

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	1,38,802	20740,93	14766,56	31,601	5477,20	2918,07
1. Direct Finance	1,20,874	12383,31	9519,40	25,883	3240,34	1530,10
2. Indirect Finance	17,928	8357,62	5247,16	5,718	2236,85	1387,97
II. INDUSTRY	2,64,882	270181,45	183204,31	70,722	71027,88	36998,53
1. Mining & Quarrying	8,138	9121,79	4821,90	2,233	2599,28	1626,55
2. Food Manufacturing & Processing	36,429	31284,15	22564,24	4,596	2902,39	1706,65
(a) Rice Mills, Flour & Dal Mills	17,458	9987,21	7541,99	1,344	471,11	300,38
(b) Sugar	824	8759,37	5783,82	89	171,80	121,71
(c) Edible Oils & Vanaspati	3,444	3612,94	2716,23	513	381,35	282,56
(d) Tea Processing	800	1414,24	967,92	88	111,90	58,28
(e) Processing of Fruits & Vegetables	1,232	641,75	471,60	175	147,28	62,28
(f) Others	12,671	6868,64	5082,69	2,387	1618,93	881,45
3. Beverage & Tobacco	2,926	3092,89	2338,11	562	1612,46	1113,53
4. Textiles	39,053	33467,56	22669,83	6,991	4898,73	2644,58
(a) Cotton Textiles	12,455	15269,17	9994,86	2,250	1722,58	1028,10
(b) Jute & Other Natural Fibre Textiles	798	643,11	465,82	136	116,73	41,19
(c) Handloom Textiles & Khadi	3,356	1141,07	833,04	392	74,91	65,39
(d) Other Textiles & Textile Products	22,444	16414,22	11376,10	4,213	2984,51	1509,90
5. Paper, Paper Products & Printing	11,284	6685,29	5139,02	2,204	1775,71	845,81
6. Leather & Leather Products	2,911	1843,38	1325,36	624	276,45	206,86
7. Rubber & Plastic Products	12,288	8513,86	6387,76	1,643	970,94	625,67
8. Chemicals & Chemical Products	17,906	26068,12	16866,05	2,899	6900,25	2668,40
(a) Heavy Industrial Chemicals	3,656	5579,18	3247,58	604	1120,80	568,32
(b) Fertilisers	636	4220,40	2703,60	63	454,64	100,33
(c) Drugs & Pharmaceuticals	3,520	7536,33	4733,97	641	2794,03	1056,15
(d) Non-Edible Oils	656	653,87	458,77	97	100,50	27,44
(e) Other Chemicals & Chemical Products	9,438	8078,34	5722,13	1,494	2430,28	916,16
9. Petroleum, Coal Products & Nuclear Fuels	1,504	7487,87	2762,52	364	3923,38	2113,11
10. Manufacture of Cement & Cement Products	6,484	3733,18	2482,43	1,093	664,67	507,45
11. Basic Metals & Metal Products	25,587	38887,33	26125,59	3,937	4702,29	1928,12
(a) Iron & Steel	10,544	27514,49	17989,92	1,307	2224,36	1030,75
(b) Non-Ferrous Metals	3,101	3357,08	2319,41	446	741,85	236,02
(c) Metal Products	11,942	8015,77	5816,26	2,184	1736,08	661,35
12. Engineering	31,882	30840,74	22000,63	6,185	6711,75	3079,92
(a) Heavy Engineering	6,766	4894,87	2917,78	1,571	1494,16	627,70
(b) Light Engineering	14,378	12072,80	9019,14	2,402	1381,43	628,15
(c) Electrical Machinery & Goods	7,932	9308,15	6663,08	1,689	1870,91	1279,21
(d) Electronic Machinery & Goods	2,806	4564,93	3400,63	523	1965,24	544,87
13. Vehicles, Vehicle Parts & Transport Equipments	6,106	11717,09	7248,87	1,473	5208,89	2559,87
14. Other Industries	39,739	20457,73	14420,16	12,496	7094,63	3547,30
15. Electricity, Gas & Water	1,463	6872,13	3194,26	1,240	3839,98	1850,54
(a) Electricity Generation & Transmission	615	6286,61	2887,55	948	2531,55	1611,10
(b) Non-Conventional Energy	179	262,51	158,38	54	101,48	38,60
(c) Gas, Steam & Water Supply	669	323,00	148,33	238	1206,95	200,84
16. Construction	21,182	30108,33	22857,58	22,182	16946,08	9974,17
