6	7,167	35565.4	28703.7
2. Tourism, Hotel & Restaurants	1,843	144624.8	22539.4	8,392	116779.1	69945.6
3. Recreation services	386	15629.2	11159.5	1,247	67657.3	29646.3
4. IT and Telecommunications	529	2467874.6	171775.6	1,794	1040178.1	173702.6
5. Others	31,892	329099.9	209480.2	73,913	1493201.9	483054.8
V. PERSONAL LOANS	1,889,273	901569.7	383570.7	1,743,802	1281875.9	923901.5
1. Housing	-	-	-	583,916	582137.5	462493.9
2. Consumer Durables	14,775	10110.5	8987.5	9,577	12942.2	9760.5
3. Vehicles	48,233	18387.6	13612.2	560,245	264767.8	160856.1
4. Education	-	-	-	199,534	91145.5	63592.0
5. Personal Credit Cards	1,131,923	372550.6	52612.2	-	-	-
6. Others	694,342	500521.1	308358.8	390,530	330882.9	227199.0
VI. TRADE	80,026	405642.3	265335.2	97,934	450519.3	160363.2
1. Wholesale Trade	6,326	199592.9	135398.7	7,151	265303.7	40048.8
2. Retail Trade	73,700	206049.4	129936.5	90,783	185215.6	120314.4
VII. FINANCE	5,849	1335889.0	732131.3	37,409	1707187.0	996738.7
VIII. ALL OTHERS	68,352	314827.4	249890.4	68,060	470415.2	238435.0
TOTAL BANK CREDIT	3,624,218	12116153.6	4623675.6	3,018,027	11655984.7	6229439.9

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

(Amount in ₹ Million)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	1,401,456	950528.5	763404.9	2,189	73054.8	38229.9
1. Direct Finance	1,338,645	740591.8	611573.5	1,528	53995.7	23336.5
2. Indirect Finance	62,811	209936.6	151831.3	661	19059.1	14893.4
II. INDUSTRY	320,321	9414003.8	6299509.0	36,535	2484233.8	685044.3
1. Mining & Quarrying	8,107	326395.4	245989.2	966	59680.5	25635.1
2. Food Manufacturing & Processing	35,009	333975.5	247758.9	3,110	276707.4	86124.5
(a) Rice Mills, Flour & Dal Mills	10,943	41673.8	31275.4	472	71925.4	31928.7
(b) Sugar	859	129710.9	97774.4	37	6636.8	4833.7
(c) Edible Oils & Vanaspati	2,052	41227.8	27495.7	214	21669.9	11011.4
(d) Tea Processing	333	3820.8	2782.6	95	13019.0	1983.3
(e) Processing of Fruits & Vegetables	1,369	9167.2	6936.7	173	9063.2	4512.3
(f) Others	19,453	108374.9	81494.1	2,119	154393.0	31855.1
3. Beverage & Tobacco	2,744	74918.6	58880.6	81	6448.3	3396.8
4. Textiles	46,884	755705.3	539588.2	17,293	1037850.2	161982.8
(a) Cotton Textiles	15,518	421576.1	307536.4	3,181	171877.6	48471.4
(b) Jute & Other Natural Fibre Textiles	1,002	11169.4	5613.6	301	1723.4	1283.6
(c) Handloom Textiles & Khadi	3,238	11736.7	8356.3	338	10980.2	2622.6
(d) Other Textiles & Textile Products	27,126	311223.0	218081.9	13,473	853269.0	109605.1
5. Paper, Paper Products & Printing	12,790	151745.6	104124.9	359	33342.8	7993.5
6. Woods and Wood Products	2,455	13737.7	9704.1	66	1049.1	746.2
7. Leather & Leather Products	2,060	32219.4	17314.7	4,041	130587.9	22155.0
8. Gems and Jewellery	1,497	16662.5	9153.5	997	86542.4	39546.1
9. Rubber & Plastic Products	9,593	112710.9	81623.5	621	23096.9	12833.0
