

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2010**

(Amount in ₹ Lakh)

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
<b>I. AGRICULTURE</b>	<b>5,996</b>	<b>4985,65</b>	<b>4289,42</b>	<b>266</b>	<b>3372,28</b>	<b>1731,88</b>
1. Direct Finance	1,347	106,06	56,60	163	948,04	830,24
2. Indirect Finance	4,649	4879,59	4232,82	103	2424,24	901,64
<b>II. INDUSTRY</b>	<b>2,118</b>	<b>17430,27</b>	<b>13860,71</b>	<b>450</b>	<b>14274,92</b>	<b>9804,98</b>
1. Mining & Quarrying	118	176,96	106,35	62	306,53	305,97
2. Food Manufacturing & Processing	217	80,99	33,54	15	34,72	12,67
(a) Rice Mills, Flour & Dal Mills	71	7,62	5,69	1	5	-
(b) Sugar	12	1,15	36	1	4,00	-
(c) Edible Oils & Vanaspati	7	66	59	1	20	20
(d) Tea Processing	6	52,63	11,56	2	15,00	55
(e) Processing of Fruits & Vegetables	6	23	15	-	-	-
(f) Others	115	18,68	15,19	10	15,47	11,92
3. Beverage & Tobacco	25	1,46	78	2	1,05	96
4. Textiles	403	283,51	271,07	29	1031,89	71,74
(a) Cotton Textiles	159	41,88	33,99	5	1000,70	46,88
(b) Jute & Other Natural Fibre Textiles	7	14,40	13,95	-	-	-
(c) Handloom Textiles & Khadi	138	19,56	16,28	3	1,31	1,51
(d) Other Textiles & Textile Products	99	207,66	206,86	21	29,87	23,35
5. Paper, Paper Products & Printing	69	117,74	110,63	17	87,54	89,40
6. Woods and Wood Products	20	1,45	1,13	1	4	4
7. Leather & Leather Products	4	8,25	1,47	7	5,77	2,99
8. Gems and Jewellery	3	100,17	10	2	24	30
9. Rubber & Plastic Products	20	20,06	8,79	4	2,94	2,87
10. Chemicals & Chemical Products	116	898,98	654,71	8	454,68	454,21
(a) Heavy Industrial Chemicals	14	4,79	2,80	5	151,07	150,52
(b) Fertilisers	9	426,57	242,35	1	300,00	300,00
(c) Drugs & Pharmaceuticals	72	69,43	65,75	-	-	-
(d) Non-Edible Oils	2	20	20	-	-	-
(e) Other Chemicals & Chemical Products	19	397,99	343,62	2	3,61	3,69
11. Petroleum, Coal Products & Nuclear Fuels	30	5619,24	4330,90	5	56,63	36,40
12. Manufacture of Cement & Cement Products	22	3,06	2,09	-	-	-
13. Basic Metals & Metal Products	94	977,56	863,45	23	114,83	53,48
(a) Iron & Steel	53	546,17	529,34	16	4,51	3,86
(b) Non-Ferrous Metals	14	392,96	300,86	-	-	-
(c) Metal Products	27	38,43	33,25	7	110,33	49,62
14. Engineering	116	284,11	221,25	54	928,05	487,44
(a) Heavy Engineering	32	83,24	38,57	7	28,43	28,55
(b) Light Engineering	34	27,12	10,53	20	247,81	207,46
(c) Electrical Machinery & Goods	40	154,80	152,65	23	641,22	247,72
(d) Electronic Machinery & Goods	10	18,95	19,50	4	10,59	3,71
15. Vehicles, Vehicle Parts & Transport Equipments	23	64,41	52,12	26	154,15	136,55
16. Other Industries	121	243,19	135,89	9	18,00	17,92
17. Electricity, Gas & Water	105	6891,29	5595,91	70	8022,99	5637,62
(a) Electricity Generation & Transmission	94	6885,57	5592,65	66	7904,84	5524,77
(b) Non-Conventional Energy	1	34	43	-	-	-
(c) Gas, Steam & Water Supply	10	5,37	2,83	4	118,15	112,86
18. Construction	612	1657,84	1470,53	116	3054,87	2494,41
(a) Other than Infrastructure	545	43,62	30,68	56	290,42	152,38
(b) Infrastructure Construction	67	1614,22	1439,85	60	2764,44	2342,02
<b>III. TRANSPORT OPERATORS</b>	<b>312</b>	<b>8369,18</b>	<b>7303,69</b>	<b>32</b>	<b>506,46</b>	<b>401,85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>739</b>	<b>1618,85</b>	<b>547,76</b>	<b>275</b>	<b>446,34</b>	<b>325,88</b>
1. Professional Services	1	57	79	1	5	2
2. Tourism, Hotel & Restaurants	28	7,46	4,92	9	17,87	7,12
3. Recreation services	16	1,19	46	6	103,69	103,10
4. IT and Telecommunications	5	94,36	72,84	1	1,00	1,00
5. Others	689	1515,28	468,75	258	323,73	214,64
