

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT–WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ Lakh)

| OCCUPATION | RS. 25,000 AND LESS | | | ABOVE RS. 25,000 AND UPTO RS.2 LAKH | | |
|--|---------------------|-----------------|-----------------------|--|------------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 171,01,401 | 27886,21 | 25119,08 | 225,88,025 | 155800,30 | 138555,94 |
| 1. Direct Finance | 163,91,193 | 26755,02 | 24078,47 | 217,34,087 | 149848,33 | 133241,92 |
| 2. Indirect Finance | 7,10,208 | 1131,19 | 1040,60 | 8,53,938 | 5951,98 | 5314,02 |
| II. INDUSTRY | 8,03,599 | 1068,67 | 795,43 | 14,67,713 | 14698,06 | 12671,62 |
| 1. Mining & Quarrying | .. | .. | .. | .. | .. | .. |
| 2. Food Manufacturing & Processing | 1,46,479 | 171,25 | 125,28 | 1,84,395 | 1687,31 | 1319,72 |
| (a) Rice Mills, Flour & Dal Mills | .. | .. | .. | .. | .. | .. |
| (b) Sugar | .. | .. | .. | .. | .. | .. |
| (c) Edible Oils & Vanaspati | .. | .. | .. | .. | .. | .. |
| (d) Tea Processing | .. | .. | .. | .. | .. | .. |
| (e) Processing of Fruits & Vegetables | .. | .. | .. | .. | .. | .. |
| (f) Others | .. | .. | .. | .. | .. | .. |
| 3. Beverage & Tobacco | .. | .. | .. | .. | .. | .. |
| 4. Textiles | 1,01,242 | 156,56 | 120,17 | 2,84,315 | 3135,01 | 2916,38 |
| (a) Cotton Textiles | .. | .. | .. | .. | .. | .. |
| (b) Jute & Other Natural Fibre Textiles | .. | .. | .. | .. | .. | .. |
| (c) Handloom Textiles & Khadi | .. | .. | .. | .. | .. | .. |
| (d) Other Textiles & Textile Products | .. | .. | .. | .. | .. | .. |
| 5. Paper, Paper Products & Printing | 10,789 | 13,95 | 11,17 | 25,992 | 238,50 | 200,34 |
| 6. Woods and Wood Products | 23,004 | 34,33 | 27,67 | 34,103 | 347,86 | 305,95 |
| 7. Leather & Leather Products | 29,363 | 44,22 | 27,36 | 38,055 | 396,36 | 378,24 |
| 8. Gems and Jewellery | 58,631 | 64,20 | 56,20 | 82,465 | 849,99 | 793,69 |
| 9. Rubber & Plastic Products | .. | .. | .. | .. | .. | .. |
| 10. Chemicals & Chemical Products | 13,493 | 20,33 | 15,08 | 62,742 | 633,68 | 561,77 |
| (a) Heavy Industrial Chemicals | .. | .. | .. | .. | .. | .. |
| (b) Fertilisers | 1,266 | 2,22 | 1,73 | 2,102 | 23,58 | 20,28 |
| (c) Drugs & Pharmaceuticals | 4,202 | 5,93 | 3,74 | 23,654 | 226,08 | 197,19 |
| (d) Non-Edible Oils | .. | .. | .. | .. | .. | .. |
| (e) Other Chemicals & Chemical Products | 8,025 | 12,17 | 9,61 | 36,986 | 384,02 | 344,31 |
| 11. Petroleum, Coal Products & Nuclear Fuels | .. | .. | .. | .. | .. | .. |
| 12. Manufacture of Cement & Cement Products | 4,420 | 6,13 | 5,10 | 13,713 | 173,46 | 154,72 |
| 13. Basic Metals & Metal Products | 14,022 | 19,05 | 16,26 | 1,17,153 | 1399,46 | 1341,87 |
| (a) Iron & Steel | .. | .. | .. | .. | .. | .. |
| (b) Non-Ferrous Metals | .. | .. | .. | .. | .. | .. |
| (c) Metal Products | 14,022 | 19,05 | 16,26 | 1,17,153 | 1399,46 | 1341,87 |
| 14. Engineering | 42,363 | 59,02 | 47,60 | 1,38,917 | 1410,22 | 1267,60 |
| (a) Heavy Engineering | .. | .. | .. | .. | .. | .. |
| (b) Light Engineering | 27,636 | 37,63 | 32,30 | 87,235 | 949,25 | 874,96 |
| (c) Electrical Machinery & Goods | 8,160 | 11,11 | 9,94 | 32,697 | 323,00 | 307,74 |
| (d) Electronic Machinery & Goods | 6,567 | 10,28 | 5,36 | 18,985 | 137,96 | 84,91 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | .. | .. | .. | .. | .. | .. |
| 16. Other Industries | 3,13,757 | 415,43 | 293,13 | 3,32,802 | 2745,65 | 1970,55 |
| 17. Electricity, Gas & Water | .. | .. | .. | .. | .. | .. |
| (a) Electricity Generation & Transmission | .. | .. | .. | .. | .. | .. |
| (b) Non-Conventional Energy | .. | .. | .. | .. | .. | .. |
| (c) Gas, Steam & Water Supply | .. | .. | .. | .. | .. | .. |
| 18. Construction | 19,985 | 29,44 | 22,11 | 95,374 | 1077,34 | 912,47 |
| (a) Other than Infrastructure | .. | .. | .. | .. | .. | .. |
| (b) Infrastructure Construction | 19,985 | 29,44 | 22,11 | 95,374 | 1077,34 | 912,47 |
| III. TRANSPORT OPERATORS | 92,595 | 125,88 | 96,45 | 3,06,971 | 3090,73 | 2185,02 |
| IV. PROFESSIONAL AND OTHER SERVICES | 21,95,594 | 2615,29 | 1987,63 | 16,94,847 | 13181,47 | 8599,75 |
| 1. Professional Services | 2,21,653 | 343,23 | 261,31 | 2,64,199 | 2179,17 | 1521,39 |
| 2. Tourism, Hotel & Restaurants | 41,101 | 65,69 | 53,30 | 64,362 | 577,14 | 476,57 |
| 3. Recreation services | 11,296 | 18,50 | 15,68 | 15,660 | 115,01 | 94,08 |
| 4. IT and Telecommunications | .. | .. | .. | .. | .. | .. |
| 5. Others | 19,21,544 | 2187,87 | 1657,34 | 13,50,626 | 10310,15 | 6507,71 |
| V. PERSONAL LOANS | 167,09,498 | 17262,05 | 8785,33 | 246,74,660 | 204242,32 | 113852,23 |
| 1. Housing | 2,33,152 | 334,44 | 302,51 | 19,01,590 | 22510,08 | 17565,12 |
| 2. Consumer Durables | 2,23,553 | 327,86 | 247,92 | 6,24,946 | 4958,90 | 3670,40 |
| 3. Vehicles | 7,22,332 | 932,03 | 706,00 | 20,74,706 | 13929,26 | 8750,76 |
| 4. Education | 96,569 | 150,64 | 137,13 | 11,11,713 | 12767,45 | 10777,74 |
| 5. Personal Credit Cards | 89,59,058 | 8090,91 | 2610,71 | 97,96,238 | 69605,22 | 15413,11 |
| 6. Others | 64,74,834 | 7426,17 | 4781,07 | 91,65,467 | 80471,41 | 57675,10 |
| VI. TRADE | 26,53,465 | 4183,10 | 3306,85 | 30,84,997 | 24017,36 | 18823,20 |
| 1. Wholesale Trade | 1,03,561 | 153,29 | 126,04 | 2,52,843 | 2414,82 | 2124,19 |
| 2. Retail Trade | 25,49,904 | 4029,81 | 3180,81 | 28,32,154 | 21602,54 | 16699,01 |
| VII. FINANCE | 3,34,936 | 417,87 | 307,41 | 6,32,051 | 5029,93 | 3709,94 |
| VIII. ALL OTHERS | 52,88,721 | 4015,76 | 3190,47 | 30,02,779 | 24015,50 | 18758,33 |
| TOTAL BANK CREDIT | 451,79,809 | 57574,82 | 43588,65 | 574,52,043 | 444075,68 | 317156,04 |

