

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	1,34,235	24990,66	17637,81	35,706	4688,74	3036,34
1. Direct Finance	1,15,546	11989,91	9471,34	26,974	2419,01	1494,78
2. Indirect Finance	18,689	13000,75	8166,47	8,732	2269,73	1541,56
II. INDUSTRY	2,68,761	326899,50	231812,40	73,310	62570,73	37263,32
1. Mining & Quarrying	8,074	10326,12	6430,90	2,203	3687,70	1138,93
2. Food Manufacturing & Processing	38,200	37695,80	26129,02	4,848	3007,70	1913,46
(a) Rice Mills, Flour & Dal Mills	17,955	12328,20	9692,58	1,245	595,43	405,08
(b) Sugar	847	9130,72	5957,97	71	89,61	75,09
(c) Edible Oils & Vanaspati	3,431	4369,67	3113,96	468	395,39	216,04
(d) Tea Processing	774	1530,67	930,44	319	103,60	75,40
(e) Processing of Fruits & Vegetables	1,367	735,52	578,04	198	107,58	46,32
(f) Others	13,826	9601,23	5856,03	2,547	1716,08	1095,52
3. Beverage & Tobacco	2,919	3564,55	3013,87	615	965,02	685,73
4. Textiles	40,436	35671,84	26849,02	11,537	4571,47	4273,86
(a) Cotton Textiles	12,870	16278,26	12468,53	2,512	1820,88	1401,34
(b) Jute & Other Natural Fibre Textiles	932	628,11	495,14	192	131,16	55,76
(c) Handloom Textiles & Khadi	3,789	1249,65	1015,89	557	210,81	1194,36
(d) Other Textiles & Textile Products	22,845	17515,82	12869,46	8,276	2408,62	1622,41
5. Paper, Paper Products & Printing	11,885	8018,65	6210,44	2,370	1295,11	929,96
6. Woods and Wood Products	6,475	2218,69	1774,86	969	168,65	138,21
7. Leather & Leather Products	2,943	1797,07	1463,63	717	349,79	225,61
8. Gems and Jewellery	2,169	8821,94	5755,87	752	1808,26	1169,24
9. Rubber & Plastic Products	12,743	12366,58	6650,95	1,861	1029,24	686,41
10. Chemicals & Chemical Products	18,156	29006,05	19154,90	3,539	6217,48	2653,92
(a) Heavy Industrial Chemicals	3,597	5010,84	3262,78	955	790,01	241,84
(b) Fertilisers	493	5046,17	2591,02	197	513,05	79,77
(c) Drugs & Pharmaceuticals	3,443	8385,59	5908,97	614	1621,89	1005,44
(d) Non-Edible Oils	719	719,36	502,58	108	48,33	37,32
(e) Other Chemicals & Chemical Products	9,904	9844,09	6889,55	1,665	3244,20	1289,55
11. Petroleum, Coal Products & Nuclear Fuels	1,621	15693,07	12441,04	536	3495,33	692,87
12. Manufacture of Cement & Cement Products	5,863	4371,05	2860,76	1,756	630,10	584,85
13. Basic Metals & Metal Products	27,232	49015,98	34633,32	6,027	5656,36	3003,07
(a) Iron & Steel	11,224	34834,88	24231,06	3,276	3539,89	1830,18
(b) Non-Ferrous Metals	3,508	4347,55	2988,57	427	391,56	205,59
(c) Metal Products	12,500	9833,55	7413,69	2,324	1724,90	967,30
14. Engineering	35,057	40709,31	29292,56	7,402	6040,26	4015,89
(a) Heavy Engineering	6,120	6900,15	4757,29	1,559	909,40	618,08
(b) Light Engineering	18,038	16470,71	11567,93	3,764	1895,69	1116,37
(c) Electrical Machinery & Goods	8,171	11843,62	8571,87	1,564	1952,77	1454,36
(d) Electronic Machinery & Goods	2,728	5494,82	4395,47	515	1282,40	827,08
15. Vehicles, Vehicle Parts & Transport Equipments	6,523	14960,84	11534,57	2,062	4188,00	1943,11
16. Other Industries	32,205	14264,56	10593,40	13,546	6886,32	4840,24
17. Electricity, Gas & Water	1,495	10600,37	6428,25	752	1796,89	1001,55
(a) Electricity Generation & Transmission	563	9568,41	5883,59	328	1516,47	839,29
(b) Non-Conventional Energy	233	771,42	364,44	79	107,22	69,31
(c) Gas, Steam & Water Supply	699	260,54	180,22	345	173,20	92,94
18. Construction	14,765	27797,05	20595,04	11,818	10777,06	7366,41
(a) Other than Infrastructure	9,385	9477,30	7072,88	8,575	5599,75	4000,15
(b) Infrastructure Construction	5,380	18319,75	13522,16	3,243	5177,31	3366,26
III. TRANSPORT OPERATORS	6,497	6235,69	5247,40	4,942	2462,39	2076,47
IV. PROFESSIONAL AND OTHER SERVICES	56,455	33414,90	23873,49	56,728	27741,34	17813,29
1. Professional Services	620	428,82	284,12	498	206,12	149,38
2. Tourism, Hotel & Restaurants	5,693	2312,66	1462,03	4,342	1112,26	754,65
