

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
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	5,170	22013.0	21256.5	12,726	42290.3	30617.3
1. Direct Finance	5,017	5961.8	5475.9	12,447	7902.4	2864.4
2. Indirect Finance	153	16051.3	15780.6	279	34387.9	27752.9
II. INDUSTRY	2,663	205543.9	146817.0	802	343957.8	280093.2
1. Mining & Quarrying	49	31778.6	28533.6	28	5111.7	3872.4
2. Food Manufacturing & Processing	55	8242.4	7715.9	130	13284.3	13046.2
(a) Rice Mills, Flour & Dal Mills	13	100.0	17.7	13	136.6	10.0
(b) Sugar	2	174.0	164.8	1	76.4	49.3
(c) Edible Oils & Vanaspati	4	1.1	1.0	7	1010.8	1010.4
(d) Tea Processing	2	-	-	-	-	-
(e) Processing of Fruits & Vegetables	2	15.0	-	3	0.1	0.1
(f) Others	32	7952.3	7532.3	106	12060.5	11976.4
3. Beverage & Tobacco	6	1.3	1.1	2	1000.0	1077.7
4. Textiles	236	719.2	1661.4	73	313.5	216.1
(a) Cotton Textiles	71	340.6	317.9	11	6.3	2.0
(b) Jute & Other Natural Fibre Textiles	1	-	-	3	0.2	0.2
(c) Handloom Textiles & Khadi	59	38.8	37.1	12	32.3	31.6
(d) Other Textiles & Textile Products	105	339.7	1306.5	47	274.6	182.3
5. Paper, Paper Products & Printing	11	565.8	519.2	16	950.4	497.2
6. Woods and Wood Products	6	0.2	0.3	19	8.5	8.3
7. Leather & Leather Products	8	4.9	4.2	7	55.1	37.0
8. Gems and Jewellery	-	-	-	6	11.9	11.3
9. Rubber & Plastic Products	4	10.9	9.9	9	39.6	31.8
10. Chemicals & Chemical Products	27	3181.6	3491.0	23	1463.5	1240.3
(a) Heavy Industrial Chemicals	6	90.2	89.7	-	-	-
(b) Fertilisers	4	1470.0	1370.2	3	377.4	373.4
(c) Drugs & Pharmaceuticals	6	532.8	969.6	4	6.0	4.8
(d) Non-Edible Oils	-	-	-	2	9.1	1.1
(e) Other Chemicals & Chemical Products	11	1088.6	1061.7	14	1071.0	861.1
11. Petroleum, Coal Products & Nuclear Fuels	16	33761.7	29445.0	7	594.0	275.9
12. Manufacture of Cement & Cement Products	14	6.1	6.1	13	112.5	108.0
13. Basic Metals & Metal Products	28	7745.9	2574.4	28	8396.5	1343.1
(a) Iron & Steel	17	5672.3	1255.5	14	350.1	342.1
(b) Non-Ferrous Metals	4	2052.0	1297.3	2	416.2	416.2
(c) Metal Products	7	21.6	21.6	12	7630.2	584.8
14. Engineering	128	5794.0	4561.1	75	3541.0	3292.9
(a) Heavy Engineering	8	1108.6	926.9	5	3.2	2.9
(b) Light Engineering	71	1549.0	1422.7	39	103.7	88.0
(c) Electrical Machinery & Goods	32	2053.4	1643.9	23	3424.8	3194.6
(d) Electronic Machinery & Goods	17	1083.0	567.5	8	9.3	7.4
15. Vehicles, Vehicle Parts & Transport Equipments	10	1210.6	437.8	13	30.3	21.0
16. Other Industries	1,815	5271.3	2005.0	35	1293.3	572.9
17. Electricity, Gas & Water	182	81760.8	55719.8	141	167932.6	145394.2
(a) Electricity Generation & Transmission	49	81322.0	55325.6	128	165612.5	143229.1
(b) Non-Conventional Energy	131	438.8	394.1	2	2000.0	1992.1
(c) Gas, Steam & Water Supply	2	-	-	11	320.1	173.0
18. Construction	68	25488.4	10131.2	177	139818.9	109046.8
(a) Other than Infrastructure	43	14384.3	5419.0	66	3620.8	3634.5
(b) Infrastructure Construction	25	11104.2	4712.2	111	136198.1	105412.3
III. TRANSPORT OPERATORS	425	41450.7	34974.2	111	10006.0	5810.5
IV. PROFESSIONAL AND OTHER SERVICES	503	4393.8	2561.6	1,487	29794.7	11111.6
1. Professional Services	29	161.3	53.2	109	182.3	47.8
2. Tourism, Hotel & Restaurants	13	56.7	34.5	8	3.9	2.8
