

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	CENTRAL GOVERNMENT DEPARTMENTS			GENERAL STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	3,126	21986.4	15785.2	1,597	15870.6	11389.4
1. Direct Finance	2,232	4155.0	1354.7	1,506	1652.6	1326.2
2. Indirect Finance	894	17831.4	14430.5	91	14218.0	10063.2
II. INDUSTRY	1,295	227549.2	158179.7	408	193127.0	141368.9
1. Mining & Quarrying	14	233.7	28.9	7	4882.0	2662.2
2. Food Manufacturing & Processing	47	26512.6	26319.3	25	2053.8	1668.0
(a) Rice Mills, Flour & Dal Mills	12	26.0	11.9	5	1625.6	1500.4
(b) Sugar	4	246.0	105.2	-	-	-
(c) Edible Oils & Vanaspati	2	1.3	1.2	1	1.3	1.1
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	7	2.4	1.9	1	1.5	1.0
(f) Others	22	26237.0	26199.1	18	425.4	165.6
3. Beverage & Tobacco	5	1.8	1.6	2	901.0	880.6
4. Textiles	299	4272.5	2266.8	45	5330.2	245.9
(a) Cotton Textiles	220	652.3	225.3	8	5037.9	3.0
(b) Jute & Other Natural Fibre Textiles	-	-	-	1	0.4	0.4
(c) Handloom Textiles & Khadi	4	3062.6	1561.8	11	21.8	20.8
(d) Other Textiles & Textile Products	75	557.5	479.7	25	270.0	221.7
5. Paper, Paper Products & Printing	13	4677.0	1830.3	7	426.2	253.3
6. Woods and Wood Products	2	283.4	284.3	6	7.4	6.7
7. Leather & Leather Products	5	3.8	3.3	3	55.0	46.3
8. Gems and Jewellery	-	-	-	-	-	-
9. Rubber & Plastic Products	29	2538.6	2053.8	7	30.0	28.3
10. Chemicals & Chemical Products	17	3171.8	2953.7	9	3325.3	1436.8
(a) Heavy Industrial Chemicals	1	5.0	1.7	1	397.7	28.4
(b) Fertilisers	5	1759.0	1562.3	3	396.0	358.7
(c) Drugs & Pharmaceuticals	6	400.5	441.5	-	-	-
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	5	1007.2	948.2	5	2531.6	1049.8
11. Petroleum, Coal Products & Nuclear Fuels	22	49466.3	19249.1	5	582.1	289.4
12. Manufacture of Cement & Cement Products	6	919.8	870.1	1	20.0	-
13. Basic Metals & Metal Products	23	20776.1	15147.9	8	164.7	156.1
(a) Iron & Steel	16	15010.2	9474.8	2	8.9	2.9
(b) Non-Ferrous Metals	6	5761.9	5669.0	3	2.3	2.0
(c) Metal Products	1	4.0	4.0	3	153.5	151.3
14. Engineering	55	7424.9	6177.7	36	6580.9	7237.5
(a) Heavy Engineering	6	374.0	220.5	5	24.6	22.0
(b) Light Engineering	12	4353.1	4117.6	10	66.6	56.3
(c) Electrical Machinery & Goods	32	2372.3	1767.6	15	6481.1	7152.4
(d) Electronic Machinery & Goods	5	325.4	72.1	6	8.6	6.8
15. Vehicles, Vehicle Parts & Transport Equipments	21	2873.4	2084.4	25	1127.4	726.8
16. Other Industries	46	176.6	124.2	25	432.3	357.8
17. Electricity, Gas & Water	50	92302.8	68808.3	76	82043.1	54919.4
(a) Electricity Generation & Transmission	48	92273.8	68808.2	65	72254.5	47888.3
(b) Non-Conventional Energy	-	-	-	6	9374.8	6744.6
(c) Gas, Steam & Water Supply	2	29.0	0.1	5	413.8	286.5
18. Construction	641	11914.4	9976.1	121	85165.7	70453.8
(a) Other than Infrastructure	619	768.6	721.9	60	4559.8	3936.2
(b) Infrastructure Construction	22	11145.8	9254.2	61	80605.9	66517.7
III. TRANSPORT OPERATORS	2,139	158304.2	76312.3	75	4460.8	3199.8
IV. PROFESSIONAL AND OTHER SERVICES	142	15479.1	14228.9	234	3496.8	2550.5
1. Professional Services	7	7378.2	7376.1	6	16.1	11.9
2. Tourism, Hotel & Restaurants	12	20.8	7.8	8	100.6	98.5
3. Recreation services	6	7.4	7.0	3	1.9	0.9
4. IT and Telecommunications	3	71.7	54.8	2	4.3	2.2
5. Others	114	8001.0	6783.3	215	3373.8	2437.1
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	1,270	987053.2	488817.7	280	779431.6	105157.0
1. Wholesale Trade	349	741535.4	311045.6	141	773660.1	99832.6
2. Retail Trade	921	245517.7	177772.1	139	5771.5	5324.4
VII. FINANCE	81	67703.0	46007.2	81	31982.9	25579.2
VIII. ALL OTHERS	19,011	56641.6	40684.8	23,798	27866.4	18970.8
Total Bank Credit	27,064	1534716.6	840015.8	26,473	1056236.0	308215.6

See Notes on Tables.

