

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>3,964</b>	<b>94518.5</b>	<b>39008.0</b>	<b>837</b>	<b>42418.0</b>	<b>31236.7</b>
1. Direct Finance	2,262	4706.3	3573.7	712	20158.7	11585.1
2. Indirect Finance	1,702	89812.2	35434.3	125	22259.3	19651.5
<b>II. INDUSTRY</b>	<b>1,036</b>	<b>191477.7</b>	<b>141883.2</b>	<b>380</b>	<b>156614.3</b>	<b>94488.7</b>
1. Mining & Quarrying	49	13859.4	13186.6	53	1120.1	47.8
2. Food Manufacturing & Processing	121	2599.2	2215.5	10	19.7	7.7
(a) Rice Mills, Flour & Dal Mills	43	51.2	34.6	2	10.3	0.3
(b) Sugar	20	2309.9	1952.0	-	-	-
(c) Edible Oils & Vanaspati	5	6.9	4.2	2	3.3	1.8
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	9	2.5	2.1	1	1.5	1.5
(f) Others	44	228.7	222.5	5	4.6	4.1
3. Beverage & Tobacco	3	1.4	1.6	0	-	-
4. Textiles	180	1598.6	991.8	35	294.9	255.5
(a) Cotton Textiles	136	1217.3	674.2	3	3.6	4.2
(b) Jute & Other Natural Fibre Textiles	1	0.5	0.3	-	-	-
(c) Handloom Textiles & Khadi	5	77.0	76.1	6	13.0	11.9
(d) Other Textiles & Textile Products	38	303.8	241.2	26	278.4	239.4
5. Paper, Paper Products & Printing	13	1655.6	755.5	6	698.4	305.3
6. Woods and Wood Products	-	-	-	4	2.2	2.2
7. Leather & Leather Products	40	13.7	10.6	2	45.0	40.7
8. Gems and Jewellery	-	-	-	-	-	-
9. Rubber & Plastic Products	23	978.2	1104.9	2	2.1	1.7
10. Chemicals & Chemical Products	34	9439.6	3409.2	6	1259.0	541.3
(a) Heavy Industrial Chemicals	3	2010.0	66.5	1	352.4	125.8
(b) Fertilisers	7	6298.0	2688.0	2	875.0	404.3
(c) Drugs & Pharmaceuticals	16	1026.3	647.0	1	20.0	0.5
(d) Non-Edible Oils	2	1.0	0.9	-	-	-
(e) Other Chemicals & Chemical Products	6	104.3	6.8	2	11.6	10.6
11. Petroleum, Coal Products & Nuclear Fuels	22	37710.1	29574.3	2	561.1	313.4
12. Manufacture of Cement & Cement Products	4	3.2	3.0	1	1.0	-
13. Basic Metals & Metal Products	23	24718.6	14612.1	8	86.2	58.4
(a) Iron & Steel	14	22663.2	12859.1	5	82.9	56.5
(b) Non-Ferrous Metals	4	2051.9	1751.5	2	1.3	1.2
(c) Metal Products	5	3.5	1.5	1	2.1	0.7
14. Engineering	49	1572.5	902.2	52	17220.4	9953.0
(a) Heavy Engineering	7	4.8	3.7	4	3.3	2.7
(b) Light Engineering	8	87.5	74.2	7	32.9	22.6
(c) Electrical Machinery & Goods	28	1476.8	822.0	39	17183.4	9927.0
(d) Electronic Machinery & Goods	6	3.4	2.2	2	0.9	0.6
15. Vehicles, Vehicle Parts & Transport Equipments	9	3144.2	1865.0	23	707.5	464.6
16. Other Industries	32	1109.2	1096.4	21	22.6	18.6
17. Electricity, Gas & Water	41	58032.9	39332.2	64	76898.8	52364.7
(a) Electricity Generation & Transmission	36	57993.6	39304.5	57	68314.4	45134.3
(b) Non-Conventional Energy	-	-	-	6	8504.3	7219.4
(c) Gas, Steam & Water Supply	5	39.4	27.7	1	80.0	11.1
18. Construction	393	35041.2	32822.6	91	57675.3	30113.8
(a) Other than Infrastructure	354	201.8	135.6	37	1195.5	769.3
(b) Infrastructure Construction	39	34839.4	32686.9	54	56479.8	29344.5
<b>III. TRANSPORT OPERATORS</b>	<b>213</b>	<b>103202.1</b>	<b>86880.3</b>	<b>48</b>	<b>6169.0</b>	<b>4904.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>260</b>	<b>22758.8</b>	<b>20062.6</b>	<b>281</b>	<b>6859.8</b>	<b>4306.0</b>
1. Professional Services	11	122.0	120.7	17	640.6	433.0
2. Tourism, Hotel & Restaurants	9	159.9	124.2	10	149.7	82.9
3. Recreation services	7	16.0	9.9	1	1.0	0.4
4. IT and Telecommunications	6	18301.7	18165.1	1	0.4	0.4
5. Others	227	4159.3	1642.8	252	6068.2	3789.3
<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>854</b>	<b>1136481.8</b>	<b>315894.1</b>	<b>350</b>	<b>9236.2</b>	<b>5743.6</b>