10. Chemicals & Chemical Products	11,490	356350.2	221798.9	1,857	296839.3	114035.3
(a) Heavy Industrial Chemicals	2,074	52987.8	38691.4	387	25348.1	15342.4
(b) Fertilisers	415	50121.9	25301.4	14	1387.6	888.9
(c) Drugs & Pharmaceuticals	2,734	155513.2	90791.2	768	233570.0	76675.3
(d) Non-Edible Oils	419	4315.8	3093.4	17	1417.3	1077.3
(e) Other Chemicals & Chemical Products	5,848	93411.5	63921.5	671	35116.3	20051.4
11. Petroleum, Coal Products & Nuclear Fuels	1,192	307821.2	213027.5	115	59848.8	33447.2
12. Manufacture of Cement & Cement Products	4,829	220933.8	160049.1	64	2244.5	482.9
13. Basic Metals & Metal Products	18,175	1336078.0	852237.5	2,215	174171.4	78540.5
(a) Iron & Steel	8,468	1065819.4	687563.5	809	80428.9	40410.5
(b) Non-Ferrous Metals	2,563	147776.4	88653.5	424	67419.8	25052.1
(c) Metal Products	7,144	122482.2	76020.5	982	26322.7	13077.9
14. Engineering	28,761	444151.2	308308.3	2,107	103326.6	41615.7
(a) Heavy Engineering	7,461	60766.0	39699.1	459	14133.3	8754.9
(b) Light Engineering	14,985	183884.1	131535.1	1,043	33957.7	15865.1
(c) Electrical Machinery & Goods	4,775	147922.5	95729.4	482	49632.9	13197.5
(d) Electronic Machinery & Goods	1,540	51578.6	41344.7	123	5602.6	3798.2
15. Vehicles, Vehicle Parts & Transport Equipments	10,345	239791.5	172243.7	870	44925.5	23235.9
16. Other Industries	29,778	208931.2	139139.7	1,606	78721.0	17676.7
17. Electricity, Gas & Water	4,249	1986629.3	1207124.8	45	7909.6	1518.8
(a) Electricity Generation & Transmission	2,170	1856554.4	1117625.6	22	6642.3	576.0
(b) Non-Conventional Energy	915	70495.4	48649.5	12	1083.9	777.3
(c) Gas, Steam & Water Supply	1,164	59579.5	40849.7	11	183.4	165.6
18. Construction	90,363	2495246.5	1711441.9	122	60941.6	14078.4
(a) Other than Infrastructure	80,979	414984.0	311804.1	45	46279.4	6063.7
(b) Infrastructure Construction	9,384	2080262.5	1399637.9	77	14662.2	8014.7
III. TRANSPORT OPERATORS	369,386	692829.4	485445.1	47	2866.0	1916.2
IV. PROFESSIONAL AND OTHER SERVICES	213,606	2193734.9	1625740.1	1,158	193987.7	50907.2
1. Professional Services	23,935	71569.6	60878.5	172	19756.7	5318.0
2. Tourism, Hotel & Restaurants	19,860	357545.2	259687.7	24	993.2	692.8
3. Recreation services	3,525	81220.7	63597.8	31	2139.2	849.3
4. IT and Telecommunications	10,210	364034.7	271232.5	57	9884.1	6717.5
5. Others	156,076	1319364.7	970343.7	874	161214.5	37329.6
V. PERSONAL LOANS	6,446,654	4764748.1	3714156.8	-	-	-
1. Housing	3,478,439	3325154.1	2675425.6	-	-	-
2. Consumer Durables	30,158	15248.6	11641.7	-	-	-
3. Vehicles	1,260,527	538635.3	381687.1	-	-	-
4. Education	858,585	376191.1	282668.6	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	818,945	509519.1	362733.8	-	-	-
VI. TRADE	259,137	491236.9	364549.1	6,039	309686.4	104484.7
1. Wholesale Trade	17,005	136451.9	102933.1	3,867	246857.2	94080.5
2. Retail Trade	242,132	354785.0	261616.0	2,172	62829.2	10404.2
