

TABLE NO. 5.2 A- ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION (For Large borrowal accounts)MARCH 2013

(Amount in ₹ Million)

OCCUPATION	CENTRAL GOVERNMENT DEPARTMENTS			GENERAL STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	4,511	21891.4	21113.8	2,311	41608.3	30010.9
1. Direct Finance	4,384	5845.2	5338.7	2,207	7233.9	2269.3
2. Indirect Finance	127	16046.2	15775.1	104	34374.4	27741.6
II. INDUSTRY	706	205431.0	145628.3	549	343943.9	280083.1
1. Mining & Quarrying	32	31777.5	28525.5	11	5110.9	3871.7
2. Food Manufacturing & Processing	36	8241.5	7715.1	100	13283.0	13045.2
(a) Rice Mills, Flour & Dal Mills	10	99.9	17.5	9	136.5	9.9
(b) Sugar	2	174.0	164.8	1	76.4	49.3
(c) Edible Oils & Vanaspati	4	1.1	1.0	4	1010.6	1010.3
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	1	15.0	-	-	-	-
(f) Others	19	7951.5	7531.7	86	12059.6	11975.7
3. Beverage & Tobacco	3	1.1	1.0	1	1000.0	1077.7
4. Textiles	52	715.8	571.5	32	310.9	214.5
(a) Cotton Textiles	8	338.8	316.2	4	6.0	1.8
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	4	37.5	36.0	5	31.7	31.3
(d) Other Textiles & Textile Products	40	339.5	219.4	23	273.2	181.4
5. Paper, Paper Products & Printing	9	565.7	519.2	10	950.1	497.1
6. Woods and Wood Products	-	-	-	6	8.0	7.8
7. Leather & Leather Products	3	4.9	4.2	7	55.1	37.0
8. Gems and Jewellery	-	-	-	5	11.9	11.3
9. Rubber & Plastic Products	4	10.9	9.9	7	39.4	31.6
10. Chemicals & Chemical Products	20	3181.4	3490.9	15	1462.9	1239.8
(a) Heavy Industrial Chemicals	5	90.0	89.6	-	-	-
(b) Fertilisers	2	1470.0	1370.1	3	377.4	373.4
(c) Drugs & Pharmaceuticals	6	532.8	969.6	3	6.0	4.8
(d) Non-Edible Oils	-	-	-	1	9.0	1.0
(e) Other Chemicals & Chemical Products	7	1088.5	1061.6	8	1070.5	860.6
11. Petroleum, Coal Products & Nuclear Fuels	15	33761.7	29445.0	6	594.0	275.8
12. Manufacture of Cement & Cement Products	13	5.9	6.0	7	112.2	107.6
13. Basic Metals & Metal Products	13	7745.5	2574.0	16	8395.1	1342.3
(a) Iron & Steel	4	5672.0	1255.2	7	349.6	341.8
(b) Non-Ferrous Metals	4	2052.0	1297.3	2	416.2	416.2
(c) Metal Products	5	21.5	21.5	7	7629.3	584.3
14. Engineering	60	5791.5	4558.7	46	3539.3	3291.7
(a) Heavy Engineering	5	1108.5	926.8	3	2.9	2.8
(b) Light Engineering	18	1547.2	1421.0	18	102.6	87.2
(c) Electrical Machinery & Goods	27	2053.0	1643.5	18	3424.5	3194.3
(d) Electronic Machinery & Goods	10	1082.9	567.4	7	9.3	7.4
15. Vehicles, Vehicle Parts & Transport Equipments	7	1210.4	437.7	8	29.7	20.4
16. Other Industries	344	5170.4	1921.2	15	1291.8	571.9
17. Electricity, Gas & Water	50	81759.0	55717.8	126	167932.3	145393.9
(a) Electricity Generation & Transmission	47	81321.8	55325.4	122	165612.4	143229.0
(b) Non-Conventional Energy	3	437.2	392.4	1	2000.0	1992.1
(c) Gas, Steam & Water Supply	-	-	-	3	320.0	172.9
18. Construction	45	25487.8	10130.7	131	139817.3	109045.8
(a) Other than Infrastructure	30	14383.8	5418.7	51	3619.6	3633.8
(b) Infrastructure Construction	15	11104.0	4712.0	80	136197.6	105412.0
III. TRANSPORT OPERATORS	390	41447.4	34971.6	72	10002.6	5808.1
IV. PROFESSIONAL AND OTHER SERVICES	134	4374.7	2540.6	357	29703.2	11036.0
1. Professional Services	10	161.0	52.1	19	178.8	45.7
2. Tourism, Hotel & Restaurants	7	56.5	34.4	4	3.7	2.6
3. Recreation services	4	2.3	1.9	4	2.2	1.6
4. IT and Telecommunications	5	2509.1	984.5	3	221.0	222.9
5. Others	108	1645.8	1467.7	327	29297.5	10763.1
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	647	369181.6	223511.3	317	34889.3	31991.8
1. Wholesale Trade	128	25497.7	24703.3	81	28115.6	25930.6
2. Retail Trade	519	343683.9	198808.0	236	6773.6	6061.3
VII. FINANCE	280	60771.8	41407.8	65	20186.0	16170.0
VIII. ALL OTHERS	261	17704.0	15136.5	373	35178.6	27973.8
Total Bank Credit	6929.0	720801.8	484309.9	4044.0	515512.0	403073.8