3. Recreation services	1,619	1200,89	930,45	946	711,35	569,44
4. IT and Telecommunications	2,921	3085,23	1936,20	1,971	1277,34	613,85
5. Others	45,602	26387,31	19260,68	48,971	24434,28	15725,98
V. PERSONAL LOANS	-	-	-	2,33,966	16075,31	10864,43
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	6,311	296,36	204,50
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	2,27,655	15778,95	10659,93
VI. TRADE	4,64,242	221035,26	113920,12	1,56,169	50796,56	33200,57
1. Wholesale Trade	65,903	157831,32	65139,41	27,470	19132,01	12344,18
2. Retail Trade	3,98,339	63203,93	48780,71	1,28,699	31664,55	20856,39
VII. FINANCE	3,775	28525,29	16133,06	12,108	15906,60	8126,97
VIII. ALL OTHERS	16,115	7672,86	5096,25	39,398	8367,76	5046,39
TOTAL BANK CREDIT	9,50,080	648774,16	413720,52	6,12,327	188609,42	117427,78

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	5,15,805	35530,68	31093,77	6,52,963	79846,58	60192,98
1. Direct Finance	4,97,329	25967,09	22647,32	6,05,169	38533,04	29363,88
2. Indirect Finance	18,476	9563,59	8446,46	47,794	41313,54	30829,09
II. INDUSTRY	1,62,501	221209,40	164218,21	1,57,945	200178,99	160063,92
1. Mining & Quarrying	1,204	4162,55	3237,49	2,186	2622,96	2153,17
2. Food Manufacturing & Processing	4,298	9671,93	7253,87	14,986	8024,39	6115,25
(a) Rice Mills, Flour & Dal Mills	1,980	2555,25	1875,26	2,277	699,69	514,77
(b) Sugar	141	2437,25	2063,08	332	2209,96	1846,76
(c) Edible Oils & Vanaspati	324	1204,47	856,32	439	797,71	666,83
(d) Tea Processing	90	368,10	228,57	206	601,91	496,55
(e) Processing of Fruits & Vegetables	219	345,43	152,54	326	266,94	143,74
(f) Others	1,544	2761,43	2078,10	11,406	3448,18	2446,60
3. Beverage & Tobacco	352	3546,62	2352,66	611	1303,09	955,77
4. Textiles	14,854	11919,73	7789,01	16,980	13785,04	11180,87
(a) Cotton Textiles	10,931	6110,10	3944,75	3,576	7784,22	6349,66
(b) Jute & Other Natural Fibre Textiles	100	68,33	50,17	269	181,84	153,63
(c) Handloom Textiles & Khadi	276	256,83	146,23	1,067	265,13	207,05
(d) Other Textiles & Textile Products	3,547	5484,46	3647,87	12,068	5553,85	4470,53
5. Paper, Paper Products & Printing	1,479	3247,21	2147,28	2,581	3084,21	2300,07
6. Woods and Wood Products	362	271,53	186,29	602	302,06	201,65
7. Leather & Leather Products	731	734,66	393,65	882	512,94	436,31
8. Gems and Jewellery	1,113	5011,08	2273,76	603	533,80	411,84
9. Rubber & Plastic Products	1,204	2416,58	1658,88	2,764	2011,76	1487,21
10. Chemicals & Chemical Products	3,489	17156,17	12132,57	3,743	11143,87	9155,50
(a) Heavy Industrial Chemicals	1,013	1429,88	1082,18	708	2140,62	1477,88
(b) Fertilisers	144	6612,80	4355,03	84	1398,52	1260,90
(c) Drugs & Pharmaceuticals	1,100	5114,13	3672,50	844	4124,32	3471,38
(d) Non-Edible Oils	50	159,67	126,74	79	141,36	124,05
(e) Other Chemicals & Chemical Products	1,182	3839,69	2896,12	2,028	3339,05	2821,28
11. Petroleum, Coal Products & Nuclear Fuels	161	18911,24	16731,78	364	12184,39	11192,67
12. Manufacture of Cement & Cement Products	399	2239,07	1744,33	2,107	4427,26	3804,63
13. Basic Metals & Metal Products	6,032	67557,64	47198,50	5,420	23953,85	18610,12
(a) Iron & Steel	1,328	12670,05	7690,01	2,475	16811,33	12570,50
(b) Non-Ferrous Metals	355	2427,03	1042,77	637	3602,58	3124,89
(c) Metal Products	4,349	52460,56	38465,72	2,308	3539,93	2914,73
14. Engineering	9,309	16596,59	12244,51	28,373	14101,14	10381,71
(a) Heavy Engineering	6,523	5547,90	3821,72	2,506	2862,31	2292,00
(b) Light Engineering	1,421	3353,24	2633,27	23,896	6957,00	4533,60
(c) Electrical Machinery & Goods	928	4140,81	3035,12	1,420	2080,18	1593,20
(d) Electronic Machinery & Goods	437	3554,65	2754,40	551	2201,65	1962,90
15. Vehicles, Vehicle Parts & Transport Equipments	1,657	8450,32	5546,58	2,171	7771,51	5915,71
16. Other Industries	1,08,328	12441,46	9296,39	24,294	9267,92	7035,31