VII. FINANCE	36,274	1402524.7	1183501.6	48	13893.4	13226.3
VIII. ALL OTHERS	245,615	717750.5	588888.3	1,502	131383.6	26326.9
TOTAL BANK CREDIT	9,292,449	20627356.8	15025195.0	47,518	3209105.5	920135.5

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2011**

(Amount in ₹ Million)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	938	19600.0	11575.0	255	8233.8	3983.5
1. Direct Finance	743	11063.0	5932.9	177	4206.2	1850.7
2. Indirect Finance	195	8537.0	5642.1	78	4027.6	2132.8
II. INDUSTRY	9,613	376321.8	198322.6	15,598	1046893.7	206070.0
1. Mining & Quarrying	234	14275.7	6099.5	364	17039.6	8410.1
2. Food Manufacturing & Processing	825	35979.9	19869.6	1,175	28430.8	9457.5
(a) Rice Mills, Flour & Dal Mills	238	11121.9	7964.6	166	4231.0	2457.2
(b) Sugar	10	3292.5	1962.3	1	5.6	5.6
(c) Edible Oils & Vanaspati	55	4528.7	2129.7	41	5608.0	1963.9
(d) Tea Processing	34	511.4	524.5	43	588.8	767.3
(e) Processing of Fruits & Vegetables	38	993.5	256.1	60	1094.4	355.0
(f) Others	450	15531.8	7032.5	864	16903.1	3908.5
3. Beverage & Tobacco	25	1118.0	653.8	7	85.3	33.9
4. Textiles	3,764	114920.0	52194.0	6,381	105260.1	29451.6
(a) Cotton Textiles	848	40788.3	21483.8	1,181	52495.4	10539.2
(b) Jute & Other Natural Fibre Textiles	76	4961.4	1646.7	63	769.1	313.0
(c) Handloom Textiles & Khadi	66	743.8	272.1	40	980.2	602.7
(d) Other Textiles & Textile Products	2,774	68426.5	28791.4	5,097	51015.5	17996.7
5. Paper, Paper Products & Printing	98	2576.9	1489.4	242	204493.7	1756.0
6. Woods and Wood Products	85	1048.8	938.7	8	68.6	15.2
7. Leather & Leather Products	689	9553.4	4912.7	1,257	14325.9	4010.1
8. Gems and Jewellery	245	35979.1	28228.6	750	133486.1	49465.2
9. Rubber & Plastic Products	250	7434.1	3022.7	292	7072.1	2693.1
10. Chemicals & Chemical Products	1,169	39778.7	21717.1	1,607	179377.4	18027.0
(a) Heavy Industrial Chemicals	190	6625.6	3578.0	460	19719.9	3763.2
(b) Fertilisers	40	1835.3	1954.9	3	301.0	55.7
(c) Drugs & Pharmaceuticals	571	18122.0	9148.1	374	25659.7	6764.9
(d) Non-Edible Oils	20	1378.4	858.9	4	131.2	115.9
(e) Other Chemicals & Chemical Products	348	11817.5	6177.1	766	133565.6	7327.4
11. Petroleum, Coal Products & Nuclear Fuels	30	6998.5	6508.5	46	50669.7	21480.7
12. Manufacture of Cement & Cement Products	17	392.7	197.0	9	139.4	21.2
13. Basic Metals & Metal Products	724	58784.5	27961.6	1,416	206813.3	40416.0
(a) Iron & Steel	367	32656.6	18860.3	575	174310.8	27114.0
(b) Non-Ferrous Metals	164	7635.2	5171.2	139	7858.1	3564.7
(c) Metal Products	193	18492.7	3930.1	702	24644.4	9737.3
14. Engineering	896	23077.0	11662.9	791	27127.4	9072.9
(a) Heavy Engineering	421	4902.4	3338.4	209	2884.9	2283.6
(b) Light Engineering	286	11832.8	3295.8	346	13370.0	2993.5
(c) Electrical Machinery & Goods	159	4716.8	3295.7	189	8403.7	954.1
(d) Electronic Machinery & Goods	30	1625.0	1733.0	47	2468.8	2841.7
