

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,31,337	26714,54	16730,31	32,592	4799,04	3022,60
1. Direct Finance	1,08,577	14371,65	10007,62	25,689	2540,52	1571,37
2. Indirect Finance	22,760	12342,89	6722,69	6,903	2258,52	1451,23
II. INDUSTRY	3,13,844	472299,67	283810,78	81,445	71991,44	39748,17
1. Mining & Quarrying	9,758	10620,63	6527,48	2,469	3159,61	1687,59
2. Food Manufacturing & Processing	49,824	49411,96	34703,28	10,108	4267,46	2778,29
(a) Rice Mills, Flour & Dal Mills	18,617	15646,07	11919,24	1,323	667,38	473,00
(b) Sugar	836	9902,79	6952,19	86	225,53	89,42
(c) Edible Oils & Vanaspati	3,943	6592,34	4847,87	547	644,35	275,21
(d) Tea Processing	813	1854,49	955,47	120	227,35	190,28
(e) Processing of Fruits & Vegetables	1,510	919,95	720,64	262	111,45	85,99
(f) Others	24,105	14496,31	9307,88	7,770	2391,38	1664,38
3. Beverage & Tobacco	3,103	5128,74	3876,51	616	920,97	710,65
4. Textiles	45,371	49547,60	33814,29	8,111	4558,58	2751,74
(a) Cotton Textiles	13,950	24034,33	15437,26	2,402	1665,43	1218,22
(b) Jute & Other Natural Fibre Textiles	1,031	733,48	570,05	284	270,53	84,03
(c) Handloom Textiles & Khadi	4,545	1477,80	1242,89	656	132,15	108,81
(d) Other Textiles & Textile Products	25,845	23302,00	16564,09	4,769	2490,48	1340,69
5. Paper, Paper Products & Printing	13,590	10757,81	7812,79	2,352	1307,50	731,43
6. Woods and Wood Products	6,898	2677,69	1999,24	1,012	323,14	246,15
7. Leather & Leather Products	3,490	2254,29	1764,19	760	519,10	338,02
8. Gems and Jewellery	2,898	9894,92	7302,87	810	2341,71	1403,86
9. Rubber & Plastic Products	13,693	12384,18	8087,15	2,097	1381,17	887,19
10. Chemicals & Chemical Products	19,321	43548,04	21892,74	2,910	6609,36	2445,02
(a) Heavy Industrial Chemicals	3,581	5942,92	3664,29	529	688,69	184,49
(b) Fertilisers	590	5430,26	2390,10	129	363,65	143,66
(c) Drugs & Pharmaceuticals	3,722	16917,14	7611,22	559	1502,19	642,02
(d) Non-Edible Oils	817	750,95	533,26	88	78,09	35,86
(e) Other Chemicals & Chemical Products	10,611	14506,77	7693,87	1,605	3976,73	1438,99
11. Petroleum, Coal Products & Nuclear Fuels	1,772	23300,10	15897,61	495	5244,48	2151,76
12. Manufacture of Cement & Cement Products	6,254	5263,63	3264,48	1,604	1787,19	803,04
13. Basic Metals & Metal Products	30,104	67164,47	45512,52	4,700	5188,25	3238,65
(a) Iron & Steel	12,387	43652,32	29387,46	1,653	2844,16	1896,51
(b) Non-Ferrous Metals	4,309	7480,32	4469,73	525	667,02	335,77
(c) Metal Products	13,408	16031,83	11655,33	2,522	1677,07	1006,37
14. Engineering	53,316	92496,31	34314,08	11,289	8476,04	3386,89
(a) Heavy Engineering	6,331	7466,62	4983,54	1,623	686,95	405,41
(b) Light Engineering	34,791	64179,18	14816,99	7,234	2201,86	1016,63
(c) Electrical Machinery & Goods	9,210	15028,64	10081,19	1,911	2923,74	1622,21
(d) Electronic Machinery & Goods	2,984	5821,87	4432,36	521	2663,49	342,64
15. Vehicles, Vehicle Parts & Transport Equipments	6,951	16903,19	9662,74	1,442	2731,46	1448,15
16. Other Industries	32,675	18872,16	12612,49	18,183	8478,21	4053,79
17. Electricity, Gas & Water	1,716	14112,56	8038,26	579	3191,73	2477,48
(a) Electricity Generation & Transmission	622	12396,47	6885,31	228	2935,57	2365,01
(b) Non-Conventional Energy	247	1019,40	757,20	56	161,77	57,67
(c) Gas, Steam & Water Supply	847	696,68	395,75	295	94,39	54,81
18. Construction	13,110	37961,40	26728,06	11,908	11505,47	8208,45
(a) Other than Infrastructure	7,063	10763,99	7774,17	8,782	4890,82	3670,71
(b) Infrastructure Construction	6,047	27197,40	18953,90	3,126	6614,65	4537,74
III. TRANSPORT OPERATORS	7,497	8083,17	5649,69	6,006	2931,22	2247,47
IV. PROFESSIONAL AND OTHER SERVICES	94,953	40169,49	27383,11	78,876	43764,89	20682,52
1. Professional Services	689	750,69	344,30	572	205,82	156,51
2. Tourism, Hotel & Restaurants	6,935	2630,38	1752,18	4,681	1537,70	1036,44
3. Recreation services	1,730	1785,44	1213,29	1,176	1010,50	583,01
4. IT and Telecommunications	3,682	3597,70	2136,54	1,315	1491,26	786,73
5. Others	81,917	31405,27	21936,81	71,132	39519,61	18119,82
V. PERSONAL LOANS	-	-	-	2,34,947	17070,82	10911,98
1. Housing	-	-	-	1	4,00	4,05
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	2,34,946	17066,82	10907,93
VI. TRADE	5,09,765	260272,78	136162,14	1,84,179	58674,01	37515,24
1. Wholesale Trade	68,736	181588,49	75293,46	28,233	22738,41	14982,81
2. Retail Trade	4,41,029	78684,29	60868,68	1,55,946	35935,60	22532,43
VII. FINANCE	34,183	31035,73	17662,30	8,293	22077,85	8290,45
VIII. ALL OTHERS	15,625	10120,48	6787,57	41,603	14984,29	5565,69
TOTAL BANK CREDIT	11,07,204	848695,87	494185,90	6,67,941	236293,58	127984,12

See Notes on Tables.

