

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2012

(Amount in ₹ Billion)

OCCUPATION	State Bank of India & its Associates			Nationalised Banks \$		
	No. of Accounts (1)	Credit Limit (2)	Amount Outstanding (3)	No. of Accounts (4)	Credit Limit (5)	Amount Outstanding (6)
I. AGRICULTURE	12880806	1588.11	1207.77	23138746	3492.79	2964.78
1. Direct Finance	12715603	1421.92	1093.29	21108275	2651.22	2308.86
2. Indirect Finance	165203	166.20	114.48	2030471	841.57	655.92
II. INDUSTRY	630363	7391.74	4896.65	2134160	17465.57	10905.97
1. Mining & Quarrying	7124	217.98	135.72	10671	376.93	259.51
2. Food Manufacturing & Processing	110134	518.11	399.46	141832	1267.35	733.89
(a) Rice Mills, Flour & Dal Mills	33528	169.30	138.69	44156	271.90	132.87
(b) Sugar	824	106.81	80.12	1548	299.91	209.68
(c) Edible Oils & Vanaspati	21883	75.15	57.52	10147	111.51	66.33
(d) Tea Processing	358	5.01	3.99	1467	12.49	7.96
(e) Processing of Fruits & Vegetables	1608	12.44	9.46	4446	234.76	122.29
(f) Others	51933	149.40	109.68	80068	336.78	194.75
3. Beverage & Tobacco	2536	58.30	43.27	4216	108.21	85.84
4. Textiles	177494	787.72	558.30	743592	2877.19	1066.30
(a) Cotton Textiles	27543	379.99	271.92	97936	1263.59	548.96
(b) Jute & Other Natural Fibre Textiles	2611	5.07	3.81	6259	71.95	12.50
(c) Handloom Textiles & Khadi	13017	13.43	9.37	21494	30.08	14.40
(d) Other Textiles & Textile Products	134323	389.23	273.20	617903	1511.57	490.43
5. Paper, Paper Products & Printing	14852	130.93	92.42	39775	233.39	169.41
6. Woods and Wood Products	17329	19.41	14.70	29231	40.91	32.14
7. Leather & Leather Products	7765	29.24	22.95	55707	205.84	61.88
8. Gems and Jewellery	12167	169.70	135.13	57900	509.77	211.68
9. Rubber & Plastic Products	12200	125.38	94.85	39305	232.88	165.69
10. Chemicals & Chemical Products	23344	491.00	335.67	47372	835.63	459.98
(a) Heavy Industrial Chemicals	2252	71.31	50.78	4855	129.77	76.79
(b) Fertilisers	691	103.97	67.00	1425	118.08	69.62
(c) Drugs & Pharmaceuticals	6448	145.32	107.13	12867	369.56	169.34
(d) Non-Edible Oils	885	17.03	12.65	726	11.97	7.91
(e) Other Chemicals & Chemical Products	13068	153.37	98.11	27499	206.24	136.31
11. Petroleum, Coal Products & Nuclear Fuels	1156	421.89	224.77	2751	471.54	352.02
12. Manufacture of Cement & Cement Products	10351	112.89	91.30	13010	242.21	180.91
13. Basic Metals & Metal Products	41127	1296.19	868.12	271492	2507.52	1541.35