.. ..Indicates Break-up not available separately.

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

| OCCUPATION | ABOVE RS. 2 LAKH AND UPTO RS.5 LAKH | | | ABOVE RS. 5 LAKH AND UPTO RS.10 LAKH | | |
|--|-------------------------------------|------------------|--------------------|--------------------------------------|------------------|--------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 25,91,477 | 83125,41 | 70575,67 | 3,25,673 | 23168,04 | 19135,40 |
| 1. Direct Finance | 24,58,358 | 78790,91 | 67019,08 | 2,97,788 | 20993,58 | 17294,04 |
| 2. Indirect Finance | 1,33,119 | 4334,50 | 3556,58 | 27,885 | 2174,46 | 1841,36 |
| II. INDUSTRY | 3,17,716 | 11098,00 | 8428,66 | 2,05,401 | 16121,56 | 12199,43 |
| 1. Mining & Quarrying | 8,301 | 302,04 | 233,75 | 5,250 | 416,80 | 320,15 |
| 2. Food Manufacturing & Processing | 33,247 | 1198,22 | 889,11 | 33,777 | 2705,16 | 2202,66 |
| (a) Rice Mills, Flour & Dal Mills | 8,094 | 293,70 | 229,06 | 6,037 | 487,77 | 373,18 |
| (b) Sugar | 380 | 12,87 | 9,72 | 162 | 12,60 | 9,58 |
| (c) Edible Oils & Vanaspati | 2,046 | 73,09 | 55,94 | 1,234 | 99,42 | 75,70 |
| (d) Tea Processing | 214 | 7,42 | 4,98 | 163 | 12,67 | 8,78 |
| (e) Processing of Fruits & Vegetables | 1,481 | 49,88 | 37,16 | 744 | 57,63 | 44,73 |
| (f) Others | 21,032 | 761,27 | 552,26 | 25,437 | 2035,06 | 1690,69 |
| 3. Beverage & Tobacco | 2,456 | 87,84 | 66,82 | 1,447 | 113,37 | 83,91 |
| 4. Textiles | 45,281 | 1617,68 | 1186,00 | 29,137 | 2295,14 | 1713,21 |
| (a) Cotton Textiles | 10,415 | 366,44 | 280,32 | 6,306 | 503,92 | 380,55 |
| (b) Jute & Other Natural Fibre Textiles | 1,180 | 39,78 | 28,62 | 581 | 45,30 | 32,04 |
| (c) Handloom Textiles & Khadi | 5,262 | 180,24 | 136,96 | 2,307 | 182,54 | 138,30 |
| (d) Other Textiles & Textile Products | 28,424 | 1031,23 | 740,10 | 19,943 | 1563,38 | 1162,31 |
| 5. Paper, Paper Products & Printing | 9,335 | 342,35 | 259,20 | 7,304 | 570,99 | 440,21 |
| 6. Woods and Wood Products | 4,427 | 163,95 | 122,93 | 2,935 | 235,07 | 180,68 |
| 7. Leather & Leather Products | 3,617 | 128,30 | 90,90 | 2,487 | 197,30 | 142,09 |
| 8. Gems and Jewellery | 2,260 | 83,91 | 63,07 | 1,259 | 99,43 | 76,01 |
| 9. Rubber & Plastic Products | 7,432 | 278,17 | 209,65 | 6,808 | 539,21 | 408,90 |
| 10. Chemicals & Chemical Products | 9,536 | 353,12 | 264,44 | 8,076 | 641,69 | 483,75 |
| (a) Heavy Industrial Chemicals | 1,515 | 57,25 | 43,64 | 1,528 | 121,26 | 93,43 |
| (b) Fertilisers | 194 | 7,49 | 5,70 | 183 | 14,96 | 11,80 |
| (c) Drugs & Pharmaceuticals | 1,465 | 53,11 | 38,52 | 1,306 | 104,41 | 76,55 |
| (d) Non-Edible Oils | 398 | 14,34 | 10,93 | 282 | 22,81 | 16,41 |
| (e) Other Chemicals & Chemical Products | 5,964 | 220,93 | 165,65 | 4,777 | 378,25 | 285,56 |
| 11. Petroleum, Coal Products & Nuclear Fuels | 702 | 25,82 | 19,71 | 637 | 50,78 | 39,91 |
| 12. Manufacture of Cement & Cement Products | 4,777 | 177,10 | 135,92 | 3,305 | 264,63 | 203,00 |
| 13. Basic Metals & Metal Products | 14,784 | 546,25 | 418,57 | 11,508 | 910,70 | 692,30 |