17. Electricity, Gas & Water	421	13432,88	11784,76	1,019	29062,76	23170,35
(a) Electricity Generation & Transmission	274	12213,50	10930,19	528	27579,59	22017,75
(b) Non-Conventional Energy	69	528,70	249,61	173	823,32	689,87
(c) Gas, Steam & Water Supply	78	690,68	604,97	318	659,85	462,73
18. Construction	7,108	23442,14	20245,92	48,259	56086,05	45555,79
(a) Other than Infrastructure	5,795	6152,11	5301,15	35,615	16597,16	12973,88
(b) Infrastructure Construction	1,313	17290,03	14944,77	12,644	39488,89	32581,91
III. TRANSPORT OPERATORS	4,066	13254,37	12467,35	1,17,105	15620,33	12451,51
IV. PROFESSIONAL AND OTHER SERVICES	24,924	40578,59	35242,01	1,31,108	69799,67	53701,08
1. Professional Services	3,474	5510,13	4601,44	14,072	11997,40	8045,85
2. Tourism, Hotel & Restaurants	1,164	2009,43	1638,31	4,486	3903,60	2911,91
3. Recreation services	622	1451,59	1273,36	860	2737,83	2293,14
4. IT and Telecommunications	358	10039,71	9710,00	878	10462,46	8650,12
5. Others	19,306	21567,73	18018,91	1,10,812	40698,39	31800,06
V. PERSONAL LOANS	9,68,102	33387,69	14629,48	15,62,607	70036,58	43037,14
1. Housing	–	–	–	38	493,91	477,37
2. Consumer Durables	–	–	–	45,254	1717,48	1275,31
3. Vehicles	16,885	636,65	506,01	6,52,020	26299,23	14039,07
4. Education	–	–	–	81,777	3797,43	2633,04
5. Personal Credit Cards	7,07,860	22087,64	4645,78	–	–	–
6. Others	2,43,357	10663,40	9477,69	7,83,518	37728,53	24612,35
VI. TRADE	44,071	30858,43	24977,49	1,19,339	26853,54	20924,79
1. Wholesale Trade	8,740	17823,87	13526,92	16,277	12596,78	9778,69
2. Retail Trade	35,331	13034,55	11450,57	1,03,062	14256,76	11146,11
VII. FINANCE	2,960	46546,28	40900,47	9,558	63678,58	54120,40
VIII. ALL OTHERS	41,586	19927,79	13240,69	59,760	15212,26	10787,20
TOTAL BANK CREDIT	17,64,015	441293,22	336769,47	28,10,385	541226,53	415279,01

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	10,21,833	69495,06	59123,76	2,209	1945,81	975,63
1. Direct Finance	9,60,983	46108,36	40402,66	2,105	1723,86	785,40
2. Indirect Finance	60,850	23386,69	18721,10	104	221,96	190,23
II. INDUSTRY	3,01,384	591790,44	414132,39	28,780	106181,80	51998,06
1. Mining & Quarrying	6,696	17283,14	11765,71	778	5426,65	2050,05
2. Food Manufacturing & Processing	24,933	24046,36	17495,70	3,083	11628,56	5279,57
(a) Rice Mills, Flour & Dal Mills	8,699	3040,98	2208,38	226	3671,18	1683,67
(b) Sugar	753	9138,67	7219,29	24	237,27	128,83
(c) Edible Oils & Vanaspati	1,544	2792,32	1846,15	116	790,23	584,34
(d) Tea Processing	522	1762,74	1102,96	87	505,74	179,65
(e) Processing of Fruits & Vegetables	1,043	385,21	273,07	234	341,01	195,18
(f) Others	12,372	6926,45	4845,84	2,396	6083,14	2507,91
3. Beverage & Tobacco	2,153	3951,56	3046,81	98	1119,16	440,90
4. Textiles	35,833	63473,99	45704,32	12,651	28591,03	10921,61
(a) Cotton Textiles	11,892	33513,90	23259,27	3,640	6908,07	3714,34
(b) Jute & Other Natural Fibre Textiles	566	514,10	363,99	166	143,39	116,81
(c) Handloom Textiles & Khadi	2,143	894,10	608,20	269	282,18	216,97
(d) Other Textiles & Textile Products	21,232	28551,89	21472,86	8,576	21257,38	6873,49
5. Paper, Paper Products & Printing	9,333	11644,27	8574,50	208	517,59	319,24
6. Woods and Wood Products	2,361	1122,47	793,69	146	118,00	82,03
7. Leather & Leather Products	1,685	1133,93	752,55	2,417	4110,99	1857,54
8. Gems and Jewellery	990	1133,48	746,71	1,021	7358,87	5104,90
9. Rubber & Plastic Products	7,545	8021,79	5677,92	725	1651,10	1175,75
10. Chemicals & Chemical Products	10,011	27112,76	19063,84	1,855	18092,47	8594,49
(a) Heavy Industrial Chemicals	1,659	7224,19	5068,47	459	2452,09	1717,68
(b) Fertilisers	264	2086,84	1522,70	38	85,40	51,72
(c) Drugs & Pharmaceuticals	2,438	8054,36	5644,63	573	6987,69	5022,85
(d) Non-Edible Oils	339	480,82	278,41	53	243,78	184,73
(e) Other Chemicals & Chemical Products	5,311	9266,53	6549,62	732	8323,53	1617,52