III. TRANSPORT OPERATORS	3,980	3332,76	2804,00	4,890	1929,46	1263,09
IV. PROFESSIONAL AND OTHER SERVICES	60,386	23827,45	16595,30	69,616	26311,36	15310,48
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	4,28,425	127777,58	104697,15	1,32,364	32394,07	21904,07
1. Wholesale Trade	63,404	73734,93	62690,50	24,419	11506,48	7326,55
2. Retail Trade	3,65,021	54042,64	42006,65	1,07,945	20887,59	14577,53
VII. FINANCE	3,759	20240,47	15207,51	4,188	23305,12	7799,16
VIII. ALL OTHERS	45,892	18385,11	13104,29	79,606	22377,01	15303,28
TOTAL BANK CREDIT	9,46,126	484485,74	350379,12	3,92,987	182822,10	101496,68

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	3,51,766	22051,13	19560,99	4,69,385	58386,97	47441,35
1. Direct Finance	3,41,972	15810,82	14146,75	4,23,520	29737,25	23712,25
2. Indirect Finance	9,794	6240,31	5414,24	45,865	28649,72	23729,10
II. INDUSTRY	42,969	92700,58	82181,46	1,26,469	150462,28	123728,11
1. Mining & Quarrying	1,388	4499,48	4246,59	1,558	5190,16	3094,71
2. Food Manufacturing & Processing	4,159	6090,20	5331,70	5,497	7443,38	6064,82
(a) Rice Mills, Flour & Dal Mills	1,492	987,92	863,20	1,536	1186,04	1052,23
(b) Sugar	115	951,45	880,50	269	2011,93	1755,06
(c) Edible Oils & Vanaspati	403	923,41	758,74	315	927,09	751,75
(d) Tea Processing	103	567,94	532,88	125	299,45	252,59
(e) Processing of Fruits & Vegetables	202	145,55	133,47	174	88,11	48,38
(f) Others	1,844	2513,93	2162,90	3,078	2930,76	2204,81
3. Beverage & Tobacco	469	1434,85	1338,93	384	2374,50	1243,11
4. Textiles	5,280	5832,06	5306,00	9,615	11458,11	9722,67
(a) Cotton Textiles	2,173	2129,38	1945,85	2,619	5871,51	4880,18
(b) Jute & Other Natural Fibre Textiles	85	31,84	25,31	136	94,35	76,05
(c) Handloom Textiles & Khadi	421	43,51	36,46	938	86,23	51,37
(d) Other Textiles & Textile Products	2,601	3627,33	3298,37	5,922	5406,01	4715,08
5. Paper, Paper Products & Printing	1,264	1900,41	1548,46	1,958	2321,84	1895,78
6. Leather & Leather Products	1,119	621,13	572,42	592	339,43	268,39
7. Rubber & Plastic Products	1,253	1664,06	1459,72	5,740	1773,51	1478,30
8. Chemicals & Chemical Products	2,325	7597,12	6596,38	4,151	8855,87	7252,60
(a) Heavy Industrial Chemicals	339	892,30	755,36	486	1781,15	1465,12
(b) Fertilisers	72	1252,27	1053,68	104	1426,83	1393,87
(c) Drugs & Pharmaceuticals	676	2804,23	2495,47	639	2759,56	2234,47
(d) Non-Edible Oils	63	55,83	48,16	61	67,59	46,10
(e) Other Chemicals & Chemical Products	1,175	2592,49	2243,71	2,861	2820,75	2113,04
9. Petroleum, Coal Products & Nuclear Fuels	233	10986,55	10634,04	424	9187,27	8815,00
10. Manufacture of Cement & Cement Products	477	564,99	498,70	838	1848,41	1735,15
11. Basic Metals & Metal Products	2,973	7737,52	5830,05	4,792	14559,93	11640,74
(a) Iron & Steel	1,269	4722,94	3931,07	2,519	9979,89	7856,78
(b) Non-Ferrous Metals	549	2079,52	1122,85	492	1983,02	1794,99
(c) Metal Products	1,155	935,05	776,13	1,781	2597,03	1988,97
12. Engineering	4,122	7254,65	6309,27	7,180	11103,98	8673,30
(a) Heavy Engineering	763	1123,87	970,00	1,262	1772,53	1424,84
(b) Light Engineering	2,073	2521,51	2211,75	4,207	4740,93	3902,94
(c) Electrical Machinery & Goods	878	1782,56	1404,32	1,150	1799,96	1248,63
(d) Electronic Machinery & Goods	408	1826,71	1723,19	561	2790,57	2096,90
