

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2011

(Amount in ₹ Billion)

OCCUPATION	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	11441478	1528.27	1017.49	20194106	4224.71	2418.49
1. Direct Finance	11239846	1359.73	899.25	18286114	2295.48	1829.51
2. Indirect Finance	201632	168.54	118.24	1907992	1929.24	588.98
II. INDUSTRY	472605	6367.40	4134.41	974968	14242.36	8937.96
1. Mining & Quarrying	9984	248.55	153.65	10758	391.91	277.91
2. Food Manufacturing & Processing	95349	466.42	350.41	98062	916.72	484.50
(a) Rice Mills, Flour & Dal Mills	26597	147.01	118.32	28062	217.87	110.01
(b) Sugar	819	92.22	67.98	1320	226.45	161.87
(c) Edible Oils & Vanaspati	5000	71.72	52.34	6507	132.42	55.78
(d) Tea Processing	463	4.37	3.08	1199	22.06	8.61
(e) Processing of Fruits & Vegetables	1796	12.69	9.59	1663	16.39	9.70
(f) Others	60674	138.41	99.10	59311	301.54	138.53
3. Beverage & Tobacco	3313	51.34	39.75	4146	100.65	76.35
4. Textiles	86276	706.84	528.15	184427	2057.60	882.16
(a) Cotton Textiles	17979	317.24	234.51	40654	712.82	443.53
(b) Jute & Other Natural Fibre Textiles	2600	5.85	4.05	6965	23.13	12.77
(c) Handloom Textiles & Khadi	14458	12.66	10.47	17229	28.70	15.38
(d) Other Textiles & Textile Products	51239	371.09	279.12	119579	1292.94	410.48
5. Paper, Paper Products & Printing	16194	115.38	81.38	29125	240.74	165.65
6. Woods and Wood Products	12963	16.65	12.81	24403	30.80	23.43
7. Leather & Leather Products	7579	26.22	21.14	21271	188.34	48.80
8. Gems and Jewellery	6904	216.17	112.94	11380	425.06	155.02
9. Rubber & Plastic Products	11254	122.85	79.13	26734	206.20	146.84
10. Chemicals & Chemical Products	19918	444.39	251.88	43666	644.83	375.56
(a) Heavy Industrial Chemicals	2337	60.72	38.68	4992	117.94	72.19
(b) Fertilisers	723	58.93	21.17	1271	75.82	33.33
(c) Drugs & Pharmaceuticals	3140	133.13	95.83	16460	292.23	161.82
(d) Non-Edible Oils	944	11.88	9.88	648	11.49	7.73
(e) Other Chemicals & Chemical Products	12774	179.73	86.33	20295	147.36	100.50
11. Petroleum, Coal Products & Nuclear Fuels	1052	373.26	238.60	2654	415.14	306.94
12. Manufacture of Cement & Cement Products	9575	72.14	50.45	11137	238.03	170.76
13. Basic Metals & Metal Products	29712	1075.93	690.54	66891	2029.82	1273.84
(a) Iron & Steel	11216	831.33	509.09	18195	1571.84	956.78
(b) Non-Ferrous Metals	4489	187.23	140.01	5779	197.41	139.93
(c) Metal Products	14007	57.37	41.44	42917	260.57	177.13
14. Engineering	45051	490.44	341.72	105417	863.94	616.68
(a) Heavy Engineering	4645	78.23	48.31	11177	140.62	95.74
(b) Light Engineering	29110	208.14	152.60	65204	308.49	227.02
(c) Electrical Machinery & Goods	8430	143.44	94.43	21439	297.37	204.05
(d) Electronic Machinery & Goods	2866	60.62	46.38	7597	117.46	89.88
15. Vehicles, Vehicle Parts & Transport Equipments	6094	165.55	112.32	23139	352.48	233.94
16. Other Industries	76887	130.32	91.29	191822	363.20	239.95
17. Electricity, Gas & Water	1995	661.35	311.27	5201	2075.42	1481.83
(a) Electricity Generation & Transmission	882	606.66	278.07	2793	1911.32	1355.35
(b) Non-Conventional Energy	206	24.09	15.20	757	84.17	60.74
(c) Gas, Steam & Water Supply	907	30.60	18.00	1651	79.93	65.75
18. Construction	32505	983.62	666.98	114735	2701.49	1977.82
(a) Other than Infrastructure	3438	139.30	94.97	63672	526.77	381.84
(b) Infrastructure Construction	29067	844.32	572.01	51063	2174.72	1595.98
III. TRANSPORT OPERATORS	108633	250.19	161.22	254922	770.37	593.27
IV. PROFESSIONAL AND OTHER SERVICES	185619	603.77	429.33	1095604	2948.94	2169.49
1. Professional Services	13785	16.06	12.44	236252	180.19	140.39
2. Tourism, Hotel & Restaurants	20790	127.42	84.60	75140	274.08	211.57
3. Recreation services	6943	19.05	13.67	12658	102.06	83.64
4. IT and Telecommunications	2345	111.47	93.22	6638	522.34	389.19
5. Others	141756	329.77	225.41	764916	1870.27	1344.70
V. PERSONAL LOANS	9698536	2896.43	2125.69	10572802	3221.60	2491.65
1. Housing	2095651	1499.71	1134.71	2616145	1534.43	1313.55
2. Consumer Durables	133025	5.53	2.87	312322	38.52	31.40
3. Vehicles	943867	274.83	198.67	773925	189.88	151.46
4. Education	748081	215.08	152.53	1319596	311.10	258.01
5. Personal Credit Cards	0	0.00	0.00	759200	39.96	32.76
6. Others	5777912	901.29	636.92	4791614	1107.71	704.47
VI. TRADE	1229204	2705.27	736.93	3449838	2758.61	1796.93
1. Wholesale Trade	37487	1511.68	390.07	327864	1268.56	867.16
2. Retail Trade	1191717	1193.59	346.86	3121974	1490.05	929.77
VII. FINANCE	6757	386.09	297.09	158939	3734.14	2246.77
VIII. ALL OTHERS	73185	26.76	20.44	1950798	2316.48	943.46
TOTAL BANK CREDIT	23216017	14764.18	8922.61	38651977	34217.22	21598.03