15. Vehicles, Vehicle Parts & Transport Equipments	170	3173.8	1891.8	876	58449.1	7087.2
16. Other Industries	336	5763.3	3278.1	333	9960.6	2700.2
17. Electricity, Gas & Water	11	5812.0	4627.5	7	1817.9	258.6
(a) Electricity Generation & Transmission	5	5579.9	4412.4	5	674.7	98.8
(b) Non-Conventional Energy	3	205.8	189.6	1	143.2	107.8
(c) Gas, Steam & Water Supply	3	26.3	25.5	1	1000.0	51.9
18. Construction	45	9655.5	3069.2	37	2276.5	1713.7
(a) Other than Infrastructure	22	1969.7	1107.7	18	157.0	35.5
(b) Infrastructure Construction	23	7685.8	1961.5	19	2119.5	1678.3
III. TRANSPORT OPERATORS	28	1415.6	1343.8	24	3222.6	2037.2
IV. PROFESSIONAL AND OTHER SERVICES	523	20288.6	13707.8	504	20971.0	16191.0
1. Professional Services	107	1441.4	966.4	289	1476.5	1321.0
2. Tourism, Hotel & Restaurants	18	1537.6	959.2	5	135.1	150.6
3. Recreation services	7	1259.4	626.3	4	109.0	29.7
4. IT and Telecommunications	17	226.8	132.1	12	79.7	47.8
5. Others	374	15823.3	11023.8	194	19170.6	14641.9
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,149	58163.0	33777.6	2,177	266293.6	21619.9
1. Wholesale Trade	1,069	50532.8	29696.3	1,475	260214.3	19231.2
2. Retail Trade	1,080	7630.2	4081.3	702	6079.3	2388.7
VII. FINANCE	458	4704.6	3731.0	221	7235.4	16237.3
VIII. ALL OTHERS	796	7489.8	2647.4	1,261	55795.2	12279.1
TOTAL BANK CREDIT	14,505	487983.4	265105.4	20,040	1408645.3	278418.1

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

(Amount in ₹ Million)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	55	1176.4	811.5	119	1699.0	1562.6
1. Direct Finance	39	318.0	169.3	54	1234.8	1196.5
2. Indirect Finance	16	858.4	642.2	65	464.2	366.1
II. INDUSTRY	1,039	44090.0	19281.6	433	262460.0	22064.8
1. Mining & Quarrying	41	1417.0	172.0	4	1021.5	716.3
2. Food Manufacturing & Processing	24	1718.4	650.5	38	4108.8	2573.5
(a) Rice Mills, Flour & Dal Mills	2	32.2	32.2	6	1019.3	113.1
(b) Sugar	6	118.2	95.0	-	-	-
(c) Edible Oils & Vanaspati	2	645.0	73.8	19	2358.3	1802.4
(d) Tea Processing	2	354.0	2.6	3	53.8	24.8
(e) Processing of Fruits & Vegetables	1	2.0	-	-	-	-
(f) Others	11	567.1	447.0	10	677.3	633.2
3. Beverage & Tobacco	1	100.0	37.4	1	500.0	410.4
4. Textiles	316	3851.0	1720.0	146	5401.5	3784.8
(a) Cotton Textiles	106	1365.2	401.8	54	2080.0	1580.3
(b) Jute & Other Natural Fibre Textiles	3	41.9	5.3	-	-	-
(c) Handloom Textiles & Khadi	6	121.3	13.0	3	50.2	33.0
(d) Other Textiles & Textile Products	201	2322.6	1300.0	89	3271.3	2171.5
5. Paper, Paper Products & Printing	17	66.3	24.3	4	378.4	378.2
6. Woods and Wood Products	1	5.7	2.7	1	14.0	7.4
7. Leather & Leather Products	36	509.2	144.5	8	131.2	83.3
8. Gems and Jewellery	214	22164.9	11977.3	59	159423.7	5418.3
9. Rubber & Plastic Products	16	626.9	310.1	9	426.5	443.7
10. Chemicals & Chemical Products	86	1540.3	852.0	33	2919.6	1423.5
(a) Heavy Industrial Chemicals	23	688.9	400.6	9	1192.9	452.6