11. Petroleum, Coal Products & Nuclear Fuels	880	21680,33	14860,40	43	3733,48	1176,96
12. Manufacture of Cement & Cement Products	3,499	15370,77	11060,62	68	255,95	119,94
13. Basic Metals & Metal Products	15,434	84356,20	56662,36	2,100	10101,63	5451,00
(a) Iron & Steel	6,751	66984,22	45347,71	758	4977,33	2740,52
(b) Non-Ferrous Metals	1,641	7384,16	4855,39	335	2600,30	1276,39
(c) Metal Products	7,042	9987,82	6459,26	1,007	2524,00	1434,09
14. Engineering	32,186	28374,21	20618,36	1,528	6325,53	4495,28
(a) Heavy Engineering	6,187	5491,77	4167,18	281	1069,38	895,02
(b) Light Engineering	20,200	12247,85	8776,79	786	2027,15	1133,44
(c) Electrical Machinery & Goods	4,425	6096,48	4501,34	350	2275,82	1720,33
(d) Electronic Machinery & Goods	1,374	4538,11	3173,05	111	953,19	746,49
15. Vehicles, Vehicle Parts & Transport Equipments	5,684	19026,94	12913,73	614	3157,01	2137,38
16. Other Industries	56,619	22188,72	17602,85	1,232	2245,08	1522,04
17. Electricity, Gas & Water	2,883	88062,52	63002,97	25	513,50	426,31
(a) Electricity Generation & Transmission	1,424	79562,58	57780,70	8	200,52	164,01
(b) Non-Conventional Energy	671	4486,61	3080,15	10	152,29	129,14
(c) Gas, Steam & Water Supply	788	4013,33	2142,12	7	160,69	133,15
18. Construction	82,659	153806,98	103789,37	188	1235,21	843,06
(a) Other than Infrastructure	74,019	39970,30	29401,34	77	197,96	125,11
(b) Infrastructure Construction	8,640	113836,68	74388,03	111	1037,25	717,95
III. TRANSPORT OPERATORS	1,81,951	29432,18	22615,56	127	419,08	356,75
IV. PROFESSIONAL AND OTHER SERVICES	2,47,053	139413,76	101166,76	1,632	4212,41	2352,06
1. Professional Services	44,545	19510,75	14570,76	10	90,80	59,89
2. Tourism, Hotel & Restaurants	16,488	18673,47	12103,11	36	8,08	6,55
3. Recreation services	2,515	5136,33	3976,11	33	174,02	138,25
4. IT and Telecommunications	2,698	12292,01	8884,37	54	255,22	134,11
5. Others	1,80,807	83801,20	61632,41	1,499	3684,28	2013,25
V. PERSONAL LOANS	59,93,053	424678,59	344541,31	-	-	-
1. Housing	34,99,354	314056,70	264829,69	-	-	-
2. Consumer Durables	43,479	1593,99	1291,33	-	-	-
3. Vehicles	11,93,882	46960,30	32516,85	-	-	-
4. Education	4,31,120	19312,74	13399,41	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	8,25,218	42754,86	32504,04	-	-	-
VI. TRADE	1,66,779	47842,47	36904,89	5,967	16032,78	7829,68
1. Wholesale Trade	13,389	10488,01	9004,17	3,923	9869,80	6138,79
2. Retail Trade	1,53,390	37354,46	27900,72	2,044	6162,98	1690,88
VII. FINANCE	16,060	79668,05	62625,90	23	551,48	549,23
VIII. ALL OTHERS	87,007	22923,44	17792,73	4,874	1500,87	1132,93
TOTAL BANK CREDIT	80,15,120	1405243,98	1058903,31	43,612	130844,24	65194,32

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	16	9,78	4,40	20	112,52	31,33
1. Direct Finance	3	11	6	1	8,00	1,32
2. Indirect Finance	13	9,67	4,34	19	104,52	30,00
II. INDUSTRY	8,970	25678,22	14276,73	7,788	31918,14	11677,46
1. Mining & Quarrying	277	1466,72	1265,04	140	841,92	500,17
2. Food Manufacturing & Processing	551	2029,09	1246,05	541	2989,61	672,17
(a) Rice Mills, Flour & Dal Mills	70	292,69	273,00	46	388,07	169,82
(b) Sugar	1	2	2	1	10,00	4,24
(c) Edible Oils & Vanaspati	28	225,43	152,23	27	317,81	136,29
(d) Tea Processing	13	33,20	22,92	12	24,46	36,10
(e) Processing of Fruits & Vegetables	37	108,86	45,91	36	62,42	52,16
(f) Others	402	1368,89	751,97	419	2186,85	273,56
3. Beverage & Tobacco	20	26,97	15,43	9	94,67	88,93
4. Textiles	4,346	6200,49	3495,46	3,698	3963,01	2112,28
(a) Cotton Textiles	701	2491,00	1222,94	747	1459,80	586,08
(b) Jute & Other Natural Fibre Textiles	66	101,74	67,99	65	47,76	23,17
(c) Handloom Textiles & Khadi	105	92,33	55,92	28	16,33	6,79
(d) Other Textiles & Textile Products	3,474	3515,41	2148,61	2,858	2439,11	1496,25
5. Paper, Paper Products & Printing	78	138,37	76,61	51	114,82	43,85
6. Woods and Wood Products	32	39,27	24,89	41	34,68	27,75
