

TABLE 5.1: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2009

(Amount in ₹ crore)

Occupation	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. AGRICULTURE	9435692	91920.24	75323.85	16521949	191463.36	157803.62
1. Direct Finance	9256102	76252.71	63626.97	16187935	131572.47	112970.95
2. Indirect Finance	179590	15667.53	11696.88	334014	59890.89	44832.67
II. INDUSTRY	507309	464748.6	312498.41	1731837	845248.89	606476.27
1. Mining & Quarrying	9140	18828.67	11431.32	9514	20634.98	13263
2. Food Manufacturing & Processing	86906	39106.1	26752.67	144436	45347.5	29986.05
(a) Rice Mills Flour & Dal Mills	25575	11069.3	8573.26	59440	10064.38	6559.21
(b) Sugar	822	8449.67	6385.78	1055	13036.85	9702.7
(c) Edible Oils & Vanaspati	6217	5241.16	3614.82	9559	4305.36	2814.32
(d) Tea Processing	860	686.58	528.03	3590	2510.99	1529.23
(e) Processing of Fruits & Vegetables	1588	956.41	727.68	1260	640.42	441.11
(f) Others	51844	12702.99	6923.11	69532	14789.49	8939.48
3. Beverage & Tobacco	3290	3811.71	3116.77	2634	4720.39	3382.92
4. Textiles	90258	55429.07	40450.49	361167	93250.68	59836.7
(a) Cotton Textiles	15870	23649.2	17064.81	95977	41097.59	28507.85
(b) Jute & Other Natural Fibre Textiles	3680	645.7	466.51	19563	1224.18	902.71
(c) Handloom Textiles & Khadi	15195	1315.34	1079.96	28546	1882.12	2409.09
(d) Other Textiles & Textile Products	55513	29818.84	21839.21	217081	49046.79	28017.04
5. Paper Paper Products & Printing	15503	8329.97	6019.23	42759	13610.51	10711.85
6. Woods and Wood Products	14982	1612.04	1220.07	43851	2363.71	1830.14
7. Leather & Leather Products	9439	2722.49	1950.51	41294	6371.09	3202.64
8. Gems and Jewellery	9682	15673.51	9725.41	38522	20947.33	9677.22
9. Rubber & Plastic Products	12163	8881.49	5981.47	31363	15186.89	9039.59
10. Chemicals & Chemical Products	23823	33323.27	22951.75	257673	49504.53	30915.3
(a) Heavy Industrial Chemicals	2122	5812.11	3924.66	4289	8577	5890.51
(b) Fertilisers	974	4087.58	2768.65	4624	4817.68	2894.23
(c) Drugs & Pharmaceuticals	3329	7977.27	6092.96	126387	17473.85	12731.73
(d) Non-Edible Oils	792	852.58	644.86	499	906.65	517.87
(e) Other Chemicals & Chemical Products	16606	14593.74	9520.62	121874	17729.34	8880.96
11. Petroleum Coal Products & Nuclear Fuels	1071	25947.7	18719.08	1709	39995.14	32266.34
12. Manufacture of Cement & Cement Products	8894	5852.57	3860.35	14416	15999.4	12427.97
13. Basic Metals & Metal Products	32610	71717.21	44853.53	99369	161370.56	114808.69
(a) Iron & Steel	9488	56024.18	35330.79	12064	80067.23	55007.62