| (a) Iron & Steel | 4,211 | 158,00 | 119,48 | 3,893 | 308,30 | 227,70 |
| (b) Non-Ferrous Metals | 1,779 | 67,22 | 51,65 | 1,638 | 130,66 | 101,65 |
| (c) Metal Products | 8,794 | 321,03 | 247,45 | 5,977 | 471,74 | 362,95 |
| 14. Engineering | 54,535 | 1700,53 | 1232,00 | 21,484 | 1684,16 | 1251,31 |
| (a) Heavy Engineering | 5,862 | 218,47 | 174,25 | 4,682 | 369,38 | 301,40 |
| (b) Light Engineering | 42,040 | 1241,58 | 873,63 | 11,731 | 916,24 | 646,39 |
| (c) Electrical Machinery & Goods | 4,889 | 177,98 | 136,86 | 3,870 | 304,66 | 231,06 |
| (d) Electronic Machinery & Goods | 1,744 | 62,49 | 47,26 | 1,201 | 93,88 | 72,46 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 6,459 | 230,21 | 164,82 | 4,295 | 333,43 | 240,49 |
| 16. Other Industries | 46,007 | 1631,04 | 1259,34 | 26,080 | 2018,90 | 1575,45 |
| 17. Electricity, Gas & Water | 1,611 | 55,36 | 40,95 | 957 | 75,31 | 58,54 |
| (a) Electricity Generation & Transmission | 249 | 8,57 | 6,49 | 241 | 18,38 | 15,38 |
| (b) Non-Conventional Energy | 552 | 17,62 | 12,55 | 146 | 11,41 | 8,27 |
| (c) Gas, Steam & Water Supply | 810 | 29,17 | 21,92 | 570 | 45,52 | 34,89 |
| 18. Construction | 62,949 | 2176,13 | 1771,47 | 38,655 | 2969,50 | 2086,88 |
| (a) Other than Infrastructure | 57,712 | 1984,80 | 1628,74 | 31,426 | 2392,50 | 1687,36 |
| (b) Infrastructure Construction | 5,237 | 191,33 | 142,73 | 7,229 | 576,99 | 399,52 |
| III. TRANSPORT OPERATORS | 2,46,373 | 8334,12 | 5485,53 | 1,80,349 | 13340,74 | 7900,28 |
| IV. PROFESSIONAL AND OTHER SERVICES | 3,37,642 | 11718,39 | 9099,41 | 1,22,191 | 9182,25 | 6703,29 |
| 1. Professional Services | 28,682 | 996,24 | 752,70 | 14,597 | 1107,36 | 888,05 |
| 2. Tourism, Hotel & Restaurants | 16,698 | 589,82 | 440,05 | 8,407 | 647,30 | 468,78 |
| 3. Recreation services | 2,912 | 103,39 | 80,61 | 1,480 | 115,15 | 89,79 |
| 4. IT and Telecommunications | 4,344 | 154,26 | 118,48 | 2,095 | 163,61 | 125,18 |
| 5. Others | 2,85,006 | 9874,70 | 7707,57 | 95,612 | 7148,84 | 5131,49 |
| V. PERSONAL LOANS | 64,71,587 | 210846,29 | 143615,74 | 17,64,922 | 127574,06 | 97319,14 |
| 1. Housing | 19,62,988 | 69370,61 | 56146,36 | 10,96,208 | 80255,52 | 66367,45 |
| 2. Consumer Durables | 53,338 | 1741,78 | 1351,37 | 8,588 | 642,09 | 474,00 |
| 3. Vehicles | 12,42,347 | 39488,05 | 25715,95 | 2,30,679 | 15708,59 | 9445,57 |
| 4. Education | 6,65,502 | 20844,63 | 15778,83 | 1,16,404 | 8462,87 | 6585,40 |
| 5. Personal Credit Cards | 7,11,252 | 20763,68 | 3331,35 | 33,897 | 2280,05 | 390,51 |
| 6. Others | 18,36,160 | 58637,54 | 41291,87 | 2,79,146 | 20224,94 | 14056,20 |
| VI. TRADE | 5,45,109 | 19608,49 | 15187,14 | 2,47,568 | 19402,03 | 15136,57 |
| 1. Wholesale Trade | 39,813 | 1446,28 | 1134,22 | 28,148 | 2249,30 | 1782,08 |
| 2. Retail Trade | 5,05,296 | 18162,20 | 14052,93 | 2,19,420 | 17152,73 | 13354,49 |
| VII. FINANCE | 78,614 | 2299,63 | 1911,72 | 6,288 | 473,58 | 318,76 |
| VIII. ALL OTHERS | 92,309 | 3126,54 | 2056,37 | 87,287 | 6505,09 | 4560,94 |
| TOTAL BANK CREDIT | 106,80,827 | 350156,89 | 256360,23 | 29,39,679 | 215767,35 | 163273,79 |

