

**TABLE NO. 1.9 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION**  
**MARCH 2014** (Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
<b>I. AGRICULTURE</b>	<b>68,950,644</b>	<b>11805305.7</b>	<b>8418470.8</b>
1. Direct Finance	64,692,263	10003543.0	7092984.9
2. Indirect Finance	4,258,381	1801762.7	1325485.9
<b>II. INDUSTRY</b>	<b>3,005,289</b>	<b>41306870.9</b>	<b>26162579.0</b>
1. Mining & Quarrying	53,445	1068691.9	602918.4
2. Food Manufacturing & Processing	310,806	2616087.9	1735451.5
(a) Rice Mills, Flour & Dal Mills	101,785	686011.7	492955.8
(b) Sugar	3,837	510863.5	350987.7
(c) Edible Oils & Vanaspati	16,786	332869.9	225323.1
(d) Tea Processing	2,907	40039.2	19518.2
(e) Processing of Fruits & Vegetables	20,271	60939.4	38273.5
(f) Others	165,220	985364.3	608393.1
3. Beverage & Tobacco	15,730	314674.1	220986.8
4. Textiles	460,665	4171011.3	2137093.9
(a) Cotton Textiles	90,237	1675781.3	994620.5
(b) Jute & Other Natural Fibre Textiles	11,196	66315.8	49291.4
(c) Handloom Textiles & Khadi	84,228	51980.8	39734.7
(d) Other Textiles & Textile Products	275,004	2376933.4	1053447.3
5. Paper, Paper Products & Printing	63,650	644783.0	440953.9
6. Woods and Wood Products	30,328	124099.6	80097.1
7. Leather & Leather Products	42,827	236291.1	110195.9
8. Gems and Jewellery	24,975	1036318.5	659036.3
9. Rubber & Plastic Products	60,975	627953.4	399641.1
10. Chemicals & Chemical Products	96,658	2705786.4	1506985.7
(a) Heavy Industrial Chemicals	11,021	382310.0	215804.6
(b) Fertilisers	3,170	485153.2	320504.2
(c) Drugs & Pharmaceuticals	17,302	1029181.0	510061.5
(d) Non-Edible Oils	2,924	51222.1	25941.5
(e) Other Chemicals & Chemical Products	62,241	757920.0	434673.8
11. Petroleum, Coal Products & Nuclear Fuels	10,743	1760393.1	1038159.7
12. Manufacture of Cement & Cement Products	35,222	778844.5	470931.4
13. Basic Metals & Metal Products	149,754	5614806.5	3694287.9
(a) Iron & Steel	67,647	3909883.8	2678134.9
(b) Non-Ferrous Metals	21,092	981370.5	595402.9
(c) Metal Products	61,015	723552.2	420750.0
14. Engineering	288,757	2842202.2	1851575.2
(a) Heavy Engineering	38,408	553462.3	359527.4
(b) Light Engineering	183,429	1086678.1	710806.4
(c) Electrical Machinery & Goods	52,489	829616.0	507617.8
(d) Electronic Machinery & Goods	14,431	372445.8	273623.6
15. Vehicles, Vehicle Parts & Transport Equipments	133,623	1405769.0	810123.4
16. Other Industries	723,066	1909516.9	1081287.5
17. Electricity, Gas & Water	123,286	5024301.2	3543637.9
(a) Electricity Generation & Transmission	14,936	4662787.6	3271034.6
(b) Non-Conventional Energy	102,309	215720.8	169746.6
(c) Gas, Steam & Water Supply	6,041	145792.9	102856.6
18. Construction	380,779	8425340.5	5779215.6
(a) Other than Infrastructure	319,031	1981509.7	1324031.7
(b) Infrastructure Construction	61,748	6443830.8	4455183.9
<b>III. TRANSPORT OPERATORS</b>	<b>2,103,842</b>	<b>2090818.8</b>	<b>1296942.2</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,082,154</b>	<b>6768061.7</b>	<b>4704366.7</b>
1. Professional Services	412,872	602238.7	401953.5
2. Tourism, Hotel & Restaurants	169,357	767839.7	541825.1
3. Recreation services	35,502	231888.6	160325.2
4. IT and Telecommunications	48,656	956836.9	726705.5
5. Others	2,415,767	4209257.7	2873557.4
<b>V. PERSONAL LOANS</b>	<b>49,694,701</b>	<b>14452905.5</b>	<b>10171003.6</b>
1. Housing	6,636,858	6767249.1	5306054.6
2. Consumer Durables	843,784	166306.4	127505.7
3. Vehicles	5,448,545	1425500.6	979923.7
4. Education	2,430,711	690584.1	541095.0
5. Personal Credit Cards	17,292,751	1368707.9	300520.2
6. Others	17,042,052	4034557.4	2915904.3
<b>VI. TRADE</b>	<b>6,516,585</b>	<b>9559746.6</b>	<b>5740331.8</b>
1. Wholesale Trade	383,667	5557157.9	2838752.3
Of which: Food Procurement	227	2840514.1	975402.4
2. Retail Trade	6,132,918	4002588.7	2901579.5
<b>VII. FINANCE</b>	<b>500,166</b>	<b>7050545.8</b>	<b>5067537.0</b>
<b>VIII. ALL OTHERS</b>	<b>4,897,501</b>	<b>2060191.5</b>	<b>1259593.2</b>
<b>TOTAL BANK CREDIT</b>	<b>138,750,882</b>	<b>95094446.6</b>	<b>62820824.3</b>