(b) Fertilisers	-	-	-	1	574.9	465.9
(c) Drugs & Pharmaceuticals	14	479.9	353.4	18	1134.0	488.8
(d) Non-Edible Oils	1	17.0	8.7	-	-	-
(e) Other Chemicals & Chemical Products	48	354.5	89.2	5	17.9	16.3
11. Petroleum, Coal Products & Nuclear Fuels	44	65.4	44.3	1	900.0	900.0
12. Manufacture of Cement & Cement Products	-	-	-	5	64.1	64.1
13. Basic Metals & Metal Products	148	2293.8	1751.8	52	64047.5	4700.7
(a) Iron & Steel	117	2105.0	1612.6	28	61306.2	4199.1
(b) Non-Ferrous Metals	22	90.7	68.3	8	724.0	120.3
(c) Metal Products	9	98.1	71.0	16	2017.3	381.3
14. Engineering	47	8550.9	1099.8	26	9313.1	343.8
(a) Heavy Engineering	4	49.7	30.9	10	115.1	105.6
(b) Light Engineering	25	7379.0	564.5	10	114.2	67.7
(c) Electrical Machinery & Goods	17	1092.3	474.4	5	9070.8	165.4
(d) Electronic Machinery & Goods	1	30.0	30.0	1	13.0	5.1
15. Vehicles, Vehicle Parts & Transport Equipments	15	573.9	146.9	13	463.2	203.9
16. Other Industries	30	397.7	209.6	18	8592.3	435.9
17. Electricity, Gas & Water	-	-	-	8	223.1	48.0
(a) Electricity Generation & Transmission	-	-	-	8	223.1	48.0
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
18. Construction	3	208.4	138.6	7	4531.3	129.0
(a) Other than Infrastructure	1	3.0	4.9	4	106.3	47.5
(b) Infrastructure Construction	2	205.4	133.6	3	4425.0	81.4
III. TRANSPORT OPERATORS	1	60.0	60.0	28	3618.1	2941.0
IV. PROFESSIONAL AND OTHER SERVICES	56	2032.5	1132.2	112	832.6	688.9
1. Professional Services	7	1196.9	612.2	63	178.8	161.2
2. Tourism, Hotel & Restaurants	1	9.5	9.5	4	71.9	19.4
3. Recreation services	-	-	-	2	91.5	90.8
4. IT and Telecommunications	1	10.0	9.5	2	16.6	13.1
5. Others	47	816.1	500.9	41	473.8	404.5
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	604	9374.1	5580.3	87	74615.8	5267.3
1. Wholesale Trade	536	7072.1	5270.0	67	74138.2	4771.5
2. Retail Trade	68	2302.0	310.3	20	477.6	495.7
VII. FINANCE	4	600.9	2.0	12	1458.5	189.9
VIII. ALL OTHERS	71	785.1	609.6	45	376.2	360.4
TOTAL BANK CREDIT	1,830	58119.0	27477.1	836	345060.1	33075.0

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

(Amount in ₹ Million)

OCCUPATION	INLAND BILLS - PURCHASED			INLAND BILLS - DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	2,493	20285.9	16200.8	798	9785.4	5941.3
1. Direct Finance	2,376	18091.1	14830.3	577	6444.7	3299.4
2. Indirect Finance	117	2194.8	1370.5	221	3340.7	2641.9
II. INDUSTRY	7,695	565646.0	254241.6	17,640	731511.6	300738.1
1. Mining & Quarrying	164	22032.7	15560.5	188	14726.2	4239.9
2. Food Manufacturing & Processing	263	9736.4	6589.9	1,140	7403.0	5184.7
(a) Rice Mills, Flour & Dal Mills	28	556.2	523.9	909	2394.8	2114.3
(b) Sugar	54	711.6	242.0	5	17.8	17.9
(c) Edible Oils & Vanaspati	12	1164.9	973.9	38	2288.2	1140.7
(d) Tea Processing	3	342.4	11.1	1	10.0	7.7
(e) Processing of Fruits & Vegetables	8	263.2	121.9	7	235.3	73.6
(f) Others	158	6698.0	4717.0	180	2456.9	1830.6