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	STATE GOVERNMENT DEPARTMENTAL COMMERCIAL UNDERTAKINGS			LOCAL AND QUASI-GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	393	90463.7	64728.0	1,071	51889.6	36890.5
1. Direct Finance	238	28600.6	14722.3	980	3638.0	3064.6
2. Indirect Finance	155	61863.0	50005.7	91	48251.6	33825.9
II. INDUSTRY	821	585648.2	415671.6	351	141205.9	114807.9
1. Mining & Quarrying	15	20902.5	14413.5	12	226.0	221.9
2. Food Manufacturing & Processing	33	18473.8	11544.7	35	415.4	92.0
(a) Rice Mills, Flour & Dal Mills	3	308.2	74.5	7	4.1	1.8
(b) Sugar	3	268.0	182.8	3	222.8	31.0
(c) Edible Oils & Vanaspati	1	180.0	180.2	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	20	17426.5	10848.4	2	0.4	0.2
(f) Others	6	291.2	258.8	23	188.0	59.0
3. Beverage & Tobacco	3	163.4	113.1	-	-	-
4. Textiles	169	34491.5	22590.1	50	221.4	208.6
(a) Cotton Textiles	156	34219.4	22399.9	6	76.2	76.1
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	5	104.8	65.1	8	117.4	107.3
(d) Other Textiles & Textile Products	8	167.3	125.2	36	27.8	25.2
5. Paper, Paper Products & Printing	15	1889.1	1596.5	13	365.1	329.4
6. Woods and Wood Products	1	4.0	3.3	11	4.1	3.9
7. Leather & Leather Products	-	-	-	2	2.4	1.5
8. Gems and Jewellery	-	-	-	2	1.4	1.2
9. Rubber & Plastic Products	5	201.7	122.7	1	1.0	0.4
10. Chemicals & Chemical Products	20	3138.1	1275.0	14	75.2	74.4
(a) Heavy Industrial Chemicals	9	282.0	184.0	-	-	-
(b) Fertilisers	5	2760.2	1019.3	1	70.0	70.0
(c) Drugs & Pharmaceuticals	2	74.3	59.0	1	1.5	1.0
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	4	21.6	12.6	12	3.7	3.4
11. Petroleum, Coal Products & Nuclear Fuels	4	4239.8	2505.2	5	8011.4	7035.5
12. Manufacture of Cement & Cement Products	2	19.6	19.1	4	2.1	1.1
13. Basic Metals & Metal Products	40	2281.0	2171.2	9	204.3	165.5
(a) Iron & Steel	36	1935.8	1827.5	4	111.2	106.7
(b) Non-Ferrous Metals	-	-	-	2	52.5	18.1
(c) Metal Products	4	345.1	343.8	3	40.6	40.8
14. Engineering	50	8039.3	2195.2	43	276.3	235.0
(a) Heavy Engineering	2	7.9	4.0	1	0.3	0.1
(b) Light Engineering	17	263.8	223.8	25	219.3	186.8
(c) Electrical Machinery & Goods	21	7720.3	1962.7	3	12.8	10.5
(d) Electronic Machinery & Goods	10	47.3	4.8	14	43.9	37.6
15. Vehicles, Vehicle Parts & Transport Equipments	15	1377.2	1331.3	20	30.1	28.4
16. Other Industries	28	32767.3	31500.2	22	1519.3	419.5
17. Electricity, Gas & Water	306	371387.7	266475.1	57	91819.2	81225.2
(a) Electricity Generation & Transmission	291	347958.6	248784.0	56	91781.2	81208.7
(b) Non-Conventional Energy	4	7850.0	4483.5	-	-	-
(c) Gas, Steam & Water Supply	11	15579.2	13207.6	1	38.0	16.5
18. Construction	115	86272.2	57815.4	51	38031.4	24764.6
(a) Other than Infrastructure	13	18281.9	8300.3	16	7464.5	6408.9
(b) Infrastructure Construction	102	67990.3	49515.1	35	30566.8	18355.7
III. TRANSPORT OPERATORS	48	18011.9	13891.1	51	2632.7	1507.1
IV. PROFESSIONAL AND OTHER SERVICES	118	44893.2	38679.9	160	4695.9	3767.3
1. Professional Services	8	968.2	754.9	20	87.1	58.9
2. Tourism, Hotel & Restaurants	6	1939.4	1786.3	10	5.0	4.3
3. Recreation services	4	427.7	426.8	4	2.9	1.7
4. IT and Telecommunications	1	2000.0	606.2	3	210.9	101.8
