

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(Amount in ₹ Million)

Occupation	₹ 0.025 MILLION AND LESS			ABOVE ₹ 0.025 MILLION AND UPTO ₹ 0.2 MILLION		
	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>16,817,606</b>	<b>284162.9</b>	<b>266091.5</b>	<b>25,939,516</b>	<b>1827948.5</b>	<b>1640526.5</b>
1. Direct Finance	15,975,401	268602.4	251517.3	24,711,096	1740124.2	1561080.4
2. Indirect Finance	842,205	15560.5	14574.1	1,228,420	87824.3	79446.1
<b>II. INDUSTRY</b>	<b>637,795</b>	<b>8503.0</b>	<b>11398.2</b>	<b>654,924</b>	<b>62004.0</b>	<b>55142.4</b>
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	147,667	1404.1	1886.6	79,936	7123.9	6011.3
(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	88,759	1306.1	1753.2	116,043	11072.8	9736.3
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	6,514	78.1	97.4	16,678	1820.1	1590.2
6. Woods and Wood Products	18,676	281.9	237.9	21,971	2063.4	1674.1
7. Leather & Leather Products	23,605	375.7	256.3	11,258	859.7	712.2
8. Gems and Jewellery	28,018	451.5	748.9	28,510	1888.9	1810.9
9. Rubber & Plastic Products	...	...	...	...	...	...
10. Chemicals & Chemical Products	8,660	105.2	560.1	25,760	2955.1	3067.6
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	1,193	10.8	47.9	1,204	106.4	87.4
(c) Drugs & Pharmaceuticals	2,416	21.7	90.1	11,325	1562.8	1521.9
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	5,051	72.7	422.0	13,231	1285.8	1458.4
11. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
12. Manufacture of Cement & Cement Products	3,168	49.0	75.4	6,910	772.0	840.2
13. Basic Metals & Metal Products	9,693	119.8	753.4	34,558	3746.6	3821.0
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	9,693	119.8	753.4	34,558	3746.6	3821.0
14. Engineering	25,142	372.7	584.0	49,865	4959.0	4248.9
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	18,582	280.6	262.1	34,172	3344.8	2856.9
(c) Electrical Machinery & Goods	4,036	54.5	151.4	10,564	1141.7	991.0
(d) Electronic Machinery & Goods	2,524	37.6	170.4	5,129	472.5	401.0
15. Vehicles, Vehicle Parts & Transport Equipments	...	...	...	...	...	...
16. Other Industries	245,679	3523.4	3640.3	170,190	14512.8	12220.7
17. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
18. Construction	13,250	204.2	502.7	64,100	7389.4	7172.5
(a) Other than Infrastructure	...	...	...	...	...	...
(b) Infrastructure Construction	13,250	204.2	502.7	64,100	7389.4	7172.5
<b>III. TRANSPORT OPERATORS</b>	<b>72,549</b>	<b>947.6</b>	<b>802.2</b>	<b>284,610</b>	<b>30732.0</b>	<b>22756.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>762,071</b>	<b>11188.1</b>	<b>9844.7</b>	<b>926,969</b>	<b>80781.0</b>	<b>61972.1</b>
1. Professional Services	183,588	2918.6	2453.7	180,442	13959.6	11129.9
2. Tourism, Hotel & Restaurants	34,933	570.7	800.5	49,587	4284.7	3513.4
3. Recreation services	8,222	124.0	162.1	13,143	1010.5	828.5
4. IT and Telecommunications	...	...	...	...	...	...
5. Others	535,328	7574.7	6428.5	683,797	61526.3	46500.3
<b>V. PERSONAL LOANS</b>	<b>16,672,568</b>	<b>187253.1</b>	<b>86904.7</b>	<b>25,056,532</b>	<b>2070214.9</b>	<b>1160918.0</b>
1. Housing	221,910	3188.0	3517.5	1,587,727	187679.5	144712.4
2. Consumer Durables	610,920	7794.7	2259.2	634,752	46275.1	32017.4
3. Vehicles	819,167	12333.1	7514.0	2,886,806	178354.0	92677.1
4. Education	90,186	1404.7	1439.2	1,204,343	141165.5	122198.0
5. Personal Credit Cards	8,327,197	84155.1	23086.0	8,909,124	627011.2	131063.0
6. Others	6,603,188	78377.6	49088.8	9,833,780	889729.6	638250.0
<b>VI. TRADE</b>	<b>2,622,276</b>	<b>43050.5</b>	<b>37394.2</b>	<b>3,147,563</b>	<b>267621.8</b>	<b>221672.6</b>
1. Wholesale Trade	70,846	1195.5	1485.3	318,028	44995.5	42900.6
2. Retail Trade	2,551,430	41855.0	35909.0	2,829,535	222626.4	178772.0
<b>VII. FINANCE</b>	<b>274,459</b>	<b>3887.3</b>	<b>3315.6</b>	<b>580,548</b>	<b>50712.5</b>	<b>36635.2</b>
