

TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2010

(Amount in ₹ crore)

Occupation	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. AGRICULTURE	10702289	110156	92293	18437047	236942	204037
1. Direct Finance	10492467	90543	77289	17102000	158408	139642
2. Indirect Finance	209822	19613	15004	1335047	78534	64395
II. INDUSTRY	519452	589502	361498	1562519	1053342	740779
1. Mining & Quarrying	10359	23421	15434	11510	30195	21738
2. Food Manufacturing & Processing	107036	47011	32766	186343	60100	43591
(a) Rice Mills Flour & Dal Mills	26723	12269	9537	50937	13421	10159
(b) Sugar	799	8046	6811	1139	14677	11314
(c) Edible Oils & Vanaspati	5831	8720	4883	16263	7264	5016
(d) Tea Processing	685	673	472	7086	2672	1716
(e) Processing of Fruits & Vegetables	1805	1144	876	1513	883	618
(f) Others	71193	16159	10187	109405	21182	14768
3. Beverage & Tobacco	3242	4524	3584	3355	7445	5816
4. Textiles	94628	61293	44846	311158	107873	70775
(a) Cotton Textiles	17186	25746	18841	69227	51197	35144
(b) Jute & Other Natural Fibre Textiles	4053	611	430	5519	1666	982
(c) Handloom Textiles & Khadi	15207	1757	1388	28127	2337	1831
(d) Other Textiles & Textile Products	58182	33178	24187	208285	52672	32817
5. Paper Paper Products & Printing	17118	9653	7019	36368	18366	14498
6. Woods and Wood Products	14064	1585	1213	37631	2665	2118
7. Leather & Leather Products	8940	2662	2067	43767	6669	3786
8. Gems and Jewellery	11809	20473	9570	53032	26250	12583
9. Rubber & Plastic Products	12152	10593	6549	35251	15148	10848
10. Chemicals & Chemical Products	21996	38366	23929	62096	59377	33998
(a) Heavy Industrial Chemicals	2186	6518	4153	4333	10992	6781
(b) Fertilisers	638	3967	2590	2035	5541	2817
(c) Drugs & Pharmaceuticals	3320	10397	7258	23267	28211	14815
(d) Non-Edible Oils	989	966	730	577	803	528
(e) Other Chemicals & Chemical Products	14863	16518	9198	31884	13829	9057
11. Petroleum Coal Products & Nuclear Fuels	1090	39389	29376	2288	31516	23038
12. Manufacture of Cement & Cement Products	9740	6765	4355	14674	20934	16229
13. Basic Metals & Metal Products	36724	85544	53893	136886	166212	108027
(a) Iron & Steel	10040	68751	43102	14312	104754	71321
(b) Non-Ferrous Metals	3689	10031	6004	4402	13405	9614
(c) Metal Products	22995	6762	4787	118172	48053	27092
14. Engineering	48225	73869	28444	208532	83431	54726
(a) Heavy Engineering	4223	6259	4426	11877	12728	9530
(b) Light Engineering	32036	51103	11802	139016	36581	19833
(c) Electrical Machinery & Goods	8849	10252	7484	45267	22797	15742
(d) Electronic Machinery & Goods	3117	6255	4732	12372	11324	9621
15. Vehicles Vehicle Parts & Transport Equipments	11830	20024	13625	35255	33289	24671
16. Other Industries	87056	14313	9966	254986	36895	25700
17. Electricity, Gas & Water	1942	42715	20616	4803	152660	118917
(a) Electricity Generation & Transmission	812	38550	18120	2525	142312	110187
(b) Non-Conventional Energy	242	1759	1090	699	5245	4308
(c) Gas, Steam & Water Supply	888	2406	1406	1579	5103	4422
18. Construction	21501	87304	54246	124584	194317	149720
(a) Other than Infrastructure	4217	13527	9247	55477	41258	32873
(b) Infrastructure Construction	17284	73777	44999	69107	153058	116847
III. TRANSPORT OPERATORS	107698	17341	12839	221259	50171	43620
IV. PROFESSIONAL AND OTHER SERVICES	226621	50366	34013	1385563	237860	186937
1. Professional Services	22088	2243	1602	276177	31585	26023
2. Tourism, Hotel & Restaurants	24199	10388	7365	75949	19388	14589
3. Recreation services	7230	2081	1518	13003	8302	6663
4. IT and Telecommunications	2341	6750	3268	5218	31894	24294
5. Others	170763	28904	20260	1015216	146691	115367
V. PERSONAL LOANS	9437486	236067	178777	9876294	241964	199877
1. Housing	2235035	127260	99610	2506984	141399	121148
2. Consumer Durables	173073	1191	861	355722	2841	2312
3. Vehicles	826393	20975	15755	664989	12127	9929
4. Education	640582	18201	12410	1109206	23723	19225
5. Personal Credit Cards	3	-	-	692379	3456	2538
6. Others	5562400	68440	50142	4547014	58418	44726
VI. TRADE	1338212	178824	68761	2827893	197088	150662
1. Wholesale Trade	41239	136620	35983	253817	94810	73781
2. Retail Trade	1296973	42204	32778	2574076	102278	76881
VII. FINANCE	34896	30826	23293	203979	182195	149226
ALL OTHERS	105714	2572	2055	2269258	79696	62787
TOTAL BANK CREDIT	22472368	1215652	773529	36783812	2279258	1737925