3. Recreation services	15	2.8	2.4	12	2.3	1.7
4. IT and Telecommunications	17	2509.7	984.9	10	221.4	223.3
5. Others	429	1663.4	1486.6	1,348	29384.8	10836.1
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,771	369284.6	223592.9	2,415	34977.6	32064.2
1. Wholesale Trade	267	25505.3	24709.4	228	28119.5	25933.5
2. Retail Trade	2,504	343779.3	198883.5	2,187	6858.0	6130.7
VII. FINANCE	1,333	60874.3	41534.7	135	20188.9	16174.6
VIII. ALL OTHERS	1,692	17742.9	16509.3	2,770	35344.3	28144.5
Total Bank Credit	14,557	721303.3	487246.2	20,446	516559.6	404015.9

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
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	2,000	100582.0	70560.8	5,994	8447.1	6601.6
1. Direct Finance	1,709	12557.1	4769.0	5,869	1525.3	874.9
2. Indirect Finance	291	88024.8	65791.8	125	6921.7	5726.7
II. INDUSTRY	874	791691.0	637746.0	1,750	274272.1	117844.2
1. Mining & Quarrying	15	23118.5	9708.1	18	3418.8	3401.0
2. Food Manufacturing & Processing	96	583.8	302.3	226	76.5	24.0
(a) Rice Mills, Flour & Dal Mills	1	2.6	2.6	41	53.2	8.7
(b) Sugar	2	118.0	29.2	-	-	-
(c) Edible Oils & Vanaspati	-	-	-	1	0.4	0.3
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	16	5.1	1.0
(f) Others	93	463.2	270.5	168	17.9	14.1
3. Beverage & Tobacco	6	1152.4	1097.3	3	0.5	0.3
4. Textiles	38	376.8	199.4	335	283.6	275.8
(a) Cotton Textiles	9	301.2	147.5	30	69.6	53.8
(b) Jute & Other Natural Fibre Textiles	2	0.3	-	-	-	-
(c) Handloom Textiles & Khadi	6	52.4	33.8	39	143.0	98.0
(d) Other Textiles & Textile Products	21	22.9	18.1	266	71.0	123.9
5. Paper, Paper Products & Printing	42	351.5	566.6	17	44.7	47.1
6. Woods and Wood Products	2	4.2	3.1	44	6.5	6.2
7. Leather & Leather Products	1	0.6	0.6	5	1.1	0.9
8. Gems and Jewellery	-	-	-	6	2.1	1.9
9. Rubber & Plastic Products	4	2.9	1.8	2	1.7	1.1
10. Chemicals & Chemical Products	21	3323.9	1490.8	52	717.0	706.1
(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	4	3.6	1.4
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	8	1810.2	815.1	46	13.4	10.1
11. Petroleum, Coal Products & Nuclear Fuels	3	6640.0	3656.0	3	100.1	70.9
12. Manufacture of Cement & Cement Products	2	46.7	43.0	9	3.0	1.6
13. Basic Metals & Metal Products	21	7997.9	5264.4	12	745.7	659.3
(a) Iron & Steel	16	7990.6	5258.8	4	301.4	217.5
(b) Non-Ferrous Metals	-	-	-	1	2.5	2.3
(c) Metal Products	5	7.3	5.6	7	441.9	439.5
14. Engineering	53	6145.3	4359.3	59	230.5	119.4
(a) Heavy Engineering	1	4.0	3.5	3	0.5	0.4
(b) Light Engineering	23	1072.4	1204.3	24	117.4	62.8
(c) Electrical Machinery & Goods	17	4933.7	3062.7	16	18.3	13.6
(d) Electronic Machinery & Goods	12	135.2	88.9	16	94.3	42.6
15. Vehicles, Vehicle Parts & Transport Equipments	12	1443.5	1121.2	20	27.4	11.9
16. Other Industries	16	5081.1	4390.1	766	104875.2	1577.3
17. Electricity, Gas & Water	397	587730.8	483366.6	75	91343.8	67348.5
(a) Electricity Generation & Transmission	381	568340.3	472944.1	65	91303.8	67334.1
(b) Non-Conventional Energy	6	6000.5	4320.3	4	0.1	0.1
(c) Gas, Steam & Water Supply	10	13390.0	6102.2	6	39.9	14.4
18. Construction	145	147691.3	122175.5	98	72394.2	43590.9
(a) Other than Infrastructure	15	2896.9	2426.4	41	9591.7	5430.8
