

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT DEPARTMENTS			GENERAL STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	7,122	1683,00	1434,06	410	2332,80	1935,77
1. Direct Finance	1,618	80,41	57,92	155	1514,45	1276,28
2. Indirect Finance	5,504	1602,59	1376,13	255	818,34	659,50
II. INDUSTRY	4,093	22421,87	17898,65	750	10328,52	6595,89
1. Mining & Quarrying	132	1931,56	1835,62	35	83,47	37,04
2. Food Manufacturing & Processing	330	76,30	61,52	25	104,45	19,08
(a) Rice Mills, Flour & Dal Mills	131	20,09	17,14	6	83,26	1,71
(b) Sugar	13	13,32	9,29	2	4,00	2,81
(c) Edible Oils & Vanaspati	33	2,10	1,57	-	-	-
(d) Tea Processing	6	16,53	15,54	-	-	-
(e) Processing of Fruits & Vegetables	5	9,03	6,97	1	3	1
(f) Others	142	15,23	11,02	16	17,17	14,56
3. Beverage & Tobacco	26	2,37	1,95	1	5,00	1,24
4. Textiles	641	927,34	633,68	25	153,78	97,00
(a) Cotton Textiles	270	102,02	79,92	18	141,64	85,14
(b) Jute & Other Natural Fibre Textiles	7	32	26	-	-	-
(c) Handloom Textiles & Khadi	170	373,86	184,09	-	-	-
(d) Other Textiles & Textile Products	194	451,15	369,42	7	12,14	11,85
5. Paper, Paper Products & Printing	150	30,27	13,90	9	88,49	87,15
6. Leather & Leather Products	29	10,69	9,89	2	12	9
7. Rubber & Plastic Products	94	212,66	162,78	5	40	25
8. Chemicals & Chemical Products	204	744,26	552,70	21	179,14	114,58
(a) Heavy Industrial Chemicals	30	9,47	8,10	12	116,05	85,59
(b) Fertilisers	15	580,68	423,07	3	57,81	19,03
(c) Drugs & Pharmaceuticals	102	113,36	88,21	1	15	7
(d) Non-Edible Oils	3	5,14	13	-	-	-
(e) Other Chemicals & Chemical Products	54	35,62	33,19	5	5,14	9,89
9. Petroleum, Coal Products & Nuclear Fuels	42	4408,39	3171,64	3	23,43	22,59
10. Manufacture of Cement & Cement Products	39	5,25	3,63	31	9,13	3,44
11. Basic Metals & Metal Products	250	774,10	417,49	17	17,25	16,92
(a) Iron & Steel	77	174,29	151,78	2	6,33	4,46
(b) Non-Ferrous Metals	27	547,64	221,70	1	2,75	1,43
(c) Metal Products	146	52,17	44,02	14	8,17	11,02
12. Engineering	247	783,42	581,88	31	30,73	13,31
(a) Heavy Engineering	62	276,92	133,31	21	11,28	9,39
(b) Light Engineering	88	286,45	266,49	6	19,08	3,57
(c) Electrical Machinery & Goods	79	87,29	74,40	1	18	17
(d) Electronic Machinery & Goods	18	132,76	107,67	3	18	18
13. Vehicles, Vehicle Parts & Transport Equipments	34	665,83	120,18	24	152,68	132,14
14. Other Industries	377	1930,92	1959,22	28	125,23	115,43
15. Electricity, Gas & Water	88	6255,22	5360,86	55	3786,55	2080,95
(a) Electricity Generation & Transmission	65	5297,91	4554,86	47	3617,35	1989,66
(b) Non-Conventional Energy	1	350,00	200,35	1	20	19
(c) Gas, Steam & Water Supply	22	607,32	605,65	7	169,00	91,10
16. Construction	1,410	3663,31	3011,73	438	5568,66	3854,69
III. TRANSPORT OPERATORS	382	3472,45	2888,39	46	86,97	69,49
IV. PROFESSIONAL AND OTHER SERVICES	1,467	754,78	547,16	267	3525,25	2537,43