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

| OCCUPATION | ABOVE RS. 10 LAKH AND UPTO RS.25 LAKH | | | ABOVE RS. 25 LAKH AND UPTO RS.50 LAKH | | |
|--|---------------------------------------|------------------|--------------------|---------------------------------------|------------------|--------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 13 | 14 | 15 | 16 | 17 | 18 |
| I. AGRICULTURE | 1,10,350 | 16679,59 | 12655,23 | 26,484 | 9794,40 | 7630,93 |
| 1. Direct Finance | 90,394 | 13375,51 | 10010,63 | 15,963 | 5838,93 | 4384,84 |
| 2. Indirect Finance | 19,956 | 3304,07 | 2644,60 | 10,521 | 3955,47 | 3246,10 |
| II. INDUSTRY | 1,91,923 | 32619,32 | 23603,10 | 89,130 | 33673,79 | 24483,65 |
| 1. Mining & Quarrying | 5,038 | 884,50 | 693,97 | 2,618 | 999,67 | 726,70 |
| 2. Food Manufacturing & Processing | 21,737 | 3787,81 | 2691,10 | 12,137 | 4677,48 | 3480,83 |
| (a) Rice Mills, Flour & Dal Mills | 7,758 | 1404,12 | 1055,91 | 5,704 | 2224,09 | 1692,17 |
| (b) Sugar | 130 | 22,35 | 15,60 | 105 | 42,75 | 32,30 |
| (c) Edible Oils & Vanaspati | 1,333 | 238,74 | 182,62 | 863 | 339,51 | 263,23 |
| (d) Tea Processing | 248 | 43,87 | 32,78 | 175 | 66,36 | 48,66 |
| (e) Processing of Fruits & Vegetables | 641 | 112,34 | 84,64 | 365 | 143,92 | 107,54 |
| (f) Others | 11,627 | 1966,39 | 1319,55 | 4,925 | 1860,85 | 1336,94 |
| 3. Beverage & Tobacco | 1,350 | 236,48 | 179,22 | 737 | 280,86 | 217,36 |
| 4. Textiles | 26,887 | 4648,85 | 3506,47 | 14,824 | 5624,77 | 4176,16 |
| (a) Cotton Textiles | 7,457 | 1317,97 | 985,79 | 5,016 | 1918,18 | 1443,45 |
| (b) Jute & Other Natural Fibre Textiles | 470 | 82,32 | 63,60 | 206 | 79,62 | 62,54 |
| (c) Handloom Textiles & Khadi | 1,657 | 281,42 | 219,10 | 665 | 247,43 | 189,99 |
| (d) Other Textiles & Textile Products | 17,303 | 2967,13 | 2237,99 | 8,937 | 3379,54 | 2480,18 |
| 5. Paper, Paper Products & Printing | 7,459 | 1286,22 | 995,15 | 3,609 | 1353,63 | 1030,41 |
| 6. Woods and Wood Products | 2,412 | 429,64 | 339,00 | 1,031 | 393,94 | 310,39 |
| 7. Leather & Leather Products | 2,624 | 458,03 | 332,22 | 1,598 | 607,03 | 422,47 |
| 8. Gems and Jewellery | 1,040 | 187,77 | 149,04 | 716 | 274,92 | 208,36 |
| 9. Rubber & Plastic Products | 7,209 | 1255,40 | 990,33 | 3,638 | 1369,08 | 1040,34 |
| 10. Chemicals & Chemical Products | 9,216 | 1618,07 | 1232,02 | 5,764 | 2185,66 | 1626,77 |
| (a) Heavy Industrial Chemicals | 1,811 | 315,87 | 241,48 | 1,105 | 420,24 | 309,05 |
| (b) Fertilisers | 205 | 38,13 | 30,02 | 148 | 56,25 | 42,87 |
| (c) Drugs & Pharmaceuticals | 1,775 | 314,29 | 236,85 | 1,434 | 540,52 | 391,28 |
| (d) Non-Edible Oils | 366 | 65,32 | 50,39 | 237 | 92,87 | 71,88 |
| (e) Other Chemicals & Chemical Products | 5,059 | 884,47 | 673,28 | 2,840 | 1075,78 | 811,69 |
| 11. Petroleum, Coal Products & Nuclear Fuels | 867 | 154,19 | 121,76 | 500 | 191,29 | 149,41 |
| 12. Manufacture of Cement & Cement Products | 3,597 | 591,10 | 477,67 | 821 | 309,71 | 241,46 |
| 13. Basic Metals & Metal Products | 12,523 | 2193,20 | 1694,12 | 7,399 | 2827,61 | 2156,09 |