3. Beverage & Tobacco	90	4090.6	1379.3	136	8141.9	2899.0
4. Textiles	796	33075.1	19084.1	2,602	39204.9	17132.4
(a) Cotton Textiles	440	19475.3	10075.1	916	15760.3	8371.1
(b) Jute & Other Natural Fibre Textiles	5	17.4	13.9	40	223.1	198.0
(c) Handloom Textiles & Khadi	40	166.8	132.3	1	4.2	4.2
(d) Other Textiles & Textile Products	311	13415.6	8862.7	1,645	23217.6	8559.0
5. Paper, Paper Products & Printing	166	2104.5	848.8	670	11798.6	6302.4
6. Woods and Wood Products	105	450.4	236.1	104	3657.0	2989.6
7. Leather & Leather Products	229	1743.6	1087.8	79	14240.8	667.1
8. Gems and Jewellery	27	3634.5	2443.6	4	156.5	80.7
9. Rubber & Plastic Products	436	9514.3	5064.5	980	12057.6	8601.2
10. Chemicals & Chemical Products	891	23928.5	12426.8	2,345	49754.1	20555.7
(a) Heavy Industrial Chemicals	162	5635.5	2700.6	606	3294.3	2289.0
(b) Fertilisers	10	1615.1	882.1	11	253.2	96.6
(c) Drugs & Pharmaceuticals	305	8522.9	5367.6	201	8866.9	7161.3
(d) Non-Edible Oils	11	548.0	142.0	76	1016.8	638.3
(e) Other Chemicals & Chemical Products	403	7607.0	3334.5	1,451	36322.8	10370.4
11. Petroleum, Coal Products & Nuclear Fuels	51	22061.0	5216.8	133	17316.5	11844.1
12. Manufacture of Cement & Cement Products	71	7024.5	4360.9	60	4491.7	2782.5
13. Basic Metals & Metal Products	1,759	272238.5	96806.9	3,275	157246.9	61420.0
(a) Iron & Steel	1,097	229545.8	68374.5	1,809	88569.3	40348.9
(b) Non-Ferrous Metals	299	26677.9	20358.2	546	37758.9	9127.7
(c) Metal Products	363	16014.9	8074.2	920	30918.6	11943.4
14. Engineering	1,267	78919.1	33653.5	3,390	197329.1	53720.0
(a) Heavy Engineering	220	21766.6	10412.2	398	18053.6	6297.8
(b) Light Engineering	436	18800.0	9290.9	1,394	50875.4	20951.7
(c) Electrical Machinery & Goods	517	26208.9	12889.7	1,380	118863.8	20364.5
(d) Electronic Machinery & Goods	94	12143.5	1060.7	218	9536.4	6106.1
15. Vehicles, Vehicle Parts & Transport Equipments	627	5292.0	2384.1	1,025	89643.1	48717.7
16. Other Industries	293	5938.3	2810.4	832	15089.2	6130.7
17. Electricity, Gas & Water	56	19905.9	13843.1	56	19851.3	13222.8
(a) Electricity Generation & Transmission	43	19005.1	13356.2	38	18002.6	12475.9
(b) Non-Conventional Energy	6	67.4	45.8	15	1821.2	743.2
(c) Gas, Steam & Water Supply	7	833.3	441.1	3	27.6	3.7
18. Construction	404	43956.0	30444.6	621	69403.3	34247.5
(a) Other than Infrastructure	126	9570.8	2846.5	151	24202.6	3993.4
(b) Infrastructure Construction	278	34385.3	27598.1	470	45200.7	30254.1
III. TRANSPORT OPERATORS	429	3098.3	1822.7	89	62730.6	3631.9
IV. PROFESSIONAL AND OTHER SERVICES	1,925	34916.7	19401.7	1,715	60865.7	33329.0
1. Professional Services	173	3514.5	1358.3	697	7292.3	4457.9
2. Tourism, Hotel & Restaurants	39	85.4	63.8	6	192.5	110.8
3. Recreation services	276	1358.8	823.1	63	1386.5	1278.3
4. IT and Telecommunications	54	1758.9	551.1	160	23642.3	12614.6
5. Others	1,383	28199.1	16605.4	789	28352.0	14867.4