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

**TABLE NO. 5.2 A– ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO
OCCUPATION (For Large borrowal accounts)MARCH 2013**

(Amount in ₹ Million)

OCCUPATION	STATE GOVERNMENT DEPARTMENTAL COMMERCIAL UNDERTAKINGS			LOCAL AND QUASI-GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	431	100492.8	70484.3	1,230	8138.5	6350.9
1. Direct Finance	231	12476.9	4698.7	1,170	1221.1	626.9
2. Indirect Finance	200	88015.9	65785.6	60	6917.4	5724.0
II. INDUSTRY	797	791687.8	637719.7	1,016	274229.4	117808.7
1. Mining & Quarrying	13	23118.5	9708.1	13	3418.4	3400.7
2. Food Manufacturing & Processing	94	583.7	302.2	44	67.4	16.5
(a) Rice Mills, Flour & Dal Mills	1	2.6	2.6	16	52.3	8.0
(b) Sugar	2	118.0	29.2	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	1	0.4	0.3
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	2	4.5	0.5
(f) Others	91	463.1	270.5	25	10.2	7.8
3. Beverage & Tobacco	6	1152.4	1097.3	1	0.3	0.3
4. Textiles	18	375.5	198.7	54	265.9	260.7
(a) Cotton Textiles	7	301.2	147.4	5	68.3	52.9
(b) Jute & Other Natural Fibre Textiles	1	0.3	-	-	-	-
(c) Handloom Textiles & Khadi	3	52.0	33.6	9	140.8	96.4
(d) Other Textiles & Textile Products	7	22.0	17.7	40	56.9	111.4
5. Paper, Paper Products & Printing	27	351.3	542.4	7	43.8	46.5
6. Woods and Wood Products	1	4.0	3.0	14	4.8	4.7
7. Leather & Leather Products	1	0.6	0.6	3	1.0	0.8
8. Gems and Jewellery	-	-	-	4	2.0	1.9
9. Rubber & Plastic Products	2	2.6	1.6	2	1.7	1.1
10. Chemicals & Chemical Products	20	3323.9	1490.8	18	714.7	704.1
(a) Heavy Industrial Chemicals	8	231.5	52.7	1	657.0	657.8
(b) Fertilisers	1	1060.0	301.0	1	43.0	36.8
(c) Drugs & Pharmaceuticals	4	222.2	322.0	3	3.4	1.3
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	7	1810.2	815.1	13	11.3	8.3
11. Petroleum, Coal Products & Nuclear Fuels	3	6640.0	3656.0	1	100.0	70.8
12. Manufacture of Cement & Cement Products	1	46.7	43.0	5	3.0	1.5
13. Basic Metals & Metal Products	19	7997.8	5264.3	8	745.4	659.0
(a) Iron & Steel	14	7990.6	5258.7	3	301.4	217.5
(b) Non-Ferrous Metals	-	-	-	1	2.5	2.3
(c) Metal Products	5	7.3	5.6	4	441.6	439.2
14. Engineering	43	6144.8	4359.0	35	229.1	118.6
(a) Heavy Engineering	1	4.0	3.5	1	0.4	0.3
(b) Light Engineering	21	1072.4	1204.3	15	116.9	62.5
(c) Electrical Machinery & Goods	14	4933.3	3062.4	6	17.8	13.4
(d) Electronic Machinery & Goods	7	135.1	88.9	13	94.1	42.4
15. Vehicles, Vehicle Parts & Transport Equipments	11	1443.5	1121.2	16	26.9	11.5
16. Other Industries	10	5080.4	4389.6	659	104869.2	1572.2
17. Electricity, Gas & Water	393	587730.8	483366.6	64	91343.3	67348.4
(a) Electricity Generation & Transmission	378	568340.3	472944.1	61	91303.5	67334.0
(b) Non-Conventional Energy	6	6000.5	4320.3	-	-	-
(c) Gas, Steam & Water Supply	9	13390.0	6102.2	3	39.8	14.4
18. Construction	135	147691.3	122175.5	68	72392.4	43589.4
(a) Other than Infrastructure	11	2896.9	2426.4	28	9590.3	5429.5
(b) Infrastructure Construction	124	144794.4	119749.1	40	62802.2	38160.0
III. TRANSPORT OPERATORS	53	28841.6	19895.8	54	2894.9	1951.3
IV. PROFESSIONAL AND OTHER SERVICES	110	25478.6	21572.8	267	20739.9	10883.6
1. Professional Services	5	4.7	4.0	9	317.2	177.2
2. Tourism, Hotel & Restaurants	7	885.3	370.7	12	64.4	38.7
3. Recreation services	3	342.0	372.3	3	2.6	0.5
4. IT and Telecommunications	1	0.8	0.8	1	4.0	1.2
5. Others	94	24245.8	20825.1	242	20351.7	10665.9
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	131	88260.9	74056.0	256	18457.2	17906.3
1. Wholesale Trade	34	32710.9	24364.1	41	17379.0	17455.5
2. Retail Trade	97	55550.0	49691.9	215	1078.2	450.9
VII. FINANCE	76	32326.5	21897.0	48	9908.5	8184.9
VIII. ALL OTHERS	219	191304.2	172243.8	236	6906.3	4646.4
Total Bank Credit	1817.0	1258392.4	1017869.3	3107.0	341274.7	167732.1