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	7,75,869	44708,33	39791,43	8,59,110	112608,73	91244,84
1. Direct Finance	7,47,062	33903,06	29429,01	7,92,031	56869,68	45475,34
2. Indirect Finance	28,807	10805,26	10362,42	67,079	55739,05	45769,50
II. INDUSTRY	51,085	163375,74	135521,12	1,45,238	257288,54	206643,68
1. Mining & Quarrying	1,136	3920,77	3334,68	2,328	5967,31	4884,47
2. Food Manufacturing & Processing	6,090	11710,78	9889,15	14,548	11723,24	9333,25
(a) Rice Mills, Flour & Dal Mills	1,915	2585,54	2020,66	2,634	2020,99	1575,78
(b) Sugar	91	1455,50	1333,44	404	3687,10	3354,73
(c) Edible Oils & Vanaspati	284	1331,93	965,20	539	1524,81	1214,33
(d) Tea Processing	168	384,19	351,59	175	328,11	229,96
(e) Processing of Fruits & Vegetables	146	67,88	52,79	421	327,29	229,73
(f) Others	3,486	5885,73	5165,47	10,375	3834,93	2728,72
3. Beverage & Tobacco	637	3525,14	2528,81	715	3507,76	3099,45
4. Textiles	6,453	8584,91	6512,50	17,955	19436,45	16105,99
(a) Cotton Textiles	2,569	4275,63	2929,70	4,324	10897,83	9433,13
(b) Jute & Other Natural Fibre Textiles	93	69,13	67,04	250	265,63	241,47
(c) Handloom Textiles & Khadi	323	221,33	207,71	847	134,44	109,07
(d) Other Textiles & Textile Products	3,468	4018,82	3308,05	12,534	8138,55	6322,32
5. Paper, Paper Products & Printing	1,155	3630,25	3263,33	3,634	6208,68	5250,67
6. Woods and Wood Products	388	309,52	259,19	730	364,33	249,18
7. Leather & Leather Products	794	439,48	349,89	922	495,29	400,26
8. Gems and Jewellery	598	3174,97	1671,40	797	717,73	650,65
9. Rubber & Plastic Products	1,154	2058,42	1451,38	3,342	3440,43	2616,82
10. Chemicals & Chemical Products	2,038	14092,90	12380,32	4,516	16175,42	13484,23
(a) Heavy Industrial Chemicals	247	1118,14	952,17	1,079	2911,33	2156,64
(b) Fertilisers	111	4793,62	4530,37	94	3515,22	3280,46
(c) Drugs & Pharmaceuticals	726	4807,55	4142,82	987	5855,38	4902,40
(d) Non-Edible Oils	65	271,27	192,45	112	146,60	118,10
(e) Other Chemicals & Chemical Products	889	3102,32	2562,51	2,244	3746,89	3026,63
11. Petroleum, Coal Products & Nuclear Fuels	173	10860,19	9560,98	404	12770,96	10340,90
12. Manufacture of Cement & Cement Products	353	1718,83	1344,84	1,519	5886,14	4792,32
13. Basic Metals & Metal Products	3,253	19322,52	16389,86	5,819	30635,63	24047,70
(a) Iron & Steel	1,289	13199,39	11527,82	2,289	21260,62	16324,85
(b) Non-Ferrous Metals	413	1786,34	1676,94	735	4693,50	3859,74
(c) Metal Products	1,551	4336,79	3185,11	2,795	4681,52	3863,11
14. Engineering	7,583	17098,16	13868,03	8,556	14353,13	11441,60
(a) Heavy Engineering	1,210	3004,07	2363,40	1,871	3667,72	3162,75
(b) Light Engineering	3,594	4438,93	3705,53	4,406	4666,99	3591,23
(c) Electrical Machinery & Goods	2,290	5567,98	3898,07	1,580	3795,84	2783,68
(d) Electronic Machinery & Goods	489	4087,17	3901,04	699	2222,59	1903,94
15. Vehicles, Vehicle Parts & Transport Equipments	1,949	7602,55	5903,16	3,390	11879,09	10013,47
16. Other Industries	9,356	4542,65	3654,99	10,380	6635,33	5006,20
17. Electricity, Gas & Water	683	18584,85	15848,96	1,233	39140,38	32679,51
(a) Electricity Generation & Transmission	393	16277,03	14026,44	653	34792,39	29270,09
(b) Non-Conventional Energy	72	1117,70	958,02	222	1750,44	1394,21
(c) Gas, Steam & Water Supply	218	1190,12	864,50	358	2597,54	2015,21
18. Construction	7,292	32198,84	27309,65	64,450	67951,23	52247,02
(a) Other than Infrastructure	4,982	7822,75	6039,84	49,852	22145,52	15851,22
(b) Infrastructure Construction	2,310	24376,10	21269,81	14,598	45805,71	36395,80
III. TRANSPORT OPERATORS	5,102	15143,14	14702,75	2,15,369	31519,02	23325,25
IV. PROFESSIONAL AND OTHER SERVICES	35,354	42518,85	35496,76	89,261	74857,42	58340,23
1. Professional Services	5,019	9525,71	7417,26	12,216	9095,10	6842,50