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,479	71711.1	39824.6	4,949	99521.4	56144.7
1. Wholesale Trade	1,248	53012.6	27403.9	1,764	59085.4	30080.2
2. Retail Trade	1,231	18698.5	12420.8	3,185	40436.1	26064.5
VII. FINANCE	558	1001858.7	4628.4	93	44903.9	33563.7
VIII. ALL OTHERS	3,224	35017.3	16692.8	1,222	81460.3	67157.4
TOTAL BANK CREDIT	18,803	1732534.0	352812.6	26,506	1090778.8	500506.2

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

(Amount in ₹ Million)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCS/DDS/MTS PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	630	921.5	639.3	11	423.7	188.2	3,881,979	5174729.7	2703600.8
1. Direct Finance	131	572.1	380.1	10	423.3	187.8	3,654,622	2913798.9	1967320.0
2. Indirect Finance	499	349.4	259.2	1	0.4	0.4	227,357	2260930.8	736280.8
II. INDUSTRY	527	26048.8	4074.8	286	14862.3	11341.0	1,046,228	29899060.1	16053927.4
1. Mining & Quarrying	15	262.4	54.9	4	220.0	146.7	24,724	771351.9	508217.5
2. Food Manufacturing & Processing	14	93.8	59.9	22	1860.7	1438.6	112,438	1693421.4	1023440.2
(a) Rice Mills, Flour & Dal Mills	2	1.8	1.5	-	-	-	39,406	411844.5	265036.3
(b) Sugar	-	-	-	-	-	-	2,515	355119.3	259173.9
(c) Edible Oils & Vanaspati	1	52.6	18.9	1	20.9	18.8	8,341	272954.5	134534.9
(d) Tea Processing	-	-	-	-	-	-	1,273	29564.6	13695.0
(e) Processing of Fruits & Vegetables	-	-	-	-	-	-	4,041	38037.4	26393.2
(f) Others	11	39.4	39.5	21	1839.8	1419.8	56,862	585901.2	324606.9
3. Beverage & Tobacco	-	-	-	-	-	-	8,692	325485.9	171856.8
4. Textiles	126	2178.6	522.3	99	4233.9	2443.7	172,544	3328031.6	1645002.5
(a) Cotton Textiles	38	239.2	242.3	35	1209.6	591.0	54,165	1347416.9	799744.5
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-	3,671	33638.3	19729.6
(c) Handloom Textiles & Khadi	3	1504.5	4.5	-	-	-	9,772	46269.5	27786.8
(d) Other Textiles & Textile Products	85	434.8	275.5	64	3024.3	1852.7	104,936	1900706.9	797741.6
5. Paper, Paper Products & Printing	7	25.1	19.8	3	56.0	4.2	37,955	932839.1	322218.6
6. Woods and Wood Products	1	24.0	24.0	2	6.5	6.1	12,133	60386.9	46591.8
7. Leather & Leather Products	-	-	-	16	383.2	144.6	14,868	248689.0	86334.5
8. Gems and Jewellery	10	800.8	484.3	40	3681.8	3444.1	10,352	693224.6	308008.6
9. Rubber & Plastic Products	11	388.6	153.3	13	1637.7	1294.1	34,254	458252.0	296379.7
10. Chemicals & Chemical Products	34	489.3	404.1	15	628.1	498.1	50,689	2218221.9	949212.5
(a) Heavy Industrial Chemicals	5	16.3	6.6	2	158.0	151.8	9,752	245717.2	144294.4
(b) Fertilisers	1	4.0	0.9	1	0.5	0.7	1,714	209475.2	113484.7
(c) Drugs & Pharmaceuticals	12	106.1	97.3	7	448.1	340.5	11,773	861465.4	397957.5
(d) Non-Edible Oils	1	10.0	3.8	-	-	-	1,694	25373.8	19369.3
(e) Other Chemicals & Chemical Products	15	352.9	295.5	5	21.5	5.1	25,756	876190.3	274106.6
11. Petroleum, Coal Products & Nuclear Fuels	3	64.6	51.8	2	7.6	4.6	4,885	1050724.0	671400.3