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	3,027	23626,70	21272,65	151	2499,21	2184,02
1. Wholesale Trade	1,198	23233,78	21065,71	52	2450,59	2158,79
2. Retail Trade	1,829	392,92	206,94	99	48,63	25,22
VII. FINANCE	207	8811,65	4430,60	48	595,27	552,60
VIII. ALL OTHERS	3,060	1126,88	860,28	1,201	3400,69	2894,72
TOTAL BANK CREDIT	19,358	61897,34	49331,79	2,873	22768,70	16769,92

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT DEPARTMENTAL COMMERCIAL UNDERTAKINGS			LOCAL AND QUASI GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	314	9170,63	8404,99	508	2487,69	1754,16
1. Direct Finance	106	905,55	631,99	118	146,29	74,74
2. Indirect Finance	208	8265,08	7773,01	390	2341,39	1679,42
II. INDUSTRY	708	18997,45	14276,39	479	12940,60	9997,45
1. Mining & Quarrying	20	612,45	252,62	22	1276,60	1229,58
2. Food Manufacturing & Processing	42	847,51	654,93	25	25,02	4,74
(a) Rice Mills, Flour & Dal Mills	2	15,02	2	4	33	26
(b) Sugar	-	-	-	2	1,18	1
(c) Edible Oils & Vanaspati	3	8	7	4	2,00	1,00
(d) Tea Processing	5	11,10	7,86	-	-	-
(e) Processing of Fruits & Vegetables	1	5	5	2	2,03	3
(f) Others	31	821,26	646,93	13	19,48	3,43
3. Beverage & Tobacco	2	10	10	-	-	-
4. Textiles	43	705,17	543,43	40	135,30	77,32
(a) Cotton Textiles	14	219,95	121,91	18	110,51	52,76
(b) Jute & Other Natural Fibre Textiles	-	-	-	1	5	4
(c) Handloom Textiles & Khadi	9	29,31	23,39	12	9,10	8,23
(d) Other Textiles & Textile Products	20	455,91	398,13	9	15,65	16,29
5. Paper, Paper Products & Printing	20	147,04	115,70	5	7,59	6,25
6. Leather & Leather Products	-	-	-	1	31	31
7. Rubber & Plastic Products	3	260,17	259,63	4	71	64
8. Chemicals & Chemical Products	10	115,43	100,86	9	18,64	22,23
(a) Heavy Industrial Chemicals	2	10,16	8	2	49	11
(b) Fertilisers	5	69,84	65,59	2	12,00	20,96
(c) Drugs & Pharmaceuticals	2	42	29	1	20	20
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	1	35,00	34,90	4	5,95	95
9. Petroleum, Coal Products & Nuclear Fuels	1	75,00	40,60	8	2010,92	932,53
10. Manufacture of Cement & Cement Products	3	37,65	15,90	1	4	4
11. Basic Metals & Metal Products	17	31,49	20,03	15	231,73	161,34
(a) Iron & Steel	11	29,94	18,40	12	160,32	157,83
(b) Non-Ferrous Metals	-	-	-	1	70,00	2,14
(c) Metal Products	6	1,54	1,63	2	1,41	1,37
12. Engineering	47	339,04	230,38	29	22,83	20,02
(a) Heavy Engineering	1	8	9	2	23	21
(b) Light Engineering	10	22,27	21,46	15	10,95	9,87
(c) Electrical Machinery & Goods	17	284,39	178,32	9	3,24	2,82
(d) Electronic Machinery & Goods	19	32,30	30,51	3	8,40	7,11
13. Vehicles, Vehicle Parts & Transport Equipments	16	556,22	452,43	3	46,34	46,20
14. Other Industries	52	409,42	375,62	26	334,92	256,04
15. Electricity, Gas & Water	147	11141,93	8549,35	183	6241,88	5222,62
(a) Electricity Generation & Transmission	131	9645,21	7608,06	177	6229,35	5213,05
(b) Non-Conventional Energy	8	947,41	652,69	-	-	-
(c) Gas, Steam & Water Supply	8	549,31	288,60	6	12,53	9,57