(b) Infrastructure Construction	130	144794.4	119749.1	57	62802.5	38160.2
III. TRANSPORT OPERATORS	55	28841.7	19895.9	73	2896.9	1953.1
IV. PROFESSIONAL AND OTHER SERVICES	185	25481.3	21575.7	475	20756.4	10895.4
1. Professional Services	8	4.8	4.0	11	317.3	177.2
2. Tourism, Hotel & Restaurants	11	885.3	370.7	43	67.0	41.2
3. Recreation services	4	342.2	372.4	8	2.6	0.6
4. IT and Telecommunications	1	0.8	0.8	6	4.5	1.7
5. Others	161	24248.3	20827.8	407	20365.0	10674.8
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	253	88268.2	74060.6	1,232	18509.7	17948.6
1. Wholesale Trade	47	32711.1	24364.3	142	17382.0	17457.7
2. Retail Trade	206	55557.1	49696.3	1,090	1127.7	490.9
VII. FINANCE	96	32327.0	21898.3	384	9921.6	8199.8
VIII. ALL OTHERS	444	191309.9	172247.1	852	6937.6	4675.0
Total Bank Credit	3,907	1258501.1	1017984.4	10,760	341741.3	168117.7

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION 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	-	-	-	6,155	120578.4	71688.1
1. Direct Finance	-	-	-	5,559	63930.5	34420.5
2. Indirect Finance	-	-	-	596	56647.9	37267.6
II. INDUSTRY	14,735	512778.5	301097.4	22,433	6868793.4	4455479.7
1. Mining & Quarrying	40	7629.5	6817.2	316	168059.6	110353.1
2. Food Manufacturing & Processing	4,213	19425.1	11252.3	1,601	262887.0	201022.1
(a) Rice Mills, Flour & Dal Mills	4,002	2721.8	2680.9	381	41275.3	36442.7
(b) Sugar	38	9618.4	3042.6	471	116192.1	84002.1
(c) Edible Oils & Vanaspati	19	2385.5	2201.3	174	48830.0	35218.3
(d) Tea Processing	2	0.1	0.1	42	3082.7	2556.1
(e) Processing of Fruits & Vegetables	9	34.8	31.4	46	2256.9	1750.9
(f) Others	143	4664.5	3295.9	487	51249.9	41052.0
3. Beverage & Tobacco	20	3503.7	2855.9	162	29615.8	22080.3
4. Textiles	2,029	52917.6	32349.0	2,431	381523.6	277647.3
(a) Cotton Textiles	895	20416.7	7120.9	1,164	224241.2	161848.1
(b) Jute & Other Natural Fibre Textiles	8	1356.2	336.2	32	3592.6	2813.2
(c) Handloom Textiles & Khadi	914	3563.3	2024.6	23	1352.0	1292.0
(d) Other Textiles & Textile Products	212	27581.3	22867.2	1,212	152337.8	111694.0
5. Paper, Paper Products & Printing	79	5237.4	3395.3	551	65612.9	48231.7
6. Woods and Wood Products	11	10.7	10.0	65	5340.7	5121.1
7. Leather & Leather Products	18	71.0	62.8	141	8911.7	6922.2
8. Gems and Jewellery	25	5177.5	4435.2	199	41974.7	32705.1
9. Rubber & Plastic Products	49	2269.9	1400.5	401	59965.5	46657.4
10. Chemicals & Chemical Products	170	32526.7	24944.6	2,007	493965.0	344875.6
(a) Heavy Industrial Chemicals	19	2595.4	1955.3	306	49762.3	39011.5
(b) Fertilisers	5	2106.8	2105.8	248	181174.4	139757.0
(c) Drugs & Pharmaceuticals	66	14861.1	9702.1	738	135344.6	82238.2
(d) Non-Edible Oils	6	1092.8	408.8	63	10352.5	7273.1
(e) Other Chemicals & Chemical Products	74	11870.6	10772.5	652	117331.2	76595.7
11. Petroleum, Coal Products & Nuclear Fuels	30	33995.4	24930.5	346	695015.7	406306.7
12. Manufacture of Cement & Cement Products	25	4910.1	4030.1	653	124175.5	88617.3
13. Basic Metals & Metal Products	254	51727.2	41239.8	2,924	1322151.9	814780.8
(a) Iron & Steel	175	40464.1	32971.5	2,152	979405.3	637573.1
(b) Non-Ferrous Metals	58	9660.9	7392.4	364	280099.3	145129.0