<b>V. PERSONAL LOANS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>1,377</b>	<b>18283,15</b>	<b>14784,81</b>	<b>394</b>	<b>17331,90</b>	<b>4301,55</b>
1. Wholesale Trade	553	17365,51	14139,47	72	17237,34	4223,91
2. Retail Trade	824	917,64	645,34	322	94,56	77,64
<b>VII. FINANCE</b>	<b>424</b>	<b>6861,68</b>	<b>6409,07</b>	<b>47</b>	<b>1434,75</b>	<b>1413,56</b>
<b>VIII. ALL OTHERS</b>	<b>1,730</b>	<b>729,93</b>	<b>563,91</b>	<b>6,665</b>	<b>5698,02</b>	<b>4654,14</b>
<b>TOTAL BANK CREDIT</b>	<b>12,696</b>	<b>58278,70</b>	<b>47759,37</b>	<b>8,129</b>	<b>43064,68</b>	<b>22633,83</b>

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2010**

(Amount in ₹ Lakh)

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
<b>I. AGRICULTURE</b>	<b>269</b>	<b>12530,38</b>	<b>10519,46</b>	<b>286</b>	<b>2864,91</b>	<b>2652,04</b>
1. Direct Finance	30	138,67	94,08	115	5,37	3,82
2. Indirect Finance	239	12391,71	10425,38	171	2859,53	2648,22
<b>II. INDUSTRY</b>	<b>743</b>	<b>56799,96</b>	<b>45227,55</b>	<b>524</b>	<b>12299,49</b>	<b>9994,37</b>
1. Mining & Quarrying	29	2653,58	2081,58	9	10,35	9,34
2. Food Manufacturing & Processing	33	1015,72	591,11	43	2061,32	2006,07
(a) Rice Mills, Flour & Dal Mills	1	70	–	7	1,05	75
(b) Sugar	1	7,80	2,92	1	3,70	3,61
(c) Edible Oils & Vanaspati	2	3,87	3,87	3	9,40	4,31
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	–	–	–
(f) Others	29	1003,35	584,32	32	2047,16	1997,40
3. Beverage & Tobacco	–	–	–	2	14	11
4. Textiles	26	65,92	31,93	28	164,16	156,65
(a) Cotton Textiles	13	47,99	18,44	7	3,39	1,82
(b) Jute & Other Natural Fibre Textiles	–	–	–	1	3	2
(c) Handloom Textiles & Khadi	7	15,74	13,23	15	154,50	153,95
(d) Other Textiles & Textile Products	6	2,19	25	5	6,24	86
5. Paper, Paper Products & Printing	35	317,11	238,01	7	17,44	10,64
6. Woods and Wood Products	2	65	28	–	–	–
7. Leather & Leather Products	–	–	–	2	6	5
8. Gems and Jewellery	–	–	–	–	–	–
9. Rubber & Plastic Products	4	49	45	6	24	20
10. Chemicals & Chemical Products	17	346,26	132,87	16	219,17	176,80
(a) Heavy Industrial Chemicals	7	108,87	36,85	2	60,00	60,02
(b) Fertilisers	5	216,39	89,91	8	158,01	116,21
(c) Drugs & Pharmaceuticals	1	2,81	57	1	15	13
(d) Non-Edible Oils	–	–	–	1	6	5
(e) Other Chemicals & Chemical Products	4	18,19	5,55	4	95	39
11. Petroleum, Coal Products & Nuclear Fuels	2	100,03	99,87	8	903,55	690,83
12. Manufacture of Cement & Cement Products	1	15	11	2	13	7
13. Basic Metals & Metal Products	11	512,82	290,02	12	116,63	91,05
(a) Iron & Steel	6	58,54	56,36	2	7,21	4,73
(b) Non-Ferrous Metals	2	447,31	226,77	1	2,39	2,39
(c) Metal Products	3	6,97	6,89	9	107,03	83,93
14. Engineering	18	164,88	155,41	17	123,27	113,21
(a) Heavy Engineering	4	133,92	134,25	1	6,81	6,81
(b) Light Engineering	5	5,70	3,63	9	8,79	1,95
(c) Electrical Machinery & Goods	6	18,72	14,24	3	103,90	103,37
(d) Electronic Machinery & Goods	3	6,54	3,29	4	3,78	1,08
15. Vehicles, Vehicle Parts & Transport Equipments	30	1012,88	869,79	9	9,98	9,98
16. Other Industries	5	20,33	22,17	12	50,61	10,64
17. Electricity, Gas & Water	366	38188,78	30889,79	269	6156,69	5163,77
(a) Electricity Generation & Transmission	351	36414,54	29428,27	262	5967,49	5144,32
(b) Non-Conventional Energy	10	1489,85	1291,99	2	185,06	16,85
(c) Gas, Steam & Water Supply	5	284,40	169,53	5	4,14	2,60
18. Construction	164	12400,35	9824,16	82	2465,73	1554,97
(a) Other than Infrastructure	25	643,61	598,51	28	229,82	59,77
(b) Infrastructure Construction	139	11756,74	9225,65	54	2235,92	1495,20