7. Leather & Leather Products	675	845,13	429,48	514	659,36	272,51
8. Gems and Jewellery	400	2807,54	1671,74	453	9691,28	2294,83
9. Rubber & Plastic Products	206	476,35	239,04	213	441,61	236,32
10. Chemicals & Chemical Products	729	3378,26	1682,12	596	2020,54	1110,13
(a) Heavy Industrial Chemicals	198	525,20	314,66	139	498,97	268,21
(b) Fertilisers	17	168,42	119,47	7	18,97	14,76
(c) Drugs & Pharmaceuticals	230	1597,16	760,00	255	660,83	387,18
(d) Non-Edible Oils	27	71,39	17,11	2	1,27	27
(e) Other Chemicals & Chemical Products	257	1016,09	470,88	193	840,51	439,71
11. Petroleum, Coal Products & Nuclear Fuels	19	780,16	378,60	16	1395,45	438,23
12. Manufacture of Cement & Cement Products	17	63,55	33,71	12	37,33	23,36
13. Basic Metals & Metal Products	537	3768,94	1853,22	434	5694,16	1839,15
(a) Iron & Steel	244	2664,64	1229,67	233	3425,04	1089,76
(b) Non-Ferrous Metals	89	480,08	289,64	35	897,40	124,65
(c) Metal Products	204	624,22	333,91	166	1371,72	624,74
14. Engineering	499	1401,82	802,05	326	1757,83	632,61
(a) Heavy Engineering	96	373,65	189,44	82	423,20	221,22
(b) Light Engineering	245	457,00	269,68	134	842,35	200,21
(c) Electrical Machinery & Goods	129	421,52	283,14	90	460,93	181,30
(d) Electronic Machinery & Goods	29	149,66	59,79	20	31,35	29,89
15. Vehicles, Vehicle Parts & Transport Equipments	169	1090,37	448,90	301	1142,60	993,44
16. Other Industries	370	570,40	317,52	400	736,65	174,02
17. Electricity, Gas & Water	15	291,59	38,56	22	39,14	42,61
(a) Electricity Generation & Transmission	7	279,88	27,14	4	1,01	7,13
(b) Non-Conventional Energy	6	10,69	10,41	17	35,13	33,34
(c) Gas, Steam & Water Supply	2	1,02	1,01	1	3,00	2,15
18. Construction	30	303,19	258,32	21	263,47	175,09
(a) Other than Infrastructure	10	85,60	58,39	9	57,21	57,38
(b) Infrastructure Construction	20	217,59	199,93	12	206,26	117,72
III. TRANSPORT OPERATORS	16	21,05	13,82	10	14,80	4,88
IV. PROFESSIONAL AND OTHER SERVICES	247	1764,73	690,13	264	812,63	633,30
1. Professional Services	4	8,08	5,66	2	7,00	4,33
2. Tourism, Hotel & Restaurants	13	10,52	7,98	-	-	-
3. Recreation services	3	5,41	4,35	3	99,83	99,82
4. IT and Telecommunications	8	14,16	3,52	8	69,31	10,29
5. Others	219	1726,54	668,62	251	636,49	518,87
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	2,364	7229,57	4270,93	1,881	5043,11	2392,78
1. Wholesale Trade	1,638	6476,00	3772,52	1,141	4475,40	2068,75
2. Retail Trade	726	753,57	498,42	740	567,71	324,03
VII. FINANCE	221	783,90	504,99	71	1135,74	358,91
VIII. ALL OTHERS	815	550,11	337,17	1,561	446,40	383,77
TOTAL BANK CREDIT	12,649	36037,34	20098,16	11,595	39483,33	15482,44

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	3	2,08	2,00	1	7,90	2,83
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	3	2,08	2,00	1	7,90	2,83
II. INDUSTRY	991	5040,39	2678,72	210	1368,68	883,74
1. Mining & Quarrying	48	113,88	65,17	2	28,36	28,36
2. Food Manufacturing & Processing	23	95,81	52,56	4	7,72	1,88
(a) Rice Mills, Flour & Dal Mills	—	—	—	3	6,11	27
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	1	40	41	—	—	—
(e) Processing of Fruits & Vegetables	3	7,00	3,04	—	—	—
(f) Others	19	88,41	49,12	1	1,61	1,61
3. Beverage & Tobacco	4	86,00	39,04	—	—	—
4. Textiles	223	280,75	143,94	36	53,11	32,64
(a) Cotton Textiles	61	63,93	28,86	19	42,34	22,05
(b) Jute & Other Natural Fibre Textiles	13	2,49	2,71	—	—	—
(c) Handloom Textiles & Khadi	1	19	19	—	—	—
(d) Other Textiles & Textile Products	148	214,14	112,19	17	10,77	10,59
5. Paper, Paper Products & Printing	14	21,83	4,90	11	68,00	42,14
6. Woods and Wood Products	1	78	60	—	—	—
7. Leather & Leather Products	40	24,23	11,94	1	10	8
8. Gems and Jewellery	277	2349,87	1280,92	—	—	—
9. Rubber & Plastic Products	18	21,79	15,57	7	37,71	36,12
10. Chemicals & Chemical Products	43	311,10	104,92	20	180,15	95,44