<b>VIII. ALL OTHERS</b>	<b>5,463,114</b>	<b>28720.3</b>	<b>58236.9</b>	<b>2,241,714</b>	<b>184056.7</b>	<b>165270.2</b>
<b>TOTAL BANK CREDIT</b>	<b>43,322,438</b>	<b>567712.7</b>	<b>473987.9</b>	<b>58,832,376</b>	<b>4574071.5</b>	<b>3364893.5</b>

... 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 - MARCH 2011**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 0.2 MILLION AND UPTO ₹ 0.5 MILLION			ABOVE ₹ 0.5 MILLION AND UPTO ₹ 1.0 MILLION		
	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>3,318,171</b>	<b>1054837.0</b>	<b>912919.4</b>	<b>362,949</b>	<b>261511.8</b>	<b>219409.6</b>
1. Direct Finance	3,155,158	1002663.5	868809.0	334,317	239005.8	200537.3
2. Indirect Finance	163,013	52173.5	44110.4	28,632	22505.9	18872.2
<b>II. INDUSTRY</b>	<b>324,891</b>	<b>115376.0</b>	<b>97286.5</b>	<b>205,682</b>	<b>161108.0</b>	<b>131343.1</b>
1. Mining & Quarrying	7,030	2588.7	2007.2	5,035	4051.2	4491.8
2. Food Manufacturing & Processing	35,270	12409.8	10238.7	20,182	15927.7	11896.7
(a) Rice Mills, Flour & Dal Mills	9,831	3459.9	3489.0	6,181	4971.6	3927.3
(b) Sugar	295	104.4	75.0	184	145.4	110.7
(c) Edible Oils & Vanaspati	2,174	767.0	621.6	1,365	1088.3	887.2
(d) Tea Processing	191	66.2	49.3	140	111.7	70.4
(e) Processing of Fruits & Vegetables	1,532	520.8	399.0	668	523.4	404.6
(f) Others	21,247	7491.6	5604.8	11,644	9087.3	6496.5
3. Beverage & Tobacco	2,805	1005.8	767.5	1,591	1252.5	982.8
4. Textiles	54,522	19022.6	15295.1	30,276	23833.7	18854.9
(a) Cotton Textiles	17,830	5918.3	5345.3	7,310	5745.4	4870.7
(b) Jute & Other Natural Fibre Textiles	1,354	464.6	380.5	678	523.5	484.8
(c) Handloom Textiles & Khadi	5,034	1688.1	1300.4	1,783	1423.8	1120.9
(d) Other Textiles & Textile Products	30,304	10951.7	8268.8	20,505	16141.0	12378.5
5. Paper, Paper Products & Printing	10,075	3692.4	3111.4	7,954	6260.0	4802.3
6. Woods and Wood Products	4,238	1582.6	1206.7	2,803	2258.9	1723.9
7. Leather & Leather Products	3,561	1273.5	964.6	2,422	1891.6	1330.3
8. Gems and Jewellery	2,680	983.9	804.0	1,372	1079.3	1162.2
9. Rubber & Plastic Products	7,479	2784.2	2167.4	7,040	5599.2	4964.3
10. Chemicals & Chemical Products	10,058	3694.9	3627.3	8,640	6814.8	8467.1
(a) Heavy Industrial Chemicals	1,760	644.5	727.1	1,702	1328.5	1564.6
(b) Fertilisers	376	137.5	174.6	288	234.6	172.5
(c) Drugs & Pharmaceuticals	1,431	525.3	833.9	1,322	1054.4	3479.1
(d) Non-Edible Oils	382	137.1	104.9	303	243.4	184.4
(e) Other Chemicals & Chemical Products	6,109	2250.6	1786.8	5,025	3954.0	3066.4
11. Petroleum, Coal Products & Nuclear Fuels	817	303.3	574.9	831	664.3	527.0
12. Manufacture of Cement & Cement Products	5,438	2025.2	1760.3	3,704	2931.6	2260.8
13. Basic Metals & Metal Products	15,855	5853.2	5684.1	12,078	9629.8	7271.7
(a) Iron & Steel	5,738	2131.3	2270.7	4,654	3715.5	2678.4
(b) Non-Ferrous Metals	2,532	933.4	688.0	2,010	1608.2	1183.1
(c) Metal Products	7,585	2788.6	2725.4	5,414	4306.1	3410.2
14. Engineering	30,910	11258.9	10086.7	20,148	15935.8	13681.4
(a) Heavy Engineering	7,047	2583.1	2285.0	3,612	2810.7	2683.5
(b) Light Engineering	16,948	6151.1	4728.2	11,412	9065.5	6857.6
(c) Electrical Machinery & Goods	5,163	1884.5	2495.1	4,009	3183.8	2633.3
(d) Electronic Machinery & Goods	1,752	640.2	578.4	1,115	875.7	1507.0
15. Vehicles, Vehicle Parts & Transport Equipments	10,263	3705.9	3331.4	6,937	5256.1	3747.1
16. Other Industries	44,176	15552.4	12035.5	21,782	17054.2	14373.3
17. Electricity, Gas & Water	1,826	626.2	480.7	904	734.4	559.9
(a) Electricity Generation & Transmission	503	170.9	135.2	211	166.7	124.9
(b) Non-Conventional Energy	511	160.7	109.6	125	100.6	73.7
(c) Gas, Steam & Water Supply	812	294.6	236.0	568	467.1	361.3
18. Construction	77,888	27012.4	23143.0	51,983	39932.9	30245.6