<b>III. TRANSPORT OPERATORS</b>	<b>794</b>	<b>2677,25</b>	<b>2190,18</b>	<b>800</b>	<b>314,04</b>	<b>266,72</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>105</b>	<b>8116,81</b>	<b>7232,77</b>	<b>253</b>	<b>1475,23</b>	<b>1099,63</b>
1. Professional Services	–	–	–	1	26	26
2. Tourism, Hotel & Restaurants	6	7,06	6,66	50	8,06	8,87
3. Recreation services	2	45,72	45,72	3	5,43	3,89
4. IT and Telecommunications	–	–	–	8	1,34	30
5. Others	97	8064,03	7180,39	191	1460,13	1086,32
<b>V. PERSONAL LOANS</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
<b>VI. TRADE</b>	<b>157</b>	<b>55589,68</b>	<b>7704,62</b>	<b>636</b>	<b>3591,38</b>	<b>2738,16</b>
1. Wholesale Trade	68	55419,52	7618,58	108	3246,06	2576,82
2. Retail Trade	89	170,17	86,03	528	345,32	161,34
<b>VII. FINANCE</b>	<b>61</b>	<b>2002,72</b>	<b>1604,83</b>	<b>34</b>	<b>1706,15</b>	<b>846,05</b>
<b>VIII. ALL OTHERS</b>	<b>212</b>	<b>14730,24</b>	<b>13111,28</b>	<b>759</b>	<b>4371,72</b>	<b>3613,25</b>
<b>TOTAL BANK CREDIT</b>	<b>2,341</b>	<b>152447,05</b>	<b>87590,68</b>	<b>3,292</b>	<b>26622,90</b>	<b>21210,21</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2010**

(Amount in ₹ Lakh)

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
<b>I. AGRICULTURE</b>	<b>10,353</b>	<b>12084,40</b>	<b>9248,25</b>	<b>1,807</b>	<b>12198,53</b>	<b>9962,82</b>
1. Direct Finance	2,252	187,57	144,70	948	337,53	273,98
2. Indirect Finance	8,101	11896,83	9103,55	859	11861,00	9688,84
<b>II. INDUSTRY</b>	<b>4,241</b>	<b>26649,91</b>	<b>12943,26</b>	<b>13,875</b>	<b>329532,42</b>	<b>199688,58</b>
1. Mining & Quarrying	89	475,66	338,24	334	13999,16	7919,93
2. Food Manufacturing & Processing	516	356,03	283,45	1,315	15845,48	11114,10
(a) Rice Mills, Flour & Dal Mills	101	33,25	25,86	174	1068,55	872,43
(b) Sugar	3	5,31	2,57	281	6314,15	5419,95
(c) Edible Oils & Vanaspati	26	73,49	67,77	148	2928,03	1559,74
(d) Tea Processing	3	1,88	2,24	81	435,77	302,52
(e) Processing of Fruits & Vegetables	16	5,39	5,23	48	211,70	165,47
(f) Others	367	236,70	179,77	583	4887,28	2793,99
3. Beverage & Tobacco	39	167,52	157,72	198	2081,66	1701,76
4. Textiles	762	2984,38	647,41	2,050	22420,68	16376,69
(a) Cotton Textiles	309	2575,25	307,53	891	12078,37	9062,29
(b) Jute & Other Natural Fibre Textiles	4	1,30	53	57	563,74	146,20
(c) Handloom Textiles & Khadi	23	3,27	3,01	37	213,35	158,78
(d) Other Textiles & Textile Products	426	404,56	336,34	1,065	9565,23	7009,42
5. Paper, Paper Products & Printing	107	531,80	374,23	493	3531,20	2573,13
6. Woods and Wood Products	50	30,66	24,69	67	297,27	242,49
7. Leather & Leather Products	178	112,94	94,34	154	790,29	630,09
8. Gems and Jewellery	23	18,22	16,61	78	1345,92	943,29
9. Rubber & Plastic Products	122	250,38	186,16	430	3498,26	2013,19
10. Chemicals & Chemical Products	125	682,03	316,27	1,669	25023,28	13599,32
(a) Heavy Industrial Chemicals	17	60,99	44,61	330	3105,85	1840,59
(b) Fertilisers	4	2,41	2,31	107	3994,05	2765,47
(c) Drugs & Pharmaceuticals	40	300,67	71,66	564	7842,51	4574,36
(d) Non-Edible Oils	5	3,78	3,16	43	522,13	346,46
(e) Other Chemicals & Chemical Products	59	314,17	194,52	625	9558,74	4072,45
11. Petroleum, Coal Products & Nuclear Fuels	69	218,08	37,10	241	39438,45	26060,60
12. Manufacture of Cement & Cement Products	47	396,30	163,38	230	5506,57	3575,03
13. Basic Metals & Metal Products	259	2854,48	2327,73	2,013	55314,22	28615,51
(a) Iron & Steel	109	2329,96	2058,19	1,482	41310,40	24087,13
(b) Non-Ferrous Metals	100	183,74	169,38	210	2638,32	1575,07