5. Others	99	39557.8	35105.7	123	4390.0	3600.7
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	384	101074.1	64090.6	313	31256.4	26463.9
1. Wholesale Trade	94	76632.1	42825.3	82	28453.6	24422.2
2. Retail Trade	290	24442.0	21265.3	231	2802.9	2041.7
VII. FINANCE	98	38110.6	21763.8	68	28428.3	22872.9
VIII. ALL OTHERS	6,305	214254.9	197626.5	4,820	26357.7	11996.0
Total Bank Credit	8,167	1092456.4	816451.5	6,834	286466.6	218305.6

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	PUBLIC FINANCIAL CORPORATIONS			PUBLIC NON-FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	8,972	86170.7	44644.4	1,682	125362.4	83355.4
1. Direct Finance	7,842	40402.3	14562.6	1,354	66132.2	40292.5
2. Indirect Finance	1,130	45768.4	30081.8	328	59230.2	43062.9
II. INDUSTRY	1,967	264364.9	146234.6	18,373	6298399.9	3805062.2
1. Mining & Quarrying	49	14423.1	4410.6	267	175443.8	91685.0
2. Food Manufacturing & Processing	215	7580.7	7039.5	1,431	376040.8	247455.0
(a) Rice Mills, Flour & Dal Mills	59	1921.5	1776.6	220	37902.3	32534.3
(b) Sugar	21	3064.3	2971.7	473	133085.8	86929.7
(c) Edible Oils & Vanaspati	11	563.6	524.3	164	47126.4	25710.6
(d) Tea Processing	-	-	-	31	2699.0	2198.1
(e) Processing of Fruits & Vegetables	6	6.5	6.1	183	102102.5	65225.2
(f) Others	118	2024.8	1760.7	360	53124.7	34857.1
3. Beverage & Tobacco	14	1888.0	973.8	213	36364.7	23208.0
4. Textiles	212	10128.1	7225.7	3,258	444863.3	288702.3
(a) Cotton Textiles	68	4920.9	3124.0	2,148	285116.2	196612.9
(b) Jute & Other Natural Fibre Textiles	9	91.9	69.8	35	13471.7	2275.1
(c) Handloom Textiles & Khadi	15	32.8	31.8	41	2565.8	813.8
(d) Other Textiles & Textile Products	120	5082.5	4000.0	1,034	143709.6	89000.4
5. Paper, Paper Products & Printing	29	870.8	573.4	812	84864.3	55377.4
6. Woods and Wood Products	29	717.3	503.0	62	6736.3	4660.1
7. Leather & Leather Products	7	63.5	61.8	169	8189.1	6802.3
8. Gems and Jewellery	27	17494.1	2665.0	189	46951.8	32977.5
9. Rubber & Plastic Products	22	1204.3	1359.6	718	56691.4	39400.7
10. Chemicals & Chemical Products	99	18882.0	12406.9	2,544	457818.3	240496.9
(a) Heavy Industrial Chemicals	8	496.1	191.1	527	38292.0	25254.8
(b) Fertilisers	5	2670.0	1578.2	122	106623.1	58518.3
(c) Drugs & Pharmaceuticals	46	13156.8	8944.9	810	198000.7	91521.8
(d) Non-Edible Oils	4	293.9	119.9	52	7400.6	4059.0
(e) Other Chemicals & Chemical Products	36	2265.3	1572.8	1,033	107501.9	61143.0
11. Petroleum, Coal Products & Nuclear Fuels	11	19582.4	1002.2	359	538718.9	294879.0
12. Manufacture of Cement & Cement Products	16	1059.6	1007.0	309	103485.7	80256.7
13. Basic Metals & Metal Products	117	26905.3	12063.9	2,532	1172376.7	652265.5
(a) Iron & Steel	69	17215.3	10235.9	1,723	769624.1	499324.1
(b) Non-Ferrous Metals	12	1427.3	1025.2	345	226732.5	111204.7
(c) Metal Products	36	8262.7	802.8	464	176020.1	41736.7
14. Engineering	106	16493.8	4731.1	2,061	323116.0	249642.7
(a) Heavy Engineering	17	780.5	654.6	248	63323.4	52245.2
(b) Light Engineering	50	11238.8	406.3	959	94899.4	71567.2
(c) Electrical Machinery & Goods	26	433.7	342.4	630	96546.0	73565.7
(d) Electronic Machinery & Goods	13	4040.8	3327.8	224	68347.2	52264.6
15. Vehicles, Vehicle Parts & Transport Equipments	15	362.8	200.5	903	145363.0	91577.4