| (a) Iron & Steel | 4,706 | 828,04 | 626,39 | 3,025 | 1170,32 | 888,62 |
| (b) Non-Ferrous Metals | 1,894 | 333,24 | 263,40 | 1,088 | 417,40 | 308,40 |
| (c) Metal Products | 5,923 | 1031,92 | 804,32 | 3,286 | 1239,89 | 959,08 |
| 14. Engineering | 19,554 | 3390,32 | 2517,37 | 9,913 | 3751,92 | 2757,70 |
| (a) Heavy Engineering | 3,527 | 610,86 | 461,00 | 1,750 | 664,37 | 481,05 |
| (b) Light Engineering | 10,580 | 1818,17 | 1323,76 | 4,833 | 1812,62 | 1329,50 |
| (c) Electrical Machinery & Goods | 4,296 | 759,72 | 579,19 | 2,604 | 995,90 | 741,74 |
| (d) Electronic Machinery & Goods | 1,151 | 201,57 | 153,42 | 726 | 279,03 | 205,42 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 4,770 | 798,17 | 591,34 | 2,259 | 853,15 | 594,32 |
| 16. Other Industries | 20,941 | 3534,58 | 2708,91 | 8,094 | 3013,57 | 2292,42 |
| 17. Electricity, Gas & Water | 1,049 | 187,35 | 149,82 | 648 | 240,86 | 190,48 |
| (a) Electricity Generation & Transmission | 307 | 57,32 | 49,30 | 249 | 91,07 | 74,92 |
| (b) Non-Conventional Energy | 108 | 18,78 | 14,13 | 96 | 37,17 | 29,28 |
| (c) Gas, Steam & Water Supply | 634 | 111,25 | 86,38 | 303 | 112,62 | 86,28 |
| 18. Construction | 43,650 | 6977,66 | 4233,62 | 12,824 | 4718,63 | 2861,99 |
| (a) Other than Infrastructure | 32,795 | 5185,96 | 3049,80 | 8,932 | 3255,24 | 1841,40 |
| (b) Infrastructure Construction | 10,855 | 1791,70 | 1183,82 | 3,892 | 1463,39 | 1020,59 |
| III. TRANSPORT OPERATORS | 1,22,733 | 16355,15 | 9605,34 | 7,302 | 2749,28 | 1949,68 |
| IV. PROFESSIONAL AND OTHER SERVICES | 87,357 | 14835,88 | 11493,22 | 27,798 | 10283,48 | 7778,07 |
| 1. Professional Services | 17,698 | 3018,69 | 2499,94 | 2,575 | 937,93 | 742,81 |
| 2. Tourism, Hotel & Restaurants | 6,162 | 1067,10 | 825,79 | 3,043 | 1153,15 | 872,60 |
| 3. Recreation services | 1,178 | 200,84 | 154,35 | 541 | 204,75 | 157,23 |
| 4. IT and Telecommunications | 1,570 | 272,19 | 214,20 | 693 | 259,61 | 200,54 |
| 5. Others | 60,749 | 10277,06 | 7798,95 | 20,946 | 7728,02 | 5804,88 |
| V. PERSONAL LOANS | 8,50,947 | 132172,48 | 104607,87 | 1,75,614 | 60015,03 | 47111,17 |
| 1. Housing | 6,60,806 | 102943,67 | 84880,01 | 1,45,026 | 49090,32 | 39293,59 |
| 2. Consumer Durables | 29 | 4,55 | 4,53 | 4 | 1,36 | 1,36 |
| 3. Vehicles | 24 | 3,52 | 3,53 | 13 | 4,99 | 4,99 |
| 4. Education | 49,404 | 7270,71 | 4843,54 | 761 | 254,92 | 192,45 |
| 5. Personal Credit Cards | 2,545 | 371,11 | 60,80 | 2 | 62 | 62 |
| 6. Others | 1,38,139 | 21578,92 | 14815,46 | 29,808 | 10662,82 | 7618,16 |
| VI. TRADE | 1,56,822 | 26539,28 | 20803,19 | 55,249 | 20807,23 | 16063,81 |
| 1. Wholesale Trade | 33,511 | 6024,25 | 4720,45 | 19,760 | 7594,82 | 5816,33 |
| 2. Retail Trade | 1,23,311 | 20515,03 | 16082,74 | 35,489 | 13212,42 | 10247,49 |
| VII. FINANCE | 4,955 | 828,46 | 631,12 | 2,673 | 981,05 | 762,17 |
| VIII. ALL OTHERS | 71,242 | 11784,34 | 9047,88 | 24,283 | 8604,88 | 6726,47 |
| TOTAL BANK CREDIT | 15,96,329 | 251814,48 | 192446,95 | 4,08,533 | 146909,16 | 112505,96 |