(c) Metal Products	21	1602.2	875.9	408	62647.2	32078.7
14. Engineering	6,612	34647.0	19803.4	2,017	346877.4	253921.6
(a) Heavy Engineering	35	8202.6	6518.3	311	81180.0	42389.8
(b) Light Engineering	95	19863.9	8096.9	936	98666.4	78426.6
(c) Electrical Machinery & Goods	6,463	5588.3	4249.2	517	96148.7	69309.2
(d) Electronic Machinery & Goods	19	992.3	939.0	253	70882.3	63796.0
15. Vehicles, Vehicle Parts & Transport Equipments	36	8273.9	5877.4	5,656	160992.6	94202.8
16. Other Industries	635	66709.0	4968.1	549	73687.2	55925.7
17. Electricity, Gas & Water	127	100174.8	74971.1	749	950860.4	612291.5
(a) Electricity Generation & Transmission	94	90870.8	70746.1	667	903016.6	579193.6
(b) Non-Conventional Energy	17	7323.3	2930.3	39	16995.9	15047.2
(c) Gas, Steam & Water Supply	16	1980.7	1294.6	43	30847.9	18050.7
18. Construction	362	83572.0	37754.1	1,665	1677176.4	1033817.4
(a) Other than Infrastructure	180	6864.2	2248.7	260	64539.7	52478.8
(b) Infrastructure Construction	182	76707.8	35505.4	1,405	1612636.6	981338.6
III. TRANSPORT OPERATORS	849	19271.0	16031.1	679	227349.5	201488.1
IV. PROFESSIONAL AND OTHER SERVICES	1,842	107519.3	39122.4	1,821	323448.2	246577.6
1. Professional Services	191	59596.1	651.3	130	18217.1	15075.6
2. Tourism, Hotel & Restaurants	99	4245.5	3046.0	372	44367.4	34321.0
3. Recreation services	76	324.0	269.9	53	18485.4	12996.9
4. IT and Telecommunications	62	21885.1	19938.4	86	85081.1	80372.5
5. Others	1,414	21468.6	15216.7	1,180	157297.2	103811.7
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	15,972	52630.4	38631.3	2,194	2859814.2	1177383.9
1. Wholesale Trade	4,952	9623.2	6918.3	1,177	2787347.7	1122305.0
2. Retail Trade	11,020	43007.2	31713.0	1,017	72466.5	55078.9
VII. FINANCE	14,451	2337.2	2403.9	414	352568.4	269099.1
VIII. ALL OTHERS	48,707	58436.8	51561.4	1,905	103289.8	65441.3
Total Bank Credit	96,556	752973.2	448847.5	35,601	10855841.8	6487157.7

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
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	94,779	125157.0	93037.6	69,056	69086.0	54456.0
1. Direct Finance	90,754	34098.3	24873.7	64,776	45639.7	35944.2
2. Indirect Finance	4,025	91058.7	68163.9	4,280	23446.3	18511.7
II. INDUSTRY	2,614	147733.2	92580.5	14,099	751951.6	442020.2
1. Mining & Quarrying	18	116.5	53.5	315	10935.0	3008.0
2. Food Manufacturing & Processing	395	46204.9	34687.5	1,212	43344.3	28534.7
(a) Rice Mills, Flour & Dal Mills	53	321.5	240.7	270	7019.5	4765.4
(b) Sugar	113	21534.0	14991.8	44	8316.2	7248.7
(c) Edible Oils & Vanaspati	14	452.3	410.2	165	6573.3	5598.0
(d) Tea Processing	17	5.5	5.2	14	229.4	187.4
(e) Processing of Fruits & Vegetables	18	5041.2	4032.9	80	5675.9	1116.1
(f) Others	180	18850.3	15006.8	639	15530.0	9619.0
3. Beverage & Tobacco	250	197.8	174.9	235	20972.3	16134.2
4. Textiles	248	5246.7	3502.0	2,442	116301.2	45938.4
(a) Cotton Textiles	63	4123.9	2918.8	943	68862.1	27985.1
(b) Jute & Other Natural Fibre Textiles	18	58.9	42.1	67	3145.7	1190.8
(c) Handloom Textiles & Khadi	65	97.1	88.8	90	615.4	372.8
(d) Other Textiles & Textile Products	102	966.8	452.4	1,342	43678.0	16389.7
5. Paper, Paper Products & Printing	40	127.1	90.4	789	9045.3	7004.3