16. Other Industries	317	1732.1	667.2	512	106854.8	76012.0
17. Electricity, Gas & Water	44	58659.6	34772.4	636	1158801.2	636892.1
(a) Electricity Generation & Transmission	32	49071.1	30205.8	566	1100649.6	592059.4
(b) Non-Conventional Energy	8	7287.0	2272.4	23	11436.3	9722.6
(c) Gas, Steam & Water Supply	4	2301.5	2294.2	47	46715.2	35110.1
18. Construction	638	66317.4	54570.9	1,398	1055719.8	692771.7
(a) Other than Infrastructure	557	5796.2	4539.5	300	95142.5	71372.8
(b) Infrastructure Construction	81	60521.2	50031.5	1,098	960577.3	621398.8
III. TRANSPORT OPERATORS	419	15250.8	14206.6	577	343722.0	260231.2
IV. PROFESSIONAL AND OTHER SERVICES	22,856	67875.7	58498.3	1,671	423682.8	286759.5
1. Professional Services	142	806.2	817.2	83	19343.0	16840.3
2. Tourism, Hotel & Restaurants	64	3131.1	2571.4	345	53586.4	32632.8
3. Recreation services	23	414.5	214.2	76	17599.5	11403.7
4. IT and Telecommunications	33	15207.9	14240.4	119	149247.0	109516.5
5. Others	22,594	48316.0	40655.1	1,048	183906.8	116366.2
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,059	28701.7	26108.7	1,813	588781.4	434676.5
1. Wholesale Trade	769	9144.9	7644.2	923	503716.9	375635.9
2. Retail Trade	1,290	19556.8	18464.5	890	85064.5	59040.6
VII. FINANCE	3,752	869897.0	649005.6	493	422269.4	296070.1
VIII. ALL OTHERS	13,193	1041027.9	39439.6	2,459	129828.1	88795.8
Total Bank Credit	53,218	2373288.7	978137.9	27,068	8332046.0	5254950.7

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2012**

(Amount in ₹ Million)

OCCUPATION	CO-OPERATIVE SECTOR			PRIVATE FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	12,491	181982.3	125433.4	13,560	94951.9	68456.2
1. Direct Finance	7,090	49543.3	36694.7	11,635	57957.6	42201.9
2. Indirect Finance	5,401	132439.0	88738.7	1,925	36994.3	26254.3
II. INDUSTRY	1,971	147519.8	106020.6	21,258	1015709.5	501539.6
1. Mining & Quarrying	33	181.8	58.5	419	24384.8	4388.6
2. Food Manufacturing & Processing	742	45097.6	33731.7	2,082	97319.2	34658.6
(a) Rice Mills, Flour & Dal Mills	136	524.9	390.3	677	14262.6	8899.2
(b) Sugar	111	24005.4	15216.5	47	6979.6	6131.9
(c) Edible Oils & Vanaspati	96	2475.1	1587.7	271	9865.9	6573.9
(d) Tea Processing	30	369.9	254.5	52	1265.5	457.2
(e) Processing of Fruits & Vegetables	59	280.4	217.1	141	48055.1	1317.5
(f) Others	310	17441.9	16065.6	894	16890.5	11278.8
3. Beverage & Tobacco	7	557.2	152.2	206	14083.3	11101.1
4. Textiles	241	7414.9	4984.3	2,986	214602.1	55019.6
(a) Cotton Textiles	89	6796.3	4466.1	1,013	156404.8	31609.5
(b) Jute & Other Natural Fibre Textiles	15	270.7	215.8	65	9576.8	1061.8
(c) Handloom Textiles & Khadi	64	150.7	133.2	81	529.4	361.2
(d) Other Textiles & Textile Products	73	197.2	169.2	1,827	48091.1	21987.2
5. Paper, Paper Products & Printing	34	144.8	106.3	1,118	16387.8	8973.4
6. Woods and Wood Products	8	17.9	16.7	218	1963.0	1039.0
7. Leather & Leather Products	8	71.2	56.2	229	10879.0	1801.0
8. Gems and Jewellery	12	25.5	25.1	146	10755.1	7683.1
9. Rubber & Plastic Products	21	215.9	160.8	1,048	16498.3	8843.1
10. Chemicals & Chemical Products	69	62020.7	45538.8	1,586	40000.5	19692.9
(a) Heavy Industrial Chemicals	4	11447.5	7523.0	264	6904.9	3264.8