TABLE NO. 5.2 A– ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION (For Large borrowal accounts)MARCH 2013

(Amount in ₹ Million)

OCCUPATION	PUBLIC FINANCIAL CORPORATIONS			PUBLIC NON-FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	-	-	-	2,003	120255.3	71378.7
1. Direct Finance	-	-	-	1,720	63617.3	34154.9
2. Indirect Finance	-	-	-	283	56638.0	37223.8
II. INDUSTRY	2,246	512428.6	300712.9	16,758	6868762.5	4441649.0
1. Mining & Quarrying	23	7628.6	6816.4	301	168058.9	110258.1
2. Food Manufacturing & Processing	220	19316.3	11170.8	1,551	262884.3	200852.5
(a) Rice Mills, Flour & Dal Mills	76	2616.8	2603.3	376	41274.5	36442.2
(b) Sugar	34	9618.4	3042.6	468	116192.0	84002.1
(c) Edible Oils & Vanaspati	13	2385.1	2200.8	172	48830.0	35170.7
(d) Tea Processing	-	-	-	40	3082.5	2556.0
(e) Processing of Fruits & Vegetables	4	34.5	31.2	42	2256.7	1750.9
(f) Others	93	4661.5	3292.9	453	51248.6	40930.7
3. Beverage & Tobacco	11	3503.3	2855.6	158	29615.7	22079.5
4. Textiles	615	52864.2	32269.5	2,318	381521.7	276725.2
(a) Cotton Textiles	415	20398.7	7102.6	1,128	224240.4	161666.2
(b) Jute & Other Natural Fibre Textiles	7	1356.2	310.3	32	3592.6	2813.2
(c) Handloom Textiles & Khadi	31	3530.1	1996.7	20	1351.9	1290.3
(d) Other Textiles & Textile Products	162	27579.2	22859.8	1,138	152336.8	110955.4
5. Paper, Paper Products & Printing	52	5236.4	3394.4	537	65612.0	48225.3
6. Woods and Wood Products	7	10.6	10.0	53	5340.3	5120.9
7. Leather & Leather Products	2	70.6	61.7	131	8911.4	6922.0
8. Gems and Jewellery	24	5177.4	4435.2	173	41973.6	32269.2
9. Rubber & Plastic Products	33	2269.6	1400.2	385	59964.6	46656.6
10. Chemicals & Chemical Products	157	32525.9	24943.8	1,937	493963.1	344138.3
(a) Heavy Industrial Chemicals	15	2595.3	1955.2	294	49762.1	38977.5
(b) Fertilisers	5	2106.8	2105.8	246	181174.1	139756.8
(c) Drugs & Pharmaceuticals	62	14860.8	9701.8	714	135343.9	82220.6
(d) Non-Edible Oils	6	1092.8	408.8	63	10352.5	7273.1
(e) Other Chemicals & Chemical Products	69	11870.3	10772.2	620	117330.5	75910.3
11. Petroleum, Coal Products & Nuclear Fuels	29	33995.2	24930.5	320	695015.0	406286.9
12. Manufacture of Cement & Cement Products	17	4909.7	4029.8	611	124170.6	88612.6
13. Basic Metals & Metal Products	238	51726.1	41238.5	2,828	1322148.8	813238.9
(a) Iron & Steel	163	40463.3	32970.3	2,101	979403.1	636809.5
(b) Non-Ferrous Metals	56	9660.7	7392.3	348	280098.7	145112.5
(c) Metal Products	19	1602.1	875.8	379	62646.9	31316.9
14. Engineering	164	34489.1	19648.7	1,825	346870.9	253114.6
(a) Heavy Engineering	31	8202.2	6518.0	252	81178.9	41856.0
(b) Light Engineering	52	19862.5	8095.7	846	98662.4	78256.0
(c) Electrical Machinery & Goods	65	5432.2	4096.1	486	96148.0	69206.9
(d) Electronic Machinery & Goods	16	992.1	939.0	241	70881.7	63795.7
15. Vehicles, Vehicle Parts & Transport Equipments	34	8273.8	5877.4	813	160991.1	86715.2
16. Other Industries	301	66694.0	4956.7	497	73685.1	55530.6
17. Electricity, Gas & Water	114	100174.5	74951.2	732	950859.9	612291.2
(a) Electricity Generation & Transmission	92	90870.7	70726.5	655	903016.4	579193.4
(b) Non-Conventional Energy	11	7323.1	2930.2	38	16995.9	15047.2
(c) Gas, Steam & Water Supply	11	1980.6	1294.5	39	30847.5	18050.6
18. Construction	205	83563.0	37722.6	1,588	1677175.5	1032611.1
(a) Other than Infrastructure	116	6860.4	2245.8	248	64539.4	51752.0
(b) Infrastructure Construction	89	76702.6	35476.8	1,340	1612636.2	980859.1
III. TRANSPORT OPERATORS	189	19222.4	15988.0	637	227347.1	201361.1
IV. PROFESSIONAL AND OTHER SERVICES	695	107467.7	39072.2	1,617	323436.7	246366.0
1. Professional Services	164	59594.7	649.5	109	18216.9	15075.5
2. Tourism, Hotel & Restaurants	49	4242.8	3043.7	347	44366.7	34320.6
3. Recreation services	20	321.6	268.0	49	18485.0	12996.5
4. IT and Telecommunications	21	21883.1	19936.4	74	85080.5	80372.3
5. Others	441	21425.7	15174.6	1,038	157287.7	103601.2
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,251	52208.1	38058.8	1,847	2859792.2	1177324.1
1. Wholesale Trade	630	9481.3	6552.4	1,109	2787343.8	1122262.8
2. Retail Trade	1,621	42726.8	31506.3	738	72448.5	55061.2
VII. FINANCE	-	-	-	381	352566.5	269098.5
VIII. ALL OTHERS	6,525	57198.8	50115.2	1,104	103273.7	63764.8
Total Bank Credit	11906.0	748525.6	443947.1	24347.0	10855434.1	6470942.3