(a) Iron & Steel	11212	946.42	666.85	20241	1824.43	1133.39
(b) Non-Ferrous Metals	5060	295.56	161.44	5271	252.49	179.76
(c) Metal Products	24855	54.20	39.82	245980	430.60	228.19
14. Engineering	69549	516.77	396.61	160213	925.65	686.97
(a) Heavy Engineering	4705	79.85	61.61	11634	148.11	111.33
(b) Light Engineering	38937	191.49	148.45	102898	359.67	266.94
(c) Electrical Machinery & Goods	21015	154.17	113.92	36614	279.27	198.91
(d) Electronic Machinery & Goods	4892	91.26	72.64	9067	138.59	109.79
15. Vehicles, Vehicle Parts & Transport Equipments	7979	173.56	121.43	62459	404.55	257.11
16. Other Industries	95011	152.42	110.36	259217	478.02	342.26
17. Electricity, Gas & Water	2000	892.01	426.84	5781	2576.54	1920.89
(a) Electricity Generation & Transmission	887	834.57	390.00	3252	2360.57	1750.43
(b) Non-Conventional Energy	257	30.89	22.94	975	109.06	83.28
(c) Gas, Steam & Water Supply	856	26.55	13.90	1554	106.91	87.19
18. Construction	18245	1278.24	824.75	189636	3171.46	2378.14
(a) Other than Infrastructure	13044	130.25	93.67	178292	672.78	543.33
(b) Infrastructure Construction	5201	1148.00	731.08	11344	2498.68	1834.81
III. TRANSPORT OPERATORS	127272	215.65	163.44	327658	785.57	568.37
IV. PROFESSIONAL AND OTHER SERVICES	182155	544.12	369.76	1183457	2714.76	2074.30
1. Professional Services	10926	11.93	9.45	230355	205.60	147.45
2. Tourism, Hotel & Restaurants	22844	132.39	85.88	80171	330.70	232.32
3. Recreation services	6463	14.06	9.83	21322	81.72	68.43
4. IT and Telecommunications	2468	26.94	21.11	6875	511.00	391.80
5. Others	139454	358.81	243.48	844734	1585.74	1234.29
V. PERSONAL LOANS	9895674	3339.48	2419.87	9534119	3455.86	2754.80
1. Housing	2243611	1760.16	1319.08	2605745	1733.10	1459.69
2. Consumer Durables	98089	4.34	2.08	226052	29.86	24.98
3. Vehicles	1077192	343.00	240.23	830653	226.56	170.09
4. Education	803494	234.45	171.79	1547194	356.31	300.89
5. Personal Credit Cards				1384	0.15	0.10
6. Others	5673288	997.53	686.70	4323091	1109.87	799.05
VI. TRADE	1258804	2287.53	979.60	3857826	3725.64	2566.17
1. Wholesale Trade	80598	1718.22	582.40	302027	1481.16	960.26
2. Retail Trade	1178206	569.31	397.20	3555799	2244.48	1605.91
VII. FINANCE	30400	512.78	408.91	177562	4308.14	2606.53
VIII. ALL OTHERS	113700	26.34	19.88	1440585	2222.71	710.79
TOTAL BANK CREDIT	25119174	15905.76	10465.88	41794113	38171.05	25151.71