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 40. March 2011.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2011 (Contd.)

(Amount in ₹ Billion)

OCCUPATION	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	730	129.68	14.01	11505311	614.26	534.53
1. Direct Finance	157	11.93	4.36	11364267	598.04	521.81
2. Indirect Finance	573	117.75	9.65	141044	16.22	12.72
II. INDUSTRY	39278	6012.99	819.80	516253	36.75	29.08
1. Mining & Quarrying	959	37.53	15.33	806	0.62	0.42
2. Food Manufacturing & Processing	3793	100.58	29.76	118768	5.84	4.53
(a) Rice Mills, Flour & Dal Mills	1291	8.08	5.98	57188	2.53	1.90
(b) Sugar	17	5.18	4.71	37	0.02	0.02
(c) Edible Oils & Vanaspati	63	38.78	3.80	1575	0.29	0.22
(d) Tea Processing	2	0.06	0.06	888	0.17	0.16
(e) Processing of Fruits & Vegetables	16	0.93	0.60	155	0.14	0.13
(f) Others	2404	47.55	14.62	58925	2.69	2.12
3. Beverage & Tobacco	304	136.01	27.71	197	0.13	0.09
4. Textiles	4232	296.07	40.53	41613	3.82	2.81
(a) Cotton Textiles	1184	170.82	12.86	5264	1.26	0.78
(b) Jute & Other Natural Fibre Textiles	34	0.50	0.00	2213	0.18	0.14
(c) Handloom Textiles & Khadi	187	2.21	0.70	18286	1.21	0.96
(d) Other Textiles & Textile Products	2827	122.54	26.96	15850	1.17	0.93
5. Paper, Paper Products & Printing	2784	512.02	28.83	3514	0.32	0.25
6. Woods and Wood Products	25	0.69	0.51	10314	0.60	0.48
7. Leather & Leather Products	362	19.00	5.18	16286	0.42	0.26
8. Gems and Jewellery	254	14.92	9.42	41877	1.42	1.35
9. Rubber & Plastic Products	1665	63.37	22.94	9186	0.40	0.34
10. Chemicals & Chemical Products	5684	877.41	143.12	4838	0.49	0.44
(a) Heavy Industrial Chemicals	1411	45.04	18.52	36	0.14	0.13
(b) Fertilisers	72	10.72	4.02	1757	0.08	0.08
(c) Drugs & Pharmaceuticals	1471	338.13	77.78	2194	0.10	0.09
(d) Non-Edible Oils	3	0.50	0.35	13	0.01	0.01
(e) Other Chemicals & Chemical Products	2727	483.01	42.44	838	0.17	0.14
11. Petroleum, Coal Products & Nuclear Fuels	284	149.26	55.53	23	0.01	0.01
12. Manufacture of Cement & Cement Products	120	44.50	12.94	2118	0.26	0.20
13. Basic Metals & Metal Products	4288	596.00	102.92	4704	0.72	0.57
(a) Iron & Steel	792	224.92	33.81	104	0.16	0.12
(b) Non-Ferrous Metals	425	172.90	39.86	118	0.10	0.05
(c) Metal Products	3071	198.18	29.25	4482	0.47	0.40
14. Engineering	6034	978.50	113.64	8348	0.79	0.61
(a) Heavy Engineering	731	178.13	23.98	443	0.20	0.16
(b) Light Engineering	2530	263.52	25.03	3679	0.31	0.23
(c) Electrical Machinery & Goods	2315	467.23	41.73	2328	0.16	0.13
(d) Electronic Machinery & Goods	458	69.62	22.91	1898	0.12	0.09
15. Vehicles, Vehicle Parts & Transport Equipments	1862	218.12	74.29	12329	0.85	0.64
16. Other Industries	3043	187.18	24.88	215977	9.52	7.18
17. Electricity, Gas & Water	65	73.56	6.76	388	0.40	0.35
(a) Electricity Generation & Transmission	38	27.75	4.82	21	0.01	0.01
(b) Non-Conventional Energy	6	1.97	0.80	320	0.34	0.31
(c) Gas, Steam & Water Supply	21	43.84	1.14	47	0.05	0.03
18. Construction	3520	1708.27	105.53	24967	10.13	8.55
(a) Other than Infrastructure	1209	686.95	36.03	17550	9.08	7.72
(b) Infrastructure Construction	2311	1021.32	69.50	7417	1.05	0.83
III. TRANSPORT OPERATORS	1309	230.65	20.13	120512	18.88	14.54
IV. PROFESSIONAL AND OTHER SERVICES	31193	5084.27	305.11	537491	28.77	22.60
1. Professional Services	12330	186.41	41.14	142812	5.96	4.67
2. Tourism, Hotel & Restaurants	709	226.08	15.11	17891	2.22	1.59
3. Recreation services	1470	42.72	7.84	6440	0.38	0.35
4. IT and Telecommunications	7532	3254.55	86.04	111	0.07	0.05
5. Others	9152	1374.52	154.99	370237	20.15	15.94
V. PERSONAL LOANS	5395120	802.79	362.83	2658292	217.42	166.74
1. Housing	96274	275.71	220.95	319083	65.06	53.24
2. Consumer Durables	183	0.05	0.03	245498	23.85	17.46
3. Vehicles	1563	0.74	0.73	119883	12.80	10.07
4. Education	283	0.48	0.44	68773	9.20	8.26
5. Personal Credit Cards	4882485	388.66	56.77	336827	14.14	11.32
6. Others	414332	137.15	83.91	1568228	92.36	66.39
VI. TRADE	20227	841.30	153.29	1748614	93.98	74.70
1. Wholesale Trade	5077	653.29	95.11	94494	8.36	6.76
2. Retail Trade	15150	188.00	58.18	1654120	85.62	67.94
VII. FINANCE	9115	2218.20	250.01	744538	60.03	43.75
VIII. ALL OTHERS	2461	393.82	70.35	2225423	115.47	95.25
TOTAL BANK CREDIT	5499433	15713.69	1995.54	20056434	1185.56	981.19

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 40, March 2011.

TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2011 (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	3497476	789.91	625.70	46639101	7286.84	4610.22
1. Direct Finance	3450735	657.35	524.99	44341119	4922.53	3779.92
2. Indirect Finance	46741	132.56	100.71	2297982	2364.32	830.30
II. INDUSTRY	335843	3310.06	2199.21	2338947	29969.57	16120.47
1. Mining & Quarrying	2217	92.75	60.91	24724	771.35	508.22
2. Food Manufacturing & Processing	24069	212.39	162.13	340041	1701.95	1031.34
(a) Rice Mills, Flour & Dal Mills	4100	38.33	30.55	117238	413.80	266.75
(b) Sugar	322	31.25	24.60	2515	355.12	259.17
(c) Edible Oils & Vanaspati	3780	30.40	23.61	16925	273.61	135.76
(d) Tea Processing	1345	3.05	1.92	3897	29.71	13.83
(e) Processing of Fruits & Vegetables	411	7.90	6.37	4041	38.04	26.39
(f) Others	14111	101.47	75.07	195425	591.67	329.43
3. Beverage & Tobacco	732	37.36	27.95	8692	325.49	171.86
4. Textiles	60798	276.08	202.85	377346	3340.41	1656.49
(a) Cotton Textiles	21238	146.92	110.26	86319	1349.07	801.94
(b) Jute & Other Natural Fibre Textiles	1189	4.44	3.27	13001	34.10	20.23
(c) Handloom Textiles & Khadi	9985	4.02	2.27	60145	48.80	29.77
(d) Other Textiles & Textile Products	28386	120.70	87.06	217881	1908.44	804.55
5. Paper, Paper Products & Printing	9530	66.28	47.79	61147	934.74	323.91
6. Woods and Wood Products	5075	14.00	11.28	52780	62.73	48.50
7. Leather & Leather Products	4233	15.95	11.93	49731	249.92	87.30
8. Gems and Jewellery	6465	37.99	31.84	66880	695.57	310.57
9. Rubber & Plastic Products	5484	66.44	48.08	54323	459.26	297.32
10. Chemicals & Chemical Products	11003	254.16	181.84	85109	2221.28	952.84
(a) Heavy Industrial Chemicals	976	21.87	14.78	9752	245.72	144.29
(b) Fertilisers	288	64.05	55.02	4111	209.59	113.62
(c) Drugs & Pharmaceuticals	2249	99.46	64.06	25514	863.05	399.57
(d) Non-Edible Oils	86	1.50	1.41	1694	25.37	19.37
(e) Other Chemicals & Chemical Products	7404	67.28	46.58	44038	877.55	275.99
11. Petroleum, Coal Products & Nuclear Fuels	872	113.05	70.33	4885	1050.72	671.40
12. Manufacture of Cement & Cement Products	2482	62.73	41.72	25432	417.66	276.07
13. Basic Metals & Metal Products	14427	383.34	242.12	120022	4085.80	2309.98
(a) Iron & Steel	4374	251.46	171.40	34681	2879.70	1671.19
(b) Non-Ferrous Metals	990	46.46	27.12	11801	604.08	346.98