TABLE NO. 5.2 A- ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION (For Large borrowal accounts)MARCH 2013

(Amount in ₹ Million)

OCCUPATION	CO-OPERATIVE SECTOR			PRIVATE FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	10,752	120992.6	88983.3	13,293	65928.2	51645.2
1. Direct Finance	8,874	30056.6	20926.1	11,906	42616.1	33244.3
2. Indirect Finance	1,878	90936.0	68057.2	1,387	23312.1	18401.0
II. INDUSTRY	1,209	147671.1	92532.3	11,540	751742.8	440003.0
1. Mining & Quarrying	12	116.2	53.2	207	10925.3	3000.6
2. Food Manufacturing & Processing	314	46195.8	34680.8	1,053	43329.8	28513.8
(a) Rice Mills, Flour & Dal Mills	42	320.4	240.4	243	7016.6	4763.6
(b) Sugar	106	21533.6	14991.6	43	8316.0	7248.5
(c) Edible Oils & Vanaspati	11	452.2	410.0	159	6572.8	5597.8
(d) Tea Processing	2	4.3	4.1	13	229.3	187.4
(e) Processing of Fruits & Vegetables	14	5040.7	4032.5	75	5675.5	1109.3
(f) Others	139	18844.7	15002.3	520	15519.6	9607.3
3. Beverage & Tobacco	13	190.5	170.0	207	20969.8	16132.6
4. Textiles	177	5239.7	3497.8	1,908	116253.1	45872.9
(a) Cotton Textiles	57	4123.4	2918.4	750	68843.0	27966.8
(b) Jute & Other Natural Fibre Textiles	16	58.7	41.9	58	3144.7	1190.3
(c) Handloom Textiles & Khadi	47	95.6	88.3	60	613.9	371.9
(d) Other Textiles & Textile Products	57	962.0	449.2	1,040	43651.4	16343.9
5. Paper, Paper Products & Printing	25	125.6	88.9	624	9032.9	6994.9
6. Woods and Wood Products	3	21.7	20.1	114	575.9	531.4
7. Leather & Leather Products	10	15.8	6.2	149	21008.9	1204.6
8. Gems and Jewellery	2	233.0	127.9	108	23159.4	11636.3
9. Rubber & Plastic Products	17	342.8	273.6	602	8321.6	6113.6
10. Chemicals & Chemical Products	87	69399.3	38565.9	804	26370.0	12855.8
(a) Heavy Industrial Chemicals	2	10.9	8.1	99	1439.2	945.7
(b) Fertilisers	59	69047.3	38268.4	20	614.0	399.2
(c) Drugs & Pharmaceuticals	7	157.2	113.8	281	14784.5	5062.2
(d) Non-Edible Oils	-	-	-	17	413.5	345.4
(e) Other Chemicals & Chemical Products	19	183.8	175.6	387	9118.8	6103.4
11. Petroleum, Coal Products & Nuclear Fuels	6	291.4	188.0	83	8548.5	6743.9
12. Manufacture of Cement & Cement Products	9	12.3	7.6	196	15344.0	10140.3
13. Basic Metals & Metal Products	32	924.5	535.1	1,340	89683.5	54594.6
(a) Iron & Steel	17	304.3	229.6	472	54499.2	27306.3
(b) Non-Ferrous Metals	4	383.3	106.2	295	25756.0	21034.5
(c) Metal Products	11	236.9	199.2	573	9428.3	6253.8
14. Engineering	106	2092.0	1582.2	1,515	38065.9	28706.1
(a) Heavy Engineering	14	179.1	35.2	227	7992.8	6016.8
(b) Light Engineering	67	932.2	749.2	761	13138.8	9362.3
(c) Electrical Machinery & Goods	10	11.0	8.0	371	11207.9	8342.6
(d) Electronic Machinery & Goods	15	969.8	789.9	156	5726.4	4984.4
15. Vehicles, Vehicle Parts & Transport Equipments	39	108.0	84.6	298	26247.7	17749.9
16. Other Industries	171	851.8	517.9	1,134	23993.1	12488.2
17. Electricity, Gas & Water	14	7635.6	2608.0	228	83932.0	51127.4
(a) Electricity Generation & Transmission	12	6092.6	2503.2	128	75311.9	44937.8
(b) Non-Conventional Energy	1	1500.0	61.4	64	7615.0	5317.1
(c) Gas, Steam & Water Supply	1	43.0	43.4	36	1005.1	872.5
18. Construction	172	13875.2	9524.5	970	185981.4	125596.0
(a) Other than Infrastructure	72	4125.7	3618.3	491	57226.0	39428.9
(b) Infrastructure Construction	100	9749.4	5906.3	479	128755.3	86167.0
III. TRANSPORT OPERATORS	416	1627.1	1155.8	1,011	48553.8	20651.3
IV. PROFESSIONAL AND OTHER SERVICES	1,489	26320.5	18235.5	3,497	125189.1	91686.1
1. Professional Services	65	667.0	512.0	394	3991.5	6601.1
2. Tourism, Hotel & Restaurants	24	328.2	145.9	486	18901.6	15519.4
3. Recreation services	9	33.8	15.9	160	10806.8	7070.4
4. IT and Telecommunications	5	7.7	6.3	134	3184.3	2758.3
5. Others	1,386	25283.9	17555.3	2,323	88304.9	59736.9
V. PERSONAL LOANS	32,618	90619.1	55070.4	-	-	-
1. Housing	32,618	90619.1	55070.4	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,079	37732.6	32635.4	9,329	231374.4	183689.6
1. Wholesale Trade	189	8853.2	7032.4	2,600	59884.0	54626.0
2. Retail Trade	1,890	28879.4	25603.0	6,729	171490.4	129063.6
VII. FINANCE	400	69077.1	41211.7	18,735	2845702.6	1787892.6
VIII. ALL OTHERS	574	17516.5	10733.0	1,812	33599.5	24144.3
Total Bank Credit	49537.0	511556.7	340557.5	59217.0	4102090.4	2599712.2

**TABLE NO. 5.2 A- ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO
OCCUPATION (For Large borrowal accounts)MARCH 2013**

(Amount in ₹ Million)