(b) Fertilisers	23	49379.3	36844.3	50	1172.9	552.5
(c) Drugs & Pharmaceuticals	11	249.0	188.9	463	14593.4	6874.2
(d) Non-Edible Oils	4	2.4	2.2	34	1294.9	845.5
(e) Other Chemicals & Chemical Products	27	942.5	980.4	775	16034.4	8155.9
11. Petroleum, Coal Products & Nuclear Fuels	3	61.2	59.1	118	16789.9	11661.7
12. Manufacture of Cement & Cement Products	22	22.7	14.5	315	19888.5	13621.1
13. Basic Metals & Metal Products	46	6896.4	5279.7	2,292	109411.7	66779.1
(a) Iron & Steel	24	6539.7	4951.1	843	64373.9	36660.9
(b) Non-Ferrous Metals	4	11.4	11.0	399	28232.9	19214.8
(c) Metal Products	18	345.3	317.6	1,050	16804.9	10903.4
14. Engineering	400	3442.7	2690.0	3,002	73477.8	51922.1
(a) Heavy Engineering	26	305.1	193.0	491	15146.9	9296.7
(b) Light Engineering	334	1982.5	1707.7	1,506	31538.4	24851.9
(c) Electrical Machinery & Goods	19	415.4	223.7	727	17710.9	11071.0
(d) Electronic Machinery & Goods	21	739.6	565.6	278	9081.6	6702.6
15. Vehicles, Vehicle Parts & Transport Equipments	50	150.7	103.6	1,357	27359.7	12782.6
16. Other Industries	65	171.1	120.7	2,252	33706.9	19203.7
17. Electricity, Gas & Water	16	9967.1	4180.8	276	73557.5	44346.2
(a) Electricity Generation & Transmission	8	7041.6	3813.6	124	63128.2	36617.6
(b) Non-Conventional Energy	2	2920.0	361.6	91	8722.1	6770.3
(c) Gas, Steam & Water Supply	6	5.6	5.5	61	1707.2	958.3
18. Construction	194	11060.3	8741.8	1,608	214644.4	128022.8
(a) Other than Infrastructure	136	399.5	353.3	973	73167.6	41867.6
(b) Infrastructure Construction	58	10660.8	8388.5	635	141476.7	86155.2
III. TRANSPORT OPERATORS	3,683	3415.5	2555.0	1,620	54118.9	25067.2
IV. PROFESSIONAL AND OTHER SERVICES	2,137	18909.4	12601.4	7,846	163455.9	108679.2
1. Professional Services	84	577.4	438.6	962	8914.8	6748.1
2. Tourism, Hotel & Restaurants	53	171.7	130.6	1,032	33885.1	21635.8
3. Recreation services	16	40.1	20.3	188	10009.1	6553.6
4. IT and Telecommunications	10	16.3	10.3	246	2976.6	1780.1
5. Others	1,974	18103.9	12001.7	5,418	107670.2	71961.7
V. PERSONAL LOANS	49,340	209713.1	139751.6	-	-	-
1. Housing	49,340	209713.1	139751.6	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	3,107	48304.7	40912.4	15,313	241309.0	143589.5
1. Wholesale Trade	350	9973.3	6911.3	3,478	73822.2	37266.3
2. Retail Trade	2,757	38331.4	34001.1	11,835	167486.7	106323.2
VII. FINANCE	566	70199.1	40432.2	29,384	3754001.3	1717602.9
VIII. ALL OTHERS	27,894	110625.5	86406.9	51,158	171910.9	112894.7
Total Bank Credit	101,189	790669.3	554113.8	140,139	5495457.3	2677829.3

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	PRIVATE NON-FINANCIAL CORPORATIONS			HOUSEHOLD SECTOR - INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	21,896	523429.9	375454.1	4,885,593	2475162.5	1974145.3
1. Direct Finance	15,585	283203.2	194674.6	4,704,986	2238851.8	1796827.9
2. Indirect Finance	6,311	240226.7	180779.4	180,607	236310.7	177317.5
II. INDUSTRY	220,361	16890121.8	10109783.5	358,273	3728234.5	1705636.8
1. Mining & Quarrying	3,511	420487.6	322065.1	6,660	53672.0	26412.8
2. Food Manufacturing & Processing	15,006	950537.9	605651.5	33,734	243158.4	92807.4
(a) Rice Mills, Flour & Dal Mills	3,451	219804.9	111032.8	9,395	66333.6	25039.7