6. Woods and Wood Products	8	22.1	20.5	169	582.4	535.0
7. Leather & Leather Products	20	17.0	7.3	200	21012.9	1211.7
8. Gems and Jewellery	6	233.4	128.1	112	23159.6	11636.4
9. Rubber & Plastic Products	18	342.8	273.6	702	8328.6	6117.0
10. Chemicals & Chemical Products	101	69400.5	38567.1	937	26381.5	12861.8
(a) Heavy Industrial Chemicals	3	11.1	8.3	113	1439.7	945.8
(b) Fertilisers	61	69047.4	38268.4	24	614.2	399.2
(c) Drugs & Pharmaceuticals	8	157.2	113.8	314	14787.3	5063.3
(d) Non-Edible Oils	1	-	-	22	414.1	345.9
(e) Other Chemicals & Chemical Products	28	184.8	176.5	464	9126.1	6107.5
11. Petroleum, Coal Products & Nuclear Fuels	10	291.8	188.4	97	8549.4	6747.7
12. Manufacture of Cement & Cement Products	11	12.5	7.7	224	15347.2	10382.7
13. Basic Metals & Metal Products	52	926.2	536.1	1,544	89700.0	54804.9
(a) Iron & Steel	26	304.9	230.0	533	54504.7	27309.8
(b) Non-Ferrous Metals	6	383.4	106.4	337	25757.6	21236.8
(c) Metal Products	20	237.9	199.7	674	9437.8	6258.3
14. Engineering	183	2097.5	1586.0	1,826	38094.6	28764.0
(a) Heavy Engineering	17	179.4	35.4	290	7997.9	6022.1
(b) Light Engineering	105	935.1	751.2	899	13153.6	9371.9
(c) Electrical Machinery & Goods	24	12.0	8.8	444	11213.4	8345.1
(d) Electronic Machinery & Goods	37	971.0	790.7	193	5729.7	5024.8
15. Vehicles, Vehicle Parts & Transport Equipments	49	109.3	85.9	502	26251.3	18966.0
16. Other Industries	363	865.3	529.7	1,452	24023.9	12507.6
17. Electricity, Gas & Water	646	7643.9	2615.3	257	83934.0	51131.4
(a) Electricity Generation & Transmission	639	6100.4	2510.1	136	75312.6	44937.9
(b) Non-Conventional Energy	4	1500.2	61.5	77	7615.8	5317.4
(c) Gas, Steam & Water Supply	3	43.3	43.7	44	1005.6	876.0
18. Construction	196	13878.0	9526.5	1,084	185988.0	125734.4
(a) Other than Infrastructure	90	4128.0	3619.9	571	57230.3	39565.6
(b) Infrastructure Construction	106	9750.0	5906.6	513	128757.7	86168.8
III. TRANSPORT OPERATORS	452	1631.9	1158.5	1,640	48635.9	20736.1
IV. PROFESSIONAL AND OTHER SERVICES	1,986	26376.0	18282.2	5,450	125341.6	91894.3
1. Professional Services	97	669.0	514.2	683	4012.0	6613.3
2. Tourism, Hotel & Restaurants	33	329.1	146.3	754	18923.5	15532.7
3. Recreation services	17	34.2	16.2	207	10810.8	7073.2
4. IT and Telecommunications	9	8.0	6.4	185	3188.8	2760.2
5. Others	1,830	25335.8	17599.1	3,621	88406.5	59915.0
V. PERSONAL LOANS	45,992	91843.7	57272.3	-	-	-
1. Housing	45,992	91843.7	57272.3	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	70,029	40630.0	34997.0	14,222	231864.0	184169.8
1. Wholesale Trade	323	8862.9	7040.2	2,852	59902.0	54638.5
2. Retail Trade	69,706	31767.1	27956.7	11,370	171962.0	129531.4
VII. FINANCE	669	69089.4	41251.6	34,015	2846608.2	1793251.4
VIII. ALL OTHERS	1,974	17584.6	10789.1	21,333	33887.0	24408.2
Total Bank Credit	218,495	520045.8	349368.6	159,815	4107374.3	2610936.1

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION 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	87,995	487910.0	357511.7	58,042,640	6412274.1	5530291.6
1. Direct Finance	79,634	278874.9	209408.4	55,239,681	5980065.0	5168646.4
2. Indirect Finance	8,361	209035.0	148103.3	2,802,959	432209.1	361645.2