(a) Other than Infrastructure	68,988	23851.9	19945.8	43,750	33428.7	25708.0
(b) Infrastructure Construction	8,900	3160.5	3197.2	8,233	6504.2	4537.5
<b>III. TRANSPORT OPERATORS</b>	<b>298,543</b>	<b>99849.9</b>	<b>70531.4</b>	<b>187,322</b>	<b>137778.1</b>	<b>83810.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>243,314</b>	<b>82969.4</b>	<b>62820.4</b>	<b>102,524</b>	<b>78724.6</b>	<b>58494.2</b>
1. Professional Services	24,303	8499.3	6488.7	13,265	10207.7	8002.6
2. Tourism, Hotel & Restaurants	17,618	6325.9	4809.0	9,010	6982.0	5436.2
3. Recreation services	3,136	1120.1	910.6	1,702	1319.0	1111.4
4. IT and Telecommunications	6,805	2370.7	1953.3	4,122	3149.8	2706.1
5. Others	191,452	64653.4	48658.8	74,425	57066.0	41237.9
<b>V. PERSONAL LOANS</b>	<b>7,390,778</b>	<b>2396823.5</b>	<b>1580503.0</b>	<b>1,979,864</b>	<b>1433649.2</b>	<b>1072088.8</b>
1. Housing	1,951,598	692934.4	552135.0	1,183,288	871024.9	716770.0
2. Consumer Durables	49,761	15167.8	11715.0	5,379	3936.9	2766.0
3. Vehicles	1,527,988	495879.2	339363.5	282,390	192795.4	125971.7
4. Education	864,657	268533.2	205142.0	132,970	97553.0	72114.5
5. Personal Credit Cards	1,052,157	308398.5	42280.4	74,254	49244.1	4855.7
6. Others	1,944,617	615910.4	429867.2	301,583	219095.0	149611.0
<b>VI. TRADE</b>	<b>630,657</b>	<b>223285.8</b>	<b>176006.2</b>	<b>265,738</b>	<b>210414.8</b>	<b>166502.8</b>
1. Wholesale Trade	34,414	12473.1	10208.4	22,999	18687.7	15804.6
2. Retail Trade	596,243	210812.7	165797.7	242,739	191727.1	150698.2
<b>VII. FINANCE</b>	<b>71,449</b>	<b>23028.7</b>	<b>18985.7</b>	<b>6,330</b>	<b>4771.5</b>	<b>6998.8</b>
<b>VIII. ALL OTHERS</b>	<b>283,498</b>	<b>93207.9</b>	<b>67178.1</b>	<b>99,071</b>	<b>74094.7</b>	<b>53116.1</b>
<b>TOTAL BANK CREDIT</b>	<b>12,561,301</b>	<b>4089378.3</b>	<b>2986230.5</b>	<b>3,209,480</b>	<b>2362052.8</b>	<b>1791763.7</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 1.0 MILLION AND UPTO ₹ 2.5 MILLION			ABOVE ₹ 2.5 MILLION AND UPTO ₹ 5.0 MILLION		
	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>138,422</b>	<b>215451.1</b>	<b>166435.3</b>	<b>30,601</b>	<b>112778.5</b>	<b>88756.3</b>
1. Direct Finance	120,730	185029.8	142046.9	23,261	84819.1	66920.0
2. Indirect Finance	17,692	30421.3	24388.5	7,340	27959.4	21836.3
<b>II. INDUSTRY</b>	<b>212,612</b>	<b>362594.8</b>	<b>283691.7</b>	<b>97,264</b>	<b>368030.0</b>	<b>277779.8</b>
1. Mining & Quarrying	5,146	9105.9	9835.7	2,678	10222.2	7923.5
2. Food Manufacturing & Processing	20,782	36582.1	28055.0	12,651	49049.4	37204.6
(a) Rice Mills, Flour & Dal Mills	8,313	15029.7	11693.7	5,826	22710.8	17098.6
(b) Sugar	190	319.0	259.4	135	541.8	664.6
(c) Edible Oils & Vanaspati	1,417	2512.6	1993.8	969	3821.3	3108.5
(d) Tea Processing	252	444.1	282.0	185	713.1	608.7
(e) Processing of Fruits & Vegetables	643	1111.3	838.3	376	1479.2	1049.2
(f) Others	9,967	17165.5	12987.9	5,160	19783.2	14674.9
3. Beverage & Tobacco	1,516	2716.3	2201.2	760	2905.0	2314.5
4. Textiles	30,038	52290.4	40509.7	17,673	67351.4	50446.0
(a) Cotton Textiles	7,890	14048.3	11552.6	5,578	21505.7	17374.7
(b) Jute & Other Natural Fibre Textiles	619	1055.2	872.1	343	1305.8	1057.3
(c) Handloom Textiles & Khadi	1,405	2437.6	1961.3	666	2537.5	1972.7
(d) Other Textiles & Textile Products	20,124	34749.2	26123.7	11,086	42002.3	30041.3
5. Paper, Paper Products & Printing	8,428	14733.5	11737.9	4,246	15882.4	12418.5
6. Woods and Wood Products	2,525	4525.3	3613.7	1,168	4504.9	3565.5
7. Leather & Leather Products	2,854	4984.9	3286.8	1,667	6286.7	4022.4
8. Gems and Jewellery	1,152	2114.0	2507.9	750	2924.7	4709.9
9. Rubber & Plastic Products	7,903	13795.3	12693.5	4,205	15882.3	12166.0
10. Chemicals & Chemical Products	9,781	17288.9	13578.1	6,170	23519.2	18359.3
(a) Heavy Industrial Chemicals	1,947	3427.3	2599.0	1,251	4785.2	3721.0
(b) Fertilisers	267	480.7	381.9	191	745.9	552.6