(b) Sugar	1,122	230507.8	167529.4	387	23190.0	18418.7
(c) Edible Oils & Vanaspati	2,795	144629.6	90432.0	2,162	7852.6	6135.1
(d) Tea Processing	352	9525.5	6265.9	257	5395.9	1858.2
(e) Processing of Fruits & Vegetables	958	66552.1	43010.6	2,197	7323.5	3966.7
(f) Others	6,328	279518.1	187380.8	19,336	133062.7	37388.9
3. Beverage & Tobacco	1,719	183309.6	124530.2	2,250	11702.9	9275.9
4. Textiles	30,499	1646123.5	975483.4	48,566	1230450.0	164785.4
(a) Cotton Textiles	10,071	711023.3	451877.1	15,906	451377.0	83658.8
(b) Jute & Other Natural Fibre Textiles	502	51533.9	10377.1	876	2428.9	1203.4
(c) Handloom Textiles & Khadi	556	22758.5	10657.5	3,629	7088.2	3620.8
(d) Other Textiles & Textile Products	19,370	860807.8	502571.7	28,155	769555.9	76302.5
5. Paper, Paper Products & Printing	7,246	502189.2	203269.6	8,378	47450.1	33329.8
6. Woods and Wood Products	1,347	34219.0	26393.5	3,660	8091.0	6380.4
7. Leather & Leather Products	2,264	117325.7	53058.7	4,301	96016.5	9837.5
8. Gems and Jewellery	3,757	523261.8	266142.1	3,555	31134.8	14916.2
9. Rubber & Plastic Products	8,918	298746.4	198159.5	8,388	39885.4	25388.0
10. Chemicals & Chemical Products	17,006	1252440.3	668511.9	8,541	126469.4	46019.2
(a) Heavy Industrial Chemicals	3,380	215679.6	119057.7	1,107	12634.6	5027.7
(b) Fertilisers	531	104215.7	61389.5	473	3032.7	1169.2
(c) Drugs & Pharmaceuticals	5,443	536851.0	281175.8	1,472	70834.1	17078.4
(d) Non-Edible Oils	244	15218.0	11281.2	514	2189.4	1817.3
(e) Other Chemicals & Chemical Products	7,408	380475.9	195607.7	4,975	37778.6	20926.6
11. Petroleum, Coal Products & Nuclear Fuels	1,457	489586.1	283538.2	684	72298.4	60508.9
12. Manufacture of Cement & Cement Products	2,207	261557.7	191434.4	5,665	24703.5	18584.2
13. Basic Metals & Metal Products	22,587	2601097.9	1582343.2	15,828	329850.5	206630.7
(a) Iron & Steel	13,064	1897653.5	1163932.8	6,413	207708.1	136840.6
(b) Non-Ferrous Metals	2,674	338303.7	204282.8	2,288	73367.3	38351.2
(c) Metal Products	6,849	365140.7	214127.7	7,127	48775.0	31439.0
14. Engineering	37,149	1685843.1	810040.6	58,647	173190.5	125287.3
(a) Heavy Engineering	4,106	243681.3	157421.2	6,985	22131.2	17539.5
(b) Light Engineering	23,351	445450.5	276452.4	43,831	73920.9	51269.6
(c) Electrical Machinery & Goods	7,282	747247.5	234443.6	5,740	51133.1	34270.6
(d) Electronic Machinery & Goods	2,410	249463.7	141723.5	2,091	26005.3	22207.6
15. Vehicles, Vehicle Parts & Transport Equipments	17,322	797770.2	405512.0	14,477	100489.4	54451.8
16. Other Industries	10,432	531749.4	254638.5	43,166	92956.3	61726.7
17. Electricity, Gas & Water	2,719	1542926.3	1056772.7	2,693	394065.5	274829.9
(a) Electricity Generation & Transmission	1,761	1397177.1	944417.4	1,054	357176.4	248931.6
(b) Non-Conventional Energy	473	82995.5	71008.3	795	21357.6	14251.3
(c) Gas, Steam & Water Supply	485	62753.8	41347.0	844	15531.4	11647.0
18. Construction	35,215	3050950.3	2082238.3	89,080	652649.9	474464.8
(a) Other than Infrastructure	24,262	669190.6	482036.6	69,830	162048.6	125947.5
(b) Infrastructure Construction	10,953	2381759.6	1600201.7	19,250	490601.2	348517.3
III. TRANSPORT OPERATORS	66,860	481726.3	320645.6	601,520	478999.2	329565.8