(c) Metal Products	50	340,78	100,16	321	11365,50	2953,31
14. Engineering	171	434,63	391,15	1,772	32456,61	16921,36
(a) Heavy Engineering	17	1,42	1,24	193	3155,45	2370,73
(b) Light Engineering	67	77,04	59,70	1,044	19786,64	7247,25
(c) Electrical Machinery & Goods	46	150,44	141,95	371	6506,72	4901,90
(d) Electronic Machinery & Goods	41	205,73	188,27	164	3007,80	2401,48
15. Vehicles, Vehicle Parts & Transport Equipments	46	427,99	365,83	456	10815,82	7679,75
16. Other Industries	250	351,67	320,38	578	5495,34	3815,16
17. Electricity, Gas & Water	75	5349,30	3845,07	414	42380,42	25108,69
(a) Electricity Generation & Transmission	52	5145,62	3643,63	346	40152,95	23624,63
(b) Non-Conventional Energy	2	200,06	200,03	24	975,40	744,16
(c) Gas, Steam & Water Supply	21	3,62	1,41	44	1252,07	739,91
18. Construction	1,313	11007,84	3053,50	1,383	49291,78	30798,47
(a) Other than Infrastructure	1,133	629,62	465,75	653	4227,19	3018,81
(b) Infrastructure Construction	180	10378,22	2587,75	730	45064,58	27779,65
<b>III. TRANSPORT OPERATORS</b>	<b>441</b>	<b>207,17</b>	<b>130,40</b>	<b>546</b>	<b>21060,87</b>	<b>12724,04</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,536</b>	<b>3980,09</b>	<b>3107,29</b>	<b>1,296</b>	<b>22895,22</b>	<b>16307,28</b>
1. Professional Services	42	2,30	1,99	19	232,44	133,19
2. Tourism, Hotel & Restaurants	174	190,47	161,50	231	2706,38	1876,18
3. Recreation services	35	332,59	225,27	55	1049,70	933,25
4. IT and Telecommunications	57	906,96	818,61	95	7553,45	4733,60
5. Others	1,228	2547,77	1899,91	896	11353,23	8631,06
<b>V. PERSONAL LOANS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>3,290</b>	<b>4129,28</b>	<b>3029,20</b>	<b>2,429</b>	<b>69441,07</b>	<b>33291,03</b>
1. Wholesale Trade	1,154	2962,02	2084,91	1,088	67317,89	31776,23
2. Retail Trade	2,136	1167,26	944,29	1,341	2123,18	1514,80
<b>VII. FINANCE</b>	<b>9,254</b>	<b>76321,57</b>	<b>59373,35</b>	<b>179</b>	<b>12059,78</b>	<b>10286,20</b>
<b>VIII. ALL OTHERS</b>	<b>7,505</b>	<b>1100,45</b>	<b>866,54</b>	<b>2,132</b>	<b>1199,90</b>	<b>977,12</b>
<b>TOTAL BANK CREDIT</b>	<b>36,620</b>	<b>124472,87</b>	<b>88698,27</b>	<b>22,264</b>	<b>468387,78</b>	<b>287787,06</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2010**

(Amount in ₹ Lakh)

OCCUPATION	CO-OPERATIVE SECTOR			PRIVATE FINANCIAL CORPORATIONS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>74,922</b>	<b>48463,43</b>	<b>38602,19</b>	<b>3,582</b>	<b>4183,92</b>	<b>3329,06</b>
1. Direct Finance	28,660	25508,25	20340,28	1,385	339,96	163,26
2. Indirect Finance	46,262	22955,19	18261,91	2,197	3843,96	3165,79
<b>II. INDUSTRY</b>	<b>857</b>	<b>6652,48</b>	<b>5159,26</b>	<b>15,927</b>	<b>32644,79</b>	<b>21958,09</b>
1. Mining & Quarrying	53	31,16	4,40	618	938,58	191,14
2. Food Manufacturing & Processing	154	1053,47	828,62	1,658	1237,18	914,66
(a) Rice Mills, Flour & Dal Mills	16	3,14	2,62	312	215,40	172,85
(b) Sugar	13	146,03	142,44	16	92,65	71,09
(c) Edible Oils & Vanaspati	8	45,15	20,34	147	202,27	150,64
(d) Tea Processing	1	3,24	3,24	26	14,91	11,77
(e) Processing of Fruits & Vegetables	10	12,97	10,45	146	87,75	68,46
(f) Others	106	842,93	649,55	1,011	624,20	439,86
3. Beverage & Tobacco	16	26,14	22,57	106	290,06	211,38
4. Textiles	208	672,59	568,99	2,655	2695,38	1948,27
(a) Cotton Textiles	110	640,36	542,03	692	1155,90	801,09
(b) Jute & Other Natural Fibre Textiles	2	2,57	2,56	59	53,11	40,70
(c) Handloom Textiles & Khadi	38	6,80	6,00	254	53,13	40,67