1. Wholesale Trade	479	1124529.9	304200.3	21	4220.3	2388.0
2. Retail Trade	375	11951.9	11693.8	329	5015.9	3355.7
<b>VII. FINANCE</b>	<b>102</b>	<b>80419.6</b>	<b>76160.6</b>	<b>75</b>	<b>25868.6</b>	<b>23573.7</b>
<b>VIII. ALL OTHERS</b>	<b>2,273</b>	<b>23877.8</b>	<b>20082.7</b>	<b>3,037</b>	<b>32291.1</b>	<b>27248.3</b>
<b>Total Bank Credit</b>	<b>8,702</b>	<b>1652736.3</b>	<b>699971.6</b>	<b>5,008</b>	<b>279456.9</b>	<b>191501.7</b>

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>324</b>	<b>137315.0</b>	<b>115347.4</b>	<b>1,019</b>	<b>49056.0</b>	<b>43453.3</b>
1. Direct Finance	117	43097.8	36309.9	877	20912.6	19710.1
2. Indirect Finance	207	94217.2	79037.5	142	28143.5	23743.2
<b>II. INDUSTRY</b>	<b>636</b>	<b>586673.7</b>	<b>440843.6</b>	<b>321</b>	<b>197156.6</b>	<b>139147.7</b>
1. Mining & Quarrying	13	11970.3	8415.0	14	125.5	95.1
2. Food Manufacturing & Processing	17	6930.9	2087.2	33	413.2	273.4
(a) Rice Mills, Flour & Dal Mills	2	302.6	47.0	8	9.5	6.8
(b) Sugar	1	40.0	-	1	150.0	36.4
(c) Edible Oils & Vanaspati	-	-	-	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	1	200.0	196.0
(f) Others	14	6588.3	2040.2	23	53.7	34.2
3. Beverage & Tobacco	2	52.4	2.3	1	0.5	0.6
4. Textiles	23	619.5	248.6	34	1618.5	1578.0
(a) Cotton Textiles	9	459.7	114.8	9	40.8	37.6
(b) Jute & Other Natural Fibre Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	6	125.2	96.4	15	1543.7	1531.5
(d) Other Textiles & Textile Products	8	34.6	37.5	10	34.0	8.9
5. Paper, Paper Products & Printing	19	1189.0	978.4	14	721.2	630.6
6. Woods and Wood Products	1	0.3	0.1	1	4.0	-
7. Leather & Leather Products	-	-	-	1	0.3	0.3
8. Gems and Jewellery	-	-	-	7	247.1	266.3
9. Rubber & Plastic Products	1	1.7	1.7	1	1.0	0.5
10. Chemicals & Chemical Products	17	3400.3	2051.3	9	692.5	320.7
(a) Heavy Industrial Chemicals	5	148.1	78.9	-	-	-
(b) Fertilisers	8	3047.8	1906.7	2	280.0	50.1
(c) Drugs & Pharmaceuticals	2	80.3	49.1	5	209.0	209.9
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	2	124.0	16.5	2	203.5	60.6
11. Petroleum, Coal Products & Nuclear Fuels	2	2140.0	1474.3	4	2075.4	26.7
12. Manufacture of Cement & Cement Products	2	991.5	871.4	4	5.9	0.9
13. Basic Metals & Metal Products	8	891.9	787.9	2	9003.2	9003.1
(a) Iron & Steel	8	891.9	787.9	1	9002.3	9002.3
(b) Non-Ferrous Metals	-	-	-	-	-	-
(c) Metal Products	-	-	-	1	0.9	0.8
14. Engineering	25	12519.3	10518.5	10	1141.0	1108.3
(a) Heavy Engineering	10	3979.2	2201.9	-	-	-
(b) Light Engineering	4	1337.4	1216.5	7	80.8	55.2
(c) Electrical Machinery & Goods	9	7156.2	7100.1	2	1010.3	1010.3
(d) Electronic Machinery & Goods	2	46.4	-	1	50.0	42.9
15. Vehicles, Vehicle Parts & Transport Equipments	5	532.4	534.2	5	4053.7	613.8
16. Other Industries	3	220.5	19.1	16	521.1	516.2
17. Electricity, Gas & Water	337	427151.9	320429.6	88	117171.1	83658.5
(a) Electricity Generation & Transmission	311	391221.0	292865.5	77	112351.8	82672.8
(b) Non-Conventional Energy	10	22855.1	18165.9	4	4557.7	549.0
(c) Gas, Steam & Water Supply	16	13075.9	9398.3	7	261.6	436.7
18. Construction	161	118061.8	92423.8	77	59361.2	41054.8
(a) Other than Infrastructure	26	5153.4	1599.2	24	1756.8	869.4
(b) Infrastructure Construction	135	112908.4	90824.5	53	57604.4	40185.4
<b>III. TRANSPORT OPERATORS</b>	<b>74</b>	<b>17928.4</b>	<b>16084.4</b>	<b>46</b>	<b>1299.0</b>	<b>1232.3</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>112</b>	<b>39592.5</b>	<b>35324.4</b>	<b>152</b>	<b>7859.6</b>	<b>6359.5</b>