IV. PROFESSIONAL AND OTHER SERVICES	46,959	3474709.1	1939426.7	336,251	636940.3	447965.7
1. Professional Services	5,172	208237.3	116770.2	68,290	75534.8	49900.1
2. Tourism, Hotel & Restaurants	7,581	448909.9	290607.1	24,541	50735.1	35263.9
3. Recreation services	1,000	147201.6	105710.1	2,944	12686.2	10517.5
4. IT and Telecommunications	2,134	837395.3	444733.9	4,600	71887.3	44652.6
5. Others	31,072	1832965.1	981605.5	235,876	426096.8	307631.6
V. PERSONAL LOANS	-	-	-	11,494,811	8243116.4	5946176.7
1. Housing	-	-	-	4,369,082	4389962.5	3488688.2
2. Consumer Durables	-	-	-	68,914	46255.7	36573.4
3. Vehicles	-	-	-	1,978,352	895994.5	606411.6
4. Education	-	-	-	1,201,675	513441.3	377586.8
5. Personal Credit Cards	-	-	-	1,195,734	408812.4	50961.5
6. Others	-	-	-	2,681,054	1988649.9	1385955.3
VI. TRADE	61,964	2280051.3	1431680.4	616,352	971716.8	558990.5
1. Wholesale Trade	20,358	1148786.6	617350.5	44,427	263229.5	155673.6
2. Retail Trade	41,606	1131264.8	814329.9	571,925	708487.2	403316.9
VII. FINANCE	6,185	1136542.1	758541.1	56,476	388099.3	321774.0
VIII. ALL OTHERS	57,030	759322.6	368336.5	488,566	619072.0	407309.0
Total Bank Credit	481,255	25545903.2	15303868.0	18,837,842	17541341.0	11691563.8

TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2012

(Amount in ₹ Million)

OCCUPATION	HOUSEHOLD SECTOR - OTHERS			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	172,021	474016.0	356290.5	5,400,355	4276060.3	3249548.9
1. Direct Finance	125,046	277442.5	207234.7	5,136,917	3157732.7	2424623.5
2. Indirect Finance	46,975	196573.5	149055.8	263,438	1118327.7	824925.4
II. INDUSTRY	435,143	2833021.1	2016688.0	1,070,330	32359606.0	19245961.5
1. Mining & Quarrying	11,110	61098.2	47671.9	22,301	778400.7	516408.5
2. Food Manufacturing & Processing	56,269	367849.1	271712.5	111,653	2140802.4	1339137.0
(a) Rice Mills, Flour & Dal Mills	24,220	179929.6	133022.3	38,654	523128.9	314655.0
(b) Sugar	416	18035.6	15348.6	2,633	443557.0	315638.3
(c) Edible Oils & Vanaspati	5,108	34103.1	23977.4	10,661	246875.2	155176.8
(d) Tea Processing	452	2530.4	1702.9	1,179	21807.1	12749.6
(e) Processing of Fruits & Vegetables	2,955	11568.0	8686.1	6,762	253535.3	135740.9
(f) Others	23,118	121682.3	88975.3	51,764	651898.9	405176.5
3. Beverage & Tobacco	3,588	22444.9	18041.0	8,049	271434.7	188286.5
4. Textiles	75,944	510674.4	287252.0	165,172	4113826.0	1812173.7
(a) Cotton Textiles	20,308	176029.1	127355.9	50,816	1835155.4	923374.5
(b) Jute & Other Natural Fibre Textiles	1,192	5356.9	3397.6	2,780	82760.2	18618.8
(c) Handloom Textiles & Khadi	4,017	10745.7	7890.1	9,054	47756.1	25741.7
(d) Other Textiles & Textile Products	50,427	318542.7	148608.4	102,522	2148154.3	844438.7
5. Paper, Paper Products & Printing	20,983	67787.4	50687.4	38,829	727461.6	356636.5
6. Woods and Wood Products	8,012	23230.7	16903.7	13,470	75357.3	56246.9
7. Leather & Leather Products	5,180	32859.3	22911.4	12,261	265882.2	94621.8
8. Gems and Jewellery	4,848	188781.8	104535.7	12,560	818903.8	429168.4
9. Rubber & Plastic Products	21,692	80616.0	58148.8	40,978	496994.0	333959.7
10. Chemicals & Chemical Products	21,223	120129.7	83732.4	51,426	2088281.3	1122796.0
(a) Heavy Industrial Chemicals	3,785	19427.5	13028.6	9,099	305687.3	173675.6