2. Tourism, Hotel & Restaurants	1,484	1498,93	1285,28	6,803	7421,68	5290,96
3. Recreation services	353	1380,86	1208,55	1,390	3760,03	3282,91
4. IT and Telecommunications	511	7623,79	6786,79	1,313	14255,29	10382,92
5. Others	27,987	22489,57	18798,89	67,539	40325,32	32540,93
V. PERSONAL LOANS	12,22,817	42390,94	19938,12	12,38,661	55389,81	32133,02
1. Housing	–	–	–	11	59,89	50,13
2. Consumer Durables	2	1,05	76	33,445	1323,50	999,78
3. Vehicles	18,217	682,31	529,90	4,49,564	17432,59	9129,46
4. Education	–	–	–	2	5,47	5,47
5. Personal Credit Cards	7,47,696	23415,46	3783,29	–	–	–
6. Others	4,56,902	18292,11	15624,17	7,55,639	36568,36	21948,19
VI. TRADE	58,515	36406,43	29301,13	98,837	19616,41	15085,31
1. Wholesale Trade	6,883	13032,34	10950,93	14,092	7188,79	6090,94
2. Retail Trade	51,632	23374,09	18350,20	84,745	12427,62	8994,37
VII. FINANCE	7,308	56073,70	49301,18	10,510	79842,48	72427,51
VIII. ALL OTHERS	45,433	16815,71	13952,91	54,779	16512,94	12805,46
TOTAL BANK CREDIT	22,01,483	417432,84	338005,41	27,11,765	647635,34	512005,31

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	12,77,298	90020,04	74051,32	2,805	2315,89	1260,89
1. Direct Finance	12,00,297	62248,93	51733,88	2,599	2161,95	1163,42
2. Indirect Finance	77,001	27771,12	22317,44	206	153,94	97,47
II. INDUSTRY	3,12,638	753396,77	534237,30	32,113	148207,96	60363,73
1. Mining & Quarrying	8,033	29462,46	19882,59	906	5983,00	3641,92
2. Food Manufacturing & Processing	35,492	29402,63	22209,93	3,314	11770,21	6117,93
(a) Rice Mills, Flour & Dal Mills	9,969	3709,52	2729,25	456	3264,46	2690,62
(b) Sugar	766	8981,53	7463,05	27	189,24	125,19
(c) Edible Oils & Vanaspati	1,976	4115,25	2889,86	183	2190,88	653,14
(d) Tea Processing	516	1133,29	806,89	60	379,94	211,41
(e) Processing of Fruits & Vegetables	1,330	812,61	629,66	138	450,83	348,92
(f) Others	20,935	10650,44	7691,23	2,450	5294,87	2088,65
3. Beverage & Tobacco	2,461	5139,00	4041,14	73	717,25	370,35
4. Textiles	42,539	67207,51	50395,05	14,855	36708,50	12811,59
(a) Cotton Textiles	12,292	34291,51	26255,02	3,716	8110,42	4210,29
(b) Jute & Other Natural Fibre Textiles	937	603,29	462,51	268	189,44	91,31
(c) Handloom Textiles & Khadi	3,670	1522,08	1139,08	341	359,10	271,75
(d) Other Textiles & Textile Products	25,640	30790,62	22538,44	10,530	28049,53	8238,24
5. Paper, Paper Products & Printing	11,777	13268,28	10088,88	241	2906,19	587,07
6. Woods and Wood Products	2,600	1126,34	847,40	175	99,70	71,13
7. Leather & Leather Products	1,952	1350,96	956,47	3,347	3702,76	2174,60
8. Gems and Jewellery	1,299	1096,15	839,52	1,140	9669,34	4332,06
9. Rubber & Plastic Products	9,004	9847,80	6893,25	526	1717,12	985,30
10. Chemicals & Chemical Products	10,987	27834,56	19845,65	1,775	23267,23	10724,96
(a) Heavy Industrial Chemicals	1,789	5781,29	4391,34	399	3377,33	1896,09
(b) Fertilisers	285	3364,18	2524,71	18	293,58	101,35
(c) Drugs & Pharmaceuticals	2,594	8383,19	6255,56	665	16839,74	6989,53
(d) Non-Edible Oils	443	314,13	218,51	22	216,15	153,58
(e) Other Chemicals & Chemical Products	5,876	9991,76	6455,52	671	2540,43	1584,41
11. Petroleum, Coal Products & Nuclear Fuels	1,117	23482,62	18004,32	69	9242,58	2884,05
12. Manufacture of Cement & Cement Products	4,481	19495,76	14913,41	88	429,04	296,24
13. Basic Metals & Metal Products	17,819	109931,21	73817,22	1,774	22026,32	6082,92
(a) Iron & Steel	7,452	83006,85	55666,14	753	5599,40	2372,66
(b) Non-Ferrous Metals	2,013	8677,92	6079,05	325	7223,01	2035,71
(c) Metal Products	8,354	18246,43	12072,03	696	9203,91	1674,56
14. Engineering	37,358	33759,74	24822,27	1,797	8423,72	3648,53
(a) Heavy Engineering	6,759	5293,56	4167,62	452	1237,61	638,47
(b) Light Engineering	24,769	13684,80	9439,39	833	2086,38	1132,65