OCCUPATION	PRIVATE NON-FINANCIAL CORPORATIONS			HOUSEHOLD SECTOR - INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	30,112	484611.3	353642.0	6,613,300	3418895.6	2652009.5
1. Direct Finance	23,370	275688.0	206045.2	6,388,059	3127677.5	2425377.4
2. Indirect Finance	6,742	208923.3	147596.8	225,241	291218.1	226632.1
II. INDUSTRY	284,490	18735734.1	11789680.9	493,747	4477402.2	2378521.0
1. Mining & Quarrying	4,470	477455.4	322717.2	18,089	64210.7	35360.2
2. Food Manufacturing & Processing	16,627	1060107.7	715816.9	42,341	336790.2	139633.3
(a) Rice Mills, Flour & Dal Mills	3,149	195144.5	145663.8	11,722	78532.6	45102.2
(b) Sugar	1,068	234804.4	167011.0	624	47080.1	34909.0
(c) Edible Oils & Vanaspati	1,821	173538.2	109155.4	2,789	11111.7	8452.4
(d) Tea Processing	472	20509.1	9408.2	555	7672.5	1365.6
(e) Processing of Fruits & Vegetables	728	19923.4	15726.7	1,478	8824.4	3562.1
(f) Others	9,389	416188.1	268851.7	25,173	183568.9	46242.0
3. Beverage & Tobacco	2,134	199808.4	141704.7	2,670	20781.1	16414.6
4. Textiles	29,310	1642573.7	1049723.8	55,770	1122201.0	227247.2
(a) Cotton Textiles	9,446	703768.5	454050.4	11,665	344064.7	111159.6
(b) Jute & Other Natural Fibre Textiles	701	49492.4	41487.8	992	2925.7	1713.5
(c) Handloom Textiles & Khadi	498	15629.2	11272.0	4,324	8928.7	4945.4
(d) Other Textiles & Textile Products	18,665	873683.6	542913.7	38,789	766281.9	109428.7
5. Paper, Paper Products & Printing	9,148	544144.7	227569.0	12,445	69474.5	53469.6
6. Woods and Wood Products	1,366	37891.7	29589.9	4,404	12637.8	9795.1
7. Leather & Leather Products	2,552	129342.3	51783.8	5,514	89576.9	12265.9
8. Gems and Jewellery	5,178	560597.9	337706.8	5,091	55764.1	32084.9
9. Rubber & Plastic Products	10,941	377138.4	218877.1	10,690	52126.9	35020.9
10. Chemicals & Chemical Products	25,174	1555457.3	825191.9	13,522	113862.9	62424.9
(a) Heavy Industrial Chemicals	3,734	187909.5	127452.1	1,089	12309.6	7639.1
(b) Fertilisers	602	114315.1	81885.8	527	6764.6	4753.1
(c) Drugs & Pharmaceuticals	6,818	680054.6	349358.5	2,346	42473.8	18120.7
(d) Non-Edible Oils	294	19982.6	15004.6	760	6668.8	1693.5
(e) Other Chemicals & Chemical Products	13,726	553195.5	251491.0	8,800	45646.1	30218.3
11. Petroleum, Coal Products & Nuclear Fuels	2,206	532480.1	312897.9	1,247	68411.5	46943.9
12. Manufacture of Cement & Cement Products	2,442	337056.1	242972.3	8,131	31616.0	25073.4
13. Basic Metals & Metal Products	35,619	2894380.1	1826888.7	24,178	515967.5	342066.7
(a) Iron & Steel	20,274	1972589.8	1293741.9	9,211	377223.8	248974.3