(c) Metal Products	9063	85.42	43.59	73540	602.02	291.81
14. Engineering	15471	234.73	125.01	180321	2568.39	1197.66
(a) Heavy Engineering	3422	43.74	30.05	20418	440.93	198.24
(b) Light Engineering	6736	64.57	40.21	107259	845.05	445.08
(c) Electrical Machinery & Goods	3662	65.08	39.28	38174	973.26	379.61
(d) Electronic Machinery & Goods	1651	61.33	15.46	14470	309.16	174.73
15. Vehicles, Vehicle Parts & Transport Equipments	18061	177.61	114.65	61485	914.61	535.84
16. Other Industries	28292	117.14	65.43	516021	807.37	428.72
17. Electricity, Gas & Water	1048	295.96	150.68	8697	3106.70	1950.89
(a) Electricity Generation & Transmission	520	278.39	136.55	4254	2824.14	1774.80
(b) Non-Conventional Energy	247	13.55	11.04	1536	124.11	88.07
(c) Gas, Steam & Water Supply	281	4.02	3.10	2907	158.44	88.02
18. Construction	125584	852.10	602.68	301311	6255.61	3361.56
(a) Other than Infrastructure	96461	339.66	235.84	182330	1701.76	756.40
(b) Infrastructure Construction	29123	512.44	366.83	118981	4553.85	2605.16
III. TRANSPORT OPERATORS	498647	495.77	314.56	984023	1765.86	1103.72
IV. PROFESSIONAL AND OTHER SERVICES	346909	1194.56	754.33	2196816	9860.32	3680.87
1. Professional Services	16233	64.14	34.06	421412	452.76	232.69
2. Tourism, Hotel & Restaurants	12823	107.91	79.57	127353	737.71	392.45
3. Recreation services	2321	39.11	26.03	29832	203.32	131.53
4. IT and Telecommunications	1959	142.05	121.52	18585	4030.48	690.02
5. Others	313573	841.35	493.15	1599634	4436.06	2234.18
V. PERSONAL LOANS	24094361	2780.35	1554.43	52419111	9918.59	6701.35
1. Housing	856035	950.23	736.86	5983188	4325.15	3459.31
2. Consumer Durables	612479	26.01	13.88	1303507	93.97	65.64
3. Vehicles	3739168	535.47	296.24	5578406	1013.71	657.17
4. Education	215915	74.05	50.65	2352648	609.91	469.90
5. Personal Credit Cards	12389732	640.95	105.91	18368244	1083.72	206.76
6. Others	6281032	553.63	350.88	18833118	2792.14	1842.56
VI. TRADE	518480	792.86	570.72	6966363	7192.00	3332.58
1. Wholesale Trade	61635	414.95	277.24	526557	3856.83	1636.36
2. Retail Trade	456845	377.91	293.47	6439806	3335.17	1696.23
VII. FINANCE	32985	1077.27	671.18	952334	7475.73	3508.80
VIII. ALL OTHERS	3975533	833.89	568.97	8227400	3686.41	1698.47
TOTAL BANK CREDIT	33300234	11274.66	7259.11	120724095	77155.31	40756.47

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 40, March 2011.