(c) Electrical Machinery & Goods	4,320	9411,65	6961,96	409	4274,46	1194,62
(d) Electronic Machinery & Goods	1,510	5369,73	4253,30	103	825,27	682,80
15. Vehicles, Vehicle Parts & Transport Equipments	7,210	28739,84	21270,42	704	3578,44	2116,69
16. Other Industries	37,381	19763,88	15589,79	1,183	4338,04	1875,89
17. Electricity, Gas & Water	3,728	137261,99	90791,80	46	865,68	615,15
(a) Electricity Generation & Transmission	1,886	129571,41	85164,59	20	547,63	492,41
(b) Non-Conventional Energy	807	3764,42	2760,37	12	144,25	91,29
(c) Gas, Steam & Water Supply	1,035	3926,16	2866,84	14	173,80	31,45
18. Construction	77,400	195226,06	139028,20	100	2762,83	1027,35
(a) Other than Infrastructure	68,533	41079,89	32959,26	25	1336,68	423,60
(b) Infrastructure Construction	8,867	154146,18	106068,94	75	1426,16	603,76
III. TRANSPORT OPERATORS	3,28,201	52110,83	36399,66	201	271,02	198,32
IV. PROFESSIONAL AND OTHER SERVICES	3,22,547	182336,85	141367,80	1,209	9151,28	5781,03
1. Professional Services	58,554	28261,75	24285,07	21	69,89	46,69
2. Tourism, Hotel & Restaurants	19,224	24132,19	17308,85	25	98,17	96,31
3. Recreation services	2,600	5614,43	4206,22	36	295,65	204,36
4. IT and Telecommunications	3,067	21877,57	14874,91	37	801,98	384,79
5. Others	2,39,102	102450,91	80692,75	1,090	7885,59	5048,89
V. PERSONAL LOANS	66,05,992	470086,82	373274,13	-	-	-
1. Housing	39,03,032	353714,51	288384,87	-	-	-
2. Consumer Durables	28,518	1074,82	840,04	-	-	-
3. Vehicles	10,05,290	37097,66	25518,10	-	-	-
4. Education	8,32,083	36893,71	27460,04	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	8,37,069	41306,12	31071,09	-	-	-
VI. TRADE	1,95,653	48876,16	36910,65	6,153	16543,03	8075,81
1. Wholesale Trade	17,949	13059,51	9979,25	3,381	13174,67	6699,48
2. Retail Trade	1,77,704	35816,65	26931,41	2,772	3368,36	1376,33
VII. FINANCE	36,613	100789,75	82849,95	64	1034,43	986,03
VIII. ALL OTHERS	1,27,863	44010,06	34732,56	787	2461,19	1340,17
TOTAL BANK CREDIT	92,06,805	1741627,27	1313823,37	43,332	179984,80	78005,99

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	16	34,14	4,64	3	1,42	1,77
1. Direct Finance	3	15,53	68	–	–	–
2. Indirect Finance	13	18,61	3,96	3	1,42	1,77
II. INDUSTRY	8,040	32233,83	15406,34	11,859	60610,08	14944,16
1. Mining & Quarrying	182	1622,49	898,24	334	1899,74	1122,60
2. Food Manufacturing & Processing	636	4631,08	1371,68	933	2645,17	970,52
(a) Rice Mills, Flour & Dal Mills	97	465,09	265,02	143	464,65	244,13
(b) Sugar	3	58	55	–	–	–
(c) Edible Oils & Vanaspati	48	2692,67	304,18	25	305,24	109,60
(d) Tea Processing	25	39,84	31,17	18	114,17	64,31
(e) Processing of Fruits & Vegetables	40	65,03	30,12	42	48,75	38,79
(f) Others	423	1367,87	740,64	705	1712,36	513,69
3. Beverage & Tobacco	11	30,28	11,92	21	290,11	5,62
4. Textiles	3,291	7236,31	3578,85	5,113	9897,34	2370,18
(a) Cotton Textiles	623	2644,57	1276,02	890	3868,37	711,50
(b) Jute & Other Natural Fibre Textiles	36	59,19	39,90	25	375,09	8,30
(c) Handloom Textiles & Khadi	90	100,20	58,47	169	106,96	67,23
(d) Other Textiles & Textile Products	2,542	4432,35	2204,46	4,029	5546,92	1583,16
5. Paper, Paper Products & Printing	69	133,75	57,69	180	628,06	48,88
6. Woods and Wood Products	64	54,98	44,00	15	13,91	4,20
7. Leather & Leather Products	606	862,39	413,96	632	518,02	300,45
8. Gems and Jewellery	280	3450,74	2107,83	581	13150,52	3668,84
9. Rubber & Plastic Products	206	605,86	192,30	237	530,51	192,62
10. Chemicals & Chemical Products	848	4194,11	1529,56	1,287	7757,99	1615,41
(a) Heavy Industrial Chemicals	182	470,72	223,50	460	3604,43	602,43
(b) Fertilisers	10	93,47	71,43	3	18,93	16,73
(c) Drugs & Pharmaceuticals	343	2686,07	745,14	288	1460,55	524,17
(d) Non-Edible Oils	27	161,17	126,81	5	8,83	3,36
(e) Other Chemicals & Chemical Products	286	782,66	362,68	531	2665,25	468,73