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

| OCCUPATION | ABOVE RS. 50 LAKH AND UPTO RS.1 CRORE | | | ABOVE RS. 1 CRORE AND UPTO RS.4 CRORE | | |
|--|---------------------------------------|------------------|--------------------|---------------------------------------|------------------|--------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 19 | 20 | 21 | 22 | 23 | 24 |
| I. AGRICULTURE | 13,009 | 9875,56 | 7681,82 | 9,516 | 18428,16 | 14383,15 |
| 1. Direct Finance | 7,052 | 5363,55 | 4114,66 | 4,950 | 9744,16 | 7389,33 |
| 2. Indirect Finance | 5,957 | 4512,01 | 3567,16 | 4,566 | 8684,00 | 6993,82 |
| II. INDUSTRY | 56,728 | 43301,55 | 31539,61 | 64,473 | 137716,06 | 102164,88 |
| 1. Mining & Quarrying | 1,484 | 1132,15 | 871,95 | 1,498 | 3174,88 | 2421,85 |
| 2. Food Manufacturing & Processing | 8,371 | 6421,51 | 4802,09 | 8,195 | 16801,39 | 12493,80 |
| (a) Rice Mills, Flour & Dal Mills | 3,924 | 3001,39 | 2267,25 | 3,311 | 6590,53 | 4978,64 |
| (b) Sugar | 103 | 87,26 | 65,68 | 368 | 870,17 | 703,19 |
| (c) Edible Oils & Vanaspati | 655 | 508,41 | 376,18 | 783 | 1722,11 | 1314,83 |
| (d) Tea Processing | 384 | 295,54 | 208,46 | 494 | 1003,19 | 700,01 |
| (e) Processing of Fruits & Vegetables | 294 | 224,38 | 167,90 | 259 | 511,89 | 377,87 |
| (f) Others | 3,011 | 2304,53 | 1716,62 | 2,980 | 6103,50 | 4419,26 |
| 3. Beverage & Tobacco | 472 | 356,48 | 283,93 | 638 | 1389,47 | 1008,62 |
| 4. Textiles | 10,159 | 7756,29 | 5598,55 | 11,568 | 25000,33 | 18002,12 |
| (a) Cotton Textiles | 3,844 | 2956,99 | 2181,81 | 4,846 | 10609,60 | 7910,51 |
| (b) Jute & Other Natural Fibre Textiles | 173 | 134,78 | 106,97 | 230 | 491,52 | 366,36 |
| (c) Handloom Textiles & Khadi | 350 | 264,75 | 204,37 | 270 | 559,58 | 454,62 |
| (d) Other Textiles & Textile Products | 5,792 | 4399,77 | 3105,39 | 6,222 | 13339,63 | 9270,63 |
| 5. Paper, Paper Products & Printing | 2,032 | 1544,46 | 1157,23 | 2,420 | 5112,02 | 3915,58 |
| 6. Woods and Wood Products | 534 | 415,42 | 312,13 | 473 | 975,01 | 772,58 |
| 7. Leather & Leather Products | 937 | 715,23 | 470,91 | 1,020 | 2076,85 | 1425,50 |
| 8. Gems and Jewellery | 672 | 534,38 | 381,57 | 1,285 | 2904,63 | 2259,53 |
| 9. Rubber & Plastic Products | 2,396 | 1828,75 | 1375,67 | 2,559 | 5415,14 | 4029,51 |
| 10. Chemicals & Chemical Products | 4,054 | 3142,49 | 2294,92 | 5,172 | 11189,85 | 8076,38 |
| (a) Heavy Industrial Chemicals | 787 | 622,61 | 444,47 | 1,111 | 2371,53 | 1742,12 |
| (b) Fertilisers | 108 | 87,63 | 60,74 | 162 | 348,06 | 249,88 |
| (c) Drugs & Pharmaceuticals | 1,137 | 873,86 | 650,98 | 1,731 | 3808,83 | 2734,84 |
| (d) Non-Edible Oils | 171 | 134,54 | 101,00 | 120 | 262,14 | 197,23 |
| (e) Other Chemicals & Chemical Products | 1,851 | 1423,84 | 1037,74 | 2,048 | 4399,28 | 3152,31 |
| 11. Petroleum, Coal Products & Nuclear Fuels | 379 | 291,97 | 217,76 | 451 | 967,34 | 711,20 |
| 12. Manufacture of Cement & Cement Products | 509 | 396,72 | 297,45 | 549 | 1191,63 | 908,58 |
| 13. Basic Metals & Metal Products | 5,725 | 4438,92 | 3301,99 | 8,965 | 19929,43 | 15261,44 |
| (a) Iron & Steel | 2,654 | 2084,91 | 1539,93 | 4,511 | 10103,33 | 7769,58 |
| (b) Non-Ferrous Metals | 822 | 629,57 | 455,68 | 1,201 | 2620,43 | 1979,25 |
| (c) Metal Products | 2,249 | 1724,44 | 1306,38 | 3,253 | 7205,67 | 5512,61 |
| 14. Engineering | 6,684 | 5123,16 | 3721,08 | 7,276 | 15379,07 | 11210,05 |
| (a) Heavy Engineering | 1,088 | 832,25 | 599,78 | 1,298 | 2758,90 | 1982,24 |
| (b) Light Engineering | 3,129 | 2384,13 | 1737,76 | 3,069 | 6424,44 | 4622,17 |
| (c) Electrical Machinery & Goods | 1,977 | 1528,03 | 1102,55 | 2,252 | 4750,49 | 3526,55 |
| (d) Electronic Machinery & Goods | 490 | 378,74 | 281,00 | 657 | 1445,23 | 1079,10 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 1,732 | 1324,87 | 873,52 | 2,441 | 5423,03 | 3793,89 |
| 16. Other Industries | 4,195 | 3161,27 | 2369,65 | 3,788 | 7723,05 | 5885,62 |
| 17. Electricity, Gas & Water | 449 | 342,67 | 255,58 | 828 | 1865,88 | 1412,86 |
| (a) Electricity Generation & Transmission | 194 | 149,76 | 113,50 | 483 | 1143,73 | 869,52 |
| (b) Non-Conventional Energy | 97 | 73,72 | 52,18 | 183 | 398,20 | 304,55 |
| (c) Gas, Steam & Water Supply | 158 | 119,19 | 89,90 | 162 | 323,96 | 238,79 |
| 18. Construction | 5,944 | 4374,82 | 2953,62 | 5,347 | 11197,07 | 8575,77 |
| (a) Other than Infrastructure | 3,724 | 2717,35 | 1715,25 | 2,992 | 6088,03 | 4559,56 |
| (b) Infrastructure Construction | 2,220 | 1657,48 | 1238,37 | 2,355 | 5109,04 | 4016,21 |
| III. TRANSPORT OPERATORS | 3,341 | 2405,40 | 1736,41 | 1,669 | 3314,79 | 2391,91 |
| IV. PROFESSIONAL AND OTHER SERVICES | 20,625 | 15473,02 | 11758,47 | 18,551 | 37661,39 | 30131,98 |
| 1. Professional Services | 6,976 | 5047,68 | 3973,07 | 5,264 | 9685,64 | 8445,50 |
| 2. Tourism, Hotel & Restaurants | 1,850 | 1398,77 | 1070,51 | 1,867 | 3799,77 | 2897,07 |
| 3. Recreation services | 348 | 262,68 | 196,53 | 389 | 850,04 | 659,54 |
| 4. IT and Telecommunications | 429 | 330,67 | 249,08 | 378 | 808,32 | 625,97 |
| 5. Others | 11,022 | 8433,22 | 6269,28 | 10,653 | 22517,63 | 17503,92 |
| V. PERSONAL LOANS | 29,953 | 20982,89 | 16546,69 | 8,362 | 14204,30 | 11536,57 |
| 1. Housing | 28,910 | 20221,41 | 15927,89 | 8,166 | 13830,15 | 11218,92 |
| 2. Consumer Durables | 3 | 2,06 | 2,06 | 2 | 2,66 | 2,38 |
| 3. Vehicles | 4 | 2,35 | 2,35 | 4 | 5,07 | 5,07 |
| 4. Education | 5 | 3,69 | 3,25 | 7 | 12,99 | 12,67 |
| 5. Personal Credit Cards | - | - | - | - | - | - |
| 6. Others | 1,031 | 753,38 | 611,14 | 183 | 353,43 | 297,54 |
| VI. TRADE | 30,887 | 23451,92 | 17471,89 | 23,437 | 47494,89 | 35827,14 |
| 1. Wholesale Trade | 11,611 | 8945,22 | 6791,15 | 10,047 | 20559,68 | 15619,75 |
| 2. Retail Trade | 19,276 | 14506,70 | 10680,74 | 13,390 | 26935,21 | 20207,39 |
| VII. FINANCE | 1,886 | 1444,70 | 1118,65 | 2,077 | 4428,70 | 3469,89 |
| VIII. ALL OTHERS | 10,778 | 7976,59 | 6361,34 | 4,846 | 9468,48 | 7286,27 |
| TOTAL BANK CREDIT | 1,67,207 | 124911,62 | 94214,87 | 1,32,931 | 272716,77 | 207191,79 |