(c) Drugs & Pharmaceuticals	1,855	3321.9	2726.2	1,538	5922.2	4623.4
(d) Non-Edible Oils	343	639.7	500.1	252	956.4	755.4
(e) Other Chemicals & Chemical Products	5,369	9419.4	7370.7	2,938	11109.6	8706.9
11. Petroleum, Coal Products & Nuclear Fuels	984	1703.1	1401.6	572	2193.5	1795.4
12. Manufacture of Cement & Cement Products	3,067	5236.3	4050.5	964	3665.3	3193.0
13. Basic Metals & Metal Products	13,822	24474.4	19400.3	8,240	31431.3	24538.7
(a) Iron & Steel	5,615	9992.9	8099.3	3,640	13959.6	11088.5
(b) Non-Ferrous Metals	2,362	4179.8	3233.2	1,291	4925.5	3697.6
(c) Metal Products	5,845	10301.6	8067.8	3,309	12546.2	9752.5
14. Engineering	21,263	37254.7	29935.8	11,214	42555.3	31926.8
(a) Heavy Engineering	3,970	6955.1	5370.3	1,988	7545.4	5685.8
(b) Light Engineering	11,454	19913.0	15014.3	5,517	20736.9	15600.4
(c) Electrical Machinery & Goods	4,647	8258.1	6892.4	2,954	11377.8	8509.3
(d) Electronic Machinery & Goods	1,192	2128.4	2658.7	755	2895.2	2131.3
15. Vehicles, Vehicle Parts & Transport Equipments	5,713	9505.5	8165.8	2,671	10050.6	7261.4
16. Other Industries	17,864	30660.3	23808.1	6,785	25460.3	19697.7
17. Electricity, Gas & Water	1,044	1887.9	1510.6	629	2336.2	1830.4
(a) Electricity Generation & Transmission	245	461.0	386.2	196	730.2	601.2
(b) Non-Conventional Energy	134	237.5	174.6	104	388.9	309.1
(c) Gas, Steam & Water Supply	665	1189.4	949.8	329	1217.1	920.1
18. Construction	58,730	93736.1	67399.5	14,221	51809.2	34406.4
(a) Other than Infrastructure	47,860	75665.5	54523.1	10,656	38407.7	24430.0
(b) Infrastructure Construction	10,870	18070.6	12876.4	3,565	13401.5	9976.3
<b>III. TRANSPORT OPERATORS</b>	<b>126,166</b>	<b>178539.2</b>	<b>110029.7</b>	<b>7,905</b>	<b>28062.9</b>	<b>18645.7</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>80,614</b>	<b>136487.2</b>	<b>106180.8</b>	<b>32,355</b>	<b>120648.0</b>	<b>93075.2</b>
1. Professional Services	10,450	17534.9	14232.7	4,127	15462.5	12710.3
2. Tourism, Hotel & Restaurants	6,737	11715.3	9255.8	3,343	12669.8	9599.7
3. Recreation services	1,337	2309.9	1986.9	759	2840.8	2515.9
4. IT and Telecommunications	4,156	6794.8	6166.8	1,521	5532.7	4923.8
5. Others	57,934	98132.2	74538.6	22,605	84142.2	63325.4
<b>V. PERSONAL LOANS</b>	<b>1,025,807</b>	<b>1600699.6</b>	<b>1263629.2</b>	<b>222,069</b>	<b>759061.1</b>	<b>593542.3</b>
1. Housing	803,035	1256404.4	1033647.9	185,788	628719.0	500857.6
2. Consumer Durables	1,808	3002.1	2201.9	569	2073.4	1435.3
3. Vehicles	52,731	77057.1	54233.0	7,270	25484.8	17633.7
4. Education	58,269	86935.2	58581.1	1,757	6239.3	4852.1
5. Personal Credit Cards	4,459	7205.8	1305.2	622	2312.2	756.4
6. Others	105,505	170095.0	113660.1	26,063	94232.6	68007.3
<b>VI. TRADE</b>	<b>173,835</b>	<b>297378.6</b>	<b>233825.7</b>	<b>61,630</b>	<b>232864.5</b>	<b>182506.3</b>
1. Wholesale Trade	29,802	54816.3	42236.5	20,798	80104.3	61567.7
2. Retail Trade	144,033	242562.2	191589.2	40,832	152760.2	120938.6
<b>VII. FINANCE</b>	<b>6,096</b>	<b>10180.4</b>	<b>12475.6</b>	<b>3,329</b>	<b>12410.7</b>	<b>16851.8</b>
<b>VIII. ALL OTHERS</b>	<b>87,345</b>	<b>143891.9</b>	<b>107849.7</b>	<b>29,643</b>	<b>105517.2</b>	<b>79731.7</b>
<b>TOTAL BANK CREDIT</b>	<b>1,850,897</b>	<b>2945222.6</b>	<b>2284117.8</b>	<b>484,796</b>	<b>1739372.9</b>	<b>1350889.1</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 5.0 MILLION AND UPTO ₹ 10.0 MILLION			ABOVE ₹ 10.0 MILLION AND UPTO ₹ 40.0 MILLION		
	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>14,620</b>	<b>111618.1</b>	<b>87480.1</b>	<b>11,756</b>	<b>235025.4</b>	<b>176971.7</b>
1. Direct Finance	10,092	76741.1	60710.6	7,512	150517.3	111896.9
2. Indirect Finance	4,528	34877.0	26769.5	4,244	84508.1	65074.8
<b>II. INDUSTRY</b>	<b>63,075</b>	<b>482452.7</b>	<b>362461.2</b>	<b>73,593</b>	<b>1585887.1</b>	<b>1138893.3</b>