1. Professional Services	11	539.6	536.5	11	63.0	40.0
2. Tourism, Hotel & Restaurants	5	1932.8	1934.0	4	7.4	4.6
3. Recreation services	4	442.6	441.6	3	19.7	33.4
4. IT and Telecommunications	-	-	-	5	211.7	1.1
5. Others	92	36677.4	32412.2	129	7557.7	6280.4
<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>92</b>	<b>17080.5</b>	<b>11252.7</b>	<b>401</b>	<b>28861.7</b>	<b>14782.1</b>
1. Wholesale Trade	22	2587.9	1920.8	128	2989.2	1791.9
2. Retail Trade	70	14492.6	9331.9	273	25872.4	12990.2
<b>VII. FINANCE</b>	<b>164</b>	<b>43601.2</b>	<b>28136.0</b>	<b>40</b>	<b>6237.1</b>	<b>4909.9</b>
<b>VIII. ALL OTHERS</b>	<b>418</b>	<b>298824.2</b>	<b>256044.7</b>	<b>341</b>	<b>24056.4</b>	<b>18953.8</b>
<b>Total Bank Credit</b>	<b>1,820</b>	<b>1141015.4</b>	<b>903033.1</b>	<b>2,320</b>	<b>314526.3</b>	<b>228838.5</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>10,373</b>	<b>63059.2</b>	<b>41494.9</b>	<b>1,156</b>	<b>117947.3</b>	<b>71330.9</b>
1. Direct Finance	8,900	22285.7	17411.3	683	40899.9	17908.3
2. Indirect Finance	1,473	40773.6	24083.5	473	77047.4	53422.6
<b>II. INDUSTRY</b>	<b>3,550</b>	<b>297487.9</b>	<b>213105.2</b>	<b>14,165</b>	<b>4422281.3</b>	<b>2713298.9</b>
1. Mining & Quarrying	95	2466.1	2364.3	301	203374.7	123094.6
2. Food Manufacturing & Processing	392	14280.7	12331.5	1,205	174831.9	127974.8
(a) Rice Mills, Flour & Dal Mills	103	1256.6	1160.2	176	14676.3	12956.2
(b) Sugar	31	4075.1	3317.2	348	76947.0	58024.2
(c) Edible Oils & Vanaspati	34	3646.0	3215.8	159	35860.7	23555.5
(d) Tea Processing	6	402.4	401.4	30	1874.6	1144.2
(e) Processing of Fruits & Vegetables	20	37.1	26.6	64	3181.2	2368.5
(f) Others	198	4863.4	4210.4	428	42292.1	29926.3
3. Beverage & Tobacco	37	1917.7	1463.0	162	26804.3	16500.9
4. Textiles	599	12016.4	9539.2	2,174	291092.5	212228.9
(a) Cotton Textiles	410	4300.5	3006.7	1,168	175310.0	130281.8
(b) Jute & Other Natural Fibre Textiles	4	13.6	4.9	52	2530.4	1375.2
(c) Handloom Textiles & Khadi	10	79.2	76.4	34	2577.8	903.5
(d) Other Textiles & Textile Products	175	7623.1	6451.2	920	110674.2	79668.4
5. Paper, Paper Products & Printing	76	5231.5	4715.3	549	54119.7	35716.7
6. Woods and Wood Products	51	461.0	443.7	72	5631.9	3822.1
7. Leather & Leather Products	39	964.1	753.0	121	6630.8	5711.4
8. Gems and Jewellery	41	25987.4	2471.9	104	24533.8	17066.4
9. Rubber & Plastic Products	43	6796.9	5817.5	432	58213.0	30972.1
10. Chemicals & Chemical Products	171	26303.1	23113.8	1,989	343432.5	161220.7
(a) Heavy Industrial Chemicals	25	1036.0	2029.5	331	36028.9	19431.0
(b) Fertilisers	3	3590.0	3230.5	121	51749.5	18114.0
(c) Drugs & Pharmaceuticals	89	18213.4	15519.9	798	116289.7	77109.8
(d) Non-Edible Oils	7	43.6	19.5	53	5104.8	3527.3
(e) Other Chemicals & Chemical Products	47	3420.1	2314.4	686	134259.7	43038.7
11. Petroleum, Coal Products & Nuclear Fuels	17	3103.5	1917.5	269	485114.8	296676.6
12. Manufacture of Cement & Cement Products	49	4232.6	3988.5	276	59228.5	39626.7
13. Basic Metals & Metal Products	225	38263.8	22820.3	2,146	755928.4	409082.1
(a) Iron & Steel	133	25835.7	15167.7	1,582	601888.9	307592.0
(b) Non-Ferrous Metals	51	4886.9	4161.7	216	111637.6	83737.2
(c) Metal Products	41	7541.3	3491.0	348	42401.9	17752.9
14. Engineering	194	24732.7	19191.3	1,600	310272.5	225744.6
(a) Heavy Engineering	24	4569.3	413.0	229	59279.9	39054.4
(b) Light Engineering	70	12047.7	11181.1	737	127004.9	95600.1