13. Vehicles, Vehicle Parts & Transport Equipments	1,726	4769,00	3793,13	2,340	5485,16	4216,04
14. Other Industries	8,770	8136,01	7519,36	23,761	11484,98	9474,68
15. Electricity, Gas & Water	322	7715,97	7061,53	997	16184,09	13446,09
(a) Electricity Generation & Transmission	206	7135,02	6510,70	741	13990,05	11658,27
(b) Non-Conventional Energy	22	186,24	184,46	76	1276,86	994,83
(c) Gas, Steam & Water Supply	94	394,71	366,38	180	917,19	792,99
16. Construction	7,089	15896,57	14135,17	56,642	40851,64	34706,71
III. TRANSPORT OPERATORS	5,244	6367,89	5706,71	1,21,963	12217,37	9872,32
IV. PROFESSIONAL AND OTHER SERVICES	24,365	20377,91	18444,35	89,233	40856,34	32672,91
V. PERSONAL LOANS	12,22,673	63124,63	35096,24	13,29,121	60236,56	42515,56
1. Loans for Purchase of Consumer Durables	2	3,50	3,02	19,862	877,03	749,70
2. Loans for Housing	–	–	–	55	156,21	125,82
3. Rest of the Personal Loans	12,22,671	63121,13	35093,22	13,09,204	59203,32	41640,03
VI. TRADE	54,874	13344,62	11788,00	84,600	13480,86	11181,42
1. Wholesale Trade	4,918	5884,38	5234,79	8,741	4049,53	3662,29
2. Retail Trade	49,956	7460,23	6553,21	75,859	9431,32	7519,13
VII. FINANCE	1,336	29981,82	28381,90	4,414	54831,19	51598,89
VIII. ALL OTHERS	19,615	10407,95	8753,33	96,712	15296,90	11672,24
TOTAL BANK CREDIT	17,22,842	258356,54	209912,98	23,21,897	405768,47	330682,80

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	9,97,584	71403,14	61680,07	1,338	1501,45	1201,38
1. Direct Finance	9,40,570	47494,14	41504,36	1,149	1147,55	995,93
2. Indirect Finance	57,014	23909,00	20175,71	189	353,89	205,45
II. INDUSTRY	2,85,595	481534,11	371578,65	27,231	75843,89	48713,67
1. Mining & Quarrying	8,286	13967,58	11478,04	720	2565,60	1861,01
2. Food Manufacturing & Processing	24,086	17532,95	13794,13	2,931	6813,20	4604,91
(a) Rice Mills, Flour & Dal Mills	9,178	2811,41	2080,90	305	1298,04	1060,47
(b) Sugar	704	6927,47	5649,08	44	537,38	426,74
(c) Edible Oils & Vanaspati	1,482	1871,22	1322,29	103	1027,21	732,07
(d) Tea Processing	486	977,81	919,27	55	505,90	162,17
(e) Processing of Fruits & Vegetables	1,036	308,62	230,51	452	172,91	128,46
(f) Others	11,200	4636,43	3592,08	1,972	3271,76	2095,01
3. Beverage & Tobacco	2,101	2812,97	2297,54	113	1166,00	465,70
4. Textiles	31,100	58060,55	44133,59	10,608	14804,80	10994,30
(a) Cotton Textiles	10,915	32588,06	24397,20	2,239	4635,96	3075,96
(b) Jute & Other Natural Fibre Textiles	538	495,35	335,66	192	200,61	148,40
(c) Handloom Textiles & Khadi	1,858	974,87	760,24	359	241,18	214,02
(d) Other Textiles & Textile Products	17,789	24002,28	18640,49	7,818	9727,04	7555,91
5. Paper, Paper Products & Printing	8,387	9505,15	7183,25	232	504,41	450,60
6. Leather & Leather Products	1,593	918,09	651,94	2,328	3533,61	3187,24
7. Rubber & Plastic Products	7,739	6882,00	4797,45	1,115	1291,54	982,82
8. Chemicals & Chemical Products	9,983	24463,24	19073,66	1,777	9062,56	5949,04
(a) Heavy Industrial Chemicals	1,822	8603,01	7127,44	404	1556,88	1153,94
(b) Fertilisers	278	2150,86	1681,82	17	126,88	63,44
(c) Drugs & Pharmaceuticals	2,340	5964,99	4345,39	639	4864,65	3372,41
(d) Non-Edible Oils	291	367,58	195,16	33	165,26	93,34
(e) Other Chemicals & Chemical Products	5,252	7376,80	5723,86	684	2348,89	1265,91