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 39, March 2010

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2010 (Contd.)**

(Amount in ₹ crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. AGRICULTURE	1073	1530	732	10781781	52997	44706
1. Direct Finance	110	700	275	10604706	50744	42845
2. Indirect Finance	963	829	457	177075	2253	1861
II. INDUSTRY	36803	171371	63728	584579	4021	3018
1. Mining & Quarrying	490	3514	2135	1138	95	71
2. Food Manufacturing & Processing	1429	5213	1327	121353	880	500
(a) Rice Mills Flour & Dal Mills	754	455	217	22799	291	215
(b) Sugar	20	61	32	23	1	1
(c) Edible Oils & Vanaspati	56	2055	261	27884	268	44
(d) Tea Processing	5	-	-	2583	31	29
(e) Processing of Fruits & Vegetables	15	148	138	178	13	9
(f) Others	579	2494	678	67886	276	202
3. Beverage & Tobacco	334	5317	3291	211	15	11
4. Textiles	3819	21349	4046	48323	298	233
(a) Cotton Textiles	1464	4183	1118	6521	96	75
(b) Jute & Other Natural Fibre Textiles	2	104	4	2106	15	12
(c) Handloom Textiles & Khadi	7	151	17	24035	103	80
(d) Other Textiles & Textile Products	2346	16911	2908	15661	84	65
5. Paper Paper Products & Printing	1236	6672	2209	3545	39	31
6. Woods and Wood Products	56	269	108	12118	67	52
7. Leather & Leather Products	214	1053	365	21887	51	30
8. Gems and Jewellery	262	1187	689	73346	153	132
9. Rubber & Plastic Products	1275	2413	1414	8814	39	30
10. Chemicals & Chemical Products	4339	27067	11407	5606	58	46
(a) Heavy Industrial Chemicals	1485	4704	2117	40	13	10
(b) Fertilisers	57	532	271	1507	10	8
(c) Drugs & Pharmaceuticals	877	14014	5708	2739	10	9
(d) Non-Edible Oils	8	74	50	11	1	1
(e) Other Chemicals & Chemical Products	1912	7742	3262	1309	22	18
11. Petroleum Coal Products & Nuclear Fuels	198	13367	3941	68	10	8
12. Manufacture of Cement & Cement Products	138	2214	1276	2253	26	22
13. Basic Metals & Metal Products	3375	19719	7369	5584	87	72
(a) Iron & Steel	772	7011	2157	74	20	17
(b) Non-Ferrous Metals	590	8677	3073	13	1	1
(c) Metal Products	2013	4031	2140	5497	67	54
14. Engineering	5345	20079	7922	8677	95	79
(a) Heavy Engineering	697	2292	1340	354	16	14
(b) Light Engineering	2191	6594	2349	3709	38	32
(c) Electrical Machinery & Goods	1975	10222	3650	2187	24	19
(d) Electronic Machinery & Goods	482	971	583	2427	17	14
15. Vehicles Vehicle Parts & Transport Equipments	2380	10755	6550	12763	90	69
16. Other Industries	2932	11334	2172	226171	854	645
17. Electricity, Gas & Water	85	1370	939	415	92	87
(a) Electricity Generation & Transmission	31	924	774	29	53	52
(b) Non-Conventional Energy	4	140	18	324	34	31
(c) Gas, Steam & Water Supply	50	306	148	62	5	4
18. Construction	8896	18480	6568	32307	1070	901
(a) Other than Infrastructure	2001	4269	2749	17071	920	776
(b) Infrastructure Construction	6895	14210	3819	15236	150	125
III. TRANSPORT OPERATORS	1434	2663	1878	133551	1631	1262
IV. PROFESSIONAL AND OTHER SERVICES	54323	35138	23558	592803	3124	2521
1. Professional Services	11745	6824	6090	158210	765	595
2. Tourism, Hotel & Restaurants	399	1597	1077	23894	223	180
3. Recreation services	720	785	516	11176	47	42
4. IT and Telecommunications	680	5558	3274	98	7	7
5. Others	40779	20375	12600	399425	2083	1698
V. PERSONAL LOANS	6583637	77230	34490	2408748	18365	13924
1. Housing	97301	20020	16078	299314	5197	4269
2. Consumer Durables	249	5	3	243976	1932	1338
3. Vehicles	4033	117	46	107894	956	729
4. Education	11	-	-	58364	705	607
5. Personal Credit Cards	5844688	42849	8389	46	-	-
6. Others	637355	14239	9974	1699154	9574	6981
VI. TRADE	237978	33505	16421	1836982	9112	7078
1. Wholesale Trade	29960	17651	7861	111121	952	717
2. Retail Trade	208018	15854	8560	1725861	8160	6361
VII. FINANCE	4239	28439	19300	782084	4716	3497
ALL OTHERS	14964	12113	4848	1510157	7983	6756
TOTAL BANK CREDIT	6934451	361988	164955	18630685	101950	82762