(d) Other Textiles & Textile Products	58	22,86	18,39	1,650	1433,23	1065,81
5. Paper, Paper Products & Printing	16	11,84	9,92	839	674,49	567,60
6. Woods and Wood Products	6	1,82	90	251	36,95	28,74
7. Leather & Leather Products	12	1,09	64	234	148,93	104,55
8. Gems and Jewellery	6	22,85	22,89	94	314,91	182,12
9. Rubber & Plastic Products	21	3,42	2,59	941	543,20	429,23
10. Chemicals & Chemical Products	63	3772,82	3231,17	1,107	1655,92	1230,11
(a) Heavy Industrial Chemicals	6	16,62	1,41	197	428,75	377,19
(b) Fertilisers	16	3743,55	3223,46	31	179,93	97,77
(c) Drugs & Pharmaceuticals	5	2,65	1,79	268	280,12	212,42
(d) Non-Edible Oils	1	33	-	26	17,07	11,27
(e) Other Chemicals & Chemical Products	35	9,68	4,51	585	750,04	531,46
11. Petroleum, Coal Products & Nuclear Fuels	2	2,42	1,67	69	713,18	677,08
12. Manufacture of Cement & Cement Products	10	1,47	73	285	415,56	311,35
13. Basic Metals & Metal Products	41	676,81	153,04	1,855	7547,08	4172,65
(a) Iron & Steel	22	622,02	120,17	627	3069,62	1676,60
(b) Non-Ferrous Metals	8	1,01	73	204	1360,84	208,83
(c) Metal Products	11	53,78	32,14	1,024	3116,62	2287,21
14. Engineering	39	25,71	17,79	2,239	1698,08	1239,62
(a) Heavy Engineering	17	8,53	7,24	421	328,05	248,85
(b) Light Engineering	16	13,67	8,57	1,250	546,02	425,29
(c) Electrical Machinery & Goods	2	2,78	1,27	395	419,89	277,36
(d) Electronic Machinery & Goods	4	73	71	173	404,12	288,11
15. Vehicles, Vehicle Parts & Transport Equipments	5	4,31	46	333	4184,79	3471,34
16. Other Industries	48	52,74	41,79	1,493	609,90	444,61
17. Electricity, Gas & Water	11	57,70	56,22	127	1782,45	982,70
(a) Electricity Generation & Transmission	3	48,40	47,82	50	1505,60	753,37
(b) Non-Conventional Energy	2	7,09	7,09	24	217,88	200,65
(c) Gas, Steam & Water Supply	6	2,21	1,31	53	58,97	28,67
18. Construction	146	234,13	194,87	1,023	7158,16	4850,93
(a) Other than Infrastructure	103	108,49	94,07	655	2771,31	2299,97
(b) Infrastructure Construction	43	125,64	100,80	368	4386,84	2550,96
<b>III. TRANSPORT OPERATORS</b>	<b>106</b>	<b>27,20</b>	<b>23,99</b>	<b>540</b>	<b>648,36</b>	<b>346,63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>624</b>	<b>1279,12</b>	<b>779,47</b>	<b>5,205</b>	<b>7238,76</b>	<b>4094,25</b>
1. Professional Services	2	64	41	86	26,37	20,72
2. Tourism, Hotel & Restaurants	9	3,88	2,42	694	1088,96	682,84
3. Recreation services	7	58	45	104	227,32	148,16
4. IT and Telecommunications	13	130,42	29,19	335	2846,10	1008,68
5. Others	593	1143,60	747,00	3,986	3050,01	2233,84
<b>V. PERSONAL LOANS</b>	<b>1,82,616</b>	<b>96994,61</b>	<b>76934,70</b>	-	-	-
1. Housing	1,82,616	96994,61	76934,70	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>60,261</b>	<b>16252,57</b>	<b>12088,33</b>	<b>12,075</b>	<b>5239,73</b>	<b>3779,85</b>
1. Wholesale Trade	169	591,65	374,72	2,612	2221,77	1737,95
2. Retail Trade	60,092	15660,93	11713,61	9,463	3017,96	2041,89
<b>VII. FINANCE</b>	<b>639</b>	<b>3366,36</b>	<b>2105,26</b>	<b>5,493</b>	<b>126050,03</b>	<b>102842,05</b>
<b>VIII. ALL OTHERS</b>	<b>584</b>	<b>211,92</b>	<b>116,57</b>	<b>7,409</b>	<b>3272,07</b>	<b>2406,26</b>
<b>TOTAL BANK CREDIT</b>	<b>3,20,609</b>	<b>173247,70</b>	<b>135809,77</b>	<b>50,231</b>	<b>179277,65</b>	<b>138756,17</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2010**

(Amount in ₹ Lakh)

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
<b>I. AGRICULTURE</b>	<b>14,941</b>	<b>32779,42</b>	<b>24969,30</b>	<b>27,35,682</b>	<b>114320,57</b>	<b>96242,11</b>
1. Direct Finance	6,396	15669,09	11415,78	26,55,803	109338,03	91912,42