9. Petroleum, Coal Products & Nuclear Fuels	848	17006,95	14446,25	62	5238,09	1568,94
10. Manufacture of Cement & Cement Products	4,316	12353,38	8739,66	76	335,41	82,55
11. Basic Metals & Metal Products	14,619	63864,42	50137,72	2,021	8963,60	5567,27
(a) Iron & Steel	6,503	49983,96	39157,01	568	4745,28	3035,92
(b) Non-Ferrous Metals	1,552	7145,58	5861,95	439	2373,69	1436,66
(c) Metal Products	6,564	6734,87	5118,76	1,014	1844,63	1094,69
12. Engineering	21,255	22924,56	17319,98	1,515	4917,77	3495,87
(a) Heavy Engineering	6,135	3292,32	2424,63	395	1111,83	708,86
(b) Light Engineering	10,270	11345,14	8815,69	703	1343,46	1057,70
(c) Electrical Machinery & Goods	3,309	4704,86	3151,06	298	1409,54	1038,82
(d) Electronic Machinery & Goods	1,541	3582,24	2928,60	119	1052,94	690,48
13. Vehicles, Vehicle Parts & Transport Equipments	5,295	14319,60	11073,81	663	5978,67	1873,10
14. Other Industries	39,600	26353,23	20833,53	2,006	7543,37	5134,69
15. Electricity, Gas & Water	2,738	70065,53	53494,49	40	314,49	272,01
(a) Electricity Generation & Transmission	1,398	63554,28	48661,60	23	284,15	243,93
(b) Non-Conventional Energy	586	3381,69	2349,40	12	20,24	19,84
(c) Gas, Steam & Water Supply	754	3129,57	2483,49	5	10,11	8,24
16. Construction	1,03,649	120503,91	92123,62	1,024	2810,76	2223,63
III. TRANSPORT OPERATORS	2,13,443	29416,40	22140,49	120	686,08	554,12
IV. PROFESSIONAL AND OTHER SERVICES	3,06,250	98799,74	77350,14	1,135	3838,62	3135,96
V. PERSONAL LOANS	48,23,695	342592,24	287760,56	-	-	-
1. Loans for Purchase of Consumer Durables	42,848	1739,67	1581,24	-	-	-
2. Loans for Housing	30,95,717	268847,26	229473,43	-	-	-
3. Rest of the Personal Loans	16,85,130	72005,30	56705,89	-	-	-
VI. TRADE	1,26,759	20624,69	16553,39	6,095	12736,18	8172,78
1. Wholesale Trade	11,393	5821,25	4722,74	3,924	8483,30	5874,68
2. Retail Trade	1,15,366	14803,44	11830,65	2,171	4252,88	2298,10
VII. FINANCE	11,184	76078,68	63240,65	30	579,20	561,59
VIII. ALL OTHERS	1,58,260	33195,84	25945,46	8,860	2301,00	1742,65
TOTAL BANK CREDIT	69,22,770	1153644,83	926249,42	44,809	97486,42	64082,14

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	40	104,52	67,86	47	22,96	12,13
1. Direct Finance	7	2,83	1,01	5	15	11
2. Indirect Finance	33	101,70	66,85	42	22,80	12,03
II. INDUSTRY	10,181	34209,24	19038,86	7,245	33189,22	17076,41
1. Mining & Quarrying	301	2862,14	1389,82	205	574,99	288,04
2. Food Manufacturing & Processing	666	4077,72	1790,99	296	1553,45	542,87
(a) Rice Mills, Flour & Dal Mills	74	750,80	445,49	15	67,05	26,06
(b) Sugar	11	17,08	11,33	6	27,01	14,59
(c) Edible Oils & Vanaspati	53	383,80	257,81	23	228,57	111,24
(d) Tea Processing	31	80,58	27,96	5	36,94	6,16
(e) Processing of Fruits & Vegetables	83	150,48	120,21	75	50,96	27,32
(f) Others	414	2694,98	928,19	172	1142,93	357,50
3. Beverage & Tobacco	64	119,44	54,91	21	41,89	24,45
4. Textiles	3,891	8047,99	4676,51	2,644	8898,86	3520,04
(a) Cotton Textiles	917	2821,73	1730,77	1,037	3801,46	1269,82
(b) Jute & Other Natural Fibre Textiles	59	86,34	38,10	49	405,06	39,34
(c) Handloom Textiles & Khadi	149	363,03	173,12	15	19,98	5,36
(d) Other Textiles & Textile Products	2,766	4776,89	2734,52	1,543	4672,37	2205,52
5. Paper, Paper Products & Printing	70	139,01	73,27	40	89,60	36,42
