

**TABLE NO. 1.14 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO TYPE OF ACCOUNT
MARCH 2015**

(Amount in ₹ Million)

TYPE OF ACCOUNT	Total Credit			Of Which: Large Borrowal Accounts*		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
Cash Credit	12,437,784 (8.6)	19613133.1 (18.8)	13397694.9 (19.5)	3,390,095 (10.2)	19003433.4 (19.5)	12847381.1 (20.4)
Overdraft	7,233,905 (5.0)	8485059.1 (8.1)	4568775.6 (6.6)	2,286,374 (6.9)	8320676.7 (8.5)	4436496.9 (7.0)
Demand Loans	70,222,444 (48.7)	13134444.0 (12.6)	9603980.9 (14.0)	7,826,703 (23.6)	9166496.9 (9.4)	6498059.0 (10.3)
Medium Term Loans	19,542,603 (13.5)	11754814.6 (11.2)	7665520.0 (11.1)	3,312,551 (10.0)	10866159.6 (11.1)	6939568.4 (11.0)
Long Term Loans	34,415,281 (23.9)	40145345.3 (38.4)	29563150.5 (43.0)	16,072,090 (48.5)	38709155.9 (39.7)	28418620.6 (45.0)
Packing Credit	58,841 (0.0)	4443271.7 (4.2)	1560208.6 (2.3)	54,557 (0.2)	4442902.6 (4.6)	1553701.7 (2.5)
Export Trade Bills Purchased	79,078 (0.1)	861302.4 (0.8)	305305.9 (0.4)	23,160 (0.1)	857565.6 (0.9)	300867.0 (0.5)
Export Trade Bills Discounted	45,720 (0.0)	1735350.3 (1.7)	425608.7 (0.6)	23,069 (0.1)	1734889.5 (1.8)	425016.9 (0.7)
Export Trade Bills Advanced Against	2,736 (0.0)	231002.6 (0.2)	66504.7 (0.1)	2,399 (0.0)	230969.1 (0.2)	65978.8 (0.1)
Advances Against Export Cash Incentives and Duty Drawback Claims	3,910 (0.0)	275502.6 (0.3)	34711.8 (0.1)	617 (0.0)	275271.9 (0.3)	34494.0 (0.1)
Inland Bills - Purchased	36,362 (0.0)	1133138.8 (1.1)	576846.5 (0.8)	27,359 (0.1)	1132548.7 (1.2)	576421.0 (0.9)
Inland Bills - Discounted	149,915 (0.1)	2656752.7 (2.5)	965314.0 (1.4)	89,989 (0.3)	2653868.7 (2.7)	962301.9 (1.5)
Advances Against Import Bills	1,353 (0.0)	30239.1 (0.0)	23412.0 (0.0)	746 (0.0)	30208.1 (0.0)	23381.5 (0.0)
Foreign Currency Cheques TCs/ DDs/MTs/TTs Purchased	9,704 (0.0)	55160.2 (0.1)	27690.9 (0.0)	4,676 (0.0)	54912.9 (0.1)	27449.2 (0.0)
TOTAL	144,239,636 (100.0)	104554516.5 (100.0)	68784725.2 (100.0)	33,114,385 (100.0)	97479059.6 (100.0)	63109737.9 (100.0)

* Accounts with Credit limit more than ₹ 200,000

See Notes on Tables.