11. Petroleum, Coal Products & Nuclear Fuels	23	2567,71	2094,04	41	6418,66	843,22
12. Manufacture of Cement & Cement Products	22	485,85	52,95	8	40,44	36,93
13. Basic Metals & Metal Products	672	3825,59	1578,35	1,049	7091,93	2282,56
(a) Iron & Steel	308	2425,12	1021,50	277	4535,53	1402,19
(b) Non-Ferrous Metals	140	663,12	296,79	119	722,15	396,43
(c) Metal Products	224	737,36	260,07	653	1834,25	483,94
14. Engineering	515	1122,51	642,08	500	1666,19	798,23
(a) Heavy Engineering	81	172,57	83,67	83	200,49	169,58
(b) Light Engineering	276	553,43	316,43	200	604,48	252,66
(c) Electrical Machinery & Goods	128	326,17	197,29	169	841,89	366,61
(d) Electronic Machinery & Goods	30	70,34	44,69	48	19,33	9,37
15. Vehicles, Vehicle Parts & Transport Equipments	212	517,31	349,33	441	419,98	189,28
16. Other Industries	364	797,19	430,26	396	7317,80	330,93
17. Electricity, Gas & Water	21	23,55	21,57	8	15,78	14,19
(a) Electricity Generation & Transmission	3	14,50	14,15	4	6,00	4,51
(b) Non-Conventional Energy	1	69	62	4	9,78	9,68
(c) Gas, Steam & Water Supply	17	8,36	6,79	–	–	–
18. Construction	18	72,13	31,73	83	307,93	149,50
(a) Other than Infrastructure	8	54,80	20,77	9	224,17	67,47
(b) Infrastructure Construction	10	17,33	10,96	74	83,76	82,03
III. TRANSPORT OPERATORS	21	91,55	17,51	7	26,15	22,22
IV. PROFESSIONAL AND OTHER SERVICES	338	1969,90	908,10	202	2109,67	802,68
1. Professional Services	1	2,50	42	–	–	–
2. Tourism, Hotel & Restaurants	28	144,62	59,28	5	11,45	9,04
3. Recreation services	–	–	–	1	5,00	4,68
4. IT and Telecommunications	13	57,20	23,44	36	1591,31	493,49
5. Others	296	1765,57	824,96	160	501,90	295,48
V. PERSONAL LOANS	–	–	–	–	–	–
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
VI. TRADE	2,541	7339,07	4322,42	2,884	14352,75	3117,82
1. Wholesale Trade	1,488	5902,63	3631,90	1,506	13652,62	2730,23
2. Retail Trade	1,053	1436,44	690,52	1,378	700,13	387,59
VII. FINANCE	40	1251,23	1240,92	416	3292,79	2938,00
VIII. ALL OTHERS	398	297,51	198,11	606	5880,30	144,17
TOTAL BANK CREDIT	11,394	43217,23	22098,05	15,977	86273,16	21970,82

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ Lakh)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAW BACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	14	16,41	12,23	14	7,17	6,57
1. Direct Finance	–	–	–	–	–	–
2. Indirect Finance	14	16,41	12,23	14	7,17	6,57
II. INDUSTRY	1,892	6140,67	3658,38	395	10038,48	1359,73
1. Mining & Quarrying	19	181,54	49,89	65	5,30	4,76
2. Food Manufacturing & Processing	56	357,94	116,55	24	366,69	107,58
(a) Rice Mills, Flour & Dal Mills	4	49,59	39,97	–	–	–
(b) Sugar	1	1,20	24	–	–	–
(c) Edible Oils & Vanaspati	1	50,00	4,11	5	78,92	7,73
(d) Tea Processing	1	10,00	–	4	4,28	3,74
(e) Processing of Fruits & Vegetables	1	2,50	2,49	–	–	–
(f) Others	48	244,64	69,74	15	283,48	96,11
3. Beverage & Tobacco	2	13,74	9,07	–	–	–
4. Textiles	436	1296,53	807,35	100	253,14	219,85
(a) Cotton Textiles	219	244,63	145,18	16	104,53	94,67
(b) Jute & Other Natural Fibre Textiles	1	1,00	47	1	65	42
(c) Handloom Textiles & Khadi	4	106,80	46,43	–	–	–
(d) Other Textiles & Textile Products	212	944,09	615,27	83	147,96	124,76
5. Paper, Paper Products & Printing	13	57,09	20,28	5	43,02	42,38
6. Woods and Wood Products	2	2,65	94	1	1,00	1,00
7. Leather & Leather Products	30	38,00	14,32	15	12,61	7,26
8. Gems and Jewellery	526	2176,65	1590,89	74	4003,10	381,57
9. Rubber & Plastic Products	17	28,66	24,52	6	7,50	4,45
10. Chemicals & Chemical Products	283	243,86	164,77	26	156,46	146,59
(a) Heavy Industrial Chemicals	24	76,97	38,36	6	12,83	8,09
(b) Fertilisers	1	65	76	–	–	–
(c) Drugs & Pharmaceuticals	91	80,04	57,18	10	110,35	108,08
(d) Non-Edible Oils	2	78	1,01	–	–	–
(e) Other Chemicals & Chemical Products	165	85,41	67,47	10	33,28	30,43