(b) Non-Ferrous Metals	4,657	428480.2	280210.1	3,918	81693.4	52653.9
(c) Metal Products	10,688	493310.1	252936.6	11,049	57050.4	40438.4
14. Engineering	46,360	1496493.6	969966.4	75,004	212320.8	142889.3
(a) Heavy Engineering	5,785	321264.4	198303.4	10,191	35239.9	26898.4
(b) Light Engineering	27,657	506680.2	337257.5	51,514	98015.2	66017.0
(c) Electrical Machinery & Goods	10,096	470443.8	283310.5	11,202	52711.9	33242.1
(d) Electronic Machinery & Goods	2,822	198105.2	151095.0	2,097	26353.9	16731.7
15. Vehicles, Vehicle Parts & Transport Equipments	23,930	868996.2	473426.0	20,495	112812.9	66441.4
16. Other Industries	19,177	471169.9	290110.7	69,724	155723.4	106978.8
17. Electricity, Gas & Water	3,858	1563349.7	1166907.7	3,613	500836.0	352852.2
(a) Electricity Generation & Transmission	2,698	1405759.2	1038199.1	1,252	458227.2	320883.5
(b) Non-Conventional Energy	569	111735.3	88770.1	783	22231.0	18100.3
(c) Gas, Steam & Water Supply	591	45855.3	39938.5	1,578	20377.7	13868.4
18. Construction	43,998	3987290.9	2585830.1	120,819	942288.1	671559.0
(a) Other than Infrastructure	27,264	1049660.2	638732.2	95,433	222568.7	172408.5
(b) Infrastructure Construction	16,734	2937630.7	1947097.9	25,386	719719.4	499150.5
III. TRANSPORT OPERATORS	89,315	504936.8	320321.0	785,185	630835.7	456425.4
IV. PROFESSIONAL AND OTHER SERVICES	62,180	4013440.3	2130511.3	554,648	958631.9	671428.7
1. Professional Services	6,702	315063.8	149662.1	87,247	103611.5	69811.6
2. Tourism, Hotel & Restaurants	10,019	457499.4	303902.5	36,354	81069.8	56960.9
3. Recreation services	1,194	143318.7	88838.1	5,533	21541.0	17123.0
4. IT and Telecommunications	2,545	933591.2	412660.6	9,288	129819.7	95180.8
5. Others	41,720	2163967.1	1175448.0	416,226	622589.9	432352.4
V. PERSONAL LOANS	-	-	-	13,251,383	9978167.8	7284857.2
1. Housing	-	-	-	4,690,582	5569766.0	4394415.3
2. Consumer Durables	-	-	-	143,529	75981.3	57684.3
3. Vehicles	-	-	-	2,142,017	1050039.3	732635.6
4. Education	-	-	-	1,238,028	527568.0	404174.2
5. Personal Credit Cards	-	-	-	1,531,762	546136.9	98161.5
6. Others	-	-	-	3,505,465	2208676.3	1597786.2
VI. TRADE	78,291	2631745.8	1527280.0	833,093	1173554.3	778893.2
1. Wholesale Trade	21,792	1274378.9	616557.5	49,632	227001.1	133500.8
2. Retail Trade	56,499	1357366.9	910722.5	783,461	946553.2	645392.5
VII. FINANCE	9,548	1244850.0	920648.3	89,799	456617.5	333850.1
VIII. ALL OTHERS	33,430	646563.5	339974.0	359,436	489263.6	340252.8
Total Bank Credit	587366.0	28261881.8	17382057.5	22980591.0	21583368.5	14896237.8