2. Indirect Finance	8,545	17110,33	13553,52	79,879	4982,54	4329,69
<b>II. INDUSTRY</b>	<b>2,17,540</b>	<b>1244363,84</b>	<b>796600,23</b>	<b>3,36,806</b>	<b>78904,56</b>	<b>53547,62</b>
1. Mining & Quarrying	3,857	36827,94	25958,49	5,769	289,17	222,69
2. Food Manufacturing & Processing	23,826	70451,80	47124,65	37,800	7259,69	5452,51
(a) Rice Mills, Flour & Dal Mills	4,960	13662,05	10347,52	8,883	2376,80	1734,89
(b) Sugar	1,087	15661,60	11946,35	436	530,06	434,30
(c) Edible Oils & Vanaspati	1,839	13401,00	7607,42	1,814	445,09	350,20
(d) Tea Processing	914	3349,96	2109,59	304	152,08	101,91
(e) Processing of Fruits & Vegetables	656	1720,69	1340,19	1,467	286,08	186,47
(f) Others	14,370	22656,51	13773,57	24,896	3469,59	2644,74
3. Beverage & Tobacco	1,654	15043,20	11075,93	2,416	655,98	455,30
4. Textiles	31,634	126725,99	79437,89	33,662	9607,13	6524,84
(a) Cotton Textiles	10,820	56960,76	39450,94	7,758	4562,28	3035,01
(b) Jute & Other Natural Fibre Textiles	523	1516,49	1020,83	757	162,68	129,82
(c) Handloom Textiles & Khadi	956	2112,23	1509,77	4,217	406,59	315,83
(d) Other Textiles & Textile Products	19,335	66136,51	37456,35	20,930	4475,58	3044,19
5. Paper, Paper Products & Printing	7,751	26999,18	18045,66	6,316	2013,96	1499,41
6. Woods and Wood Products	1,404	2943,77	2097,31	3,183	495,47	386,50
7. Leather & Leather Products	3,564	6704,80	3613,67	1,907	411,66	291,04
8. Gems and Jewellery	2,745	31291,50	14966,05	2,055	4294,48	627,96
9. Rubber & Plastic Products	8,714	22678,23	14571,93	4,291	1098,70	673,28
10. Chemicals & Chemical Products	18,837	103112,88	58579,70	6,050	2318,16	1687,25
(a) Heavy Industrial Chemicals	4,289	19170,29	10915,69	-	-	-
(b) Fertilisers	558	9026,87	6242,80	-	-	-
(c) Drugs & Pharmaceuticals	5,801	45988,74	25393,83	1,036	848,29	540,29
(d) Non-Edible Oils	330	901,46	676,96	495	107,15	73,91
(e) Other Chemicals & Chemical Products	7,859	28025,52	15350,43	4,519	1362,72	1073,04
11. Petroleum, Coal Products & Nuclear Fuels	1,521	43857,41	27086,66	606	159,08	123,23
12. Manufacture of Cement & Cement Products	2,250	26122,19	18927,85	5,011	980,03	838,75
13. Basic Metals & Metal Products	24,736	187283,50	122654,01	10,442	12575,52	7702,49
(a) Iron & Steel	13,462	131983,26	88349,48	858	596,23	375,27
(b) Non-Ferrous Metals	3,667	25754,77	15183,01	331	100,53	77,49
(c) Metal Products	7,607	29545,47	19121,52	9,253	11878,77	7249,73
14. Engineering	28,674	130438,57	62142,41	42,309	6647,23	4507,49
(a) Heavy Engineering	4,407	15509,97	11274,55	6,521	1463,00	1010,23
(b) Light Engineering	13,732	66405,74	20754,11	30,830	2632,20	1758,05
(c) Electrical Machinery & Goods	8,114	32666,47	18832,32	3,632	1585,38	961,61
(d) Electronic Machinery & Goods	2,421	15856,41	11281,43	1,326	966,65	777,59
15. Vehicles, Vehicle Parts & Transport Equipments	10,136	58608,13	39555,27	5,242	486,70	353,95
16. Other Industries	11,301	45939,08	24384,49	61,217	9486,11	7189,23
17. Electricity, Gas & Water	2,747	91018,01	63898,54	1,360	951,07	709,45
(a) Electricity Generation & Transmission	1,723	81102,89	56614,43	-	-	-
(b) Non-Conventional Energy	387	4192,87	3038,05	633	231,61	176,24
(c) Gas, Steam & Water Supply	637	5722,25	4246,06	727	719,46	533,21
18. Construction	32,189	218317,66	162479,72	1,07,170	19174,43	14302,27
(a) Other than Infrastructure	20,334	57053,60	43706,96	94,299	10515,34	7735,73
(b) Infrastructure Construction	11,855	161264,07	118772,76	12,871	8659,09	6566,54