6. Leather & Leather Products	963	2805,36	1967,99	376	672,57	403,30
7. Rubber & Plastic Products	310	662,54	291,82	201	474,41	335,14
8. Chemicals & Chemical Products	947	3983,02	2423,29	842	3804,18	2143,70
(a) Heavy Industrial Chemicals	210	455,59	266,98	292	990,19	591,73
(b) Fertilisers	7	75,16	31,40	6	90,42	24,73
(c) Drugs & Pharmaceuticals	309	2315,31	1299,56	271	1189,48	734,82
(d) Non-Edible Oils	25	112,48	54,58	6	154,18	126,37
(e) Other Chemicals & Chemical Products	396	1024,48	770,77	267	1379,92	666,05
9. Petroleum, Coal Products & Nuclear Fuels	29	891,85	1023,76	57	357,44	165,54
10. Manufacture of Cement & Cement Products	43	402,95	47,61	10	39,67	37,61
11. Basic Metals & Metal Products	833	5115,90	2172,91	749	6761,56	2597,52
(a) Iron & Steel	422	3888,80	1496,94	486	5239,26	1610,38
(b) Non-Ferrous Metals	160	772,97	414,32	71	491,76	307,81
(c) Metal Products	251	454,13	261,66	192	1030,54	679,32
12. Engineering	823	2273,62	1400,87	387	2173,11	1645,02
(a) Heavy Engineering	213	427,36	265,12	67	618,82	527,77
(b) Light Engineering	396	864,59	439,34	140	486,98	343,89
(c) Electrical Machinery & Goods	176	571,04	326,39	140	865,26	606,41
(d) Electronic Machinery & Goods	38	410,63	370,02	40	202,05	166,95
13. Vehicles, Vehicle Parts & Transport Equipments	241	321,48	212,96	384	1117,34	535,72
14. Other Industries	764	2063,73	1249,37	960	6147,90	4454,96
15. Electricity, Gas & Water	16	27,23	15,54	15	181,51	139,85
(a) Electricity Generation & Transmission	6	14,22	4,60	5	27,65	7,25
(b) Non-Conventional Energy	8	3,62	1,76	8	72,86	65,54
(c) Gas, Steam & Water Supply	2	9,40	9,19	2	81,00	67,06
16. Construction	220	415,25	247,24	58	300,74	206,23
III. TRANSPORT OPERATORS	18	5,42	3,24	4	4,58	2,79
IV. PROFESSIONAL AND OTHER SERVICES	539	1364,30	875,18	324	737,00	568,67
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	2,650	17069,22	4220,03	1,860	8166,92	2756,19
1. Wholesale Trade	1,946	5909,48	3573,39	1,340	5981,75	2198,18
2. Retail Trade	704	11159,74	646,64	520	2185,16	558,01
VII. FINANCE	58	88,82	40,25	369	2083,90	266,26
VIII. ALL OTHERS	1,026	867,48	555,46	429	407,45	232,53
TOTAL BANK CREDIT	14,512	53708,99	24800,88	10,278	44612,03	20914,98

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAW BACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	21	19,29	18,50	5	6,14	1,00
1. Direct Finance	–	–	–	2	6	6
2. Indirect Finance	21	19,29	18,50	3	6,09	94
II. INDUSTRY	1,060	4194,53	2596,08	349	2234,18	999,44
1. Mining & Quarrying	16	47,77	26,27	–	–	–
2. Food Manufacturing & Processing	64	270,71	105,21	4	4,57	2,01
(a) Rice Mills, Flour & Dal Mills	1	13	11	1	2,67	1
(b) Sugar	1	2,21	2,21	–	–	–
(c) Edible Oils & Vanaspati	3	27,94	14,53	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	3	4,15	3,71	–	–	–
(f) Others	56	236,28	84,64	3	1,90	2,00
3. Beverage & Tobacco	1	6	6	–	–	–
4. Textiles	263	286,97	118,54	48	132,76	61,98
(a) Cotton Textiles	56	93,85	21,20	10	73,69	31,39
(b) Jute & Other Natural Fibre Textiles	5	1,09	57	–	–	–
(c) Handloom Textiles & Khadi	1	8	8	–	–	–
(d) Other Textiles & Textile Products	201	191,96	96,70	38	59,07	30,59
5. Paper, Paper Products & Printing	7	14,50	6,11	10	78,90	45,29
6. Leather & Leather Products	45	27,83	7,95	25	16,30	16,35