**TABLE NO. 5.2 A- ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO
OCCUPATION (For Large borrowal accounts)MARCH 2013**

(Amount in ₹ Million)

OCCUPATION	HOUSEHOLD SECTOR - OTHERS			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	137,791	457304.1	340455.2	7,218,737	5063222.0	3809469.6
1. Direct Finance	91,816	247176.1	181100.2	6,904,615	3951324.9	3002461.8
2. Indirect Finance	45,975	210128.0	159355.0	314,122	1111897.1	807007.8
II. INDUSTRY	481,423	3302809.9	2252130.1	1,306,251	36463040.2	22911447.0
1. Mining & Quarrying	12,275	87780.5	71922.8	35,574	885300.0	598323.3
2. Food Manufacturing & Processing	65,225	454329.7	340174.2	129,849	2251889.4	1496182.6
(a) Rice Mills, Flour & Dal Mills	29,263	234894.0	177038.0	45,475	560535.7	412206.1
(b) Sugar	432	13788.5	9746.1	2,804	455011.8	323888.6
(c) Edible Oils & Vanaspati	6,165	41475.2	32027.0	11,252	285522.4	194140.9
(d) Tea Processing	525	3124.7	2204.1	1,613	34670.4	15764.3
(e) Processing of Fruits & Vegetables	1,693	8681.9	6759.8	4,317	50591.4	33045.5
(f) Others	27,147	152365.4	112399.2	64,388	865557.7	517137.2
3. Beverage & Tobacco	3,824	23608.9	18465.5	9,080	300941.1	220125.5
4. Textiles	79,326	577596.4	337229.9	172,556	3902306.6	1975579.2
(a) Cotton Textiles	19,646	212199.2	153736.1	43,417	1578933.1	919512.8
(b) Jute & Other Natural Fibre Textiles	1,325	6498.4	4499.9	3,474	67179.5	52122.3
(c) Handloom Textiles & Khadi	4,057	11833.7	9359.7	9,793	42910.8	30051.5
(d) Other Textiles & Textile Products	54,298	347065.0	169634.2	115,872	2213283.2	973892.6
5. Paper, Paper Products & Printing	23,009	79256.6	58136.2	46,041	775207.8	399820.1
6. Woods and Wood Products	8,587	30940.0	22341.4	14,675	87517.4	67479.7
7. Leather & Leather Products	5,720	34422.4	24828.9	14,197	283474.1	97154.5
8. Gems and Jewellery	5,380	282588.6	119979.6	16,051	969676.6	538399.5
9. Rubber & Plastic Products	21,506	87572.0	64449.1	44,284	588700.6	373396.2
10. Chemicals & Chemical Products	23,476	135812.2	101909.1	65,501	2438215.9	1418221.7
(a) Heavy Industrial Chemicals	4,015	23393.3	16225.6	9,276	278505.2	194099.5
(b) Fertilisers	721	8971.8	6496.5	2,197	385955.8	275754.7
(c) Drugs & Pharmaceuticals	3,595	30260.9	23137.2	13,875	920046.9	489613.3
(d) Non-Edible Oils	957	6234.2	5161.3	2,098	44753.4	29887.8
(e) Other Chemicals & Chemical Products	14,188	66951.9	50888.5	38,055	808954.6	428866.4
11. Petroleum, Coal Products & Nuclear Fuels	2,446	20592.3	16892.0	6,381	1400780.6	848509.6
12. Manufacture of Cement & Cement Products	10,059	37218.4	24498.6	21,619	551165.6	396049.2
13. Basic Metals & Metal Products	40,170	356917.9	263535.5	104,608	5262139.3	3356090.7