1. Mining & Quarrying	1,645	12457.2	9584.1	1,589	33067.3	25668.2
2. Food Manufacturing & Processing	8,684	66896.4	50655.3	8,952	186240.9	137259.0
(a) Rice Mills, Flour & Dal Mills	4,112	31683.6	23935.4	3,843	77711.2	58142.1
(b) Sugar	137	1132.5	877.1	391	9358.2	6844.0
(c) Edible Oils & Vanaspati	766	5966.5	4497.4	868	19037.2	14667.6
(d) Tea Processing	154	1206.3	1020.9	217	4250.0	3341.7
(e) Processing of Fruits & Vegetables	318	2460.0	1796.4	331	6619.5	4746.4
(f) Others	3,197	24447.5	18528.2	3,302	69264.8	49517.3
3. Beverage & Tobacco	489	3709.8	3049.9	703	15767.5	11368.0
4. Textiles	12,257	93400.0	67592.1	15,277	329939.7	209790.2
(a) Cotton Textiles	4,431	34014.7	25861.8	5,673	123219.3	91052.7
(b) Jute & Other Natural Fibre Textiles	247	1939.4	1604.8	273	5681.1	3997.9
(c) Handloom Textiles & Khadi	362	2754.0	2172.5	303	6479.5	4367.2
(d) Other Textiles & Textile Products	7,217	54691.9	37953.0	9,028	194559.8	110372.4
5. Paper, Paper Products & Printing	2,535	19186.7	14953.1	2,660	56843.1	45022.6
6. Woods and Wood Products	656	5078.0	4108.5	473	9927.6	8161.0
7. Leather & Leather Products	1,105	8454.5	5419.0	1,849	43306.0	16465.8
8. Gems and Jewellery	790	6131.6	7812.5	1,629	36211.4	30138.2
9. Rubber & Plastic Products	2,678	20533.2	15824.0	3,104	66551.2	49225.2
10. Chemicals & Chemical Products	4,490	34823.9	28128.3	5,796	124442.7	94337.0
(a) Heavy Industrial Chemicals	856	6788.3	5347.0	1,181	25329.2	19090.5
(b) Fertilisers	142	1106.0	754.9	163	3487.8	3196.7
(c) Drugs & Pharmaceuticals	1,337	10372.6	8478.4	2,013	43467.5	33765.8
(d) Non-Edible Oils	175	1355.6	1161.5	138	3018.8	2157.4
(e) Other Chemicals & Chemical Products	1,980	15201.4	12386.4	2,301	49139.4	36126.5
11. Petroleum, Coal Products & Nuclear Fuels	367	2842.7	2360.5	504	10372.7	7937.1
12. Manufacture of Cement & Cement Products	565	4396.8	3296.2	610	13604.8	9957.5
13. Basic Metals & Metal Products	6,425	50075.1	37816.9	9,101	202644.5	156842.3
(a) Iron & Steel	3,066	24079.9	18029.6	5,023	114264.0	91409.4
(b) Non-Ferrous Metals	967	7555.2	5779.7	1,263	27585.5	20312.5
(c) Metal Products	2,392	18440.0	14007.6	2,815	60795.0	45120.4
14. Engineering	7,235	55635.9	40446.9	8,286	177952.3	128299.8
(a) Heavy Engineering	1,191	9105.0	6609.7	1,487	31587.3	24318.7
(b) Light Engineering	3,379	25828.9	19069.6	3,499	74889.9	52981.7
(c) Electrical Machinery & Goods	2,127	16539.1	11740.3	2,600	56148.1	40221.2
(d) Electronic Machinery & Goods	538	4162.9	3027.3	700	15327.1	10778.1
15. Vehicles, Vehicle Parts & Transport Equipments	1,974	15256.0	11477.2	2,820	61857.5	46132.4
16. Other Industries	3,761	28695.1	21683.2	3,516	73988.7	54040.1
17. Electricity, Gas & Water	517	4008.7	3381.2	792	18266.0	13291.0
(a) Electricity Generation & Transmission	190	1541.1	1474.3	430	10224.2	7306.7
(b) Non-Conventional Energy	146	1124.6	910.8	198	4706.1	3707.9
(c) Gas, Steam & Water Supply	181	1343.0	996.2	164	3335.7	2276.4
18. Construction	6,902	50871.2	34872.2	5,932	124903.4	94957.9
(a) Other than Infrastructure	4,783	34600.4	22294.0	3,479	70127.7	51520.3
(b) Infrastructure Construction	2,119	16270.7	12578.2	2,453	54775.7	43437.7
<b>III. TRANSPORT OPERATORS</b>	<b>3,137</b>	<b>23193.4</b>	<b>16798.7</b>	<b>2,066</b>	<b>43517.8</b>	<b>33361.7</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>18,233</b>	<b>138693.8</b>	<b>107631.0</b>	<b>17,645</b>	<b>369625.7</b>	<b>288875.0</b>
1. Professional Services	2,361	17811.0	14668.6	1,885	37700.9	31257.5
2. Tourism, Hotel & Restaurants	2,214	16845.7	12816.3	2,225	45739.2	34306.6
3. Recreation services	483	3637.0	3034.6	516	11036.4	8507.0
4. IT and Telecommunications	761	5603.1	4936.1	550	10987.1	9227.4
5. Others	12,414	94797.1	72175.4	12,469	264162.1	205576.5
<b>V. PERSONAL LOANS</b>	<b>49,910</b>	<b>353645.7</b>	<b>273310.1</b>	<b>18,674</b>	<b>333009.0</b>	<b>264727.0</b>