II. INDUSTRY	363,354	18740306.2	11865979.2	1,640,737	4538381.9	2512880.7
1. Mining & Quarrying	4,877	477478.9	323331.4	44,976	65723.2	39826.5
2. Food Manufacturing & Processing	17,938	1060188.8	719010.4	174,852	343977.0	154317.8
(a) Rice Mills, Flour & Dal Mills	3,359	195161.5	146338.9	49,877	80271.2	47609.7
(b) Sugar	1,094	234805.6	167311.8	1,599	47142.6	35184.4
(c) Edible Oils & Vanaspati	2,000	173540.8	110382.5	7,596	11437.9	9227.2
(d) Tea Processing	490	20510.3	9485.8	2,349	7774.7	2500.6
(e) Processing of Fruits & Vegetables	792	19926.9	15729.2	9,251	9164.1	4014.8
(f) Others	10,203	416243.7	269762.1	104,180	188186.4	55781.2
3. Beverage & Tobacco	2,422	199825.2	144773.9	8,424	21084.7	16766.2
4. Textiles	31,944	1642690.0	1059529.8	253,379	1132862.2	267660.4
(a) Cotton Textiles	9,805	703792.4	454651.4	44,285	345791.8	118170.3
(b) Jute & Other Natural Fibre Textiles	740	49495.2	41489.4	7,668	3213.1	1978.1
(c) Handloom Textiles & Khadi	650	15639.1	11291.1	47,987	10834.6	6598.6
(d) Other Textiles & Textile Products	20,749	873763.4	552097.9	153,439	773022.8	140913.5
5. Paper, Paper Products & Printing	9,673	544184.9	228998.1	23,715	70366.6	54943.3
6. Woods and Wood Products	1,442	37896.3	29593.9	16,815	13390.8	10466.4
7. Leather & Leather Products	2,823	129353.0	52380.3	34,507	90772.1	17469.9
8. Gems and Jewellery	5,458	560607.2	342519.0	13,549	56352.2	41652.2
9. Rubber & Plastic Products	11,446	377171.4	219443.6	22,122	52793.8	36482.1
10. Chemicals & Chemical Products	29,171	1555776.9	835170.0	32,507	115028.3	66540.7
(a) Heavy Industrial Chemicals	3,915	187918.8	127657.8	1,914	12362.9	8071.8
(b) Fertilisers	634	114315.9	82307.7	1,831	6842.4	5000.9
(c) Drugs & Pharmaceuticals	7,257	680078.4	356431.3	3,605	42559.6	19372.3
(d) Non-Edible Oils	307	19982.9	15004.7	1,223	6705.0	1830.7
(e) Other Chemicals & Chemical Products	17,058	553480.9	253768.5	23,934	46558.3	32265.1
11. Petroleum, Coal Products & Nuclear Fuels	2,370	532491.0	317174.5	5,170	68595.6	47184.6
12. Manufacture of Cement & Cement Products	2,636	337067.5	243041.7	16,883	32379.0	25743.7
13. Basic Metals & Metal Products	38,631	2894645.6	1836192.6	50,616	517829.5	351093.2
(a) Iron & Steel	22,386	1972783.8	1298005.1	19,307	377947.0	255286.2
(b) Non-Ferrous Metals	5,027	428509.5	281181.4	7,844	81952.9	53578.7
(c) Metal Products	11,218	493352.4	257006.0	23,465	57929.6	42228.3
14. Engineering	56,549	1497094.6	978222.2	164,540	218186.1	153728.3
(a) Heavy Engineering	6,202	321299.3	201229.2	18,949	35819.1	28089.9
(b) Light Engineering	35,839	507149.7	339046.5	115,201	102042.0	71615.0
(c) Electrical Machinery & Goods	11,416	470527.2	286043.6	24,635	53696.2	36770.9
(d) Electronic Machinery & Goods	3,092	198118.4	151902.9	5,755	26628.8	17252.5
15. Vehicles, Vehicle Parts & Transport Equipments	58,523	870285.2	481912.9	34,356	113853.8	69489.2
16. Other Industries	37,994	472771.8	293441.9	487,264	175379.4	124439.9
17. Electricity, Gas & Water	3,967	1563355.6	1167453.4	65,905	502271.5	354183.6
(a) Electricity Generation & Transmission	2,744	1405761.7	1038662.3	10,436	458480.5	321118.5