(c) Electrical Machinery & Goods	64	3504.0	3283.5	429	81041.1	57406.7
(d) Electronic Machinery & Goods	36	4611.7	4313.6	205	42946.6	33683.4
15. Vehicles, Vehicle Parts & Transport Equipments	61	7132.3	5926.0	482	111248.0	65147.5
16. Other Industries	300	2877.0	1599.1	395	59400.6	32838.3
17. Electricity, Gas & Water	60	48877.4	39672.3	553	773674.5	436315.2
(a) Electricity Generation & Transmission	45	46776.3	37607.2	477	739444.5	410476.7
(b) Non-Conventional Energy	4	2080.6	2049.7	28	9164.8	9531.7
(c) Gas, Steam & Water Supply	11	20.5	15.4	48	25065.1	16306.7
18. Construction	1,100	71843.7	54977.1	1,335	678748.9	473559.2
(a) Other than Infrastructure	954	18577.7	11476.8	171	68136.6	42467.2
(b) Infrastructure Construction	146	53265.9	43500.4	1,164	610612.3	431092.0
<b>III. TRANSPORT OPERATORS</b>	<b>483</b>	<b>2387.9</b>	<b>1683.8</b>	<b>579</b>	<b>343348.4</b>	<b>266842.5</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,688</b>	<b>130339.5</b>	<b>38099.9</b>	<b>1,219</b>	<b>458962.6</b>	<b>300764.2</b>
1. Professional Services	126	1921.4	1726.4	72	13870.6	11455.0
2. Tourism, Hotel & Restaurants	124	3419.7	2129.8	235	53054.2	33865.9
3. Recreation services	35	223.0	191.3	71	20345.1	15146.0
4. IT and Telecommunications	59	10011.2	9404.8	106	220216.4	156280.8
5. Others	1,344	114764.1	24647.6	735	151476.4	84016.5
<b>V. PERSONAL LOANS</b>	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>3,464</b>	<b>19866.0</b>	<b>13480.8</b>	<b>2,097</b>	<b>792346.5</b>	<b>437493.4</b>
1. Wholesale Trade	747	12489.0	7099.5	1,031	726886.1	393658.0
2. Retail Trade	2,717	7377.0	6381.4	1,066	65460.3	43835.5
<b>VII. FINANCE</b>	<b>2,793</b>	<b>886425.5</b>	<b>754517.2</b>	<b>399</b>	<b>330447.8</b>	<b>258434.2</b>
<b>VIII. ALL OTHERS</b>	<b>9,514</b>	<b>1079344.2</b>	<b>68417.1</b>	<b>331</b>	<b>123450.7</b>	<b>75576.6</b>
<b>Total Bank Credit</b>	<b>31,865</b>	<b>2478910.2</b>	<b>1130798.9</b>	<b>19,946</b>	<b>6588784.7</b>	<b>4123740.7</b>

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>11,412</b>	<b>228840.4</b>	<b>174854.4</b>	<b>9,422</b>	<b>98615.3</b>	<b>64906.5</b>
1. Direct Finance	3,092	80897.6	68771.0	7,615	67926.3	43729.2
2. Indirect Finance	8,320	147942.8	106083.4	1,807	30689.0	21177.3
<b>II. INDUSTRY</b>	<b>1,648</b>	<b>108937.2</b>	<b>74351.8</b>	<b>14,215</b>	<b>379533.8</b>	<b>246013.3</b>
1. Mining & Quarrying	12	104.2	19.6	333	6554.7	4763.7
2. Food Manufacturing & Processing	867	27037.9	22574.8	1,178	20578.0	16607.0
(a) Rice Mills, Flour & Dal Mills	201	1059.3	738.5	306	2851.5	2414.4
(b) Sugar	58	13480.1	10973.8	29	4482.6	4007.2
(c) Edible Oils & Vanaspati	79	1256.3	1121.3	132	4339.1	3831.3
(d) Tea Processing	12	138.6	117.0	12	69.7	63.8
(e) Processing of Fruits & Vegetables	97	112.3	77.7	76	2749.3	1362.6
(f) Others	420	10991.3	9546.4	623	6085.8	4927.7
3. Beverage & Tobacco	8	257.8	199.3	184	10354.7	6567.0
4. Textiles	214	9186.1	4916.4	2,541	45816.1	29303.1
(a) Cotton Textiles	101	8810.4	4586.3	724	24628.8	15254.5
(b) Jute & Other Natural Fibre Textiles	3	26.6	26.4	71	1426.4	525.7
(c) Handloom Textiles & Khadi	48	93.9	81.9	230	331.3	256.4
(d) Other Textiles & Textile Products	62	255.2	221.7	1,516	19429.7	13266.5
5. Paper, Paper Products & Printing	26	189.6	178.1	842	7881.9	6565.5
6. Woods and Wood Products	13	30.0	12.9	245	1298.3	1124.9
7. Leather & Leather Products	10	20.4	13.2	189	1966.0	1689.1
8. Gems and Jewellery	9	232.1	224.5	115	4302.8	3090.5
9. Rubber & Plastic Products	12	113.3	92.3	890	10021.0	6846.5
