

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2006**

(Amount in Rs. crore)

Occupation	As on March 31					
	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)	
<b>I. Agriculture</b>	<b>6778244</b>	<b>51981</b>	<b>42654</b>	<b>13286853</b>	<b>114139</b>	<b>96720</b>
1. Direct Finance	6706176	41568	34640	13064732	71236	61591
2. Indirect Finance	72068	10413	8015	222121	42903	35129
<b>II. Industry</b>	<b>1007049</b>	<b>251819</b>	<b>141779</b>	<b>1268326</b>	<b>401316</b>	<b>286585</b>
1. Mining & Quarrying	8835	9179	4980	9306	11202	9117
2. Food Manufacturing & Processing	67793	18104	10974	154872	24386	17088
(a) Rice Mills, Flour & Dal Mills	17686	4703	3513	87104	6501	4455
(b) Sugar	531	3468	2589	664	4254	2880
(c) Edible Oils & Vanaspati	5520	2027	1449	5715	3251	2270
(d) Tea Processing	575	429	282	1411	2077	1605
(e) Processing of Fruits & Vegetables	912	344	248	3095	676	576
(f) Others	42569	7134	2893	56883	7626	5302
3. Beverage & Tobacco	1183	886	693	2435	2913	2052
4. Textiles	114911	35114	18822	176194	48788	34882
(a) Cotton Textiles	73700	16689	9862	55873	21762	15673
(b) Jute & Other Natural Fibre Textiles	7034	425	276	25096	977	704
(c) Handloom Textiles & Khadi	6458	960	648	14750	1476	1013
(d) Other Textiles and Textile Products	27719	17040	8036	80475	24574	17491
5. Paper, Paper Products & Printing	18481	5307	3514	24486	8117	5668
6. Leather & Leather Products	7722	3349	1364	17517	3591	2509
7. Rubber & Plastic Products	16430	4957	3103	20203	7339	5414
8. Chemicals & Chemical Products	31521	26021	12793	74964	30300	20604
(a) Heavy Industrial Chemicals	1927	10504	5190	4306	7145	4632
(b) Fertilisers	371	4908	1366	672	6125	4949
(c) Drugs & Pharmaceuticals	4662	4353	2632	43579	8632	6219
(d) Non-Edible Oils	310	182	127	442	426	249
(e) Other Chemicals & Chemical Products	24251	6074	3477	25965	7972	4555
9. Petroleum, Coal Products & Nuclear Fuels	1039	22625	7356	1627	11554	8915
10. Manufacture of Cement & Cement Products	4480	1554	1188	7878	6796	4843
11. Basic Metals & Metal Products	38535	33862	18824	52479	57307	38056
(a) Iron & Steel	8116	25593	14795	11129	40995	27963
(b) Non-Ferrous Metals	2821	3273	1779	3218	5581	3061
(c) Metal Products	27598	4996	2249	38132	10731	7032
12. Engineering	57377	20579	12056	71299	29504	21769
(a) Heavy Engineering	3135	2510	1507	11493	7290	5122
(b) Light Engineering	25960	8936	4734	31174	8526	6044
(c) Electrical Machinery & Goods	23484	5597	3886	17717	7250	5370
(d) Electronic Machinery & Goods	4798	3536	1930	10915	6438	5233
13. Vehicles, Vehicle Parts & Transport Equipments	11372	7243	4360	20790	11521	7875
14. Other Industries	440220	29356	18165	529529	45494	28202
15. Electricity, Gas & Water	1833	9814	7025	4565	47099	35451
(a) Electricity Generation & Transmission	1136	8661	6151	3019	43769	32664
(b) Non-Conventional Energy	139	208	124	419	1248	1014
(c) Gas, Steam & Water Supply	558	945	750	1127	2082	1773
16. Construction	185317	23869	16562	100182	55405	44141
<b>III. Transport Operators</b>	<b>78848</b>	<b>6863</b>	<b>4158</b>	<b>216655</b>	<b>10244</b>	<b>8667</b>
<b>IV. Professional And Other Services</b>	<b>185099</b>	<b>20294</b>	<b>12896</b>	<b>868847</b>	<b>49195</b>	<b>38569</b>
<b>V. Personal Loans</b>	<b>7466794</b>	<b>107106</b>	<b>84706</b>	<b>9014094</b>	<b>142987</b>	<b>120974</b>
1. Loans for Purchase of Consumer Durables	169545	1253	934	556771	3463	2871
2. Loans for Housing	1320428	52627	43315	2027079	81527	72321
3. Rest of the Personal Loans	5976821	53226	40456	6430244	57996	45782
<b>VI. Trade</b>	<b>1265404</b>	<b>56976</b>	<b>37407</b>	<b>2867181</b>	<b>122807</b>	<b>82167</b>
1. Wholesale Trade	70757	34084	19925	208999	63456	46479
2. Retail Trade	1194647	22892	17482	2658182	59351	35688
<b>VII. Finance</b>	<b>5629</b>	<b>22826</b>	<b>16451</b>	<b>61040</b>	<b>61823</b>	<b>53538</b>
<b>VIII. All Others</b>	<b>2092591</b>	<b>14589</b>	<b>9892</b>	<b>4130642</b>	<b>53681</b>	<b>37911</b>
<b>Total Bank Credit</b>	<b>18879658</b>	<b>532453</b>	<b>349943</b>	<b>31713638</b>	<b>956192</b>	<b>725130</b>
of which:						
1. Artisans and Village & Tiny Industries	239593	5053	3879	246803	2680	2254
2. Other Small Scale Industries	407106	21025	15515	497896	42558	32740