7. Rubber & Plastic Products	21	59,70	32,45	9	46,90	38,50
8. Chemicals & Chemical Products	67	213,98	91,55	29	103,16	36,70
(a) Heavy Industrial Chemicals	38	92,39	40,15	2	1,17	1,17
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	13	26,90	12,29	8	37,93	18,48
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	16	94,69	39,11	19	64,06	17,05
9. Petroleum, Coal Products & Nuclear Fuels	10	580,44	579,23	–	–	–
10. Manufacture of Cement & Cement Products	31	5,05	1,05	–	–	–
11. Basic Metals & Metal Products	60	49,49	39,88	85	895,14	265,41
(a) Iron & Steel	23	32,00	29,81	32	100,55	30,58
(b) Non-Ferrous Metals	18	8,76	6,69	2	15,23	5,86
(c) Metal Products	19	8,72	3,38	51	779,35	228,98
12. Engineering	38	259,44	232,24	77	428,00	243,19
(a) Heavy Engineering	7	182,62	182,62	9	17,47	11,55
(b) Light Engineering	19	14,62	8,80	33	228,67	99,92
(c) Electrical Machinery & Goods	11	61,79	40,40	30	150,91	105,39
(d) Electronic Machinery & Goods	1	42	42	5	30,95	26,33
13. Vehicles, Vehicle Parts & Transport Equipments	11	18,55	13,63	45	214,58	93,12
14. Other Industries	336	2186,96	1154,87	13	99,25	68,16
15. Electricity, Gas & Water	–	–	–	–	–	–
(a) Electricity Generation & Transmission	–	–	–	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	90	173,08	187,05	4	214,61	128,72
III. TRANSPORT OPERATORS	–	–	–	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	53	67,07	34,62	5	40,91	29,14
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	386	867,69	616,89	116	251,66	159,99
1. Wholesale Trade	246	687,22	515,28	48	77,79	29,53
2. Retail Trade	140	180,48	101,61	68	173,88	130,45
VII. FINANCE	77	8,29	6,77	29	11,64	10,98
VIII. ALL OTHERS	75	72,54	39,95	38	3,74	3,32
TOTAL BANK CREDIT	1,672	5229,43	3312,82	542	2548,28	1203,86

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	INLAND BILLS - PURCHASED			INLAND BILLS - DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	68	68,61	55,60	85	231,21	107,72
1. Direct Finance	11	6,88	3,26	17	19,44	15,10
2. Indirect Finance	57	61,73	52,34	68	211,77	92,62
II. INDUSTRY	5,815	19695,67	11175,22	9,270	54789,58	17337,44
1. Mining & Quarrying	176	1217,79	1004,98	132	628,39	413,74
2. Food Manufacturing & Processing	175	873,98	262,37	329	749,41	441,76
(a) Rice Mills, Flour & Dal Mills	20	33,55	20,08	34	189,20	60,14
(b) Sugar	6	2,77	2,77	8	29,11	7,38
(c) Edible Oils & Vanaspati	27	183,75	101,88	184	251,50	201,43
(d) Tea Processing	7	2,49	1,97	4	46,10	28,24
(e) Processing of Fruits & Vegetables	4	5,15	1,86	5	40,34	36,68
(f) Others	111	646,28	133,81	94	193,16	107,88
3. Beverage & Tobacco	68	79,19	31,14	32	137,77	76,69
4. Textiles	543	1342,97	830,24	1,032	4118,71	1249,45
(a) Cotton Textiles	235	405,86	247,34	604	1221,80	435,10
(b) Jute & Other Natural Fibre Textiles	17	15,99	5,93	6	8,50	28,43
(c) Handloom Textiles & Khadi	16	56,15	12,04	14	31,43	16,75
(d) Other Textiles & Textile Products	275	864,97	564,93	408	2856,98	769,17
5. Paper, Paper Products & Printing	251	202,64	138,81	249	278,13	106,65
6. Leather & Leather Products	92	43,41	34,35	109	136,87	47,84
7. Rubber & Plastic Products	280	423,02	208,09	254	856,29	379,81
8. Chemicals & Chemical Products	417	1720,16	857,17	798	3205,91	1349,79
(a) Heavy Industrial Chemicals	110	840,47	442,64	178	613,76	223,45