16. Construction	285	3718,85	2664,81	108	2587,78	2017,61
III. TRANSPORT OPERATORS	781	1951,25	1139,22	39	275,33	194,84
IV. PROFESSIONAL AND OTHER SERVICES	111	916,40	810,78	196	541,77	419,95
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	167	3091,05	2191,71	324	3907,85	3754,30
1. Wholesale Trade	70	2739,52	2089,59	80	3336,31	3308,57
2. Retail Trade	97	351,53	102,13	244	571,54	445,73
VII. FINANCE	93	3311,76	2628,30	64	868,19	519,69
VIII. ALL OTHERS	301	4732,17	4089,90	457	889,30	761,39
TOTAL BANK CREDIT	2,475	42170,72	33541,29	2,067	21910,73	17401,79

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC FINANCIAL CORPORATIONS			PUBLIC NON-FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	11,190	5008,33	4048,43	795	7162,20	6291,29
1. Direct Finance	2,198	85,26	60,57	332	190,66	145,09
2. Indirect Finance	8,992	4923,07	3987,86	463	6971,54	6146,20
II. INDUSTRY	3,883	3697,26	2677,99	11,681	182448,77	125768,91
1. Mining & Quarrying	77	162,97	93,60	268	7666,27	4030,16
2. Food Manufacturing & Processing	523	220,39	161,01	821	8839,92	6374,28
(a) Rice Mills, Flour & Dal Mills	162	67,44	48,94	90	324,00	267,02
(b) Sugar	3	16,04	15,06	265	5378,87	4008,84
(c) Edible Oils & Vanaspati	57	29,91	22,53	124	1267,10	910,92
(d) Tea Processing	-	-	-	76	226,24	147,28
(e) Processing of Fruits & Vegetables	15	3,20	2,32	35	87,18	61,39
(f) Others	286	103,81	72,17	231	1556,53	978,83
3. Beverage & Tobacco	24	13,95	12,45	105	781,94	536,07
4. Textiles	655	260,03	145,31	1,780	20587,52	12224,55
(a) Cotton Textiles	371	178,65	73,18	785	10162,44	5769,15
(b) Jute & Other Natural Fibre Textiles	1	20	8	53	551,38	142,89
(c) Handloom Textiles & Khadi	43	2,13	1,76	23	86,33	59,25
(d) Other Textiles & Textile Products	240	79,05	70,30	919	9787,36	6253,25
5. Paper, Paper Products & Printing	96	72,62	60,81	422	2551,91	1762,87
6. Leather & Leather Products	251	95,24	87,51	125	575,22	405,18
7. Rubber & Plastic Products	100	105,64	86,28	395	3468,50	2356,48
8. Chemicals & Chemical Products	83	246,17	157,74	1,425	17159,60	12502,79
(a) Heavy Industrial Chemicals	8	14,95	10,31	371	5419,04	4036,11
(b) Fertilisers	8	10,11	5,57	115	2012,40	1479,03
(c) Drugs & Pharmaceuticals	32	194,84	114,79	370	4083,22	2919,22
(d) Non-Edible Oils	-	-	-	31	289,89	166,46
(e) Other Chemicals & Chemical Products	35	26,27	27,06	538	5355,05	3901,96
9. Petroleum, Coal Products & Nuclear Fuels	26	48,89	42,92	186	24898,07	19195,31
10. Manufacture of Cement & Cement Products	28	9,43	7,89	186	3572,70	2108,16
11. Basic Metals & Metal Products	139	496,51	333,89	1,594	25857,02	16132,85
(a) Iron & Steel	66	459,44	270,74	1,135	21534,73	13453,88
(b) Non-Ferrous Metals	23	25,39	22,32	187	2203,59	1332,41
(c) Metal Products	50	11,68	40,82	272	2118,70	1346,57
12. Engineering	126	118,51	48,71	1,203	12198,43	8499,47
(a) Heavy Engineering	18	4,35	3,82	165	1455,50	1067,14