10. Chemicals & Chemical Products	75	50890.8	32093.8	1,090	12370.5	8588.4
(a) Heavy Industrial Chemicals	9	181.9	166.1	194	2905.0	1315.5
(b) Fertilisers	19	49517.3	30882.5	27	537.9	403.5
(c) Drugs & Pharmaceuticals	8	46.6	26.8	287	3958.2	3007.0
(d) Non-Edible Oils	1	0.5	0.5	35	1149.9	761.8
(e) Other Chemicals & Chemical Products	38	1144.5	1017.8	547	3819.5	3100.6
11. Petroleum, Coal Products & Nuclear Fuels	3	63.3	63.2	62	4702.8	463.4
12. Manufacture of Cement & Cement Products	21	640.3	162.8	255	2394.6	1852.8
13. Basic Metals & Metal Products	47	6986.0	6658.5	1,610	41270.3	32684.0
(a) Iron & Steel	27	6415.5	6407.7	727	29743.5	23970.4
(b) Non-Ferrous Metals	6	3.4	3.3	194	3186.3	2098.8
(c) Metal Products	14	567.1	247.5	689	8340.6	6614.9
14. Engineering	78	350.4	304.6	1,988	27736.8	15944.4
(a) Heavy Engineering	39	86.2	68.1	329	1760.1	1338.8
(b) Light Engineering	30	218.5	198.6	1,086	8110.7	5431.9
(c) Electrical Machinery & Goods	3	10.2	6.3	437	15632.9	7300.4
(d) Electronic Machinery & Goods	6	35.5	31.7	136	2233.1	1873.3
15. Vehicles, Vehicle Parts & Transport Equipments	14	102.8	62.4	399	12718.2	9767.4
16. Other Industries	68	2235.3	1139.2	1,089	6229.7	4734.6
17. Electricity, Gas & Water	10	785.3	296.3	181	39320.0	21087.9
(a) Electricity Generation & Transmission	5	718.6	234.1	107	34525.8	19739.4
(b) Non-Conventional Energy	2	54.7	54.7	19	3914.2	1053.4
(c) Gas, Steam & Water Supply	3	12.0	7.6	55	880.0	295.2
18. Construction	161	9711.5	5339.8	1,024	124017.4	74333.1
(a) Other than Infrastructure	61	6555.2	3119.6	647	47960.3	25125.8
(b) Infrastructure Construction	100	3156.3	2220.2	377	76057.0	49207.3
<b>III. TRANSPORT OPERATORS</b>	<b>318</b>	<b>587.0</b>	<b>422.0</b>	<b>595</b>	<b>28179.8</b>	<b>15848.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>730</b>	<b>20534.9</b>	<b>14785.7</b>	<b>5,280</b>	<b>91900.1</b>	<b>72804.0</b>
1. Professional Services	53	470.4	295.5	661	2848.5	2202.0
2. Tourism, Hotel & Restaurants	16	84.1	62.0	698	17627.5	13558.2
3. Recreation services	14	34.2	21.2	101	3514.3	2420.6
4. IT and Telecommunications	12	380.2	290.8	226	2398.9	2033.1
5. Others	635	19565.9	14116.1	3,594	65511.0	52590.1
<b>V. PERSONAL LOANS</b>	<b>30,194</b>	<b>162440.1</b>	<b>118132.7</b>	-	-	-
1. Housing	30,194	162440.1	118132.7	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>5,321</b>	<b>28469.7</b>	<b>17080.0</b>	<b>15,588</b>	<b>92550.5</b>	<b>75932.1</b>
1. Wholesale Trade	181	10891.3	3551.5	2,604	29208.3	22181.8
2. Retail Trade	5,140	17578.4	13528.5	12,984	63342.1	53750.3
<b>VII. FINANCE</b>	<b>494</b>	<b>54295.5</b>	<b>33196.0</b>	<b>7,791</b>	<b>4452058.6</b>	<b>1361915.2</b>
<b>VIII. ALL OTHERS</b>	<b>771</b>	<b>10045.3</b>	<b>8044.7</b>	<b>6,415</b>	<b>89310.8</b>	<b>76369.5</b>
<b>Total Bank Credit</b>	<b>50,888</b>	<b>614150.0</b>	<b>440867.2</b>	<b>59,306</b>	<b>5232149.0</b>	<b>1913789.5</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>25,241</b>	<b>651299.2</b>	<b>375503.7</b>	<b>3,492,962</b>	<b>2891937.5</b>	<b>1393535.3</b>
1. Direct Finance	19,138	344418.7	243046.1	3,344,978	1635995.0	1272563.0
2. Indirect Finance	6,103	306880.5	132457.6	147,984	1255942.5	120972.3
<b>II. INDUSTRY</b>	<b>236,276</b>	<b>18998568.7</b>	<b>9330324.6</b>	<b>344,008</b>	<b>2152166.4</b>	<b>1167159.1</b>
1. Mining & Quarrying	3,976	425432.9	288342.9	7,325	32020.0	12775.5
2. Food Manufacturing & Processing	17,968	934666.6	556050.4	34,712	146449.5	67343.5