<b>III. TRANSPORT OPERATORS</b>	<b>28,463</b>	<b>33640,97</b>	<b>27902,29</b>	<b>4,90,295</b>	<b>33919,42</b>	<b>20394,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>63,927</b>	<b>253120,52</b>	<b>181252,58</b>	<b>3,63,852</b>	<b>38157,03</b>	<b>29227,25</b>
1. Professional Services	13,326	40133,78	32956,96	42,346	3838,00	3145,85
2. Tourism, Hotel & Restaurants	6,082	25080,54	18095,03	18,250	2491,09	1874,48
3. Recreation services	1,412	10650,25	8099,47	3,058	518,44	399,25
4. IT and Telecommunications	2,111	37303,25	27680,86	3,483	1507,22	890,48
5. Others	40,996	139952,69	94420,25	2,96,715	29802,28	22917,19
<b>V. PERSONAL LOANS</b>	<b>90</b>	<b>239,96</b>	<b>239,94</b>	<b>91,19,711</b>	<b>487703,82</b>	<b>359082,61</b>
1. Housing	5	8,63	8,61	37,20,423	256775,15	211495,73
2. Consumer Durables	1	4,88	4,88	61,964	2394,49	1835,71
3. Vehicles	2	3,02	3,02	14,73,069	55209,55	35174,43
4. Education	2	5,47	5,47	8,32,083	36893,71	27460,04
5. Personal Credit Cards	-	-	-	7,47,696	23415,46	3783,29
6. Others	80	217,97	217,97	22,84,476	113015,45	79333,42
<b>VI. TRADE</b>	<b>75,791</b>	<b>141794,27</b>	<b>87938,31</b>	<b>4,10,865</b>	<b>39144,45</b>	<b>29039,51</b>
1. Wholesale Trade	24,859	67215,21	38292,96	34,391	4758,13	3689,60
2. Retail Trade	50,932	74579,05	49645,35	3,76,474	34386,32	25349,91
<b>VII. FINANCE</b>	<b>5,404</b>	<b>59813,11</b>	<b>44864,72</b>	<b>49,063</b>	<b>2821,34</b>	<b>2288,84</b>
<b>VIII. ALL OTHERS</b>	<b>48,702</b>	<b>28669,11</b>	<b>11655,33</b>	<b>1,09,361</b>	<b>20990,02</b>	<b>17133,79</b>
<b>TOTAL BANK CREDIT</b>	<b>4,54,858</b>	<b>1794421,19</b>	<b>1175422,70</b>	<b>136,15,635</b>	<b>815961,19</b>	<b>606955,97</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2010**

(Amount in ₹ Lakh)

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
<b>I. AGRICULTURE</b>	<b>85,502</b>	<b>27384,70</b>	<b>20105,52</b>	<b>30,80,403</b>	<b>282141,33</b>	<b>226623,29</b>
1. Direct Finance	49,620	14300,59	10419,80	28,76,357	172374,96	139529,18
2. Indirect Finance	35,882	13084,10	9685,72	2,04,046	109766,37	87094,10
<b>II. INDUSTRY</b>	<b>3,75,110</b>	<b>242835,61</b>	<b>163685,15</b>	<b>9,82,762</b>	<b>2076793,89</b>	<b>1341765,31</b>
1. Mining & Quarrying	14,116	8316,62	5760,22	25,526	64705,22	43363,28
2. Food Manufacturing & Processing	54,046	27701,75	19349,16	1,22,143	128119,08	88471,70
(a) Rice Mills, Flour & Dal Mills	20,332	11508,20	8774,02	35,757	29081,05	22089,15
(b) Sugar	339	1421,76	1100,49	2,220	24521,40	19379,16
(c) Edible Oils & Vanaspati	3,571	2846,57	1747,36	7,621	19962,87	11517,03
(d) Tea Processing	524	419,93	278,14	1,907	4486,02	2852,97
(e) Processing of Fruits & Vegetables	1,430	501,67	378,27	3,906	2835,30	2160,07
(f) Others	27,850	11003,62	7070,88	70,732	47232,44	30473,33
3. Beverage & Tobacco	3,252	1703,88	1262,68	7,837	20064,02	14949,17
4. Textiles	71,366	42480,27	25472,49	1,46,709	210977,02	132886,36
(a) Cotton Textiles	19,955	12957,84	9360,16	42,153	92959,33	63286,73
(b) Jute & Other Natural Fibre Textiles	1,197	326,67	255,70	2,954	2650,99	1618,02
(c) Handloom Textiles & Khadi	4,342	1282,71	1008,99	10,672	4319,69	3270,04
(d) Other Textiles & Textile Products	45,872	27913,06	14847,64	90,930	111047,00	64711,57
5. Paper, Paper Products & Printing	17,766	6033,42	4514,46	33,838	40546,49	28209,75
6. Woods and Wood Products	6,923	1546,16	1214,50	12,067	5367,75	4007,46
7. Leather & Leather Products	6,545	3333,80	2133,43	12,785	11575,55	6889,35
8. Gems and Jewellery	3,953	11486,45	7376,15	9,085	50454,91	24615,06