(a) Iron & Steel	16,671	206101.3	155704.9	48,977	3648610.6	2405744.0
(b) Non-Ferrous Metals	7,464	69511.5	46535.0	16,772	898667.1	555270.2
(c) Metal Products	16,035	81305.2	61295.6	38,859	714861.6	395076.5
14. Engineering	70,062	258884.6	182100.2	196,361	2411467.3	1613987.8
(a) Heavy Engineering	10,377	53501.8	32942.2	26,948	508965.4	313703.6
(b) Light Engineering	44,821	131185.4	96425.5	126,794	875675.4	601421.6
(c) Electrical Machinery & Goods	11,763	57276.1	42581.4	34,110	704940.4	449524.7
(d) Electronic Machinery & Goods	3,101	16921.2	10151.1	8,509	321886.1	249337.9
15. Vehicles, Vehicle Parts & Transport Equipments	13,402	68660.3	49832.9	59,104	1249666.8	702238.2
16. Other Industries	58,286	192749.5	141491.4	153,503	1103032.7	621700.8
17. Electricity, Gas & Water	2,999	121251.2	91232.7	12,218	4258149.5	3104835.9
(a) Electricity Generation & Transmission	712	101994.5	76477.3	6,165	3948677.6	2872354.8
(b) Non-Conventional Energy	746	12487.5	9290.3	2,232	188767.9	146614.3
(c) Gas, Steam & Water Supply	1,541	6769.3	5465.1	3,821	120704.0	85866.8
18. Construction	35,671	452628.2	323110.2	204,649	7743409.1	5083352.7
(a) Other than Infrastructure	27,073	218459.7	157228.0	151,494	1660265.2	1087213.6
(b) Infrastructure Construction	8,598	234168.5	165882.3	53,155	6083144.0	3996139.1
III. TRANSPORT OPERATORS	85,765	148990.6	103622.9	965,718	1666659.7	1183752.1
IV. PROFESSIONAL AND OTHER SERVICES	159,179	820027.5	590562.3	806,425	6607836.4	3955306.9
1. Professional Services	19,792	76507.3	59121.4	115,832	582432.6	305307.0
2. Tourism, Hotel & Restaurants	21,302	88697.4	65897.6	69,236	697110.4	480913.0
3. Recreation services	2,589	17926.9	12677.6	9,829	213400.5	139702.8
4. IT and Telecommunications	5,443	27940.7	17367.0	17,593	1204386.5	629613.4
5. Others	110,053	608955.2	435498.8	593,935	3910506.4	2399770.7
V. PERSONAL LOANS	-	-	-	13,286,600	10073680.8	7343308.8
1. Housing	-	-	-	4,725,801	5665284.1	4452867.0
2. Consumer Durables	-	-	-	143,531	75983.5	57684.3
3. Vehicles	-	-	-	2,142,019	1050040.7	732635.6
4. Education	-	-	-	1,238,030	527569.5	404174.2
5. Personal Credit Cards	-	-	-	1,531,764	546137.7	98161.5
6. Others	-	-	-	3,505,467	2208678.1	1597786.2
VI. TRADE	661,009	1760429.7	1324802.7	1,641,632	9318266.3	5449106.2
1. Wholesale Trade	95,815	651375.2	464533.0	173,677	5126012.0	2500512.8
2. Retail Trade	565,194	1109054.5	860269.7	1,467,955	4192254.3	2948593.4
VII. FINANCE	11,648	98135.4	66474.2	280,633	6185325.9	4257131.9
VIII. ALL OTHERS	66,256	208739.6	140515.5	475,041	1816462.9	1195319.9
Total Bank Credit	1,603,071	6796436.9	4818562.8	25,981,037	77194494.2	50104842.5