

**TABLE NO. 1.9 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	51,831,185	6825880.1	5619348.7
1. Direct Finance	49,388,452	5589872.7	4686777.6
2. Indirect Finance	2,442,733	1236007.4	932571.1
II. INDUSTRY	3,578,880	32455921.1	19419645.8
1. Mining & Quarrying	22,301	778400.7	516408.5
2. Food Manufacturing & Processing	385,011	2150968.2	1359640.3
(a) Rice Mills, Flour & Dal Mills	146,517	525927.3	317938.6
(b) Sugar	2,633	443557.0	315638.3
(c) Edible Oils & Vanaspati	39,494	247990.6	157381.5
(d) Tea Processing	3,152	21928.8	13721.5
(e) Processing of Fruits & Vegetables	6,762	253535.3	135740.9
(f) Others	186,453	658029.3	419219.4
3. Beverage & Tobacco	8,049	271434.7	188286.5
4. Textiles	999,421	4144576.2	1863446.6
(a) Cotton Textiles	139,934	1837888.4	930140.0
(b) Jute & Other Natural Fibre Textiles	10,476	83085.1	19090.0
(c) Handloom Textiles & Khadi	57,998	50374.1	27770.9
(d) Other Textiles & Textile Products	791,013	2173228.7	886445.7
5. Paper, Paper Products & Printing	72,176	729189.4	359450.4
6. Woods and Wood Products	56,364	77764.8	58465.6
7. Leather & Leather Products	74,305	267743.5	99707.1
8. Gems and Jewellery	122,453	822454.8	448258.6
9. Rubber & Plastic Products	61,879	498227.3	336350.1
10. Chemicals & Chemical Products	85,400	2089855.5	1127171.4
(a) Heavy Industrial Chemicals	9,099	305687.3	173675.6
(b) Fertilisers	3,204	274458.1	164905.6
(c) Drugs & Pharmaceuticals	23,233	864091.4	430601.6
(d) Non-Edible Oils	1,708	31121.5	22057.1
(e) Other Chemicals & Chemical Products	48,156	614497.2	335931.6
11. Petroleum, Coal Products & Nuclear Fuels	4,878	1227688.5	706278.9
12. Manufacture of Cement & Cement Products	27,590	438109.6	326928.3
13. Basic Metals & Metal Products	330,440	4565469.5	2787962.6
(a) Iron & Steel	37,742	3157966.5	2009931.1
(b) Non-Ferrous Metals	11,999	721204.1	411265.3
(c) Metal Products	280,699	686299.0	366766.2
14. Engineering	308,555	2518302.6	1429754.5
(a) Heavy Engineering	20,641	378791.5	260333.0
(b) Light Engineering	196,362	774405.7	518405.3
(c) Electrical Machinery & Goods	73,985	986539.8	407846.4
(d) Electronic Machinery & Goods	17,567	378565.6	243169.7
15. Vehicles, Vehicle Parts & Transport Equipments	111,214	1149056.3	618018.9
16. Other Industries	578,857	968375.4	569238.0
17. Electricity, Gas & Water	9,261	3926908.2	2565939.1
(a) Electricity Generation & Transmission	4,663	3611985.2	2330600.0
(b) Non-Conventional Energy	1,822	158949.4	121330.8
(c) Gas, Steam & Water Supply	2,776	155973.6	114008.3
18. Construction	320,726	5831395.9	4058340.5
(a) Other than Infrastructure	276,617	1258955.5	916137.3
(b) Infrastructure Construction	44,109	4572440.4	3142203.2
III. TRANSPORT OPERATORS	1,158,317	1750534.5	1179044.1
IV. PROFESSIONAL AND OTHER SERVICES	2,394,600	5878171.8	3667039.4
1. Professional Services	464,808	421664.9	266253.0
2. Tourism, Hotel & Restaurants	206,372	682967.2	453194.3
3. Recreation services	31,856	205057.9	147946.2
4. IT and Telecommunications	11,886	1092175.4	625945.4
5. Others	1,679,678	3476306.4	2173700.4
V. PERSONAL LOANS	54,707,887	10860350.7	7501505.4
1. Housing	6,488,746	4784336.9	3787435.1
2. Consumer Durables	1,250,243	100720.7	73465.2
3. Vehicles	5,193,825	1065265.1	703663.8
4. Education	2,647,451	674122.6	520053.6
5. Personal Credit Cards	18,676,194	1232015.8	221792.6
6. Others	20,451,428	3003889.6	2195094.9
VI. TRADE	7,824,347	7858376.7	4687222.8
1. Wholesale Trade	778,998	4193547.0	2098729.7
Of which: Food Procurement	576	1963832.2	791205.8
2. Retail Trade	7,045,349	3664829.7	2588493.1
VII. FINANCE	1,161,983	7064118.1	4088224.2
VIII. ALL OTHERS	8,224,098	4172694.4	1870638.8
TOTAL BANK CREDIT	130,881,297	76866047.4	48032669.1