9. Rubber & Plastic Products	16,700	5342,71	4046,65	31,516	33685,46	22154,24
10. Chemicals & Chemical Products	18,269	11223,08	6628,13	46,777	150970,82	87471,19
(a) Heavy Industrial Chemicals	4,005	1826,72	1277,43	8,921	25092,91	14792,21
(b) Fertilisers	524	216,50	162,09	1,292	18278,19	13250,67
(c) Drugs & Pharmaceuticals	2,822	4449,08	1840,28	10,721	60502,43	33099,31
(d) Non-Edible Oils	755	442,82	314,92	1,670	2012,59	1443,03
(e) Other Chemicals & Chemical Products	10,163	4287,95	3033,42	24,173	45084,70	24885,97
11. Petroleum, Coal Products & Nuclear Fuels	1,640	4281,79	3416,10	4,268	96328,67	62749,65
12. Manufacture of Cement & Cement Products	6,250	2153,66	1780,54	14,464	36067,01	25943,77
13. Basic Metals & Metal Products	30,443	28005,49	18959,48	70,373	297048,12	186619,49
(a) Iron & Steel	12,169	16408,01	10934,42	28,953	197494,14	128519,73
(b) Non-Ferrous Metals	4,815	4156,63	2846,70	9,433	35317,28	20855,54
(c) Metal Products	13,459	7440,85	5178,36	31,987	64236,70	37244,22
14. Engineering	47,454	17543,93	11864,11	1,24,831	191671,39	98647,33
(a) Heavy Engineering	7,292	3131,28	1908,57	19,135	23948,41	17086,16
(b) Light Engineering	28,898	7499,78	5333,17	77,428	97734,16	36159,70
(c) Electrical Machinery & Goods	8,857	5764,67	3767,36	21,644	48165,16	29492,11
(d) Electronic Machinery & Goods	2,407	1148,20	855,00	6,624	21823,67	15909,36
15. Vehicles, Vehicle Parts & Transport Equipments	8,263	6313,16	4286,65	24,745	82686,51	57369,81
16. Other Industries	35,137	11033,51	8178,80	1,11,379	73728,78	44893,70
17. Electricity, Gas & Water	2,469	14444,48	9743,26	8,161	216132,18	152186,93
(a) Electricity Generation & Transmission	921	13436,63	9042,07	3,928	199334,82	139879,67
(b) Non-Conventional Energy	313	452,21	280,59	1,429	8065,13	6043,39
(c) Gas, Steam & Water Supply	1,235	555,64	420,60	2,804	8732,24	6263,87
18. Construction	30,518	39891,43	27698,35	1,76,258	366664,92	260337,06
(a) Other than Infrastructure	20,668	12947,80	8927,55	1,39,870	90789,99	68141,83
(b) Infrastructure Construction	9,850	26943,63	18770,80	36,388	275874,94	192195,23
<b>III. TRANSPORT OPERATORS</b>	<b>39,177</b>	<b>10047,89</b>	<b>7143,16</b>	<b>5,62,850</b>	<b>111568,62</b>	<b>83475,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,72,528</b>	<b>57162,83</b>	<b>40888,19</b>	<b>6,25,385</b>	<b>407314,63</b>	<b>294787,79</b>
1. Professional Services	19,212	3540,80	2726,05	77,097	47931,80	39110,63
2. Tourism, Hotel & Restaurants	13,403	5380,06	3891,98	39,310	37571,43	26901,25
3. Recreation services	2,419	978,20	709,74	7,323	13989,41	10731,19
4. IT and Telecommunications	3,964	2259,95	1577,14	10,122	52648,13	36819,85
5. Others	1,33,530	45003,82	31983,29	4,91,533	255173,87	181224,87
<b>V. PERSONAL LOANS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>93,02,417</b>	<b>584938,39</b>	<b>436257,25</b>
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
<b>VI. TRADE</b>	<b>4,86,770</b>	<b>112778,43</b>	<b>83217,30</b>	<b>10,68,705</b>	<b>485531,51</b>	<b>283352,07</b>
1. Wholesale Trade	80,196	46248,37	32573,80	1,47,459	285382,40	139752,26
2. Retail Trade	4,06,574	66530,07	50643,50	9,21,246	200149,12	143599,81
<b>VII. FINANCE</b>	<b>9,933</b>	<b>4255,97</b>	<b>3113,34</b>	<b>1,00,289</b>	<b>302110,28</b>	<b>239121,87</b>
<b>VIII. ALL OTHERS</b>	<b>70,156</b>	<b>28775,96</b>	<b>19250,93</b>	<b>2,93,219</b>	<b>116647,75</b>	<b>79041,08</b>
<b>TOTAL BANK CREDIT</b>	<b>12,39,176</b>	<b>483241,40</b>	<b>337403,61</b>	<b>160,16,030</b>	<b>4367046,40</b>	<b>2984424,64</b>