(a) Heavy Industrial Chemicals	17	71,20	20,70	5	7,47	7,04
(b) Fertilisers	1	10,00	7,94	—	—	—
(c) Drugs & Pharmaceuticals	17	47,24	30,00	8	59,94	28,41
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	8	182,65	46,28	7	112,74	59,99
11. Petroleum, Coal Products & Nuclear Fuels	2	177,20	177,06	1	4,54	4,54
12. Manufacture of Cement & Cement Products	6	1,75	1,77	1	65	65
13. Basic Metals & Metal Products	137	955,45	471,21	45	283,31	126,60
(a) Iron & Steel	42	77,15	41,67	12	48,04	28,29
(b) Non-Ferrous Metals	3	1,14	47	1	4,50	3,48
(c) Metal Products	92	877,17	429,07	32	230,77	94,83
14. Engineering	79	375,51	195,35	33	208,68	122,43
(a) Heavy Engineering	46	109,61	15,82	2	15,74	15,74
(b) Light Engineering	17	52,27	17,83	11	48,76	20,52
(c) Electrical Machinery & Goods	15	212,62	160,79	14	118,13	66,41
(d) Electronic Machinery & Goods	1	1,00	91	6	26,04	19,77
15. Vehicles, Vehicle Parts & Transport Equipments	4	20,63	19,42	39	126,11	91,70
16. Other Industries	69	129,64	42,62	3	79,01	72,99
17. Electricity, Gas & Water	2	67,01	51,72	—	—	—
(a) Electricity Generation & Transmission	1	66,31	51,72	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	70	—	—	—	—
18. Construction	1	7,17	—	7	291,22	228,16
(a) Other than Infrastructure	—	—	—	3	208,00	193,57
(b) Infrastructure Construction	1	7,17	—	4	83,22	34,59
III. TRANSPORT OPERATORS	1	9	8	3	1,92	62
IV. PROFESSIONAL AND OTHER SERVICES	49	69,00	48,69	9	152,10	38,78
1. Professional Services	—	—	—	3	14,92	7,92
2. Tourism, Hotel & Restaurants	3	1,21	1,21	—	—	—
3. Recreation services	1	4	3	—	—	—
4. IT and Telecommunications	—	—	—	—	—	—
5. Others	45	67,75	47,45	6	137,19	30,85
V. PERSONAL LOANS	—	—	—	—	—	—
1. Housing	—	—	—	—	—	—
2. Consumer Durables	—	—	—	—	—	—
3. Vehicles	—	—	—	—	—	—
4. Education	—	—	—	—	—	—
5. Personal Credit Cards	—	—	—	—	—	—
6. Others	—	—	—	—	—	—
VI. TRADE	1,010	946,03	709,49	94	207,39	100,71
1. Wholesale Trade	240	553,44	345,92	46	51,62	35,73
2. Retail Trade	770	392,59	363,57	48	155,77	64,98
VII. FINANCE	4	46,97	46,95	—	—	—
VIII. ALL OTHERS	43	21,71	16,68	8	5,15	4,26
TOTAL BANK CREDIT	2,101	6126,26	3502,60	325	1743,14	1030,95

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	56	160,67	140,70	258	191,37	123,11
1. Direct Finance	11	9,39	1,67	212	99,06	78,63
2. Indirect Finance	45	151,27	139,03	46	92,31	44,48
II. INDUSTRY	5,417	23370,30	12307,71	7,414	38171,94	18981,52
1. Mining & Quarrying	157	1240,45	1054,23	189	540,31	306,72
2. Food Manufacturing & Processing	229	584,43	289,37	137	767,58	358,77
(a) Rice Mills, Flour & Dal Mills	27	44,13	42,06	41	184,48	104,94
(b) Sugar	5	16,06	2,98	4	60,29	3,16
(c) Edible Oils & Vanaspati	30	195,71	87,44	32	266,98	94,86
(d) Tea Processing	4	2,39	81	–	–	–
(e) Processing of Fruits & Vegetables	25	13,78	8,91	8	2,00	1,72
(f) Others	138	312,36	147,16	52	253,83	154,09
3. Beverage & Tobacco	41	81,11	22,86	39	161,87	64,55
4. Textiles	652	1605,92	877,09	767	3243,66	1790,93
(a) Cotton Textiles	288	540,99	311,72	358	1316,89	845,86
(b) Jute & Other Natural Fibre Textiles	22	69,22	46,61	20	49,92	33,39
(c) Handloom Textiles & Khadi	9	2,38	2,98	23	17,41	16,08
(d) Other Textiles & Textile Products	333	993,32	515,79	366	1859,44	895,61
5. Paper, Paper Products & Printing	197	174,20	104,48	236	363,33	143,31
6. Woods and Wood Products	83	34,66	26,30	63	233,85	130,11
7. Leather & Leather Products	71	116,11	52,90	65	138,89	76,81
8. Gems and Jewellery	41	425,98	399,50	8	69,63	20,13
9. Rubber & Plastic Products	235	507,42	239,00	235	507,78	254,78
10. Chemicals & Chemical Products	460	946,96	539,55	796	4077,31	2040,77
(a) Heavy Industrial Chemicals	88	207,88	119,21	158	793,72	150,32
(b) Fertilisers	6	51,88	36,90	29	355,03	159,45
(c) Drugs & Pharmaceuticals	157	206,73	113,85	217	862,08	646,10
(d) Non-Edible Oils	6	13,59	1,74	10	52,59	52,08