12. Manufacture of Cement & Cement Products	1	2.5	2.5	1	16.7	16.7	15,354	416840.7	275152.7
13. Basic Metals & Metal Products	60	983.8	1028.2	10	384.5	381.5	75,771	4081938.1	2305408.5
(a) Iron & Steel	38	920.5	818.4	5	195.3	192.4	34,681	2879704.3	1671194.4
(b) Non-Ferrous Metals	2	6.2	136.0	1	1.4	1.4	11,801	604084.0	346977.6
(c) Metal Products	20	57.1	73.8	4	187.9	187.7	29,289	598149.8	287236.5
14. Engineering	33	176.9	145.0	42	950.4	796.0	105,314	2563061.0	1192823.6
(a) Heavy Engineering	3	28.9	25.8	25	245.8	245.8	20,418	440927.0	198235.4
(b) Light Engineering	9	78.9	61.5	11	328.1	232.1	54,505	841421.4	441962.6
(c) Electrical Machinery & Goods	20	61.2	57.7	5	364.0	312.8	23,574	972067.3	378470.3
(d) Electronic Machinery & Goods	1	7.9	-	1	12.5	5.3	6,817	308645.4	174155.3
15. Vehicles, Vehicle Parts & Transport Equipments	4	279.3	258.4	8	131.8	72.1	33,445	912545.6	534244.7
16. Other Industries	38	84.9	78.4	4	580.4	568.0	100,152	789330.2	412863.7
17. Electricity, Gas & Water	3	10.9	10.8	1	79.5	79.5	8,697	3106696.2	1950889.7
(a) Electricity Generation & Transmission	1	10.0	10.0	1	79.5	79.5	4,254	2824138.4	1774795.6
(b) Non-Conventional Energy	-	-	-	-	-	-	1,536	124114.9	88073.5
(c) Gas, Steam & Water Supply	2	0.9	0.8	-	-	-	2,907	158442.9	88020.7
18. Construction	167	20183.3	777.4	4	3.7	2.5	223,961	6248020.1	3353881.6
(a) Other than Infrastructure	127	19678.8	309.4	4	3.7	2.5	182,330	1701761.1	756398.3
(b) Infrastructure Construction	40	504.4	468.0	-	-	-	41,631	4546258.9	2597483.3
III. TRANSPORT OPERATORS	2	0.6	0.4	1	0.3	0.2	626,864	1734178.5	1080156.5
IV. PROFESSIONAL AND OTHER SERVICES	51	1194.2	912.9	47	1276.6	387.0	507,776	9768347.8	3609054.2
1. Professional Services	1	1.0	0.9	10	484.5	40.2	57,382	435877.5	219110.0
2. Tourism, Hotel & Restaurants	4	11.7	11.2	3	19.2	14.3	42,833	732850.2	388135.1
3. Recreation services	1	4.8	63.2	-	-	-	8,467	202183.4	130537.4
4. IT and Telecommunications	2	43.2	43.2	7	9.1	4.0	18,585	4030479.7	690021.3
5. Others	43	1133.5	794.4	27	763.6	328.5	380,509	4366957.0	2181250.3
V. PERSONAL LOANS	-	-	-	-	-	-	10,690,011	7661120.2	5453523.3
2. Consumer Durables	-	-	-	-	-	-	57,835	39895.3	31360.4
3. Vehicles	-	-	-	-	-	-	1,872,433	823024.6	556983.4
4. Education	-	-	-	-	-	-	1,058,119	467336.6	346260.6
5. Personal Credit Cards	-	-	-	-	-	-	1,131,923	372550.6	52612.2
6. Others	-	-	-	-	-	-	2,396,150	1824030.5	1155224.6
VI. TRADE	148	1378.5	1188.0	171	1438.9	999.5	1,196,524	6881331.7	3073517.8
1. Wholesale Trade	111	506.3	358.6	30	1071.4	837.8	137,683	3810643.3	1591973.2
2. Retail Trade	37	872.2	829.3	141	367.5	161.7	1,058,841	3070688.4	1481544.6
VII. FINANCE	3	5.8	4.2	23	788.8	38.2	97,327	7421126.7	3468847.0
VIII. ALL OTHERS	60	842.3	721.6	253	438.1	167.5	522,572	3473633.8	1474961.4
TOTAL BANK CREDIT	1,421	30391.8	7541.2	792	19228.6	13121.6	18,569,281	72013528.4	36917588.5