(a) Rice Mills, Flour & Dal Mills	4,447	176821.7	113514.0	10,933	51445.8	20612.8
(b) Sugar	1,257	230847.9	163580.3	379	14695.2	11244.7
(c) Edible Oils & Vanaspati	1,900	199764.1	81561.7	1,977	5015.4	4138.7
(d) Tea Processing	409	12411.3	9131.8	287	10898.9	750.7
(e) Processing of Fruits & Vegetables	700	23602.0	16465.0	1,391	2791.4	1850.8
(f) Others	9,255	291219.6	171797.5	19,745	61602.8	28745.8
3. Beverage & Tobacco	1,913	260940.2	126577.5	2,357	6255.6	4845.5
4. Textiles	38,592	1857883.5	1013518.2	46,039	600829.3	104849.1
(a) Cotton Textiles	12,654	819534.1	474751.2	17,189	155595.9	58226.8
(b) Jute & Other Natural Fibre Textiles	1,336	23349.5	13443.1	771	1416.5	1066.8
(c) Handloom Textiles & Khadi	609	25740.7	13542.3	4,472	4772.4	3854.1
(d) Other Textiles & Textile Products	23,993	989259.2	511781.7	23,607	439044.6	41701.3
5. Paper, Paper Products & Printing	8,618	767481.4	202595.1	7,247	32020.8	23900.8
6. Woods and Wood Products	1,378	30585.4	23020.5	3,173	4197.1	3425.7
7. Leather & Leather Products	4,033	145116.5	49260.2	2,959	14645.3	6967.6
8. Gems and Jewellery	3,056	469952.5	195057.8	2,623	23785.3	15325.8
9. Rubber & Plastic Products	9,583	298023.1	190820.3	4,795	17863.3	11302.9
10. Chemicals & Chemical Products	19,849	1609984.3	617552.0	6,804	66744.7	33446.4
(a) Heavy Industrial Chemicals	4,212	180163.6	105278.4	940	5974.7	3761.9
(b) Fertilisers	545	88003.8	52062.1	371	920.1	608.3
(c) Drugs & Pharmaceuticals	6,138	654884.5	267530.9	1,218	41233.2	17247.5
(d) Non-Edible Oils	325	13978.8	10856.1	467	1258.6	1149.9
(e) Other Chemicals & Chemical Products	8,629	672953.7	181824.4	3,808	17358.2	10679.0
11. Petroleum, Coal Products & Nuclear Fuels	2,009	446327.9	284865.8	644	56111.9	46549.8
12. Manufacture of Cement & Cement Products	2,340	315406.0	200744.1	4,753	13264.4	11910.5
13. Basic Metals & Metal Products	24,893	2764331.3	1512555.0	11,808	197492.3	135858.9
(a) Iron & Steel	13,750	1903377.0	1100093.5	4,607	150847.6	105622.3
(b) Non-Ferrous Metals	3,611	408483.1	213510.6	1,982	22806.2	14785.4
(c) Metal Products	7,532	452471.1	198951.0	5,219	23838.5	15451.2
14. Engineering	29,874	1891826.0	728811.1	20,181	94057.0	57771.1
(a) Heavy Engineering	4,635	320232.6	123150.9	6,521	11299.5	8084.6
(b) Light Engineering	14,165	591060.0	258273.5	9,043	27198.3	16375.6
(c) Electrical Machinery & Goods	8,622	747342.6	232292.9	3,343	41321.1	21352.6
(d) Electronic Machinery & Goods	2,452	233190.8	115093.8	1,274	14238.0	11958.3
15. Vehicles, Vehicle Parts & Transport Equipments	11,740	680404.4	388619.4	10,245	45422.3	29275.9
16. Other Industries	10,776	528031.6	239559.9	42,604	66417.9	48295.7
17. Electricity, Gas & Water	2,703	1262494.7	731516.2	2,095	249350.4	186560.9
(a) Electricity Generation & Transmission	1,666	1104909.3	645420.9	706	228103.2	170949.0
(b) Non-Conventional Energy	466	60622.3	42304.7	607	6909.8	2514.8
(c) Gas, Steam & Water Supply	571	96963.2	43790.6	782	14337.4	13097.1
18. Construction	42,975	4309680.5	1980858.3	133,644	485239.3	366753.4
(a) Other than Infrastructure	31,720	1239283.6	446096.7	114,292	156210.9	122909.6
(b) Infrastructure Construction	11,255	3070396.8	1534761.6	19,352	329028.4	243843.8
<b>III. TRANSPORT OPERATORS</b>	<b>49,557</b>	<b>704226.2</b>	<b>330907.4</b>	<b>511,723</b>	<b>404993.1</b>	<b>276894.9</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>46,832</b>	<b>7377752.5</b>	<b>1966640.0</b>	<b>291,370</b>	<b>700851.6</b>	<b>496785.7</b>