1. Housing	36,476	254832.2	202773.2	12,293	214399.2	172736.9
2. Consumer Durables	199	1432.1	1065.9	77	1438.2	1111.9
3. Vehicles	1,820	12268.3	8500.0	200	3496.8	2361.0
4. Education	410	2870.0	2147.3	47	981.8	749.2
5. Personal Credit Cards	291	2135.6	1137.7	124	2129.2	1475.2
6. Others	10,714	80107.5	57685.9	5,933	110563.7	86292.9
<b>VI. TRADE</b>	<b>30,474</b>	<b>233572.1</b>	<b>180048.6</b>	<b>23,506</b>	<b>480738.9</b>	<b>368532.9</b>
1. Wholesale Trade	12,706	98420.3	74919.1	11,205	230663.3	176163.6
2. Retail Trade	17,768	135151.8	105129.5	12,301	250075.5	192369.2
<b>VII. FINANCE</b>	<b>2,554</b>	<b>19552.9</b>	<b>15765.9</b>	<b>2,767</b>	<b>58201.0</b>	<b>46313.2</b>
<b>VIII. ALL OTHERS</b>	<b>11,736</b>	<b>86492.9</b>	<b>64509.3</b>	<b>7,515</b>	<b>149952.9</b>	<b>104685.1</b>
<b>TOTAL BANK CREDIT</b>	<b>193,739</b>	<b>1449221.7</b>	<b>1108004.9</b>	<b>157,522</b>	<b>3255957.8</b>	<b>2422359.9</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(Amount in ₹ Million)

Occupation	ABOVE ₹ 40.0 MILLION AND UPTO ₹ 60.0 MILLION			ABOVE ₹ 60.0 MILLION AND UPTO ₹ 100.0 MILLION		
	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>1,707</b>	<b>85404.7</b>	<b>62494.2</b>	<b>1,527</b>	<b>130557.8</b>	<b>90258.7</b>
1. Direct Finance	1,140	57006.6	41500.7	1,031	88953.0	61816.1
2. Indirect Finance	567	28398.1	20993.5	496	41604.8	28442.6
<b>II. INDUSTRY</b>	<b>16,383</b>	<b>824975.7</b>	<b>578178.2</b>	<b>16,270</b>	<b>1342692.2</b>	<b>889209.6</b>
1. Mining & Quarrying	338	16985.6	15008.4	417	33774.2	19488.4
2. Food Manufacturing & Processing	1,593	80352.4	57813.9	1,414	118150.7	79466.4
(a) Rice Mills, Flour & Dal Mills	468	23574.6	18065.3	336	27959.2	20776.7
(b) Sugar	168	8566.2	6217.5	248	20923.7	15442.8
(c) Edible Oils & Vanaspati	221	11185.3	8755.3	186	15406.6	10845.8
(d) Tea Processing	54	2732.0	1376.7	21	1666.6	1243.6
(e) Processing of Fruits & Vegetables	69	3426.0	1951.1	49	4010.5	3103.4
(f) Others	613	30868.2	21448.1	574	48184.1	28054.0
3. Beverage & Tobacco	173	8867.5	6719.4	164	13848.6	10717.3
4. Textiles	3,303	165484.1	105629.1	3,282	267716.4	157666.4
(a) Cotton Textiles	1,400	70481.7	51938.1	1,361	111865.8	80395.5
(b) Jute & Other Natural Fibre Textiles	51	2550.5	1926.6	49	4095.2	2725.5
(c) Handloom Textiles & Khadi	33	1622.2	1268.2	129	11231.3	2515.9
(d) Other Textiles & Textile Products	1,819	90829.7	50496.2	1,743	140524.1	72029.5
5. Paper, Paper Products & Printing	516	26053.5	19010.1	541	43923.1	31890.5
6. Woods and Wood Products	106	5398.8	4438.8	82	6577.2	4642.4
7. Leather & Leather Products	476	23709.9	6821.5	539	43672.5	10053.5
8. Gems and Jewellery	437	22125.1	16015.2	526	43106.4	31630.1
9. Rubber & Plastic Products	618	31000.8	22241.5	535	43182.7	32423.9
10. Chemicals & Chemical Products	1,366	68562.2	49537.7	1,382	114062.4	78109.9
(a) Heavy Industrial Chemicals	297	14886.8	10031.5	243	20012.8	13918.7
(b) Fertilisers	48	2381.2	1834.8	40	3513.6	2610.6
(c) Drugs & Pharmaceuticals	525	26344.5	19713.3	530	43839.2	30375.3
(d) Non-Edible Oils	33	1684.7	1313.2	25	2052.8	1589.2
(e) Other Chemicals & Chemical Products	463	23265.0	16644.9	544	44643.9	29616.1
11. Petroleum, Coal Products & Nuclear Fuels	140	6981.5	4764.1	126	10699.2	7281.3
12. Manufacture of Cement & Cement Products	138	6980.4	4391.6	218	18428.7	12425.6
13. Basic Metals & Metal Products	2,335	118001.5	89512.2	2,479	205623.0	148375.5
(a) Iron & Steel	1,443	72986.2	58275.8	1,659	137966.0	101213.4
(b) Non-Ferrous Metals	299	15216.7	10460.4	298	24759.1	17592.4
(c) Metal Products	593	29798.7	20775.9	522	42897.9	29569.6
14. Engineering	1,829	92484.4	66010.0	1,573	131216.4	90654.2
(a) Heavy Engineering	312	15627.7	11184.0	294	24614.2	16532.5
(b) Light Engineering	732	36878.5	25145.0	605	50364.8	33852.4
