

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2007**

(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)
I. Agriculture	8146937	70203	56060	14936162	142102	121776
1. Direct Finance	8055750	57600	47766	14683655	92148	81433
2. Indirect Finance	91187	12603	8294	252507	49954	40342
II. Industry	714985	385455	196284	1420488	505520	368297
1. Mining & Quarrying	8719	15639	6570	13692	14309	11170
2. Food Manufacturing & Processing	50950	19554	14069	168096	31079	21360
(a) Rice Mills, Flour & Dal Mills	16182	5575	4252	87221	7542	5204
(b) Sugar	526	4691	3412	778	7002	4797
(c) Edible Oils & Vanaspati	5132	2343	1847	6398	3310	2284
(d) Tea Processing	542	397	285	1484	2493	2045
(e) Processing of Fruits & Vegetables	1015	805	388	1470	750	564
(f) Others	27553	5744	3886	70745	9981	6466
3. Beverage & Tobacco	1194	1292	1046	2529	3286	2502
4. Textiles	48260	44967	27359	249478	63323	45224
(a) Cotton Textiles	16016	20906	13696	58894	28331	20052
(b) Jute & Other Natural Fibre Textiles	2070	466	319	75007	1905	1450
(c) Handloom Textiles & Khadi	5920	1032	721	14175	1301	966
(d) Other Textiles and Textile Products	24254	22564	12623	101402	31786	22756
5. Paper, Paper Products & Printing	12374	6791	4625	25183	10955	7023
6. Leather & Leather Products	6916	5101	1437	15396	4720	3415
7. Rubber & Plastic Products	9911	6717	4329	24448	8765	6293
8. Chemicals & Chemical Products	21881	40790	16554	181875	38369	25429
(a) Heavy Industrial Chemicals	1866	11193	5519	3946	7410	4760
(b) Fertilisers	351	2779	1741	2448	5731	3847
(c) Drugs & Pharmaceuticals	3323	17341	3580	134136	13659	9296
(d) Non-Edible Oils	397	399	299	459	987	781
(e) Other Chemicals & Chemical Products	15944	9079	5416	40886	10581	6744
9. Petroleum, Coal Products & Nuclear Fuels	859	43179	8459	1545	22529	17487
10. Manufacture of Cement & Cement Products	4182	2149	1603	12001	7271	5478
11. Basic Metals & Metal Products	25747	49303	27037	51949	71879	48853
(a) Iron & Steel	7758	40064	21145	12031	50141	33340
(b) Non-Ferrous Metals	2989	5239	3133	3287	8549	6291
(c) Metal Products	15000	4000	2759	36631	13189	9223
12. Engineering	40955	27730	17639	74982	37729	25506
(a) Heavy Engineering	2885	2286	1648	14703	9839	6567
(b) Light Engineering	22967	13989	9081	31099	12260	8372
(c) Electrical Machinery & Goods	11545	7750	4414	17866	9739	6593
(d) Electronic Machinery & Goods	3558	3704	2497	11314	5891	3974
13. Vehicles, Vehicle Parts & Transport Equipments	9172	19231	9971	20262	15370	10123
14. Other Industries	299480	55261	22848	494989	41838	31970
15. Electricity, Gas & Water	1586	14191	10601	3678	55570	46628
(a) Electricity Generation & Transmission	920	10769	8335	2132	51365	42964
(b) Non-Conventional Energy	126	1088	936	508	1789	1592
(c) Gas, Steam & Water Supply	540	2334	1330	1038	2416	2073
16. Construction	172799	33561	22139	80385	78528	59836
III. Transport Operators	75716	4308	2948	212250	13122	11229
IV. Professional And Other Services	186052	23870	17392	1002574	79009	60780
V. Personal Loans	7293025	126995	98789	9201100	173930	146180
1. Loans for Purchase of Consumer Durables	127459	1116	867	707349	5113	4059
2. Loans for Housing	1575173	63604	51167	2151297	99931	88433
3. Rest of the Personal Loans	5590393	62276	46754	6342454	68886	53688
VI. Trade	1227720	66769	47113	3169803	158772	103782
1. Wholesale Trade	67909	40651	27460	322719	84073	55193
2. Retail Trade	1159811	26118	19653	2847084	74699	48589
VII. Finance	4224	31928	24045	93835	88663	74025
VIII. All Others	535842	7908	5732	3634418	52978	39895
Total Bank Credit	18184501	717436	448362	33670630	1214096	925965
of which : 1. Artisans and Village & Tiny Industries	219999	5522	4204	206949	2520	2101
2. Other Small Scale Industries	159369	24252	18159	497672	53394	40456