(b) Non-Ferrous Metals	3315	8464.87	4594.5	3052	8931.9	7273.49
(c) Metal Products	19807	7228.16	4928.24	84253	72371.43	52527.58
14. Engineering	48883	35520.92	26125.94	133251	55390.48	41753.91
(a) Heavy Engineering	3733	4718.53	3266.01	17400	13656.67	9707.42
(b) Light Engineering	29314	15808.97	11396.13	72895	20887.71	15935.77
(c) Electrical Machinery & Goods	12867	9292.54	6938.11	32498	13729.21	10147.62
(d) Electronic Machinery & Goods	2969	5700.88	4525.7	10458	7116.89	5963.11
15. Vehicles Vehicle Parts & Transport Equipments	9109	18284.41	12832.36	36187	22043	15935.12
16. Other Industries	78382	12155.38	9241.07	357837	35080.8	26035.16
17. Electricity Gas & Water	1582	27527.51	17337.5	3674	102049.89	78302.35
(a) Electricity Generation & Transmission	708	24293.25	15176.56	1801	94601.53	73960.35
(b) Non-Conventional Energy	240	1833.6	1175.43	686	4187.8	2808.29
(c) Gas Steam & Water Supply	634	1400.66	985.52	1187	3260.55	1533.71
18. Construction	51592	80024.58	49928.88	112181	141382.01	113101.33
(a) Other than Infrastructure	9655	16711.41	12146.42	75372	34438.51	27510.9
(b) Infrastructure Construction	41937	63313.17	37782.47	36809	106943.5	85590.42
III. TRANSPORT OPERATORS	99940	13766.77	11309.57	190745	28393.22	25426.8
IV. PROFESSIONAL AND OTHER SERVICES	207932	48315.8	33670.13	1157706	181695.01	140117.58
1. Professional Services	20522	5543.24	3490.92	258132	22538.83	17528.47
2. Tourism Hotel & Restaurants	24400	6886.92	4564.05	62105	14940.18	10732.36
3. Recreation services	8207	1890.36	1461.07	12569	6021.6	5100.63
4. IT and Telecommunications	2129	3657.75	2507.5	3957	27286.06	22188.63
5. Others	152674	30337.52	21646.6	820943	110908.34	84567.48
V. PERSONAL LOANS	8804921	186410.99	142923.72	9737310	216064.34	181885.32
1. Housing	1835065	91300.32	72898.03	2474554	124385.98	110136.86
2. Consumer Durables	161037	1023.64	757.45	485516	4352.43	3199.12
3. Vehicles	631805	14299.15	10845.73	615363	10739.65	9127.17
4. Education	532813	14794.8	9742.91	892556	17425.41	13907.22
5. Personal Credit Cards	-	-	-	398308	1967.75	1212.7
6. Others	5644201	64993.08	48679.6	4871013	57193.13	44302.24
VI. TRADE	1364232	153915.77	60594.61	3131306	206531.45	154125.37
1. Wholesale Trade	46840	117727.83	31655.44	325146	96901.52	74290.09
2. Retail Trade	1317392	36187.94	28939.18	2806160	109629.93	79835.28
VII. FINANCE	12009	27419.39	18361.55	159038	150431.8	122603.84
VIII. ALL OTHERS	128949	3241.94	2573.18	2634695	62845.95	48331.02
TOTAL BANK CREDIT	20560984	989739.51	657255.04	35264586	1882674.01	1436769.82