(b) Light Engineering	60	22,55	14,51	531	4856,34	3457,63
(c) Electrical Machinery & Goods	36	66,92	9,04	336	3716,89	2482,31
(d) Electronic Machinery & Goods	12	24,69	21,33	171	2169,71	1492,39
13. Vehicles, Vehicle Parts & Transport Equipments	58	117,62	67,01	432	6191,92	4137,14
14. Other Industries	319	76,87	51,79	519	5642,48	3933,15
15. Electricity, Gas & Water	28	860,65	720,41	250	20454,13	14976,06
(a) Electricity Generation & Transmission	23	860,22	720,11	207	19457,12	14318,76
(b) Non-Conventional Energy	-	-	-	10	533,76	258,81
(c) Gas, Steam & Water Supply	5	42	31	33	463,26	398,50
16. Construction	1,350	791,78	600,66	1,970	22003,15	16594,38
III. TRANSPORT OPERATORS	496	39,15	23,67	316	8030,53	5733,92
IV. PROFESSIONAL AND OTHER SERVICES	829	773,91	492,55	741	9800,54	6865,37
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	3,772	1396,56	1065,32	1,416	22384,02	18848,96
1. Wholesale Trade	1,289	791,78	558,28	619	19924,52	17284,72
2. Retail Trade	2,483	604,78	507,04	797	2459,49	1564,25
VII. FINANCE	2,717	69913,70	45597,60	210	13539,73	9939,67
VIII. ALL OTHERS	10,092	1476,28	1403,42	3,160	3863,75	3061,95
TOTAL BANK CREDIT	32,979	82305,20	55308,98	18,319	247229,55	176510,08

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	CO-OPERATIVE SECTOR			PRIVATE FINANCIAL CORPORATIONS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	1,06,677	36761,68	26523,10	4,691	4999,77	3692,67
1. Direct Finance	63,565	24370,06	17361,74	845	337,51	292,99
2. Indirect Finance	43,112	12391,63	9161,36	3,846	4662,26	3399,69
II. INDUSTRY	1,291	4334,52	3340,24	5,412	15807,01	12162,71
1. Mining & Quarrying	30	13,90	8,65	91	89,74	76,73
2. Food Manufacturing & Processing	236	1578,03	1297,03	593	844,42	648,21
(a) Rice Mills, Flour & Dal Mills	34	28,57	22,28	114	142,75	116,29
(b) Sugar	63	503,05	429,07	15	270,31	102,92
(c) Edible Oils & Vanaspati	14	64,52	56,25	46	104,53	117,83
(d) Tea Processing	3	3,00	3,00	73	64,50	47,63
(e) Processing of Fruits & Vegetables	5	9,63	7,71	15	9,60	6,97
(f) Others	117	969,25	778,71	330	252,72	256,56
3. Beverage & Tobacco	9	9,91	7,98	36	103,90	96,04
4. Textiles	201	894,07	582,60	672	1751,58	1438,63
(a) Cotton Textiles	117	690,52	460,28	307	1108,53	900,95
(b) Jute & Other Natural Fibre Textiles	1	9,90	9,34	10	5,30	2,36
(c) Handloom Textiles & Khadi	31	5,40	4,67	18	5,35	5,05
(d) Other Textiles & Textile Products	52	188,24	108,30	337	632,40	530,28
5. Paper, Paper Products & Printing	17	194,95	194,90	265	471,24	386,91
6. Leather & Leather Products	13	7,66	4,54	97	79,38	59,23
7. Rubber & Plastic Products	37	13,11	11,20	242	298,77	237,94
8. Chemicals & Chemical Products	72	1044,59	777,25	393	799,94	579,47
(a) Heavy Industrial Chemicals	7	18,80	15,22	94	115,33	96,73
(b) Fertilisers	27	1019,77	758,82	15	19,92	18,35
(c) Drugs & Pharmaceuticals	3	41	43	105	417,48	269,73
(d) Non-Edible Oils	1	3	3	12	47,31	22,45