(e) Other Chemicals & Chemical Products	203	466,87	267,85	382	2013,90	1032,82
11. Petroleum, Coal Products & Nuclear Fuels	46	253,44	96,98	61	299,51	135,14
12. Manufacture of Cement & Cement Products	36	38,38	25,76	28	201,87	122,83
13. Basic Metals & Metal Products	1,181	10763,38	4892,10	1,579	8723,16	4340,57
(a) Iron & Steel	536	6202,37	3031,85	633	4950,90	2367,24
(b) Non-Ferrous Metals	114	1594,96	690,02	343	1126,58	688,38
(c) Metal Products	531	2966,04	1170,23	603	2645,67	1284,95
14. Engineering	945	2922,41	1754,87	1,460	4867,86	2289,18
(a) Heavy Engineering	182	444,05	132,49	400	1304,10	645,95
(b) Light Engineering	431	1434,69	1006,54	432	1544,17	540,88
(c) Electrical Machinery & Goods	283	735,71	457,93	470	1693,93	876,97
(d) Electronic Machinery & Goods	49	307,96	157,91	158	325,66	225,37
15. Vehicles, Vehicle Parts & Transport Equipments	145	1182,50	608,39	1,207	7753,66	3521,90
16. Other Industries	517	824,47	437,73	304	1132,48	597,31
17. Electricity, Gas & Water	30	586,81	353,22	62	2281,82	948,60
(a) Electricity Generation & Transmission	14	563,69	340,85	43	2172,47	925,08
(b) Non-Conventional Energy	8	7,39	4,45	11	44,99	15,83
(c) Gas, Steam & Water Supply	8	15,73	7,91	8	64,36	7,69
18. Construction	351	1081,66	533,37	178	2807,39	1839,11
(a) Other than Infrastructure	237	266,42	102,86	89	724,24	228,73
(b) Infrastructure Construction	114	815,24	430,51	89	2083,15	1610,38
III. TRANSPORT OPERATORS	180	373,98	310,15	63	487,96	307,33
IV. PROFESSIONAL AND OTHER SERVICES	1,251	3700,76	2835,00	769	2528,44	1178,74
1. Professional Services	14	1,50	1,38	1	4	4
2. Tourism, Hotel & Restaurants	80	15,74	11,40	6	16,21	8,52
3. Recreation services	15	42,26	10,65	6	76,08	18,73
4. IT and Telecommunications	27	410,68	274,99	28	991,79	272,72
5. Others	1,115	3230,58	2536,58	728	1444,32	878,74
V. PERSONAL LOANS	–	–	–	–	–	–
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
VI. TRADE	3,984	6125,00	4517,24	2,829	6040,90	3499,62
1. Wholesale Trade	1,670	4225,04	2885,73	1,758	3899,16	2198,63
2. Retail Trade	2,314	1899,97	1631,51	1,071	2141,74	1301,00
VII. FINANCE	649	3577,57	1130,00	331	1601,11	795,18
VIII. ALL OTHERS	4,676	1916,03	1462,92	705	616,15	369,80
TOTAL BANK CREDIT	16,213	39224,30	22703,71	12,369	49637,88	25255,31

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2009

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES-TCs/DDs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	1,946	102,67	82,96	26	58,54	5,43	23,65,077	217143,05	172453,03
1. Direct Finance	13	2,23	1,15	—	—	—	22,08,346	126860,06	104248,21
2. Indirect Finance	1,933	100,44	81,81	26	58,54	5,43	1,56,731	90282,99	68204,82
II. INDUSTRY	403	893,73	694,13	632	2314,59	486,44	10,24,506	1637586,83	1121474,74
1. Mining & Quarrying	44	99,89	98,24	17	3,40	1,73	22,015	47844,07	30095,92
2. Food Manufacturing & Processing	24	107,82	72,10	76	595,76	58,35	91,933	101252,55	66938,11
(a) Rice Mills, Flour & Dal Mills	4	1,60	84	12	2,63	1,65	32,585	23810,44	16972,34
(b) Sugar	5	42,25	37,72	—	—	—	2,184	23372,09	17339,14
(c) Edible Oils & Vanaspati	7	13,16	7,50	4	2,20	1,58	6,450	11370,87	7763,54
(d) Tea Processing	—	—	—	—	—	—	2,028	4933,21	3073,81
(e) Processing of Fruits & Vegetables	—	—	—	2	9,98	5,60	3,498	2385,73	1506,23
(f) Others	8	50,80	26,04	58	580,95	49,52	45,188	35380,21	20283,05
3. Beverage & Tobacco	3	2,73	2,66	3	36,35	5	6,867	14939,69	10729,23
4. Textiles	60	68,37	44,44	75	55,17	43,31	1,42,148	173483,57	115258,80
(a) Cotton Textiles	18	19,81	8,87	21	14,95	13,44	47,634	78365,16	54177,70
(b) Jute & Other Natural Fibre Textiles	1	40	—	4	14	9	2,416	1938,61	1409,45
(c) Handloom Textiles & Khadi	3	23	25	1	4	4	8,271	3287,61	3470,93
(d) Other Textiles & Textile Products	38	47,92	35,33	49	40,04	29,74	83,827	89892,18	56200,72
5. Paper, Paper Products & Printing	8	9,07	5,57	23	15,56	7,86	28,474	28712,21	20910,20