1. Professional Services	5,355	288546.1	111488.9	34,380	52861.1	44386.2
2. Tourism, Hotel & Restaurants	6,418	539286.7	251641.2	18,029	36243.4	26813.8
3. Recreation services	1,459	144186.9	84216.6	3,934	16417.2	14403.9
4. IT and Telecommunications	2,201	3696444.1	442870.1	10,859	65966.9	48881.0
5. Others	31,399	2709288.8	1076423.1	224,168	529363.1	362300.7
<b>V. PERSONAL LOANS</b>	-	-	-	<b>10,659,817</b>	<b>7498680.2</b>	<b>5335390.5</b>
1. Housing	-	-	-	4,143,357	3971842.6	3192949.3
2. Consumer Durables	-	-	-	57,835	39895.3	31360.4
3. Vehicles	-	-	-	1,872,433	823024.6	556983.4
4. Education	-	-	-	1,058,119	467336.6	346260.6
5. Personal Credit Cards	-	-	-	1,131,923	372550.6	52612.2
6. Others	-	-	-	2,396,150	1824030.5	1155224.6
<b>VI. TRADE</b>	<b>52,974</b>	<b>2728520.5</b>	<b>856157.3</b>	<b>540,628</b>	<b>581014.5</b>	<b>406360.7</b>
1. Wholesale Trade	17,862	1307048.1	449439.8	29,410	95850.3	55857.4
2. Retail Trade	35,112	1421472.3	406717.5	511,218	485164.2	350503.2
<b>VII. FINANCE</b>	<b>4,785</b>	<b>1171608.6</b>	<b>638646.1</b>	<b>20,648</b>	<b>234139.2</b>	<b>189455.7</b>
<b>VIII. ALL OTHERS</b>	<b>40,048</b>	<b>948606.9</b>	<b>410673.5</b>	<b>360,091</b>	<b>610074.7</b>	<b>367352.7</b>
<b>Total Bank Credit</b>	<b>455,713</b>	<b>32580582.6</b>	<b>13908852.6</b>	<b>16,221,247</b>	<b>15073857.2</b>	<b>9632934.6</b>

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2011**

(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
<b>I. AGRICULTURE</b>	<b>107,948</b>	<b>691489.5</b>	<b>280822.7</b>	<b>3,881,979</b>	<b>5174729.7</b>	<b>2703600.8</b>
1. Direct Finance	70,850	545202.2	174432.8	3,654,622	2913798.9	1967320.0
2. Indirect Finance	37,098	146287.3	106389.9	227,357	2260930.8	736280.8
<b>II. INDUSTRY</b>	<b>417,482</b>	<b>2337688.7</b>	<b>1449138.8</b>	<b>1,046,228</b>	<b>29899060.1</b>	<b>16053927.4</b>
1. Mining & Quarrying	12,326	69062.7	49898.5	24,724	771351.9	508217.5
2. Food Manufacturing & Processing	53,954	362843.4	214002.7	112,438	1693421.4	1023440.2
(a) Rice Mills, Flour & Dal Mills	22,699	162798.7	113103.2	39,406	411844.5	265036.3
(b) Sugar	379	7187.4	5499.6	2,515	355119.3	259173.9
(c) Edible Oils & Vanaspati	4,027	23035.2	17083.4	8,341	272954.5	134534.9
(d) Tea Processing	509	3740.1	2066.4	1,273	29564.6	13695.0
(e) Processing of Fruits & Vegetables	1,544	5246.1	3956.7	4,041	38037.4	26393.2
(f) Others	24,796	160835.9	72293.5	56,862	585901.2	324606.9
3. Beverage & Tobacco	3,786	18753.3	15599.0	8,692	325485.9	171856.8
4. Textiles	78,461	501543.7	263576.3	172,544	3328031.6	1645002.5
(a) Cotton Textiles	20,373	153637.5	109905.3	54,165	1347416.9	799744.5
(b) Jute & Other Natural Fibre Textiles	1,193	4803.8	3233.2	3,671	33638.3	19729.6
(c) Handloom Textiles & Khadi	3,658	10257.6	6805.0	9,772	46269.5	27786.8
(d) Other Textiles & Textile Products	53,237	332844.8	143632.8	104,936	1900706.9	797741.6
5. Paper, Paper Products & Printing	20,338	61339.6	45620.6	37,955	932839.1	322218.6
6. Woods and Wood Products	7,104	18123.5	14699.8	12,133	60386.9	46591.8
7. Leather & Leather Products	7,374	78917.1	21770.2	14,868	248689.0	86334.5
8. Gems and Jewellery	4,384	144094.7	74447.8	10,352	693224.6	308008.6
9. Rubber & Plastic Products	18,387	66024.3	49250.1	34,254	458252.0	296379.7
10. Chemicals & Chemical Products	20,301	86072.4	63829.7	50,689	2218221.9	949212.5
(a) Heavy Industrial Chemicals	3,988	16221.2	11609.0	9,752	245717.2	144294.4