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commwcial Banks in India, Volume 39, March 2010.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2010 (Concl'd.)**

(Amount in ₹ crore)

Occupation	As on March 31					
	Private Sector Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(13)	(14)	(15)	(16)	(17)	(18)	
I. AGRICULTURE	2847639	64204	48530	42769829	465828	390298
1. Direct Finance	2802354	48583	36798	41001637	348978	296850
2. Indirect Finance	45285	15620	11732	1768192	116850	93449
II. INDUSTRY	550721	274325	186209	3254074	2092561	1355232
1. Mining & Quarrying	2029	7481	3987	25526	64705	43363
2. Food Manufacturing & Processing	36856	16774	11733	453017	129978	89917
(a) Rice Mills Flour & Dal Mills	5743	3045	2316	106956	29481	22445
(b) Sugar	239	1736	1221	2220	24521	19379
(c) Edible Oils & Vanaspati	3906	2034	1474	53940	20341	11679
(d) Tea Processing	3366	1195	718	13725	4572	2935
(e) Processing of Fruits & Vegetables	395	648	519	3906	2835	2160
(f) Others	23207	8116	5484	272270	48227	31318
3. Beverage & Tobacco	695	2763	2246	7837	20064	14949
4. Textiles	74338	23456	16023	532266	214269	135923
(a) Cotton Textiles	28554	12518	8833	122952	93740	64011
(b) Jute & Other Natural Fibre Textiles	744	306	233	12424	2703	1661
(c) Handloom Textiles & Khadi	8819	276	194	76195	4624	3511
(d) Other Textiles & Textile Products	36221	10356	6763	320695	113201	66740
5. Paper Paper Products & Printing	12352	6068	4664	70619	40799	28421
6. Woods and Wood Products	5305	1163	850	69174	5750	4341
7. Leather & Leather Products	5395	1581	1047	80203	12016	7295
8. Gems and Jewellery	11732	3306	2492	150181	51369	25465
9. Rubber & Plastic Products	6471	5693	3494	63963	33886	22335
10. Chemicals & Chemical Products	28975	26757	18668	123012	151625	88048
(a) Heavy Industrial Chemicals	877	2865	1731	8921	25093	14792
(b) Fertilisers	423	8254	7586	4660	18304	13273
(c) Drugs & Pharmaceuticals	8374	8101	5511	38577	60734	33300
(d) Non-Edible Oils	85	168	134	1670	2013	1443
(e) Other Chemicals & Chemical Products	19216	7370	3705	69184	45481	25240
11. Petroleum Coal Products & Nuclear Fuels	624	12046	6387	4268	96329	62750
12. Manufacture of Cement & Cement Products	5792	6308	4221	32597	36247	26104
13. Basic Metals & Metal Products	18979	26904	18617	201548	298467	187978