**Note** : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2006 (Contd.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	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>5102</b>	<b>971</b>	<b>717</b>	<b>7603750</b>	<b>22730</b>	<b>18820</b>
1. Direct Finance	4641	413	227	7319590	21523	17840
2. Indirect Finance	461	557	489	284160	1206	981
<b>II. Industry</b>	<b>98643</b>	<b>67916</b>	<b>40122</b>	<b>776119</b>	<b>2442</b>	<b>1872</b>
1. Mining & Quarrying	57	1113	430	622	51	41
2. Food Manufacturing & Processing	733	3036	2068	10221	196	157
(a) Rice Mills, Flour & Dal Mills	27	303	299	5252	115	90
(b) Sugar	9	85	75	36	5	5
(c) Edible Oils & Vanaspati	17	388	241	636	15	13
(d) Tea Processing	34	17	16	8	2	2
(e) Processing of Fruits & Vegetables	21	79	54	127	6	5
(f) Others	625	2165	1383	4162	53	43
3. Beverage & Tobacco	205	1433	966	234	17	12
4. Textiles	15063	5256	3331	9541	70	51
(a) Cotton Textiles	8086	2380	1518	1385	23	16
(b) Jute & Other Natural Fibre Textiles	19	24	19	587	6	4
(c) Handloom Textiles & Khadi	5948	188	108	6058	16	12
(d) Other Textiles and Textile Products	1010	2665	1686	1511	26	20
5. Paper, Paper Products & Printing	295	1358	931	669	23	17
6. Leather & Leather Products	112	268	219	781	4	3
7. Rubber & Plastic Products	830	1101	823	840	11	9
8. Chemicals & Chemical Products	6051	11573	6290	4979	26	21
(a) Heavy Industrial Chemicals	302	2955	1339	13	1	—
(b) Fertilisers	44	933	374	2	—	—
(c) Drugs & Pharmaceuticals	3221	3363	2146	702	6	5
(d) Non-Edible Oils	1	1	1	3	—	—
(e) Other Chemicals & Chemical Products	2483	4321	2431	4259	19	15
9. Petroleum, Coal Products & Nuclear Fuels	111	4699	2756	47	3	2
10. Manufacture of Cement & Cement Products	5102	867	458	377	9	7
11. Basic Metals & Metal Products	1831	8816	3852	1354	22	18
(a) Iron & Steel	1088	3592	1479	33	6	5
(b) Non-Ferrous Metals	288	3448	1427	17	1	1
(c) Metal Products	455	1776	946	1304	15	11
12. Engineering	41609	7577	4561	1619	26	21
(a) Heavy Engineering	621	1937	1035	57	3	2
(b) Light Engineering	26654	1892	1178	494	8	7
(c) Electrical Machinery & Goods	14016	1654	1021	734	12	10
(d) Electronic Machinery & Goods	318	2094	1326	334	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	678	5899	3348	3301	23	16
14. Other Industries	13200	8924	6580	716842	1408	1040
15. Electricity, Gas & Water	81	1358	497	110	6	5
(a) Electricity Generation & Transmission	37	606	277	35	3	2
(b) Non-Conventional Energy	7	36	35	33	1	1
(c) Gas, Steam & Water Supply	37	715	186	42	2	2
16. Construction	12685	4639	3014	24582	548	453
<b>III. Transport Operators</b>	<b>12479</b>	<b>1806</b>	<b>1603</b>	<b>119077</b>	<b>730</b>	<b>504</b>
<b>IV. Professional And Other Services</b>	<b>26000</b>	<b>13229</b>	<b>9378</b>	<b>287082</b>	<b>1058</b>	<b>808</b>
<b>V. Personal Loans</b>	<b>9447188</b>	<b>74505</b>	<b>34588</b>	<b>1982265</b>	<b>10573</b>	<b>8241</b>
1. Loans for Purchase of Consumer Durables	57035	633	615	308884	1549	1105
2. Loans for Housing	124447	18191	16348	246908	3233	2697
3. Rest of the Personal Loans	9265706	55681	17624	1426473	5792	4439
<b>VI. Trade</b>	<b>29787</b>	<b>11450</b>	<b>4286</b>	<b>1521494</b>	<b>4385</b>	<b>3401</b>
1. Wholesale Trade	19408	4113	2042	84918	411	319
2. Retail Trade	10379	7337	2244	1436576	3974	3081
<b>VII. Finance</b>	<b>1857</b>	<b>13147</b>	<b>6875</b>	<b>28030</b>	<b>113</b>	<b>83</b>
<b>VIII. All Others</b>	<b>94181</b>	<b>2765</b>	<b>1617</b>	<b>1075942</b>	<b>3713</b>	<b>2915</b>
<b>Total Bank Credit</b>	<b>9715237</b>	<b>185787</b>	<b>99185</b>	<b>13393759</b>	<b>45744</b>	<b>36644</b>
of which:						
1. Artisans and Village & Tiny Industries	3182	184	126	624404	1099	801
2. Other Small Scale Industries	2319	1591	1220	94708	438	336