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 36, March 2007.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2007 (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)
I. Agriculture	3485	5981	3966	8875719	31236	26185
1. Direct Finance	2217	4582	2787	8554688	29872	25090
2. Indirect Finance	1268	1400	1180	321031	1364	1095
II. Industry	59413	90384	54642	786291	3169	2477
1. Mining & Quarrying	128	803	522	753	52	38
2. Food Manufacturing & Processing	1351	3322	1839	13792	292	225
(a) Rice Mills, Flour & Dal Mills	22	106	100	7303	148	110
(b) Sugar	14	246	82	21	13	13
(c) Edible Oils & Vanaspati	390	537	298	960	22	17
(d) Tea Processing	18	636	13	15	3	3
(e) Processing of Fruits & Vegetables	11	58	54	141	7	5
(f) Others	896	1740	1292	5352	99	76
3. Beverage & Tobacco	247	1365	885	171	24	20
4. Textiles	5129	7731	4917	12425	103	75
(a) Cotton Textiles	1705	1951	1380	1839	42	30
(b) Jute & Other Natural Fibre Textiles	587	104	51	1354	10	6
(c) Handloom Textiles & Khadi	788	13	10	7406	21	15
(d) Other Textiles and Textile Products	2049	5664	3476	1826	30	24
5. Paper, Paper Products & Printing	879	2013	1439	1651	27	22
6. Leather & Leather Products	3629	3792	3176	1844	8	6
7. Rubber & Plastic Products	1293	1786	1553	406	10	7
8. Chemicals & Chemical Products	7757	12909	8494	6726	36	31
(a) Heavy Industrial Chemicals	835	2976	2002	21	2	1
(b) Fertilisers	35	247	137	1	-	-
(c) Drugs & Pharmaceuticals	5314	5818	3905	870	6	5
(d) Non-Edible Oils	2	1	1	7	-	-
(e) Other Chemicals & Chemical Products	1571	3867	2448	5827	27	24
9. Petroleum, Coal Products & Nuclear Fuels	151	2812	1824	53	4	3
10. Manufacture of Cement & Cement Products	427	944	186	365	10	8
11. Basic Metals & Metal Products	2037	10247	4652	668	22	18
(a) Iron & Steel	1149	3582	1601	39	4	3
(b) Non-Ferrous Metals	297	4130	1505	18	1	1
(c) Metal Products	591	2534	1546	611	17	14
12. Engineering	10883	18690	9982	1456	28	22
(a) Heavy Engineering	1203	9229	5254	77	4	4
(b) Light Engineering	4799	2464	1443	348	12	10
(c) Electrical Machinery & Goods	4276	3830	1601	601	6	4
(d) Electronic Machinery & Goods	605	3167	1684	430	6	4
13. Vehicles, Vehicle Parts & Transport Equipments	1068	6059	3982	2917	21	16
14. Other Industries	19520	9615	6205	709882	1756	1345
15. Electricity, Gas & Water	81	936	530	268	13	11
(a) Electricity Generation & Transmission	49	542	282	19	3	3
(b) Non-Conventional Energy	7	103	22	143	4	3
(c) Gas, Steam & Water Supply	25	291	225	106	6	5
16. Construction	4833	7361	4457	32914	762	630
III. Transport Operators	3876	867	575	127176	886	625
IV. Professional And Other Services	55852	32977	15106	347527	1397	1079
V. Personal Loans	11063857	81198	33458	2067340	12594	9804
1. Loans for Purchase of Consumer Durables	113712	1599	1433	340143	1941	1422
2. Loans for Housing	75829	13939	11355	268015	3823	3167
3. Rest of the Personal Loans	10874316	65660	20670	1459182	6830	5216
VI. Trade	215083	37136	18499	1589386	5499	4322
1. Wholesale Trade	169968	8476	4643	81732	575	462
2. Retail Trade	45115	28661	13856	1507654	4925	3860
VII. Finance	6359	10906	6863	23644	126	91
VIII. All Others	176153	3011	1744	1141024	4061	3271
Total Bank Credit	11584078	262461	134853	14958107	58968	47855
of which : 1. Artisans and Village & Tiny Industries	3217	170	132	598177	1185	868
2. Other Small Scale Industries	985	1910	1425	101237	665	543