(b) Fertilisers	600	2578.9	2114.6	1,714	209475.2	113484.7
(c) Drugs & Pharmaceuticals	3,120	21636.6	15430.6	11,773	861465.4	397957.5
(d) Non-Edible Oils	800	3833.9	3051.4	1,694	25373.8	19369.3
(e) Other Chemicals & Chemical Products	11,793	41801.8	31624.2	25,756	876190.3	274106.6
11. Petroleum, Coal Products & Nuclear Fuels	1,824	12792.7	9459.5	4,885	1050724.0	671400.3
12. Manufacture of Cement & Cement Products	7,532	20609.6	15949.6	15,354	416840.7	275152.7
13. Basic Metals & Metal Products	34,837	234282.6	155195.0	75,771	4081938.1	2305408.5
(a) Iron & Steel	13,787	123677.2	85395.0	34,681	2879704.3	1671194.4
(b) Non-Ferrous Metals	5,714	51000.6	26913.0	11,801	604084.0	346977.6
(c) Metal Products	15,336	59604.8	42887.0	29,289	598149.8	287236.5
14. Engineering	50,301	166464.4	115417.6	105,314	2563061.0	1192823.6
(a) Heavy Engineering	8,450	33435.2	21094.2	20,418	440927.0	198235.4
(b) Light Engineering	29,094	73124.7	52800.4	54,505	841421.4	441962.6
(c) Electrical Machinery & Goods	10,072	48642.4	34388.7	23,574	972067.3	378470.3
(d) Electronic Machinery & Goods	2,685	11262.1	7134.3	6,817	308645.4	174155.3
15. Vehicles, Vehicle Parts & Transport Equipments	10,400	46312.0	31670.3	33,445	912545.6	534244.7
16. Other Industries	42,007	119364.4	80959.8	100,152	789330.2	412863.7
17. Electricity, Gas & Water	2,542	52373.2	39062.4	8,697	3106696.2	1950889.7
(a) Electricity Generation & Transmission	762	39317.2	29871.6	4,254	2824138.4	1774795.6
(b) Non-Conventional Energy	381	5358.8	4564.6	1,536	124114.9	88073.5
(c) Gas, Steam & Water Supply	1,399	7697.2	4626.2	2,907	158442.9	88020.7
18. Construction	41,624	278715.1	188729.8	223,961	6248020.1	3353881.6
(a) Other than Infrastructure	32,850	150236.8	97816.0	182,330	1701761.1	756398.3
(b) Infrastructure Construction	8,774	128478.4	90913.8	41,631	4546258.9	2597483.3
<b>III. TRANSPORT OPERATORS</b>	<b>61,414</b>	<b>119642.3</b>	<b>76517.5</b>	<b>626,864</b>	<b>1734178.5</b>	<b>1080156.5</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>145,655</b>	<b>781096.0</b>	<b>545406.0</b>	<b>507,776</b>	<b>9768347.8</b>	<b>3609054.2</b>
1. Professional Services	15,331	67406.4	41105.0	57,382	435877.5	219110.0
2. Tourism, Hotel & Restaurants	16,776	75048.3	53543.3	42,833	732850.2	388135.1
3. Recreation services	2,538	15559.8	12270.8	8,467	202183.4	130537.4
4. IT and Telecommunications	5,047	15406.9	11580.1	18,585	4030479.7	690021.3
5. Others	105,963	607674.6	426906.9	380,509	4366957.0	2181250.3
<b>V. PERSONAL LOANS</b>	-	-	-	<b>10,690,011</b>	<b>7661120.2</b>	<b>5453523.3</b>
2. Consumer Durables	-	-	-	57,835	39895.3	31360.4
3. Vehicles	-	-	-	1,872,433	823024.6	556983.4
4. Education	-	-	-	1,058,119	467336.6	346260.6
5. Personal Credit Cards	-	-	-	1,131,923	372550.6	52612.2
6. Others	-	-	-	2,396,150	1824030.5	1155224.6
<b>VI. TRADE</b>	<b>554,136</b>	<b>1428586.4</b>	<b>905452.0</b>	<b>1,196,524</b>	<b>6881331.7</b>	<b>3073517.8</b>
1. Wholesale Trade	84,012	487630.1	345130.4	137,683	3810643.3	1591973.2
2. Retail Trade	470,124	940956.3	560321.6	1,058,841	3070688.4	1481544.6
<b>VII. FINANCE</b>	<b>4,180</b>	<b>43863.5</b>	<b>22101.6</b>	<b>97,327</b>	<b>7421126.7</b>	<b>3468847.0</b>
<b>VIII. ALL OTHERS</b>	<b>74,232</b>	<b>200944.9</b>	<b>126307.6</b>	<b>522,572</b>	<b>3473633.8</b>	<b>1474961.4</b>
<b>Total Bank Credit</b>	<b>1,365,047</b>	<b>5603311.3</b>	<b>3405746.2</b>	<b>18,569,281</b>	<b>72013528.4</b>	<b>36917588.5</b>