**Note** : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.

**TABLE 5.1 : BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2006 (Concl.d.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial 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
<b>I. Agriculture</b>	<b>1394164</b>	<b>17043</b>	<b>13773</b>	<b>29068113</b>	<b>206863</b>	<b>172684</b>
1. Direct Finance	1323054	12577	10266	28418193	147318	124563
2. Indirect Finance	71110	4466	3507	649920	59545	48121
<b>II. Industry</b>	<b>191188</b>	<b>129308</b>	<b>95858</b>	<b>3341325</b>	<b>852801</b>	<b>566216</b>
1. Mining & Quarrying	1662	2820	1750	20482	24365	16318
2. Food Manufacturing & Processing	13712	8161	6342	247331	53882	36628
(a) Rice Mills, Flour & Dal Mills	4754	1110	908	114823	12732	9266
(b) Sugar	203	1594	1204	1443	9405	6752
(c) Edible Oils & Vanaspati	1318	1135	890	13206	6815	4863
(d) Tea Processing	227	1385	1190	2255	3910	3096
(e) Processing of Fruits & Vegetables	456	431	309	4611	1536	1191
(f) Others	6754	2506	1841	110993	19484	11462
3. Beverage & Tobacco	574	952	772	4631	6201	4495
4. Textiles	22950	12797	8992	338659	102025	66078
(a) Cotton Textiles	8445	8132	5628	147489	48986	32697
(b) Jute & Other Natural Fibre Textiles	426	98	70	33162	1529	1073
(c) Handloom Textiles & Khadi	1310	209	121	34524	2848	1903
(d) Other Textiles and Textile Products	12769	4359	3173	123484	48663	30405
5. Paper, Paper Products & Printing	5955	3283	2647	49886	18088	12777
6. Leather & Leather Products	2043	585	421	28175	7797	4517
7. Rubber & Plastic Products	3547	2206	1586	41850	15613	10934
8. Chemicals & Chemical Products	6113	12564	8043	123628	80485	47750
(a) Heavy Industrial Chemicals	722	2725	1621	7270	23330	12782
(b) Fertilisers	209	2631	2362	1298	14597	9051
(c) Drugs & Pharmaceuticals	2011	2420	1781	54175	18774	12782
(d) Non-Edible Oils	99	102	82	855	711	459
(e) Other Chemicals & Chemical Products	3072	4686	2198	60030	23072	12676
9. Petroleum, Coal Products & Nuclear Fuels	324	4033	3488	3148	42913	22516
10. Manufacture of Cement & Cement Products	1584	3294	2519	19421	12520	9014
11. Basic Metals & Metal Products	5923	14804	12240	100122	114810	72990
(a) Iron & Steel	2171	11918	10120	22537	82103	54362