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 36, March 2007.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2007 (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)
I. Agriculture	1254264	27270	22204	33216567	276792	230191
1. Direct Finance	1186566	18100	14421	32482876	202302	171497
2. Indirect Finance	67698	9169	7784	733691	74490	58694
II. Industry	273235	158468	120197	3254412	1142996	741897
1. Mining & Quarrying	4075	5310	3631	27367	36112	21931
2. Food Manufacturing & Processing	13531	9391	7508	247720	63638	45000
(a) Rice Mills, Flour & Dal Mills	3977	1518	1134	114705	14889	10800
(b) Sugar	150	1526	1219	1489	13478	9524
(c) Edible Oils & Vanaspati	1368	923	729	14248	7135	5175
(d) Tea Processing	289	1508	1338	2348	5037	3683
(e) Processing of Fruits & Vegetables	465	432	312	3102	2052	1323
(f) Others	7282	3484	2776	111828	21047	14495
3. Beverage & Tobacco	499	1246	982	4640	7213	5435
4. Textiles	22824	14655	10253	338116	130779	87827
(a) Cotton Textiles	8750	9356	6335	87204	60585	41492
(b) Jute & Other Natural Fibre Textiles	315	173	154	79333	2658	1980
(c) Handloom Textiles & Khadi	1060	131	100	29349	2499	1812
(d) Other Textiles and Textile Products	12699	4993	3663	142230	65037	42542
5. Paper, Paper Products & Printing	6386	4445	3477	46473	24231	16586
6. Leather & Leather Products	2952	1185	904	30737	14807	8939
7. Rubber & Plastic Products	3381	2271	1591	39439	19549	13773
8. Chemicals & Chemical Products	6242	13280	10175	224481	105385	60683
(a) Heavy Industrial Chemicals	910	2998	2340	7578	24580	14622
(b) Fertilisers	207	3010	2680	3042	11767	8406
(c) Drugs & Pharmaceuticals	1565	2881	2186	145208	39704	18972
(d) Non-Edible Oils	83	70	28	948	1457	1109
(e) Other Chemicals & Chemical Products	3477	4322	2940	67705	27877	17573
9. Petroleum, Coal Products & Nuclear Fuels	1678	5760	4993	4286	74282	32765
10. Manufacture of Cement & Cement Products	1136	3623	2782	18111	13996	10057
11. Basic Metals & Metal Products	6556	17645	14705	86957	149096	95265
(a) Iron & Steel	2287	14498	12495	23264	108288	68584
(b) Non-Ferrous Metals	448	1337	997	7039	19257	11927
(c) Metal Products	3821	1811	1213	56654	21551	14755
12. Engineering	12705	9200	7067	140981	93377	60216
(a) Heavy Engineering	1665	2958	2140	20533	24316	15612
(b) Light Engineering	3937	1944	1474	63150	30669	20379
(c) Electrical Machinery & Goods	4914	1935	1620	39202	23260	14232
(d) Electronic Machinery & Goods	2189	2364	1834	18096	15132	9993
13. Vehicles, Vehicle Parts & Transport Equipments	6704	12242	7534	40123	52922	31626
14. Other Industries	51743	18181	15472	1575614	126652	77840
15. Electricity, Gas & Water	5197	13339	8943	10810	84050	66713
(a) Electricity Generation & Transmission	4918	12623	8404	8038	75303	59988
(b) Non-Conventional Energy	71	168	161	855	3153	2715
(c) Gas, Steam & Water Supply	208	549	378	1917	5595	4011
16. Construction	127626	26694	20181	418557	146907	107242
III. Transport Operators	275359	12475	10693	694377	31657	26071
IV. Professional And Other Services	1057703	36371	27098	2649708	173623	121456
V. Personal Loans	11642539	193979	145331	41267861	588696	433562
1. Loans for Purchase of Consumer Durables	519307	3405	1842	1807970	13174	9622
2. Loans for Housing	939599	88449	74801	5009913	269745	228923
3. Rest of the Personal Loans	10183633	102124	68688	34449978	305777	195016
VI. Trade	300229	40337	31148	6502221	308513	204864
1. Wholesale Trade	62127	16548	12997	704455	150322	100754
2. Retail Trade	238102	23789	18151	5797766	158191	104109
VII. Finance	24775	27956	18938	152837	159580	123962
VIII. ALL OTHERS	1216607	23593	14454	6704044	91551	65097
Total Bank Credit	16044711	520448	390064	94442027	2773409	1947100
of which : 1. Artisans and Village & Tiny Industries	22676	1614	1227	1051018	11010	8531
2. Other Small Scale Industries	44833	10350	7729	804096	90570	68312

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 36, March 2007.