(a) Iron & Steel	3755	16959	11923	28953	197494	128520
(b) Non-Ferrous Metals	739	3202	2164	9433	35317	20856
(c) Metal Products	14485	6743	4530	163162	65655	38602
14. Engineering	35332	15667	8792	306111	193141	99963
(a) Heavy Engineering	1984	2653	1775	19135	23948	17086
(b) Light Engineering	15347	4405	3051	192299	98721	37067
(c) Electrical Machinery & Goods	4223	5204	2915	62501	48499	29810
(d) Electronic Machinery & Goods	13778	3405	1051	32176	21972	16000
15. Vehicles Vehicle Parts & Transport Equipments	13808	18966	12850	76036	83124	57766
16. Other Industries	186793	13493	8674	757938	76890	47157
17. Electricity, Gas & Water	916	19296	11628	8161	216132	152187
(a) Electricity Generation & Transmission	531	17496	10747	3928	199335	139880
(b) Non-Conventional Energy	160	888	597	1429	8065	6043
(c) Gas, Steam & Water Supply	225	912	284	2804	8732	6264
18. Construction	104329	66602	49837	291617	367772	261272
(a) Other than Infrastructure	61104	30816	22497	139870	90790	68142
(b) Infrastructure Construction	43225	35786	27340	151747	276982	193130
III. TRANSPORT OPERATORS	498474	42979	26158	962416	114785	85757
IV. PROFESSIONAL AND OTHER SERVICES	2256516	96623	58346	4515826	423111	305375
1. Professional Services	94729	9037	6583	562949	50454	40893
2. Tourism, Hotel & Restaurants	20332	6619	4219	144773	38214	27431
3. Recreation services	2150	2908	2103	34279	14123	10841
4. IT and Telecommunications	1785	8439	5977	10122	52648	36820
5. Others	2137520	69620	39465	3763703	267672	189390
V. PERSONAL LOANS	22380410	232818	131827	50686575	806443	558895
1. Housing	899152	82746	65201	6037786	376623	306307
2. Consumer Durables	137444	1717	1245	910464	7686	5759
3. Vehicles	2666800	35900	18176	4270109	70074	44634
4. Education	232204	7188	6139	2040367	49817	38380
5. Personal Credit Cards	12965876	54806	10881	19502992	101112	21807
6. Others	5478934	50461	30186	17924857	201131	142008
VI. TRADE	566102	95203	62560	6807167	513732	305482
1. Wholesale Trade	67726	37917	23660	503863	287951	142002
2. Retail Trade	498376	57286	38899	6303304	225781	163480
VII. FINANCE	42078	61382	47823	1067276	307558	243139
ALL OTHERS	4684626	42315	24544	8584719	144679	100990
TOTAL BANK CREDIT	33826566	909849	585998	118647882	4868697	3345169

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 39, March 2010.