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks
Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 38, March 2009.

TABLE 5.1: BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2009 (Contd.)

(Amount in ₹ crore)

Occupation	Foreign Banks			Regional Rural Banks		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. AGRICULTURE	156	1150.02	423.03	9803882	43216.61	36437.64
1. Direct Finance	51	542.44	100.92	9637301	41403.18	34976.41
2. Indirect Finance	105	607.57	322.11	166581	1813.44	1461.23
II. INDUSTRY	52818	118606.19	63724.85	553198	3438.71	2600.32
1. Mining & Quarrying	183	2318.92	1118.22	903	70.38	51.65
2. Food Manufacturing & Processing	658	3882.62	1712.64	95354	553.46	392
(a) Rice Mills Flour & Dal Mills	106	515.46	407.13	24047	281.27	200.79
(b) Sugar	27	154.7	64.31	23	1.15	0.93
(c) Edible Oils & Vanaspati	63	429.63	281.58	3028	27.76	19.01
(d) Tea Processing	15	92.84	26.47	1798	13.24	10.06
(e) Processing of Fruits & Vegetables	13	311.24	24.05	183	11.68	8.93
(f) Others	434	2378.75	909.12	66275	218.37	152.29
3. Beverage & Tobacco	167	4142.45	2380.76	226	17.48	14.35
4. Textiles	8399	6980.84	3921.76	68078	393.62	285.33
(a) Cotton Textiles	561	2289.77	1354.58	11286	117.62	90.19
(b) Jute & Other Natural Fibre Textiles	-	-	-	9522	91.64	56.39
(c) Handloom Textiles & Khadi	14	10.12	10.12	28305	88.55	63.36
(d) Other Textiles & Textile Products	7824	4680.95	2557.06	18965	95.81	75.39
5. Paper Paper Products & Printing	558	3065.06	1555.25	4955	47.91	34.1
6. Woods and Wood Products	72	59.1	43.59	19572	85.56	68.98
7. Leather & Leather Products	206	692.96	504.96	21977	57.28	28.29
8. Gems and Jewellery	239	1860.28	878.45	44758	110.68	88.76
9. Rubber & Plastic Products	453	1731.19	1062.19	4313	21.7	16.38
10. Chemicals & Chemical Products	1897	18961.58	10386.16	13616	66.28	55.02
(a) Heavy Industrial Chemicals	388	3831.22	1979.22	23	10.35	9.59
(b) Fertilisers	56	978.62	286.93	1098	6.71	5.17
(c) Drugs & Pharmaceuticals	692	8401.36	4914.73	3377	11.36	8.71
(d) Non-Edible Oils	7	78	75.69	6	0.43	0.26
(e) Other Chemicals & Chemical Products	754	5672.38	3129.59	9112	37.43	31.3
11. Petroleum Coal Products & Nuclear Fuels	190	4054.27	887.95	103	5.87	3.83
12. Manufacture of Cement & Cement Products	67	2670.23	1994.99	2958	32.29	22.92
13. Basic Metals & Metal Products	2907	15750.24	6145.19	7470	73.47	54.13
(a) Iron & Steel	1132	6055.99	1910.62	69	23.96	20.62
(b) Non-Ferrous Metals	502	4846.36	2075.14	17	0.69	0.46
(c) Metal Products	1273	4847.89	2159.44	7384	48.82	33.05
14. Engineering	2425	18193.41	9762.74	10568	76.6	52.09
(a) Heavy Engineering	360	3085.65	1936.59	468	18.5	16.18
(b) Light Engineering	776	5360.36	1831.79	5424	34.55	18.45
(c) Electrical Machinery & Goods	955	5994	3743.12	1996	13.34	9.11
(d) Electronic Machinery & Goods	334	3753.41	2251.25	2680	10.21	8.35
15. Vehicles Vehicle Parts & Transport Equipments	1268	14423.18	8429	11179	65.46	47.32
16. Other Industries	24632	7254.78	4954.69	218331	775.19	557.83
17. Electricity Gas & Water	148	2468.67	1728.16	224	22.09	19.1
(a) Electricity Generation & Transmission	44	1203.16	734.34	22	2.65	1.8
(b) Non-Conventional Energy	6	165.78	113.37	152	16.47	14.86
(c) Gas Steam & Water Supply	98	1099.73	880.44	50	2.97	2.44
18. Construction	8349	10096.41	6258.15	28613	963.38	808.25
(a) Other than Infrastructure	749	4033.12	3188.43	15834	803.59	683.34
(b) Infrastructure Construction	7600	6063.29	3069.72	12779	159.79	124.91
III. TRANSPORT OPERATORS	1166	2818.64	1849.97	114053	1033.87	755.14
IV. PROFESSIONAL AND OTHER SERVICES	75933	29550.5	21203.48	584464	2531.23	1919.18
1. Professional Services	17335	2957.36	2622	177125	652.58	483.6
2. Tourism Hotel & Restaurants	748	1439.27	975.91	38935	270.73	193.46
3. Recreation services	843	922.19	633.93	5717	34.58	19.42
4. IT and Telecommunications	756	2686.02	1397.36	121	6.6	5.03
5. Others	56251	21545.67	15574.28	362566	1566.74	1217.67
V. PERSONAL LOANS	7827938	103742.71	49350.67	2362932	16174.39	12328.16
1. Housing	150997	26556.68	21646.57	293080	4617.5	3797.21
2. Consumer Durables	2522	23.09	20.05	291167	2026.57	1423.53
3. Vehicles	6181	148.47	59.36	102969	731.3	551.38
4. Education	7	0.21	0.16	48378	481.98	408.25
5. Personal Credit Cards	6619563	56052.82	14156.33	-	-	-
6. Others	1048668	20961.44	13468.21	1627338	8317.05	6147.79
VI. TRADE	47452	24542.95	14737.34	1804645	7529.09	5866.81
1. Wholesale Trade	10472	11809.27	7766.93	107796	799.75	627.71
2. Retail Trade	36980	12733.67	6970.41	1696849	6729.34	5239.1
VII. FINANCE	2596	20949.62	12080.38	588422	3654.53	2738.81
VIII. ALL OTHERS	8401	7602.97	4351.95	1201735	5190.13	4182.86
TOTAL BANK CREDIT	8016460	308963.61	167721.66	17013331	82768.56	66828.91