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2010

(Amount in ₹ Lakh)

| OCCUPATION | ABOVE RS. 4 CRORE AND UPTO RS.6 CRORE | | | ABOVE RS. 6 CRORE AND UPTO RS.10 CRORE | | |
|--|---------------------------------------|------------------|--------------------|--|------------------|--------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 25 | 26 | 27 | 28 | 29 | 30 |
| I. AGRICULTURE | 1,160 | 5808,72 | 4516,30 | 993 | 8417,35 | 6591,87 |
| 1. Direct Finance | 608 | 3044,83 | 2255,82 | 518 | 4383,79 | 3377,44 |
| 2. Indirect Finance | 552 | 2763,89 | 2260,48 | 475 | 4033,56 | 3214,42 |
| II. INDUSTRY | 14,322 | 71983,66 | 51428,58 | 13,736 | 113234,63 | 81622,83 |
| 1. Mining & Quarrying | 314 | 1577,17 | 1155,68 | 315 | 2572,56 | 1845,30 |
| 2. Food Manufacturing & Processing | 1,392 | 6988,74 | 5087,35 | 1,226 | 10170,89 | 7272,24 |
| (a) Rice Mills, Flour & Dal Mills | 360 | 1808,61 | 1362,84 | 258 | 2141,21 | 1578,35 |
| (b) Sugar | 169 | 862,05 | 639,19 | 232 | 1927,17 | 1494,49 |
| (c) Edible Oils & Vanaspati | 194 | 985,12 | 728,14 | 163 | 1358,43 | 864,67 |
| (d) Tea Processing | 101 | 504,75 | 293,37 | 57 | 462,64 | 285,53 |
| (e) Processing of Fruits & Vegetables | 42 | 209,94 | 142,40 | 36 | 293,38 | 230,33 |
| (f) Others | 526 | 2618,27 | 1921,42 | 480 | 3988,06 | 2818,86 |
| 3. Beverage & Tobacco | 161 | 817,70 | 645,39 | 155 | 1297,96 | 994,05 |
| 4. Textiles | 2,588 | 12995,05 | 8647,82 | 2,304 | 18843,60 | 13455,75 |
| (a) Cotton Textiles | 1,229 | 6180,97 | 4237,87 | 1,152 | 9489,41 | 6799,14 |
| (b) Jute & Other Natural Fibre Textiles | 37 | 187,80 | 141,66 | 46 | 379,55 | 280,87 |
| (c) Handloom Textiles & Khadi | 45 | 225,14 | 161,77 | 58 | 462,19 | 368,10 |
| (d) Other Textiles & Textile Products | 1,277 | 6401,14 | 4106,52 | 1,048 | 8512,44 | 6007,64 |
| 5. Paper, Paper Products & Printing | 504 | 2529,67 | 1796,81 | 473 | 3914,63 | 2871,25 |
| 6. Woods and Wood Products | 105 | 531,25 | 420,91 | 77 | 624,40 | 418,87 |
| 7. Leather & Leather Products | 205 | 1027,09 | 778,67 | 131 | 1072,61 | 707,35 |
| 8. Gems and Jewellery | 439 | 2215,96 | 1632,75 | 486 | 3967,22 | 2927,07 |
| 9. Rubber & Plastic Products | 499 | 2490,71 | 1754,50 | 429 | 3447,83 | 2362,20 |
| 10. Chemicals & Chemical Products | 1,266 | 6324,79 | 4458,02 | 1,246 | 10238,93 | 7164,16 |
| (a) Heavy Industrial Chemicals | 295 | 1477,17 | 1041,31 | 274 | 2244,39 | 1500,34 |
| (b) Fertilisers | 52 | 256,80 | 189,81 | 44 | 385,51 | 231,11 |
| (c) Drugs & Pharmaceuticals | 437 | 2179,15 | 1588,70 | 444 | 3614,83 | 2597,32 |
| (d) Non-Edible Oils | 34 | 177,59 | 127,59 | 22 | 183,17 | 138,12 |
| (e) Other Chemicals & Chemical Products | 448 | 2234,07 | 1510,60 | 462 | 3811,04 | 2697,28 |
| 11. Petroleum, Coal Products & Nuclear Fuels | 122 | 605,75 | 418,98 | 95 | 783,75 | 581,06 |
| 12. Manufacture of Cement & Cement Products | 126 | 637,62 | 448,89 | 195 | 1659,23 | 1133,02 |
| 13. Basic Metals & Metal Products | 2,311 | 11651,94 | 8938,45 | 2,371 | 19558,21 | 14572,75 |
| (a) Iron & Steel | 1,283 | 6490,29 | 5005,81 | 1,433 | 11930,70 | 8838,90 |
| (b) Non-Ferrous Metals | 269 | 1346,37 | 1005,66 | 252 | 2074,41 | 1542,22 |
| (c) Metal Products | 759 | 3815,29 | 2926,98 | 686 | 5553,11 | 4191,63 |
| 14. Engineering | 1,524 | 7684,85 | 5323,37 | 1,444 | 11846,04 | 8320,35 |
| (a) Heavy Engineering | 270 | 1357,09 | 912,35 | 255 | 2094,10 | 1343,67 |
| (b) Light Engineering | 617 | 3119,78 | 2135,63 | 564 | 4579,84 | 3180,13 |
| (c) Electrical Machinery & Goods | 493 | 2487,67 | 1743,29 | 459 | 3781,92 | 2826,35 |
| (d) Electronic Machinery & Goods | 144 | 720,31 | 532,11 | 166 | 1390,18 | 970,20 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 689 | 3491,99 | 2275,64 | 689 | 5714,96 | 3885,88 |
| 16. Other Industries | 631 | 3139,23 | 2300,07 | 578 | 4723,10 | 3355,14 |
| 17. Electricity, Gas & Water | 279 | 1386,43 | 1024,84 | 321 | 2584,55 | 1914,33 |
| (a) Electricity Generation & Transmission | 193 | 959,45 | 695,87 | 239 | 1952,64 | 1428,31 |
| (b) Non-Conventional Energy | 58 | 292,02 | 222,70 | 56 | 426,71 | 344,03 |
| (c) Gas, Steam & Water Supply | 28 | 134,95 | 106,27 | 26 | 205,19 | 142,00 |
| 18. Construction | 1,167 | 5887,74 | 4320,44 | 1,201 | 10214,17 | 7842,06 |
| (a) Other than Infrastructure | 552 | 2785,98 | 1962,94 | 474 | 4004,92 | 3144,25 |
| (b) Infrastructure Construction | 615 | 3101,76 | 2357,50 | 727 | 6209,25 | 4697,81 |
| III. TRANSPORT OPERATORS | 228 | 1124,24 | 834,20 | 180 | 1494,32 | 1132,64 |
| IV. PROFESSIONAL AND OTHER SERVICES | 3,237 | 16080,23 | 12569,74 | 2,728 | 22418,98 | 16860,96 |
| 1. Professional Services | 512 | 2486,80 | 2058,99 | 349 | 2814,88 | 2170,69 |
| 2. Tourism, Hotel & Restaurants | 310 | 1551,59 | 1204,95 | 293 | 2437,78 | 1906,28 |
| 3. Recreation services | 120 | 601,61 | 447,32 | 113 | 949,52 | 656,60 |
| 4. IT and Telecommunications | 99 | 486,91 | 353,61 | 104 | 886,57 | 589,46 |
| 5. Others | 2,196 | 10953,33 | 8504,88 | 1,869 | 15330,23 | 11537,93 |
| V. PERSONAL LOANS | 450 | 2177,07 | 1756,87 | 288 | 2333,09 | 1777,03 |
| 1. Housing | 425 | 2060,83 | 1653,57 | 257 | 2073,92 | 1580,43 |
| 2. Consumer Durables | 1 | 4,88 | 4,88 | - | - | - |
| 3. Vehicles | - | - | - | - | - | - |
| 4. Education | - | - | - | - | - | - |
| 5. Personal Credit Cards | - | - | - | - | - | - |
| 6. Others | 24 | 111,37 | 98,42 | 31 | 259,16 | 196,60 |
| VI. TRADE | 3,333 | 16678,22 | 12295,05 | 2,648 | 21832,57 | 16149,63 |
| 1. Wholesale Trade | 1,488 | 7452,88 | 5597,12 | 1,227 | 10251,55 | 7422,16 |
| 2. Retail Trade | 1,845 | 9225,34 | 6697,93 | 1,421 | 11581,02 | 8727,47 |
| VII. FINANCE | 541 | 2723,74 | 1889,03 | 557 | 4738,99 | 3438,25 |
| VIII. ALL OTHERS | 730 | 3631,85 | 2757,35 | 722 | 5921,34 | 4212,00 |
| TOTAL BANK CREDIT | 24,001 | 120207,72 | 88047,12 | 21,852 | 180391,27 | 131785,23 |

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2010**

(Amount in ₹ Lakh)