(e) Other Chemicals & Chemical Products	34	5,59	2,76	167	199,91	172,22
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	24	185,28	119,86
10. Manufacture of Cement & Cement Products	105	15,99	14,06	65	244,51	159,12
11. Basic Metals & Metal Products	17	5,09	90	457	1936,76	1638,52
(a) Iron & Steel	9	4,61	54	256	1150,16	925,86
(b) Non-Ferrous Metals	1	5	5	62	160,62	148,31
(c) Metal Products	7	44	32	139	625,97	564,36
12. Engineering	77	23,39	18,72	580	1175,38	814,32
(a) Heavy Engineering	56	7,11	4,15	92	158,30	117,22
(b) Light Engineering	14	12,48	11,44	260	561,66	429,84
(c) Electrical Machinery & Goods	3	3,09	2,41	169	310,93	163,99
(d) Electronic Machinery & Goods	4	71	72	59	144,49	103,27
13. Vehicles, Vehicle Parts & Transport Equipments	7	13,14	5,76	110	332,56	198,84
14. Other Industries	80	10,84	8,49	502	1520,12	1306,25
15. Electricity, Gas & Water	13	119,18	111,81	59	936,63	764,88
(a) Electricity Generation & Transmission	6	104,66	102,67	36	831,39	687,28
(b) Non-Conventional Energy	3	8,88	9,11	10	101,54	75,70
(c) Gas, Steam & Water Supply	4	5,64	3	13	3,70	1,91
16. Construction	377	390,69	296,35	1,226	5036,80	3637,76
III. TRANSPORT OPERATORS	37	1,82	1,06	101	709,81	633,88
IV. PROFESSIONAL AND OTHER SERVICES	1,361	553,26	337,85	952	3390,10	2676,25
V. PERSONAL LOANS	1,31,290	79497,60	66497,55	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	1,31,290	79497,60	66497,55	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	58,214	11284,32	8040,19	2,546	3018,36	2110,84
1. Wholesale Trade	217	291,52	135,45	887	844,74	645,10
2. Retail Trade	57,997	10992,79	7904,74	1,659	2173,62	1465,73
VII. FINANCE	578	6528,81	5080,09	3,020	73982,68	63868,32
VIII. ALL OTHERS	478	433,07	261,76	3,485	1721,47	1180,12
TOTAL BANK CREDIT	2,99,926	139395,09	110081,84	20,207	103629,20	86324,79

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	PRIVATE NON-FINANCIAL CORPORATIONS			HOUSEHOLD SECTOR INDIVIDUALS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	10,523	17658,85	14024,63	16,84,631	66347,48	59452,49
1. Direct Finance	4,510	5035,70	4054,32	16,57,226	64247,37	57740,41
2. Indirect Finance	6,013	12623,15	9970,31	27,405	2100,11	1712,08
II. INDUSTRY	1,74,524	791544,03	549281,51	2,85,414	54119,93	43175,77
1. Mining & Quarrying	2,880	24651,75	17919,33	6,290	302,66	258,07
2. Food Manufacturing & Processing	11,683	45024,65	31665,48	18,968	3314,71	2597,10
(a) Rice Mills, Flour & Dal Mills	2,298	7168,99	5423,36	7,398	1393,20	1067,22
(b) Sugar	1,002	12201,31	9331,23	205	115,85	82,64
(c) Edible Oils & Vanaspati	1,447	6222,28	4553,30	1,170	292,91	217,43
(d) Tea Processing	887	3198,90	2363,97	149	72,44	51,75
(e) Processing of Fruits & Vegetables	860	1118,29	790,67	991	177,03	145,99
(f) Others	5,189	15114,89	9202,95	9,055	1263,28	1032,07
3. Beverage & Tobacco	1,646	10305,40	7119,30	1,609	337,96	274,70