(c) Electrical Machinery & Goods	618	31512.4	23695.9	496	41421.2	28530.9
(d) Electronic Machinery & Goods	167	8465.8	5985.1	178	14816.2	11738.4
15. Vehicles, Vehicle Parts & Transport Equipments	670	33988.9	23658.3	782	64358.5	38756.1
16. Other Industries	606	30495.5	20987.5	589	48152.7	30771.9
17. Electricity, Gas & Water	303	15112.6	10925.2	304	24871.6	17433.0
(a) Electricity Generation & Transmission	195	9775.0	6947.2	222	18393.0	12871.5
(b) Non-Conventional Energy	83	4103.1	3054.6	53	3987.6	2944.2
(c) Gas, Steam & Water Supply	25	1234.5	923.4	29	2490.9	1617.4
18. Construction	1,436	72391.0	54693.8	1,317	111327.9	87423.2
(a) Other than Infrastructure	721	36378.9	26202.9	562	47265.1	36354.7
(b) Infrastructure Construction	715	36012.2	28490.9	755	64062.8	51068.6
<b>III. TRANSPORT OPERATORS</b>	<b>357</b>	<b>17829.7</b>	<b>13508.9</b>	<b>339</b>	<b>27777.6</b>	<b>20682.1</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,586</b>	<b>178773.7</b>	<b>136560.6</b>	<b>3,045</b>	<b>249891.0</b>	<b>190011.7</b>
1. Professional Services	296	15027.1	10666.5	226	19004.4	13977.3
2. Tourism, Hotel & Restaurants	385	19332.0	14861.5	403	33175.8	25762.5
3. Recreation services	124	6039.1	4552.0	133	11208.1	8102.1
4. IT and Telecommunications	93	4664.4	3477.4	99	8112.6	6250.6
5. Others	2,688	133711.1	103003.2	2,184	178390.1	135919.3
<b>V. PERSONAL LOANS</b>	<b>1,334</b>	<b>64468.6</b>	<b>51062.6</b>	<b>753</b>	<b>61360.9</b>	<b>42974.0</b>
1. Housing	625	29959.6	24991.2	270	21145.5	15793.4
2. Consumer Durables	11	549.8	468.5	14	1260.7	448.7
3. Vehicles	7	350.1	273.7	6	458.7	416.7
4. Education	4	193.2	171.1	2	144.5	126.6
5. Personal Credit Cards	11	545.9	286.8	3	203.7	139.2
6. Others	676	32870.0	24871.4	458	38147.8	26049.4
<b>VI. TRADE</b>	<b>3,641</b>	<b>183950.4</b>	<b>136573.4</b>	<b>2,981</b>	<b>247504.7</b>	<b>177336.1</b>
1. Wholesale Trade	1,832	92697.4	66239.2	1,566	129860.1	92279.4
2. Retail Trade	1,809	91253.0	70334.2	1,415	117644.6	85056.7
<b>VII. FINANCE</b>	<b>735</b>	<b>36842.0</b>	<b>25493.2</b>	<b>655</b>	<b>55000.8</b>	<b>40501.1</b>
<b>VIII. ALL OTHERS</b>	<b>1,181</b>	<b>58234.8</b>	<b>37655.7</b>	<b>886</b>	<b>72167.2</b>	<b>47146.3</b>
<b>TOTAL BANK CREDIT</b>	<b>28,924</b>	<b>1450479.7</b>	<b>1041526.7</b>	<b>26,456</b>	<b>2186952.2</b>	<b>1498119.6</b>

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 2011**

(Amount in ₹ Million)

Occupation	ABOVE ₹100.0 MILLION AND UPTO ₹250.0 MILLION			ABOVE ₹ 250.0 MILLION		
	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>1,185</b>	<b>201890.4</b>	<b>138063.5</b>	<b>1,041</b>	<b>2765654.9</b>	<b>760812.1</b>
1. Direct Finance	809	136160.6	92588.6	572	892902.1	320493.9
2. Indirect Finance	376	65729.9	45474.9	469	1872752.8	440318.2
<b>II. INDUSTRY</b>	<b>18,549</b>	<b>3107314.7</b>	<b>2058256.4</b>	<b>17,909</b>	<b>21548628.7</b>	<b>10236827.8</b>
1. Mining & Quarrying	418	71326.3	45007.4	428	577773.3	369202.8
2. Food Manufacturing & Processing	1,723	291048.9	176234.7	1,187	836763.1	434615.9
(a) Rice Mills, Flour & Dal Mills	291	46677.2	33303.5	205	158066.7	74604.4
(b) Sugar	383	64258.5	45938.1	384	249769.6	182744.5
(c) Edible Oils & Vanaspati	213	35009.6	25778.1	162	178160.3	63379.7
(d) Tea Processing	30	4760.5	2870.1	29	13614.0	2831.6
(e) Processing of Fruits & Vegetables	36	5981.5	4586.9	19	11905.2	7518.0
(f) Others	770	134361.6	63757.8	388	225247.3	103537.6
3. Beverage & Tobacco	250	41402.1	31094.5	241	234010.8	102641.9
4. Textiles	3,568	590070.3	348329.6	2,348	1718923.0	630889.5
(a) Cotton Textiles	1,668	270821.4	178581.3	1,024	689796.2	332771.9
(b) Jute & Other Natural Fibre Textiles	40	6438.6	3549.7	17	9584.5	3130.4
(c) Handloom Textiles & Khadi	38	6316.5	4723.0	19	9779.0	6384.5
(d) Other Textiles & Textile Products	1,822	306493.8	161475.5	1,288	1009763.3	288602.6