| OCCUPATION | ABOVE RS. 10 CRORE AND UPTO RS.25 CRORE | | | ABOVE RS. 25 CRORE | | |
|--|--|------------------|-----------------------|--------------------|-------------------|-----------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 31 | 32 | 33 | 34 | 35 | 36 |
| I. AGRICULTURE | 839 | 14461,62 | 10940,11 | 902 | 92382,48 | 72512,81 |
| 1. Direct Finance | 421 | 7252,39 | 5633,45 | 305 | 23587,30 | 18049,89 |
| 2. Indirect Finance | 418 | 7209,23 | 5306,66 | 597 | 68795,18 | 54462,92 |
| II. INDUSTRY | 15,509 | 257889,37 | 183804,56 | 13,824 | 1359155,96 | 822489,99 |
| 1. Mining & Quarrying | 340 | 5768,51 | 3931,22 | 368 | 47876,93 | 31162,71 |
| 2. Food Manufacturing & Processing | 1,238 | 20309,56 | 14839,42 | 823 | 55058,33 | 34713,10 |
| (a) Rice Mills, Flour & Dal Mills | 206 | 3342,19 | 2540,47 | 105 | 7787,43 | 6011,28 |
| (b) Sugar | 300 | 4963,07 | 3811,92 | 271 | 15721,12 | 12597,49 |
| (c) Edible Oils & Vanaspati | 209 | 3476,55 | 2513,87 | 141 | 11161,50 | 5141,86 |
| (d) Tea Processing | 42 | 690,62 | 374,91 | 29 | 1398,97 | 895,48 |
| (e) Processing of Fruits & Vegetables | 31 | 503,35 | 404,36 | 13 | 728,60 | 563,15 |
| (f) Others | 450 | 7333,79 | 5193,90 | 264 | 18260,71 | 9503,84 |
| 3. Beverage & Tobacco | 230 | 3827,69 | 2894,45 | 191 | 11656,19 | 8575,42 |
| 4. Textiles | 2,470 | 40566,66 | 27723,44 | 1,491 | 91628,64 | 48876,85 |
| (a) Cotton Textiles | 1,195 | 19443,81 | 14105,12 | 693 | 40172,05 | 24962,16 |
| (b) Jute & Other Natural Fibre Textiles | 17 | 253,00 | 216,55 | 14 | 957,32 | 318,80 |
| (c) Handloom Textiles & Khadi | 37 | 584,58 | 473,80 | 21 | 1331,80 | 923,04 |
| (d) Other Textiles & Textile Products | 1,221 | 20285,27 | 12927,97 | 763 | 49167,48 | 22672,85 |
| 5. Paper, Paper Products & Printing | 446 | 7138,06 | 5487,62 | 256 | 16754,45 | 10256,31 |
| 6. Woods and Wood Products | 61 | 1011,46 | 839,32 | 12 | 587,63 | 290,67 |
| 7. Leather & Leather Products | 122 | 1923,89 | 1376,88 | 44 | 3369,21 | 1142,35 |
| 8. Gems and Jewellery | 585 | 9555,78 | 6968,78 | 343 | 30630,92 | 9948,88 |
| 9. Rubber & Plastic Products | 347 | 5456,48 | 3582,59 | 199 | 11604,70 | 6400,56 |
| 10. Chemicals & Chemical Products | 1,382 | 23420,10 | 14844,22 | 1,065 | 91856,13 | 47026,50 |
| (a) Heavy Industrial Chemicals | 293 | 5138,55 | 2839,79 | 202 | 12324,02 | 6536,57 |
| (b) Fertilisers | 76 | 1294,91 | 658,13 | 120 | 15788,46 | 11770,61 |
| (c) Drugs & Pharmaceuticals | 547 | 9238,70 | 6284,13 | 445 | 39774,72 | 18500,14 |
| (d) Non-Edible Oils | 26 | 438,94 | 266,33 | 14 | 620,87 | 463,16 |
| (e) Other Chemicals & Chemical Products | 440 | 7308,99 | 4795,84 | 284 | 23348,06 | 9756,02 |
| 11. Petroleum, Coal Products & Nuclear Fuels | 155 | 2602,87 | 1883,84 | 360 | 90654,91 | 58606,03 |
| 12. Manufacture of Cement & Cement Products | 258 | 4272,52 | 3155,27 | 327 | 26566,76 | 18942,50 |
| 13. Basic Metals & Metal Products | 2,766 | 45433,75 | 33269,92 | 2,021 | 189558,10 | 106313,86 |
| (a) Iron & Steel | 1,756 | 29077,33 | 20990,57 | 1,481 | 135342,92 | 82512,74 |
| (b) Non-Ferrous Metals | 280 | 4411,36 | 3286,44 | 210 | 23286,63 | 11861,20 |
| (c) Metal Products | 730 | 11945,06 | 8992,92 | 330 | 30928,54 | 11939,92 |
| 14. Engineering | 1,448 | 24311,37 | 16528,04 | 969 | 116799,99 | 45786,08 |
| (a) Heavy Engineering | 257 | 4332,26 | 3144,68 | 146 | 10710,72 | 7685,77 |
| (b) Light Engineering | 532 | 8839,86 | 5922,84 | 333 | 66597,50 | 14387,90 |
| (c) Electrical Machinery & Goods | 483 | 8179,71 | 5364,61 | 321 | 25199,07 | 13239,91 |
| (d) Electronic Machinery & Goods | 176 | 2959,53 | 2095,90 | 169 | 14292,69 | 10472,50 |
| 15. Vehicles, Vehicle Parts & Transport Equipments | 811 | 13322,97 | 9283,45 | 600 | 51193,73 | 35666,46 |
| 16. Other Industries | 615 | 10182,76 | 7270,99 | 450 | 34601,29 | 15876,10 |
| 17. Electricity, Gas & Water | 503 | 8777,19 | 6714,14 | 1,516 | 200616,59 | 140425,38 |
| (a) Electricity Generation & Transmission | 398 | 6987,03 | 5256,99 | 1,375 | 187966,87 | 131369,38 |
| (b) Non-Conventional Energy | 55 | 923,94 | 774,95 | 78 | 5865,56 | 4280,74 |
| (c) Gas, Steam & Water Supply | 50 | 866,23 | 682,20 | 63 | 6784,15 | 4775,26 |
| 18. Construction | 1,732 | 30007,75 | 23210,97 | 2,789 | 288141,46 | 202480,25 |
| (a) Other than Infrastructure | 627 | 10731,05 | 8130,02 | 636 | 51644,16 | 40422,52 |
| (b) Infrastructure Construction | 1,105 | 19276,71 | 15080,95 | 2,153 | 236497,30 | 162057,73 |
| III. TRANSPORT OPERATORS | 210 | 3679,00 | 2863,37 | 465 | 58771,58 | 49576,63 |
| IV. PROFESSIONAL AND OTHER SERVICES | 2,773 | 46042,40 | 34551,24 | 2,483 | 223618,62 | 153841,41 |
| 1. Professional Services | 252 | 4145,79 | 3292,50 | 192 | 17690,79 | 14286,40 |
| 2. Tourism, Hotel & Restaurants | 349 | 5932,27 | 4373,22 | 331 | 18993,88 | 12842,01 |
| 3. Recreation services | 127 | 2178,50 | 1653,74 | 115 | 8522,93 | 6635,49 |
| 4. IT and Telecommunications | 131 | 2182,37 | 1710,11 | 279 | 47103,62 | 32633,22 |
| 5. Others | 1,914 | 31603,46 | 23521,68 | 1,566 | 131307,39 | 87444,30 |
| V. PERSONAL LOANS | 175 | 2839,77 | 2232,73 | 119 | 11793,41 | 9753,45 |
| 1. Housing | 144 | 2308,11 | 1767,04 | 114 | 11623,86 | 9603,78 |
| 2. Consumer Durables | - | - | - | - | - | - |
| 3. Vehicles | - | - | - | - | - | - |
| 4. Education | 2 | 49,36 | 49,36 | - | - | - |
| 5. Personal Credit Cards | - | - | - | - | - | - |
| 6. Others | 29 | 482,30 | 416,33 | 5 | 169,55 | 149,67 |
| VI. TRADE | 2,243 | 36565,55 | 24547,91 | 1,409 | 253151,34 | 109869,74 |
| 1. Wholesale Trade | 1,056 | 17708,88 | 12390,83 | 798 | 203149,52 | 78478,18 |
| 2. Retail Trade | 1,187 | 18856,66 | 12157,08 | 611 | 50001,82 | 31391,56 |
| VII. FINANCE | 846 | 15639,34 | 11554,90 | 1,852 | 268552,09 | 214027,39 |
| VIII. ALL OTHERS | 536 | 8674,81 | 6043,19 | 486 | 50953,82 | 29989,27 |
| TOTAL BANK CREDIT | 23,131 | 385791,85 | 276538,01 | 21,540 | 2318379,30 | 1462060,69 |