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks
Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 38, March 2009.

TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2009 (Concl'd.)

(Amount in ₹ crore)

Occupation	Private Sector Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
I. AGRICULTURE	4218815	47919.6	39481.3	39980494	375669.82	309469.44
1. Direct Finance	4174904	32624.49	27027.55	39256293	282395.29	238702.8
2. Indirect Finance	43911	15295.1	12453.75	724201	93274.54	70766.64
II. INDUSTRY	469193	220170.84	149143.12	3314355	1652213.24	1134442.98
1. Mining & Quarrying	2275	5991.12	4231.73	22015	47844.07	30095.92
2. Food Manufacturing & Processing	25580	13693.28	9229.19	352934	102582.96	68072.55
(a) Rice Mills Flour & Dal Mills	3148	2315.18	1600.52	112316	24245.59	17340.9
(b) Sugar	257	1729.72	1185.43	2184	23372.09	17339.14
(c) Edible Oils & Vanaspati	1180	1459.27	1116.77	20047	11463.17	7846.49
(d) Tea Processing	2184	1658.27	1003.35	8447	4961.93	3097.13
(e) Processing of Fruits & Vegetables	454	465.98	304.46	3498	2385.73	1506.23
(f) Others	18357	6064.86	4018.67	206442	36154.46	20942.66
3. Beverage & Tobacco	550	2247.67	1834.43	6867	14939.69	10729.23
4. Textiles	51506	21342.46	14357.94	579408	177396.67	118852.22
(a) Cotton Textiles	12213	12071.56	7923.89	135907	79225.74	54941.32
(b) Jute & Other Natural Fibre Textiles	625	253.3	193.67	33390	2214.82	1619.28
(c) Handloom Textiles & Khadi	8311	293.09	144.45	80371	3589.21	3706.98
(d) Other Textiles & Textile Products	30357	8724.52	6095.93	329740	92366.9	58584.63
5. Paper Paper Products & Printing	11378	4088.51	2989.04	75153	29141.96	21309.47
6. Woods and Wood Products	4201	857.17	599.62	82678	4977.57	3762.4
7. Leather & Leather Products	3934	1051.24	707.1	76850	10895.08	6393.5
8. Gems and Jewellery	85972	2312.6	1481.67	179173	40904.4	21851.51
9. Rubber & Plastic Products	4795	3932.96	2485.58	53087	29754.22	18585.22
10. Chemicals & Chemical Products	11799	19938.9	13439.37	308808	121794.57	77747.6
(a) Heavy Industrial Chemicals	2196	3081.78	1942.93	9018	21312.46	13746.9
(b) Fertilisers	304	6570.36	4318.61	7056	16460.95	10273.59
(c) Drugs & Pharmaceuticals	4544	4915.55	3673.35	138329	38779.4	27421.47
(d) Non-Edible Oils	99	97.14	88.32	1403	1934.79	1327
(e) Other Chemicals & Chemical Products	4656	5274.07	3416.17	153002	43306.96	24978.64
11. Petroleum Coal Products & Nuclear Fuels	689	8610.47	6453.41	3762	78613.45	58330.6
12. Manufacture of Cement & Cement Products	2234	3203.48	2177.02	28569	27757.98	20483.26
13. Basic Metals & Metal Products	17380	23032.66	14208.72	159736	271944.14	180070.26
(a) Iron & Steel	4807	15201.9	10062.33	27560	157373.26	102331.98
(b) Non-Ferrous Metals	611	2624.12	1366.66	7497	24867.93	15310.25