(b) Fertilisers	18	25,66	11,41	16	290,88	135,13
(c) Drugs & Pharmaceuticals	76	174,08	127,34	209	730,57	240,65
(d) Non-Edible Oils	9	14,18	11,96	5	14,59	6,73
(e) Other Chemicals & Chemical Products	204	665,76	263,82	390	1556,11	743,82
9. Petroleum, Coal Products & Nuclear Fuels	56	427,21	221,58	115	623,13	274,15
10. Manufacture of Cement & Cement Products	48	72,02	43,03	31	181,43	66,06
11. Basic Metals & Metal Products	982	6822,78	3931,67	1,616	8112,87	3684,59
(a) Iron & Steel	494	4982,09	2725,62	893	5830,36	2813,90
(b) Non-Ferrous Metals	130	1168,68	641,12	305	635,51	187,41
(c) Metal Products	358	672,01	564,94	418	1647,00	683,29
12. Engineering	1,183	2119,21	1042,12	1,962	5153,49	2313,91
(a) Heavy Engineering	152	336,52	209,94	329	1348,34	691,49
(b) Light Engineering	694	700,85	383,05	576	1641,94	829,87
(c) Electrical Machinery & Goods	283	763,43	356,56	841	1710,55	660,24
(d) Electronic Machinery & Goods	54	318,41	92,58	216	452,66	132,32
13. Vehicles, Vehicle Parts & Transport Equipments	149	277,24	173,09	1,697	23906,52	3347,13
14. Other Industries	436	1140,04	603,15	394	1841,02	821,94
15. Electricity, Gas & Water	28	751,89	476,10	58	1745,30	795,84
(a) Electricity Generation & Transmission	17	688,81	456,44	43	1716,08	784,25
(b) Non-Conventional Energy	5	2,77	1,92	9	21,17	10,52
(c) Gas, Steam & Water Supply	6	60,31	17,74	6	8,05	1,07
16. Construction	931	2182,11	1317,33	462	3114,32	1968,09
III. TRANSPORT OPERATORS	179	238,99	134,69	60	163,40	108,11
IV. PROFESSIONAL AND OTHER SERVICES	1,244	2217,41	1747,49	514	2018,06	1019,68
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	3,748	4708,55	3336,97	13,315	8374,78	4806,26
1. Wholesale Trade	1,780	3242,71	2285,42	12,271	5996,71	3817,57
2. Retail Trade	1,968	1465,84	1051,56	1,044	2378,06	988,69
VII. FINANCE	661	19151,85	1819,85	276	824,92	695,92
VIII. ALL OTHERS	11,697	2849,56	2348,95	1,756	5499,94	2105,41
TOTAL BANK CREDIT	23,412	48930,63	20618,78	25,276	71901,89	26180,55

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/TTs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	5,637	3904,28	2963,31	39	27,41	8,24	19,96,418	183945,22	150802,79
1. Direct Finance	5	1,08	1,06	–	–	–	18,54,015	109843,84	91429,38
2. Indirect Finance	5,632	3903,20	2962,25	39	27,41	8,24	1,42,403	74101,39	59373,41
II. INDUSTRY	666	2012,42	592,30	478	3425,84	1762,47	8,52,932	1295500,88	916982,94
1. Mining & Quarrying	32	27,99	27,33	4	112,53	84,12	23,189	43415,50	30363,11
2. Food Manufacturing & Processing	32	97,50	66,42	32	121,58	63,92	79,296	79815,18	57341,99
(a) Rice Mills, Flour & Dal Mills	11	9,05	5,44	3	2,02	59	31,472	17796,18	13457,11
(b) Sugar	7	63,87	43,31	–	–	–	2,084	19501,45	14698,48
(c) Edible Oils & Vanaspati	1	8	8	1	1,53	1,33	6,552	9820,41	7251,94
(d) Tea Processing	1	4,01	4,01	–	–	–	1,705	4047,37	2961,46
(e) Processing of Fruits & Vegetables	–	–	–	1	9,90	1,20	3,442	1765,19	1265,66
(f) Others	12	20,49	13,58	27	108,13	60,79	34,041	26884,58	17707,33
3. Beverage & Tobacco	3	17,25	16,52	1	12	12	6,745	12889,39	9000,80
4. Textiles	145	145,43	84,27	70	304,98	211,00	1,11,283	151800,49	106222,99
(a) Cotton Textiles	44	73,39	33,49	24	273,65	190,24	35,578	70982,09	49281,50
(b) Jute & Other Natural Fibre Textiles	2	65	59	–	–	–	2,023	2099,61	1205,40