Note : 1. Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.
2. \$ Includes IDBI Bank Ltd.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2012 (Contd.)

(Amount in ₹ Billion)

OCCUPATION	Foreign Banks			Regional Rural Banks		
	No. of Accounts (7)	Credit Limit (8)	Amount Outstanding (9)	No. of Accounts (10)	Credit Limit (11)	Amount Outstanding (12)
I. AGRICULTURE	249	34.51	7.41	11672000	687.39	614.81
1. Direct Finance	108	15.55	1.19	11526472	661.89	593.92
2. Indirect Finance	141	18.96	6.22	145528	25.50	20.89
II. INDUSTRY	34297	3030.83	1079.04	461694	34.93	28.44
1. Mining & Quarrying	559	59.33	33.66	826	1.40	1.26
2. Food Manufacturing & Processing	1441	107.25	38.04	111593	5.17	4.06
(a) Rice Mills, Flour & Dal Mills	784	27.76	7.73	64275	2.08	1.61
(b) Sugar	32	14.14	9.23	17	0.10	0.10
(c) Edible Oils & Vanaspati	96	22.64	5.13	5862	0.35	0.18
(d) Tea Processing	7	0.18	0.03	294	0.02	0.02
(e) Processing of Fruits & Vegetables	42	0.32	0.25	207	0.12	0.09
(f) Others	480	42.21	15.67	40938	2.51	2.05
3. Beverage & Tobacco	310	62.16	30.78	123	0.09	0.08
4. Textiles	3344	167.44	40.84	30026	2.18	1.80
(a) Cotton Textiles	1066	45.96	13.44	3120	0.57	0.48
(b) Jute & Other Natural Fibre Textiles	32	2.20	0.06	1162	0.09	0.07
(c) Handloom Textiles & Khadi	26	1.51	0.01	12287	0.64	0.50
(d) Other Textiles & Textile Products	2220	117.77	27.33	13457	0.88	0.74
5. Paper, Paper Products & Printing	1138	269.29	37.55	9793	0.66	0.51
6. Woods and Wood Products	31	0.43	0.32	6210	0.36	0.30
7. Leather & Leather Products	280	16.20	4.47	8341	0.25	0.16
8. Gems and Jewellery	572	81.59	51.64	49467	1.77	1.87
9. Rubber & Plastic Products	1329	48.33	23.16	3382	0.18	0.16
10. Chemicals & Chemical Products	4411	501.56	181.29	2055	0.31	0.25
(a) Heavy Industrial Chemicals	759	60.74	17.50	20	0.03	0.02
(b) Fertilisers	72	22.09	8.05	811	0.06	0.04
(c) Drugs & Pharmaceuticals	1629	257.82	102.13	476	0.04	0.03
(d) Non-Edible Oils	2	0.16	0.02	5	0.00	0.00
(e) Other Chemicals & Chemical Products	1949	160.74	53.59	743	0.18	0.15
11. Petroleum, Coal Products & Nuclear Fuels	217	191.22	58.55	19	0.02	0.01
12. Manufacture of Cement & Cement Products	134	20.94	10.59	2140	0.26	0.23
13. Basic Metals & Metal Products	3649	334.70	125.55	2990	0.49	0.40
(a) Iron & Steel	989	102.10	46.77	146	0.13	0.09
(b) Non-Ferrous Metals	430	119.92	38.85	14	0.01	0.01
(c) Metal Products	2230	112.69	39.93	2830	0.34	0.29
14. Engineering	3840	386.47	157.80	6916	1.31	1.07
(a) Heavy Engineering	618	79.46	42.02	210	0.13	0.10
(b) Light Engineering	1443	102.94	35.92	2135	0.39	0.29
(c) Electrical Machinery & Goods	1412	137.50	45.40	2735	0.65	0.57
(d) Electronic Machinery & Goods	367	66.57	34.46	1836	0.14	0.11
15. Vehicles, Vehicle Parts & Transport Equipments	1998	326.41	101.97	15731	1.18	0.95
16. Other Industries	2607	142.71	26.29	193044	10.24	7.58
17. Electricity, Gas & Water	69	28.44	13.02	372	0.35	0.30
(a) Electricity Generation & Transmission	43	18.10	10.77	20	0.01	0.01
(b) Non-Conventional Energy	7	0.59	0.34	329	0.33	0.29
(c) Gas, Steam & Water Supply	19	9.74	1.92	23	0.01	0.01
18. Construction	8368	286.34	143.53	18666	8.71	7.43
(a) Other than Infrastructure	891	91.87	38.71	17683	7.96	6.75
(b) Infrastructure Construction	7477	194.47	104.82	983	0.75	0.68
III. TRANSPORT OPERATORS	16173	93.52	24.54	102607	18.71	14.84
IV. PROFESSIONAL AND OTHER SERVICES	16267	1197.88	374.89	506611	31.00	26.02
1. Professional Services	3280	88.96	44.98	136567	6.09	5.14
2. Tourism, Hotel & Restaurants	349	19.38	11.29	80262	4.27	4.13
3. Recreation services	129	32.23	12.77	2288	0.11	0.09
4. IT and Telecommunications	546	470.84	153.49	115	0.06	0.05
5. Others	11963	586.47	152.36	287379	20.47	16.61
V. PERSONAL LOANS	9287900	793.30	448.47	2441210	222.86	178.28
1. Housing	437185	241.30	201.50	286136	60.23	49.65
2. Consumer Durables	4265	2.13	0.75	316640	27.03	20.17
3. Vehicles	6508	0.57	0.75	115321	15.22	12.27
4. Education	8	0.00	0.00	78851	11.47	10.22
5. Personal Credit Cards	4863525	417.01	80.85			
6. Others	3976409	132.30	164.63	1644262	108.91	85.97
VI. TRADE	8856	491.69	148.08	1794689	99.95	80.36
1. Wholesale Trade	4576	359.20	95.67	154463	9.13	7.95
2. Retail Trade	4280	132.50	52.41	1640226	90.81	72.41
VII. FINANCE	41813	910.94	264.44	566803	58.12	41.37
VIII. ALL OTHERS	5573	202.33	38.86	3182448	397.52	179.80
TOTAL BANK CREDIT	9411128	6755.00	2385.74	20728062	1550.47	1163.90

Note : Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2012 (Concl'd.)

(Amount in ₹ Billion)