(c) Metal Products	11962	5206.65	2779.73	124679	89702.95	62428.03
14. Engineering	41665	15875.58	10084.77	236792	125057	87779.45
(a) Heavy Engineering	2040	4013.16	2851.29	24001	25492.5	17777.49
(b) Light Engineering	35182	6117.81	3198.84	143591	48209.4	32380.98
(c) Electrical Machinery & Goods	3168	3311.86	2350.34	51484	32340.95	23188.29
(d) Electronic Machinery & Goods	1275	2432.75	1684.29	17716	19014.14	14432.69
15. Vehicles Vehicle Parts & Transport Equipments	10656	14631.07	8791.46	68399	69447.12	46035.26
16. Other Industries	143502	18646.38	14368.82	822684	73912.54	55157.58
17. Electricity Gas & Water	1104	14677.65	9872	6732	146745.8	107259.11
(a) Electricity Generation & Transmission	622	13633.66	9103.93	3197	133734.25	98976.97
(b) Non-Conventional Energy	194	764.64	535.11	1278	6968.28	4647.07
(c) Gas Steam & Water Supply	288	279.35	232.96	2257	6043.27	3635.07
18. Construction	49973	46037.65	31831.25	250708	278504.03	201927.86
(a) Other than Infrastructure	32241	23369.88	16005.59	133851	79356.5	59534.68
(b) Infrastructure Construction	17732	22667.77	15825.66	116857	199147.53	142393.18
III. TRANSPORT OPERATORS	320516	25653.12	18802.12	726420	71665.62	58143.6
IV. PROFESSIONAL AND OTHER SERVICES	367499	73480.54	51543.16	2393534	335573.08	248453.53
1. Professional Services	43031	8363.51	5515.23	516145	40055.52	29640.22
2. Tourism Hotel & Restaurants	14248	5237.14	2966.08	140436	28774.23	19431.87
3. Recreation services	1601	2910.24	2203.91	28937	11778.97	9418.96
4. IT and Telecommunications	2042	5454.6	4457.6	9005	39091.03	30556.12
5. Others	306577	51515.05	36400.33	1699011	215873.32	159406.36
V. PERSONAL LOANS	22180432	271439.31	167058.6	50913533	793831.74	553546.47
1. Housing	957006	91936.41	76272.24	5710702	338796.9	284750.91
2. Consumer Durables	606214	3032.61	1973.17	1546456	10458.33	7373.32
3. Vehicles	5174501	72050.74	39240.39	6530819	97969.3	59824.02
4. Education	46234	1075.08	789.67	1519988	33777.47	24848.22
5. Personal Credit Cards	11855910	52890.04	14844.98	18873781	110910.61	30214.01
6. Others	3540567	50454.43	33938.15	16731787	201919.13	146535.99
VI. TRADE	490715	56406.14	41866.52	6838350	448925.4	277190.65
1. Wholesale Trade	37052	24032.79	16073.45	527306	251271.17	130413.61
2. Retail Trade	453663	32373.35	25793.06	6311044	197654.23	146777.03
VII. FINANCE	29686	44436.69	32873.99	791751	246892.03	188658.57
VIII. ALL OTHERS	1123960	25424.92	18368.88	5097740	104305.92	77807.89
TOTAL BANK CREDIT	29200816	764931.16	519137.69	110056177	4029076.84	2847713.12

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market Scheme and also dues from banks
Source : Basic Statistical Returns of scheduled commercial banks in India, Volume 38, March 2009.