(b) Non-Ferrous Metals	468	1365	1095	6812	13668	7364
(c) Metal Products	3284	1521	1025	70773	19039	11264
12. Engineering	7231	7691	5405	179135	65377	43810
(a) Heavy Engineering	1294	2028	1240	16600	13767	8906
(b) Light Engineering	3056	1358	1084	87338	20721	13046
(c) Electrical Machinery & Goods	1734	1982	1304	57685	16494	11590
(d) Electronic Machinery & Goods	1147	2323	1777	17512	14394	10268
13. Vehicles, Vehicle Parts & Transport Equipments	25055	9518	7551	61196	34203	23151
14. Other Industries	49612	14760	9881	1749403	99943	63868
15. Electricity, Gas & Water	495	6776	5083	7084	65053	48061
(a) Electricity Generation & Transmission	265	6351	4780	4492	59390	43874
(b) Non-Conventional Energy	53	94	74	651	1588	1248
(c) Gas, Steam & Water Supply	177	330	228	1941	4075	2938
16. Construction	44408	25066	19138	367174	109528	83309
<b>III. Transport Operators</b>	<b>191718</b>	<b>10183</b>	<b>8786</b>	<b>618777</b>	<b>29826</b>	<b>23717</b>
<b>IV. Professional And Other Services</b>	<b>134574</b>	<b>27457</b>	<b>20220</b>	<b>1501602</b>	<b>111233</b>	<b>81870</b>
<b>V. Personal Loans</b>	<b>8316699</b>	<b>130979</b>	<b>104717</b>	<b>36227040</b>	<b>466150</b>	<b>353225</b>
1. Loans for Purchase of Consumer Durables	371769	2330	1190	1464004	9228	6715
2. Loans for Housing	802669	53658	47485	4521531	209235	182167
3. Rest of the Personal Loans	7142261	74991	56042	30241505	247686	164344
<b>VI. Trade</b>	<b>250745</b>	<b>31855</b>	<b>22936</b>	<b>5934611</b>	<b>227471</b>	<b>150197</b>
1. Wholesale Trade	33304	13452	8752	417386	115516	77518
2. Retail Trade	217441	18403	14184	5517225	111956	72679
<b>VII. Finance</b>	<b>14574</b>	<b>26401</b>	<b>18160</b>	<b>111130</b>	<b>124310</b>	<b>95108</b>
<b>VIII. ALL OTHERS</b>	<b>1239427</b>	<b>25124</b>	<b>18490</b>	<b>8632783</b>	<b>99872</b>	<b>70825</b>
<b>Total Bank Credit</b>	<b>11733089</b>	<b>398350</b>	<b>302941</b>	<b>85435381</b>	<b>2118527</b>	<b>1513842</b>
of which:						
1. Artisans and Village & Tiny Industries	21054	303	230	1135036	9318	7290
2. Other Small Scale Industries	46931	7235	5355	1048960	72847	55164

**Note** : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 35, March 2006.