OCCUPATION	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	4139384	1023.08	824.58	51831185	6825.88	5619.35
1. Direct Finance	4037994	839.30	689.51	49388452	5589.87	4686.78
2. Indirect Finance	101390	183.78	135.07	2442733	1236.01	932.57
II. INDUSTRY	318366	4532.85	2509.55	3578880	32455.92	19419.65
1. Mining & Quarrying	3121	122.77	86.27	22301	778.40	516.41
2. Food Manufacturing & Processing	20011	253.09	184.20	385011	2150.97	1359.64
(a) Rice Mills, Flour & Dal Mills	3774	54.89	37.03	146517	525.93	317.94
(b) Sugar	212	22.60	16.52	2633	443.56	315.64
(c) Edible Oils & Vanaspati	1506	38.35	28.22	39494	247.99	157.38
(d) Tea Processing	1026	4.23	1.71	3152	21.93	13.72
(e) Processing of Fruits & Vegetables	459	5.90	3.64	6762	253.54	135.74
(f) Others	13034	127.12	97.07	186453	658.03	419.22
3. Beverage & Tobacco	864	42.67	28.31	8049	271.43	188.29
4. Textiles	44965	310.06	196.21	999421	4144.58	1863.45
(a) Cotton Textiles	10269	147.78	95.32	139934	1837.89	930.14
(b) Jute & Other Natural Fibre Textiles	412	3.78	2.64	10476	83.09	19.09
(c) Handloom Textiles & Khadi	11174	4.72	3.49	57998	50.37	27.77
(d) Other Textiles & Textile Products	23110	153.78	94.75	791013	2173.23	886.45
5. Paper, Paper Products & Printing	6618	94.92	59.57	72176	729.19	359.45
6. Woods and Wood Products	3563	16.64	11.01	56364	77.76	58.47
7. Leather & Leather Products	2212	16.21	10.24	74305	267.74	99.71
8. Gems and Jewellery	2347	59.63	47.94	122453	822.45	448.26
9. Rubber & Plastic Products	5663	91.45	52.49	61879	498.23	336.35
10. Chemicals & Chemical Products	8218	261.36	149.98	85400	2089.86	1127.17
(a) Heavy Industrial Chemicals	1213	43.84	28.58	9099	305.69	173.68
(b) Fertilisers	205	30.25	20.19	3204	274.46	164.91
(c) Drugs & Pharmaceuticals	1813	91.35	51.97	23233	864.09	430.60
(d) Non-Edible Oils	90	1.95	1.47	1708	31.12	22.06
(e) Other Chemicals & Chemical Products	4897	93.97	47.77	48156	614.50	335.93
11. Petroleum, Coal Products & Nuclear Fuels	735	143.02	70.94	4878	1227.69	706.28
12. Manufacture of Cement & Cement Products	1955	61.81	43.89	27590	438.11	326.93
13. Basic Metals & Metal Products	11182	426.58	252.55	330440	4565.47	2787.96
(a) Iron & Steel	5154	284.89	162.82	37742	3157.97	2009.93
(b) Non-Ferrous Metals	1224	53.23	31.20	11999	721.20	411.27
(c) Metal Products	4804	88.46	58.53	280699	686.30	366.77
14. Engineering	68037	688.10	187.30	308555	2518.30	1429.75
(a) Heavy Engineering	3474	71.24	45.27	20641	378.79	260.33
(b) Light Engineering	50949	119.91	66.81	196362	774.41	518.41
(c) Electrical Machinery & Goods	12209	414.95	49.06	73985	986.54	407.85
(d) Electronic Machinery & Goods	1405	82.00	26.16	17567	378.57	243.17
15. Vehicles, Vehicle Parts & Transport Equipments	23047	243.35	136.56	111214	1149.06	618.02
16. Other Industries	28978	184.98	82.75	578857	968.38	569.24
17. Electricity, Gas & Water	1039	429.57	204.87	9261	3926.91	2565.94
(a) Electricity Generation & Transmission	461	398.73	179.40	4663	3611.99	2330.60
(b) Non-Conventional Energy	254	18.07	14.48	1822	158.95	121.33
(c) Gas, Steam & Water Supply	324	12.76	10.99	2776	155.97	114.01
18. Construction	85811	1086.64	704.48	320726	5831.40	4058.34
(a) Other than Infrastructure	66707	356.10	233.68	276617	1258.96	916.14
(b) Infrastructure Construction	19104	730.54	470.81	44109	4572.44	3142.20
III. TRANSPORT OPERATORS	584607	637.09	407.85	1158317	1750.53	1179.04
IV. PROFESSIONAL AND OTHER SERVICES	506110	1390.40	822.07	2394600	5878.17	3667.04
1. Professional Services	83680	109.08	59.23	464808	421.66	266.25
2. Tourism, Hotel & Restaurants	22746	196.24	119.57	206372	682.97	453.19
3. Recreation services	1654	76.93	56.83	31856	205.06	147.95
4. IT and Telecommunications	1882	83.34	59.49	11886	1092.18	625.95
5. Others	396148	924.82	526.96	1679678	3476.31	2173.70
V. PERSONAL LOANS	23548984	3048.85	1700.08	54707887	10860.35	7501.51
1. Housing	916069	989.56	757.53	6488746	4784.34	3787.44
2. Consumer Durables	605197	37.36	25.49	1250243	100.72	73.47
3. Vehicles	3164151	479.91	280.31	5193825	1065.27	703.66
4. Education	217904	71.89	37.16	2647451	674.12	520.05
5. Personal Credit Cards	13811285	814.86	140.85	18676194	1232.02	221.79
6. Others	4834378	655.28	458.75	20451428	3003.89	2195.09
VI. TRADE	904172	1253.57	913.01	7824347	7858.38	4687.22
1. Wholesale Trade	237334	625.84	452.44	778998	4193.55	2098.73
2. Retail Trade	666838	627.73	460.57	7045349	3664.83	2588.49
VII. FINANCE	345405	1274.14	766.98	1161983	7064.12	4088.22
VIII. ALL OTHERS	3481792	1323.78	921.32	8224098	4172.69	1870.64
TOTAL BANK CREDIT	33828820	14483.76	8865.43	130881297	76866.05	48032.67

Note : Data reported here cover all bank branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 41, March 2012, RBI.