(c) Handloom Textiles & Khadi	7	5,44	2,91	–	–	–	7,526	3037,88	2170,79
(d) Other Textiles & Textile Products	92	65,95	47,27	46	31,33	20,76	66,156	75680,91	53565,29
5. Paper, Paper Products & Printing	8	9,52	5,59	4	66	2	25,968	23505,77	17475,07
6. Leather & Leather Products	15	13,49	3,38	28	32,18	21,47	10,820	11280,12	8714,86
7. Rubber & Plastic Products	59	884,44	34,69	10	55,52	29,88	30,922	24558,74	17082,11
8. Chemicals & Chemical Products	34	114,06	43,02	66	383,36	161,28	42,241	96474,99	65512,66
(a) Heavy Industrial Chemicals	14	81,05	17,96	9	8,46	5,60	8,164	22616,39	15907,45
(b) Fertilisers	1	76	76	2	93	1,04	1,220	10115,67	7201,21
(c) Drugs & Pharmaceuticals	7	23,37	16,56	23	169,67	69,38	9,371	31391,10	20756,94
(d) Non-Edible Oils	–	–	–	–	–	–	1,246	1706,08	1068,63
(e) Other Chemicals & Chemical Products	12	8,88	7,75	32	204,30	85,25	22,240	30645,75	20578,43
9. Petroleum, Coal Products & Nuclear Fuels	4	7,51	13,59	4	12,35	11,35	3,710	56730,04	42629,06
10. Manufacture of Cement & Cement Products	1	3	3	–	–	–	13,448	20201,18	14241,33
11. Basic Metals & Metal Products	52	175,70	130,47	14	76,36	57,70	58,320	166724,91	114109,65
(a) Iron & Steel	28	167,40	124,19	4	19,80	19,23	25,092	119431,19	81852,10
(b) Non-Ferrous Metals	2	14	14	3	2,70	1,47	7,270	20776,50	14336,68
(c) Metal Products	22	8,17	6,15	7	53,86	36,99	25,958	26517,21	17920,87
12. Engineering	104	96,53	69,40	30	60,45	40,80	76,743	96317,30	67866,51
(a) Heavy Engineering	72	23,22	23,57	4	3,25	1,09	17,745	16647,18	10986,96
(b) Light Engineering	10	6,42	7,39	20	53,24	37,07	35,921	37402,58	27784,70
(c) Electrical Machinery & Goods	7	41,69	27,10	5	2,07	74	16,749	25042,72	16908,33
(d) Electronic Machinery & Goods	15	25,19	11,34	1	1,90	1,90	6,328	17224,83	12186,52
13. Vehicles, Vehicle Parts & Transport Equipments	20	314,23	27,02	9	133,18	25,66	20,159	73781,54	35193,16
14. Other Industries	70	38,24	25,43	170	2080,08	1015,30	1,29,515	96667,18	70322,90
15. Electricity, Gas & Water	4	8,28	3,02	2	9	9	6,923	107706,50	80749,36
(a) Electricity Generation & Transmission	1	3,04	2,79	1	2	2	4,004	96231,48	72828,49
(b) Non-Conventional Energy	1	20	19	–	–	–	960	5329,63	3825,44
(c) Gas, Steam & Water Supply	2	5,04	4	1	7	7	1,959	6145,39	4095,42
16. Construction	83	62,22	42,10	34	52,40	39,76	2,13,650	233632,03	180157,38
III. TRANSPORT OPERATORS	4	15	15	2	4,16	4,09	3,49,907	54366,66	42593,81
IV. PROFESSIONAL AND OTHER SERVICES	84	186,84	78,31	121	125,09	46,02	5,53,869	220768,11	167908,23
V. PERSONAL LOANS	–	–	–	–	–	–	73,75,489	465953,43	365372,36
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–	62,712	2620,21	2333,97
2. Loans for Housing	–	–	–	–	–	–	30,95,772	269003,47	229599,25
3. Rest of the Personal Loans	–	–	–	–	–	–	42,17,005	194329,75	133439,14
VI. TRADE	841	571,61	289,20	138	171,92	96,37	8,56,171	260540,32	190578,72
1. Wholesale Trade	699	510,91	247,57	65	143,25	72,01	1,35,194	132029,69	102250,50
2. Retail Trade	142	60,70	41,63	73	28,67	24,35	7,20,977	128510,63	88328,22
VII. FINANCE	44	23,28	18,05	37	323,73	116,31	26,462	227532,93	169764,09
VIII. ALL OTHERS	340	168,25	102,24	240	275,41	72,61	4,24,546	112108,20	81981,71
TOTAL BANK CREDIT	7,616	6866,84	4043,56	1,055	4353,56	2106,11	124,35,794	2820715,74	2085984,67