11. Petroleum, Coal Products & Nuclear Fuels	34	234,58	76,97	2	3,24	54
12. Manufacture of Cement & Cement Products	6	4,12	2,99	–	–	–
13. Basic Metals & Metal Products	248	741,93	384,61	24	3021,88	262,20
(a) Iron & Steel	33	88,67	58,20	16	1984,75	254,60
(b) Non-Ferrous Metals	98	115,54	106,36	–	–	–
(c) Metal Products	117	537,72	220,05	8	1037,13	7,61
14. Engineering	136	402,97	212,22	19	477,98	40,24
(a) Heavy Engineering	79	211,42	125,99	4	5,25	3,83
(b) Light Engineering	29	48,67	16,73	7	4,53	4,55
(c) Electrical Machinery & Goods	28	142,89	69,50	5	467,69	31,35
(d) Electronic Machinery & Goods	–	–	–	3	51	51
15. Vehicles, Vehicle Parts & Transport Equipments	22	18,62	15,07	7	18,17	4,77
16. Other Industries	51	119,38	52,67	17	92,42	36,28
17. Electricity, Gas & Water	4	108,90	64,59	7	13,98	13,98
(a) Electricity Generation & Transmission	2	108,56	64,24	7	13,98	13,98
(b) Non-Conventional Energy	1	21	21	–	–	–
(c) Gas, Steam & Water Supply	1	14	14	–	–	–
18. Construction	7	113,49	50,67	3	1562,00	86,26
(a) Other than Infrastructure	2	2,16	1,33	–	–	–
(b) Infrastructure Construction	5	111,34	49,34	3	1562,00	86,26
III. TRANSPORT OPERATORS	9	18,25	5,64	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	142	499,98	297,00	41	173,11	132,06
1. Professional Services	–	–	–	1	2,39	26
2. Tourism, Hotel & Restaurants	3	1,48	1,21	4	10,33	7,69
3. Recreation services	–	–	–	1	1,27	1,27
4. IT and Telecommunications	1	81	15	1	61,00	60,14
5. Others	138	497,69	295,65	34	98,12	62,70
V. PERSONAL LOANS	–	–	–	–	–	–
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
VI. TRADE	754	1115,24	742,01	193	412,74	310,65
1. Wholesale Trade	608	969,10	668,86	126	190,08	134,48
2. Retail Trade	146	146,14	73,15	67	222,66	176,16
VII. FINANCE	21	105,56	80,66	4	39	38
VIII. ALL OTHERS	141	503,69	336,40	16	3,45	2,89
TOTAL BANK CREDIT	2,973	8399,81	5132,32	663	10635,34	1812,28

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

OCCUPATION	INLAND BILLS – PURCHASED			INLAND BILLS – DISCOUNTED		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	157	520,34	281,82	190	245,19	81,91
1. Direct Finance	72	250,01	138,93	2	11,00	8,60
2. Indirect Finance	85	270,34	142,89	188	234,19	73,31
II. INDUSTRY	7,207	33041,27	17341,29	15,872	65865,80	27750,68
1. Mining & Quarrying	138	1000,52	762,15	128	848,64	548,24
2. Food Manufacturing & Processing	198	689,41	408,62	773	940,83	375,82
(a) Rice Mills, Flour & Dal Mills	24	18,87	17,95	567	185,11	110,92
(b) Sugar	5	77,05	59,46	–	–	–
(c) Edible Oils & Vanaspati	27	264,34	133,73	35	164,71	106,26
(d) Tea Processing	5	4,75	4,25	–	–	–
(e) Processing of Fruits & Vegetables	8	18,29	16,35	7	9,70	3,37
(f) Others	129	306,11	176,88	164	581,32	155,27
3. Beverage & Tobacco	65	90,26	28,76	123	667,00	261,82
4. Textiles	747	2552,89	1442,45	1,562	3123,76	1968,28
(a) Cotton Textiles	394	1304,27	716,33	658	1204,87	822,46
(b) Jute & Other Natural Fibre Textiles	6	9,03	4,71	18	74,39	47,69
(c) Handloom Textiles & Khadi	5	1,08	19	19	7,61	2,46
(d) Other Textiles & Textile Products	342	1238,51	721,22	867	1836,89	1095,67
5. Paper, Paper Products & Printing	476	570,50	123,21	314	1028,97	177,92
6. Woods and Wood Products	83	47,58	25,82	87	336,00	254,50
7. Leather & Leather Products	107	137,02	74,35	106	1230,77	87,69
8. Gems and Jewellery	35	332,28	307,17	14	262,56	262,56
9. Rubber & Plastic Products	407	821,73	417,59	763	626,91	343,28
10. Chemicals & Chemical Products	725	2021,30	1164,27	1,951	4791,92	2006,16
(a) Heavy Industrial Chemicals	104	422,21	280,99	499	674,46	387,19
(b) Fertilisers	10	67,18	50,67	36	319,72	136,01
(c) Drugs & Pharmaceuticals	408	990,31	525,79	293	768,43	565,19
(d) Non-Edible Oils	3	5,63	1,57	78	56,74	56,69
(e) Other Chemicals & Chemical Products	200	535,98	305,24	1,045	2972,57	861,08