(b) Non-Conventional Energy	603	111736.3	88770.9	52,514	23326.0	19127.7
(c) Gas, Steam & Water Supply	620	45857.6	40020.2	2,955	20465.0	13937.5
18. Construction	45,490	3987422.2	2593789.6	191,157	947536.2	680892.6
(a) Other than Infrastructure	28,362	1049762.8	639261.9	158,340	227232.2	180566.7
(b) Infrastructure Construction	17,128	2937659.4	1954527.8	32,817	720303.9	500325.9
III. TRANSPORT OPERATORS	97,951	505767.6	321033.0	1,917,025	710319.2	505011.9
IV. PROFESSIONAL AND OTHER SERVICES	68,724	4013915.4	2134454.7	2,004,231	1042959.4	745719.0
1. Professional Services	7,309	315103.0	150015.0	357,278	118185.8	81891.4
2. Tourism, Hotel & Restaurants	10,754	457573.5	304037.3	114,643	85748.1	60596.5
3. Recreation services	1,286	143323.3	88846.0	27,843	22824.2	18962.7
4. IT and Telecommunications	2,913	933617.0	413217.6	36,482	131647.0	97222.6
5. Others	46,462	2164298.6	1178338.8	1,467,985	684554.3	487045.9
V. PERSONAL LOANS	-	-	-	47,496,340	12315070.4	8652245.8
1. Housing	-	-	-	6,521,656	5735183.9	4586452.0
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
VI. TRADE	92,807	2632851.3	1535369.4	6,295,938	1455938.4	1021150.7
1. Wholesale Trade	23,693	1274483.8	621547.1	145,439	232344.5	146876.5
2. Retail Trade	69,114	1358367.4	913822.3	6,150,499	1223593.9	874274.2
VII. FINANCE	10,759	1244932.5	921101.6	366,342	474922.6	346868.3
VIII. ALL OTHERS	95,757	647862.7	350593.5	4,636,459	579125.6	426460.0
Total Bank Credit	817,347	28273545.7	17486043.1	122,399,712	27528991.6	19740628.0

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION 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	377,527	475042.9	355481.3	59,985,560	8158644.4	6761760.7
1. Direct Finance	306,513	262756.2	194323.3	56,997,386	6897653.8	5813662.5
2. Indirect Finance	71,014	212286.7	161158.0	2,988,174	1260990.6	948098.2
II. INDUSTRY	576,759	3312036.8	2270914.1	2,681,483	36540758.5	23159882.7
1. Mining & Quarrying	14,068	87951.2	72274.1	65,066	887034.4	603878.5
2. Food Manufacturing & Processing	76,229	455436.3	342222.8	286,455	2260927.4	1516771.6
(a) Rice Mills, Flour & Dal Mills	32,062	235191.7	177428.3	94,394	562947.8	416049.0
(b) Sugar	491	13794.1	9750.1	3,892	455082.6	324469.5
(c) Edible Oils & Vanaspati	7,200	41580.5	32864.9	17,414	285966.3	197035.3
(d) Tea Processing	698	3138.0	2247.3	3,622	34788.9	17021.6
(e) Processing of Fruits & Vegetables	2,148	8725.5	6801.2	13,110	51022.3	33578.5
(f) Others	33,630	153006.5	113131.0	154,023	871119.6	528617.7
3. Beverage & Tobacco	4,753	23702.0	18548.5	16,502	301379.1	223644.2
4. Textiles	96,013	579218.7	343920.4	401,130	3915509.8	2035137.6
(a) Cotton Textiles	21,717	212405.2	154461.1	80,193	1580998.4	928116.7
(b) Jute & Other Natural Fibre Textiles	1,632	6529.1	4550.2	11,916	67587.5	52535.7
(c) Handloom Textiles & Khadi	5,352	11955.5	9470.1	58,766	45201.1	32010.7
(d) Other Textiles & Textile Products	67,312	348328.9	175438.9	250,255	2221722.7	1022474.3
5. Paper, Paper Products & Printing	27,303	79707.9	58587.3	62,640	776628.9	403230.5
6. Woods and Wood Products	10,157	31117.9	22623.1	29,356	88489.3	68455.8
7. Leather & Leather Products	7,448	34561.7	25568.7	45,764	284849.2	103720.9