5. Paper, Paper Products & Printing	555	91782.2	65852.6	445	654482.1	113419.5
6. Woods and Wood Products	62	10656.0	7626.3	20	9877.7	7505.1
7. Leather & Leather Products	344	61213.5	17646.6	51	53895.9	20324.1
8. Gems and Jewellery	604	96317.9	72927.5	412	482230.4	140301.0
9. Rubber & Plastic Products	434	68594.4	44376.4	258	190328.6	100297.4
10. Chemicals & Chemical Products	1,574	266961.4	168292.0	1,432	1558051.6	486775.9
(a) Heavy Industrial Chemicals	322	53813.1	30671.5	193	114701.7	56623.3
(b) Fertilisers	67	11716.6	6425.5	132	185671.4	97380.5
(c) Drugs & Pharmaceuticals	606	102218.3	72910.0	616	624399.6	221052.0
(d) Non-Edible Oils	21	3363.1	2075.3	22	11922.2	9527.9
(e) Other Chemicals & Chemical Products	558	95850.3	56209.6	469	621356.7	102192.3
11. Petroleum, Coal Products & Nuclear Fuels	166	28503.1	20838.2	378	986460.6	623920.3
12. Manufacture of Cement & Cement Products	277	47474.3	32631.8	373	312097.4	201185.4
13. Basic Metals & Metal Products	2,826	468164.1	343601.0	2,610	2966041.2	1472365.9
(a) Iron & Steel	1,954	326722.3	249501.2	1,889	2173886.6	1128628.0
(b) Non-Ferrous Metals	391	64414.1	42065.4	388	452906.5	241965.2
(c) Metal Products	481	77027.7	52034.4	333	339248.0	101772.7
14. Engineering	1,640	273550.4	187095.6	1,216	1725216.9	594686.5
(a) Heavy Engineering	302	51943.8	36247.7	215	288154.8	87318.3
(b) Light Engineering	600	98689.3	64005.1	359	498903.5	204708.1
(c) Electrical Machinery & Goods	531	87071.9	61606.8	429	714670.3	192145.1
(d) Electronic Machinery & Goods	207	35845.4	25236.0	213	223488.3	110515.0
15. Vehicles, Vehicle Parts & Transport Equipments	896	146174.3	96464.8	719	562392.4	295250.1
16. Other Industries	650	102230.4	66320.9	423	417040.6	149145.6
17. Electricity, Gas & Water	554	97470.6	73194.9	1,824	2941382.0	1828282.6
(a) Electricity Generation & Transmission	416	73721.8	55038.5	1,646	2708954.4	1689909.9
(b) Non-Conventional Energy	81	13709.0	10462.0	101	95596.8	66326.9
(c) Gas, Steam & Water Supply	57	10039.9	7694.4	77	136830.7	72045.8
18. Construction	2,008	354374.8	260721.6	3,544	5321661.2	2666018.3
(a) Other than Infrastructure	770	134689.7	90211.9	761	1207345.6	405207.6
(b) Infrastructure Construction	1,238	219685.1	170509.8	2,783	4114315.6	2260810.7
<b>III. TRANSPORT OPERATORS</b>	<b>378</b>	<b>64020.6</b>	<b>48504.3</b>	<b>651</b>	<b>1113609.2</b>	<b>664283.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,270</b>	<b>546338.8</b>	<b>400085.4</b>	<b>3,190</b>	<b>7866195.5</b>	<b>2165319.9</b>
1. Professional Services	269	42158.2	26470.7	200	252471.5	80635.3
2. Tourism, Hotel & Restaurants	446	75810.8	57790.3	452	504253.6	213497.1
3. Recreation services	136	23509.5	16779.0	141	139163.5	83037.9
4. IT and Telecommunications	148	25487.2	17790.3	330	3957777.2	632589.5
5. Others	2,271	379373.1	281255.2	2,067	3012529.6	1155560.1
<b>V. PERSONAL LOANS</b>	<b>458</b>	<b>75823.2</b>	<b>50699.6</b>	<b>364</b>	<b>582579.5</b>	<b>260986.6</b>
1. Housing	98	16059.1	10867.9	80	148804.5	80509.1
2. Consumer Durables	7	1363.2	1216.5	10	9671.1	8930.8
3. Vehicles	6	900.7	788.2	15	14333.6	7442.0
4. Education	2	280.6	247.4	1	3605.9	2129.3
5. Personal Credit Cards	2	375.6	375.6	-	-	-
6. Others	343	56844.0	37204.1	258	406164.5	161975.4
<b>VI. TRADE</b>	<b>2,420</b>	<b>396476.9</b>	<b>260042.2</b>	<b>1,642</b>	<b>4375145.0</b>	<b>1192143.8</b>
1. Wholesale Trade	1,340	219643.9	136669.1	1,021	2873276.8	915885.5
2. Retail Trade	1,080	176833.0	123373.1	621	1501868.2	276258.3
<b>VII. FINANCE</b>	<b>920</b>	<b>168190.6</b>	<b>115495.4</b>	<b>2,492</b>	<b>7032948.1</b>	<b>3169966.3</b>
<b>VIII. ALL OTHERS</b>	<b>752</b>	<b>129050.7</b>	<b>73390.7</b>	<b>945</b>	<b>2561023.7</b>	<b>839698.6</b>
<b>TOTAL BANK CREDIT</b>	<b>27,932</b>	<b>4689106.0</b>	<b>3144537.4</b>	<b>28,234</b>	<b>47845784.6</b>	<b>19290038.9</b>