11. Petroleum, Coal Products & Nuclear Fuels	47	596,38	196,08	78	1542,84	635,83
12. Manufacture of Cement & Cement Products	51	460,54	275,56	44	490,42	157,67
13. Basic Metals & Metal Products	1,387	13139,90	6341,22	3,350	14754,99	6535,30
(a) Iron & Steel	737	8773,76	4152,92	1,728	10082,96	4434,78
(b) Non-Ferrous Metals	158	1687,56	833,04	589	1545,22	743,95
(c) Metal Products	492	2678,58	1355,25	1,033	3126,81	1356,57
14. Engineering	1,044	3964,32	2416,22	2,573	9318,73	3015,82
(a) Heavy Engineering	142	725,25	492,90	481	1268,86	482,12
(b) Light Engineering	427	1661,02	1126,19	777	3539,74	720,88
(c) Electrical Machinery & Goods	396	1167,06	675,60	1,173	4204,10	1601,52
(d) Electronic Machinery & Goods	79	410,99	121,53	142	306,03	211,31
15. Vehicles, Vehicle Parts & Transport Equipments	806	1126,21	300,49	1,580	8940,16	5895,66
16. Other Industries	561	812,36	513,00	773	1939,14	724,34
17. Electricity, Gas & Water	48	1045,05	676,04	80	1765,03	942,84
(a) Electricity Generation & Transmission	35	1005,24	650,76	73	1665,92	928,08
(b) Non-Conventional Energy	4	14,41	8,60	2	80,72	4,19
(c) Gas, Steam & Water Supply	9	25,40	16,69	5	18,38	10,57
18. Construction	282	3633,01	1868,31	1,573	13257,12	3556,95
(a) Other than Infrastructure	143	966,27	148,42	455	1422,52	1148,59
(b) Infrastructure Construction	139	2666,74	1719,88	1,118	11834,60	2408,36
III. TRANSPORT OPERATORS	240	452,75	181,50	96	879,92	687,22
IV. PROFESSIONAL AND OTHER SERVICES	1,281	2843,53	1059,81	953	6552,32	2361,50
1. Professional Services	15	1,02	57	6	16,27	16,27
2. Tourism, Hotel & Restaurants	80	50,92	28,10	11	27,09	22,05
3. Recreation services	26	55,76	14,99	6	76,28	7,71
4. IT and Telecommunications	53	104,33	52,65	67	1139,55	815,81
5. Others	1,107	2631,50	963,50	863	5293,14	1499,66
V. PERSONAL LOANS	–	–	–	–	–	–
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
VI. TRADE	3,857	10270,95	4619,48	4,709	11328,28	7038,17
1. Wholesale Trade	1,518	5915,71	3322,81	2,384	7723,37	5141,97
2. Retail Trade	2,339	4355,24	1296,67	2,325	3604,91	1896,21
VII. FINANCE	641	2447,14	559,24	2,151	3996,04	2727,67
VIII. ALL OTHERS	4,680	3065,41	1800,64	1,204	1919,56	1325,49
TOTAL BANK CREDIT	18,063	52641,39	25843,78	25,175	90787,12	41972,65

**TABLE NO. 5.1 – TYPE OF ACCOUNT – WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	992	148,96	132,06	6	1,14	89	30,80,403	282141,33	226623,29
1 Direct Finance	23	2,45	15	2	19	18	28,76,357	172374,96	139529,18
2 Indirect Finance	969	146,51	131,91	4	95	70	2,04,046	109766,37	87094,10
II. INDUSTRY	454	1314,49	549,39	680	989,15	430,56	9,82,762	2076793,89	1341765,31
1 Mining & Quarrying	12	3,51	3,23	18	29,68	15,42	25,526	64705,22	43363,28
2 Food Manufacturing & Processing	66	14,55	13,36	81	187,14	75,74	1,22,143	128119,08	88471,70
(a) Rice Mills, Flour & Dal Mills	–	–	–	8	3,77	2,61	35,757	29081,05	22089,15
(b) Sugar	1	88	88	–	–	–	2,220	24521,40	19379,16
(c) Edible Oils & Vanaspati	3	3,23	2,30	5	4,19	3,51	7,621	19962,87	11517,03
(d) Tea Processing	–	–	–	2	5,62	3,91	1,907	4486,02	2852,97
(e) Processing of Fruits & Vegetables	–	–	–	1	1,00	1,22	3,906	2835,30	2160,07
(f) Others	62	10,43	10,18	65	172,56	64,48	70,732	47232,44	30473,33
3 Beverage & Tobacco	1	21	20	9	33,57	4,88	7,837	20064,02	14949,17
4 Textiles	98	433,87	30,02	78	139,63	78,22	1,46,709	210977,02	132886,36
(a) Cotton Textiles	79	261,68	10,85	21	51,26	26,10	42,153	92959,33	63286,73
(b) Jute & Other Natural Fibre Textiles	–	–	–	4	14	13	2,954	2650,99	1618,02
(c) Handloom Textiles & Khadi	2	150,10	15,92	1	4	4	10,672	4319,69	3270,04
(d) Other Textiles & Textile Products	17	22,09	3,25	52	88,19	51,96	90,930	111047,00	64711,57
5 Paper, Paper Products & Printing	3	1,40	1,31	29	4,99	3,91	33,838	40546,49	28209,75