8. Gems and Jewellery	6,180	282672.6	121222.6	25,673	970364.3	554461.5
9. Rubber & Plastic Products	24,122	87843.5	64795.9	59,043	589686.2	375779.1
10. Chemicals & Chemical Products	27,695	136222.6	102602.5	93,410	2440161.4	1433776.1
(a) Heavy Industrial Chemicals	4,535	23442.8	16329.6	10,884	278620.2	194877.6
(b) Fertilisers	796	8980.4	6503.0	3,626	386044.0	276431.5
(c) Drugs & Pharmaceuticals	4,117	30312.5	23260.1	16,168	920213.1	498080.3
(d) Non-Edible Oils	1,070	6243.8	5184.4	2,722	44801.6	30049.4
(e) Other Chemicals & Chemical Products	17,177	67243.0	51325.5	60,010	810482.5	434337.2
11. Petroleum, Coal Products & Nuclear Fuels	2,785	20623.6	17028.8	10,867	1401010.0	853188.5
12. Manufacture of Cement & Cement Products	11,344	37376.4	24640.9	32,030	552115.8	397184.6
13. Basic Metals & Metal Products	46,630	357603.7	264709.6	141,148	5264989.3	3377359.6
(a) Iron & Steel	19,140	206355.0	156378.0	63,949	3649796.7	2417765.3
(b) Non-Ferrous Metals	8,550	69626.2	46686.7	22,235	899074.4	557538.0
(c) Metal Products	18,940	81622.4	61644.9	54,964	716118.2	402056.3
14. Engineering	83,288	260234.4	183626.3	317,441	2419567.7	1635690.7
(a) Heavy Engineering	12,092	53691.2	33260.0	38,034	509780.5	318681.6
(b) Light Engineering	52,719	132013.0	97129.8	207,757	881093.1	609743.2
(c) Electrical Machinery & Goods	14,550	57519.4	42953.4	58,279	706423.7	456424.8
(d) Electronic Machinery & Goods	3,927	17010.8	10283.0	13,371	322270.4	250841.1
15. Vehicles, Vehicle Parts & Transport Equipments	17,526	68953.7	50527.3	116,837	1252303.2	723177.9
16. Other Industries	78,038	194624.4	143148.9	620,266	1126977.8	645093.0
17. Electricity, Gas & Water	4,517	121317.7	91295.5	77,071	4259675.4	3106813.2
(a) Electricity Generation & Transmission	1,162	102015.5	76499.8	16,524	3948964.8	2873103.7
(b) Non-Conventional Energy	1,536	12508.0	9309.3	54,987	189889.5	147665.6
(c) Gas, Steam & Water Supply	1,819	6794.2	5486.5	5,560	120821.1	86043.9
18. Construction	38,663	452868.4	323570.9	280,784	7749089.3	5102519.7
(a) Other than Infrastructure	29,233	218635.9	157576.6	218,654	1665255.0	1097150.4
(b) Infrastructure Construction	9,430	234232.5	165994.3	62,130	6083834.3	4005369.3
III. TRANSPORT OPERATORS	98,506	150274.2	104467.1	2,122,124	1748550.3	1234274.2
IV. PROFESSIONAL AND OTHER SERVICES	233,902	827074.7	597375.7	2,384,735	6703760.9	4043328.1
1. Professional Services	26,614	77162.3	60744.7	396,081	597945.5	319511.1
2. Tourism, Hotel & Restaurants	26,354	89228.0	66479.7	155,150	702546.2	485356.4
3. Recreation services	3,509	18014.7	12783.1	33,597	214813.0	141677.7
4. IT and Telecommunications	8,185	28207.4	17591.0	48,361	1206534.0	632453.1
5. Others	169,240	614462.4	439777.2	1,751,546	3981922.3	2464329.8
VI. TRADE	936,453	1788213.1	1352668.8	7,599,455	9642882.6	5737088.4
1. Wholesale Trade	109,295	652488.3	469307.1	293,029	5132981.7	2524229.9
2. Retail Trade	827,158	1135724.8	883361.8	7,306,426	4509900.8	3212858.5
VII. FINANCE	21,842	98951.3	67430.8	851,974	6231225.0	4295339.3
VIII. ALL OTHERS	270,645	217964.2	150897.3	5,115,942	1920191.2	1308591.1
Total Bank Credit	2,515,634	6869557.1	4899235.1	80,741,273	70946012.9	46540264.6