6. Woods and Wood Products	6	9,72	4,51	—	—	—	11,141	4554,37	3390,87
7. Leather & Leather Products	4	2,05	1,40	14	37,10	28,13	10,759	10462,35	6002,54
8. Gems and Jewellery	3	31,56	3,00	19	161,69	128,97	7,849	40204,98	21261,40
9. Rubber & Plastic Products	39	40,85	38,37	32	59,08	39,45	27,827	29589,63	18435,80
10. Chemicals & Chemical Products	18	53,20	47,31	101	677,24	101,32	43,556	120373,56	76476,79
(a) Heavy Industrial Chemicals	1	5,00	3,32	21	155,38	12,61	9,018	21312,46	13746,90
(b) Fertilisers	1	9,65	9,65	2	41,13	3,75	1,283	16397,86	10213,08
(c) Drugs & Pharmaceuticals	3	2,53	2,18	38	237,13	37,85	9,937	37961,62	26731,35
(d) Non-Edible Oils	6	1,67	1,67	4	97	30	1,403	1934,79	1327,00
(e) Other Chemicals & Chemical Products	7	34,35	30,50	36	242,63	46,80	21,915	42766,81	24458,46
11. Petroleum, Coal Products & Nuclear Fuels	1	5	25	11	5,27	4,08	3,762	78613,45	58330,60
12. Manufacture of Cement & Cement Products	—	—	—	20	2,63	1,46	13,812	27640,36	20384,67
13. Basic Metals & Metal Products	57	272,06	237,50	35	47,36	6,04	66,250	271149,46	179324,74
(a) Iron & Steel	34	159,38	132,09	14	28,02	1,43	27,560	157373,26	102331,98
(b) Non-Ferrous Metals	6	8,86	19,23	3	1,22	80	7,497	24867,93	15310,25
(c) Metal Products	17	103,81	86,18	18	18,12	3,81	31,193	88908,27	61682,52
14. Engineering	20	29,73	18,91	119	378,07	35,03	1,17,336	124088,95	86898,74
(a) Heavy Engineering	2	2,75	2,44	15	38,49	3,08	24,001	25492,50	17777,49
(b) Light Engineering	10	12,81	12,01	64	273,22	22,82	69,449	47616,90	31851,89
(c) Electrical Machinery & Goods	4	2,12	82	18	8,44	3,10	17,881	32043,07	22906,68
(d) Electronic Machinery & Goods	4	12,06	3,63	22	57,92	6,04	6,005	18936,47	14362,69
15. Vehicles, Vehicle Parts & Transport Equipments	2	1,63	1,17	23	191,60	5,64	20,601	69063,73	45681,64
16. Other Industries	75	78,70	63,56	48	34,63	17,62	2,38,010	70880,05	52613,60
17. Electricity, Gas & Water	3	10,04	10,04	3	49	17	6,732	146745,80	107259,11
(a) Electricity Generation & Transmission	2	9,51	9,51	1	30	—	3,197	133734,25	98976,97
(b) Non-Conventional Energy	1	52	52	—	—	—	1,278	6968,28	4647,07
(c) Gas, Steam & Water Supply	—	—	—	2	19	17	2,257	6043,27	3635,07
18. Construction	36	76,27	45,12	13	13,19	7,23	1,65,434	277988,06	201482,00
(a) Other than Infrastructure	33	19,57	18,39	4	88	86	1,33,851	79356,50	59534,68
(b) Infrastructure Construction	3	56,70	26,73	9	12,31	6,37	31,583	198631,56	141947,31
III. TRANSPORT OPERATORS	6	2,25	61	61	45,51	23,38	3,15,028	68371,60	55875,91
IV. PROFESSIONAL AND OTHER SERVICES	116	794,22	512,62	175	632,35	68,22	5,20,780	325614,90	240154,16
1. Professional Services	—	—	—	—	—	—	63,243	37775,56	27730,76
2. Tourism, Hotel & Restaurants	1	3	3	22	77,47	3,30	32,334	28140,69	18908,99
3. Recreation services	1	4	3	3	13,75	7,45	6,627	11649,40	9321,81
4. IT and Telecommunications	5	60,17	59,46	49	132,95	6,48	9,005	39091,03	30556,12
5. Others	109	733,98	453,09	101	408,18	51,00	4,09,571	208958,21	153636,49
V. PERSONAL LOANS	—	—	—	—	—	—	87,57,728	544178,16	413072,36
1. Housing	—	—	—	—	—	—	34,99,392	314550,60	265307,06
2. Consumer Durables	—	—	—	—	—	—	88,733	3311,47	2566,64
3. Vehicles	—	—	—	—	—	—	18,69,098	74192,55	47266,43
4. Education	—	—	—	—	—	—	5,12,897	23110,17	16032,45
5. Personal Credit Cards	—	—	—	—	—	—	7,07,860	22087,64	4645,78
6. Others	—	—	—	—	—	—	20,79,748	106925,73	77254,02
VI. TRADE	584	540,14	340,69	192	285,86	143,26	9,69,505	419837,01	253732,27
1. Wholesale Trade	507	514,45	317,34	91	221,02	126,49	1,42,793	248157,91	127683,26
2. Retail Trade	77	25,68	23,35	101	64,84	16,77	8,26,712	171679,10	126049,01
VII. FINANCE	17	12,16	3,64	51	529,60	73,82	45,828	242563,32	185369,50
VIII. ALL OTHERS	139	45,75	15,77	84	272,16	30,07	2,56,771	79478,44	55716,64
TOTAL BANK CREDIT	3,211	2390,92	1650,42	1,221	4138,61	830,62	142,55,223	3534773,32	2497848,61