(b) Fertilisers	558	2261.9	1632.2	1,786	274350.2	164700.3
(c) Drugs & Pharmaceuticals	3,334	29438.6	22486.0	11,612	863692.3	428818.0
(d) Non-Edible Oils	854	4719.9	3929.8	1,708	31121.5	22057.1
(e) Other Chemicals & Chemical Products	12,692	64281.9	42655.9	27,221	613430.1	333545.0
11. Petroleum, Coal Products & Nuclear Fuels	2,196	28345.2	25547.8	4,878	1227688.5	706278.9
12. Manufacture of Cement & Cement Products	9,012	25418.7	20003.8	17,677	437370.9	325981.8
13. Basic Metals & Metal Products	35,715	286552.7	225008.5	79,335	4557758.8	2768816.1
(a) Iron & Steel	15,474	176906.0	146102.9	37,742	3157966.5	2009931.1
(b) Non-Ferrous Metals	6,246	47105.2	31281.3	11,999	721204.1	411265.3
(c) Metal Products	13,995	62541.5	47624.3	29,594	678588.3	347619.6
14. Engineering	61,034	211339.2	155220.9	162,862	2511041.1	1416671.3
(a) Heavy Engineering	8,712	32750.8	22552.8	20,641	378791.5	260333.0
(b) Light Engineering	38,957	104795.5	80621.4	109,212	769776.9	512216.5
(c) Electrical Machinery & Goods	10,660	53902.4	37296.9	25,207	984421.5	402409.0
(d) Electronic Machinery & Goods	2,705	19890.5	14749.8	7,802	378051.3	241712.9
15. Vehicles, Vehicle Parts & Transport Equipments	12,873	66264.6	44893.4	47,168	1146134.3	614070.8
16. Other Industries	48,433	144932.9	103704.0	108,135	949442.6	550162.7
17. Electricity, Gas & Water	2,360	48932.7	41624.4	9,261	3926908.2	2565939.1
(a) Electricity Generation & Transmission	648	32454.5	27109.8	4,663	3611985.2	2330600.0
(b) Non-Conventional Energy	412	6820.1	5572.5	1,822	158949.4	121330.8
(c) Gas, Steam & Water Supply	1,300	9658.1	8942.1	2,776	155973.6	114008.3
18. Construction	34,671	545763.6	439088.4	164,315	5825917.6	4048606.0
(a) Other than Infrastructure	22,976	212878.6	158059.0	120,206	1253477.2	906402.8
(b) Infrastructure Construction	11,695	332885.0	281029.4	44,109	4572440.4	3142203.2
III. TRANSPORT OPERATORS	86,015	150557.3	101373.8	764,917	1713463.7	1150099.5
IV. PROFESSIONAL AND OTHER SERVICES	155,596	746327.9	527316.2	599,555	5773524.5	3581432.2
1. Professional Services	17,665	73951.2	45129.8	93,419	404217.5	251579.4
2. Tourism, Hotel & Restaurants	18,210	79946.7	59725.2	52,452	675128.0	446333.7
3. Recreation services	2,444	13999.0	10529.9	7,051	203887.1	146771.5
4. IT and Telecommunications	4,680	13005.1	10107.3	11,886	1092175.4	625945.4
5. Others	112,597	565425.9	401824.1	434,747	3398116.5	2110802.3
V. PERSONAL LOANS	-	-	-	11,544,151	8452829.5	6085928.3
1. Housing	-	-	-	4,418,422	4599675.6	3628439.8
2. Consumer Durables	-	-	-	68,914	46255.7	36573.4
3. Vehicles	-	-	-	1,978,352	895994.5	606411.6
4. Education	-	-	-	1,201,675	513441.3	377586.8
5. Personal Credit Cards	-	-	-	1,195,734	408812.4	50961.5
6. Others	-	-	-	2,681,054	1988649.9	1385955.3
VI. TRADE	559,989	1425905.0	1054461.3	1,304,122	7535988.6	4411892.1
1. Wholesale Trade	79,623	540976.6	390528.8	152,008	4174959.1	2072720.2
2. Retail Trade	480,366	884928.4	663932.5	1,152,114	3361029.5	2339171.9
VII. FINANCE	10,562	79413.7	55917.9	185,374	7000588.8	4044732.9
VIII. ALL OTHERS	136,632	784638.2	280785.8	901,120	3995589.4	1696860.0
Total Bank Credit	1,555,958	6493879.1	4392833.5	21,769,924	71107650.8	43466455.5