6 Woods and Wood Products	7	10,22	4,20	5	68	52	12,067	5367,75	4007,46
7 Leather & Leather Products	3	1,29	1,19	21	13,57	6,70	12,785	11575,55	6889,35
8 Gems and Jewellery	28	130,47	46,07	5	53,77	49,78	9,085	50454,91	24615,06
9 Rubber & Plastic Products	9	151,43	2,65	55	83,73	55,76	31,516	33685,46	22154,24
10 Chemicals & Chemical Products	15	15,20	2,91	95	262,46	68,61	46,777	150970,82	87471,19
(a) Heavy Industrial Chemicals	4	1,88	1,72	18	9,70	4,91	8,921	25092,91	14792,21
(b) Fertilisers	–	–	–	5	17,71	4,42	1,292	18278,19	13250,67
(c) Drugs & Pharmaceuticals	4	1,42	29	31	100,05	29,92	10,721	60502,43	33099,31
(d) Non-Edible Oils	–	–	–	8	2,25	1,84	1,670	2012,59	1443,03
(e) Other Chemicals & Chemical Products	7	11,90	90	33	132,75	27,52	24,173	45084,70	24885,97
11 Petroleum, Coal Products & Nuclear Fuels	6	61,10	60,98	7	3,23	2,37	4,268	96328,67	62749,65
12 Manufacture of Cement & Cement Products	–	–	–	34	5,04	3,35	14,464	36067,01	25943,77
13 Basic Metals & Metal Products	129	182,47	129,96	45	21,02	16,41	70,373	297048,12	186619,49
(a) Iron & Steel	12	32,79	13,71	19	7,83	6,38	28,953	197494,14	128519,73
(b) Non-Ferrous Metals	4	53,73	20,48	5	1,85	1,55	9,433	35317,28	20855,54
(c) Metal Products	113	95,96	95,77	21	11,34	8,47	31,987	64236,70	37244,22
14 Engineering	35	23,97	17,65	110	87,61	23,47	1,24,831	191671,39	98647,33
(a) Heavy Engineering	3	3,47	2,67	16	4,58	4,20	19,135	23948,41	17086,16
(b) Light Engineering	21	9,31	8,65	64	54,83	11,21	77,428	97734,16	36159,70
(c) Electrical Machinery & Goods	7	7,08	3,65	18	5,96	4,85	21,644	48165,16	29492,11
(d) Electronic Machinery & Goods	4	4,11	2,66	12	22,23	3,20	6,624	21823,67	15909,36
15 Vehicles, Vehicle Parts & Transport Equipments	18	198,18	194,92	13	13,32	5,67	24,745	82686,51	57369,81
16 Other Industries	3	2,19	1,98	56	18,03	11,08	1,11,379	73728,78	44893,70
17 Electricity, Gas & Water	5	2,49	2,33	3	23	22	8,161	216132,18	152186,93
(a) Electricity Generation & Transmission	2	12	10	–	–	–	3,928	199334,82	139879,67
(b) Non-Conventional Energy	1	1,33	1,33	–	–	–	1,429	8065,13	6043,39
(c) Gas, Steam & Water Supply	2	1,04	90	3	23	22	2,804	8732,24	6263,87
18 Construction	16	81,95	36,45	16	31,45	8,47	1,76,258	366664,92	260337,06
(a) Other than Infrastructure	12	80,13	36,20	4	29	25	1,39,870	90789,99	68141,83
(b) Infrastructure Construction	4	1,82	24	12	31,16	8,22	36,388	275874,94	192195,23
III. TRANSPORT OPERATORS	8	27,98	27,82	93	13,63	10,93	5,62,850	111568,62	83475,98
IV. PROFESSIONAL AND OTHER SERVICES	79	162,47	66,86	149	204,87	108,33	6,25,385	407314,63	294787,79
1 Professional Services	3	66	80	–	–	–	77,097	47931,80	39110,63
2 Tourism, Hotel & Restaurants	2	5	5	25	6,42	3,81	39,310	37571,43	26901,25
3 Recreation services	–	–	–	4	4,20	4,20	7,323	13989,41	10731,19
4 IT and Telecommunications	5	34,32	18,04	21	12,02	3,46	10,122	52648,13	36819,85
5 Others	69	127,43	47,97	99	182,23	96,86	4,91,533	255173,87	181224,87
V. PERSONAL LOANS	–	–	–	–	–	–	93,02,417	584938,39	436257,25
1 Housing	–	–	–	–	–	–	39,03,044	353778,40	288439,05
2 Consumer Durables	–	–	–	–	–	–	61,965	2399,37	1840,58
3 Vehicles	–	–	–	–	–	–	14,73,071	55212,57	35177,45
4 Education	–	–	–	–	–	–	8,32,085	36899,18	27465,50
5 Personal Credit Cards	–	–	–	–	–	–	7,47,696	23415,46	3783,29
6 Others	–	–	–	–	–	–	22,84,556	113233,42	79551,38
VI. TRADE	578	224,58	101,95	87	99,08	49,28	10,68,705	485531,51	283352,07
1 Wholesale Trade	510	175,35	89,33	45	71,33	35,82	1,47,459	285382,40	139752,26
2 Retail Trade	68	49,23	12,62	42	27,75	13,46	9,21,246	200149,12	143599,81
VII. FINANCE	10	4,92	4,26	35	158,27	53,32	1,00,289	302110,28	239121,87
VIII. ALL OTHERS	38	25,14	11,89	46	48,01	37,11	2,93,219	116647,75	79041,08
TOTAL BANK CREDIT	2,159	1908,54	894,21	1,096	1514,15	690,43	160,16,030	4367046,40	2984424,64