4. Textiles	27,229	94058,39	66711,40	16,109	3015,20	2280,26
(a) Cotton Textiles	11,112	47100,69	33754,08	5,495	1217,12	908,13
(b) Jute & Other Natural Fibre Textiles	519	1196,66	806,59	343	74,86	56,64
(c) Handloom Textiles & Khadi	575	882,45	649,45	1,924	439,04	363,44
(d) Other Textiles & Textile Products	15,023	44878,59	31501,28	8,347	1284,17	952,06
5. Paper, Paper Products & Printing	5,812	14966,37	10885,26	3,620	702,11	554,00
6. Leather & Leather Products	2,800	4305,04	3187,96	1,570	204,20	150,43
7. Rubber & Plastic Products	9,405	15098,39	10151,43	2,666	429,60	319,12
8. Chemicals & Chemical Products	16,221	66882,56	44133,52	3,951	829,99	674,23
(a) Heavy Industrial Chemicals	3,897	15334,81	10577,64	-	-	-
(b) Fertilisers	546	5996,21	4144,29	-	-	-
(c) Drugs & Pharmaceuticals	5,118	24107,08	15707,09	689	260,47	214,07
(d) Non-Edible Oils	218	962,42	587,78	176	33,76	26,56
(e) Other Chemicals & Chemical Products	6,442	20482,03	13116,72	3,086	535,76	433,60
9. Petroleum, Coal Products & Nuclear Fuels	1,153	22321,76	17085,60	524	68,38	50,58
10. Manufacture of Cement & Cement Products	1,552	14288,88	10314,82	4,667	762,72	575,63
11. Basic Metals & Metal Products	20,034	116715,40	81210,29	5,840	1309,66	922,91
(a) Iron & Steel	11,469	86258,85	59860,10	473	155,24	139,53
(b) Non-Ferrous Metals	2,411	12013,23	9440,40	173	233,68	143,37
(c) Metal Products	6,154	18443,31	11909,79	5,194	920,74	640,01
12. Engineering	21,691	63545,06	43407,77	12,554	6278,56	5307,86
(a) Heavy Engineering	3,759	11948,19	7688,89	5,445	520,81	468,53
(b) Light Engineering	9,102	21366,71	15229,77	4,853	5191,08	4462,23
(c) Electrical Machinery & Goods	6,184	17391,17	11743,80	1,613	396,55	260,10
(d) Electronic Machinery & Goods	2,646	12839,00	8745,31	643	170,12	116,99
13. Vehicles, Vehicle Parts & Transport Equipments	8,498	61596,80	26848,95	2,922	215,78	173,42
14. Other Industries	12,986	57755,78	41691,64	69,744	6256,31	5214,63
15. Electricity, Gas & Water	2,175	51567,94	37694,97	725	135,06	108,25
(a) Electricity Generation & Transmission	1,391	45137,56	33340,43	-	-	-
(b) Non-Conventional Energy	267	2692,16	2104,84	310	76,26	56,01
(c) Gas, Steam & Water Supply	517	3738,22	2249,69	415	58,80	52,23
16. Construction	28,759	128459,86	99253,78	1,33,655	29957,03	23714,58
III. TRANSPORT OPERATORS	17,435	16261,42	13559,67	2,21,517	13091,47	10863,26
IV. PROFESSIONAL AND OTHER SERVICES	43,991	119748,58	89819,93	3,16,599	30211,75	23920,86
V. PERSONAL LOANS	-	-	-	72,44,199	386455,83	298874,81
1. Loans for Purchase of Consumer Durables	-	-	-	62,712	2620,21	2333,97
2. Loans for Housing	-	-	-	29,64,482	189505,87	163101,70
3. Rest of the Personal Loans	-	-	-	42,17,005	194329,75	133439,14
VI. TRADE	55,482	78843,77	47969,72	2,61,504	22024,46	17791,43
1. Wholesale Trade	21,014	38823,43	25608,74	24,734	2793,32	2317,14
2. Retail Trade	34,468	40020,33	22360,98	2,36,770	19231,14	15474,29
VII. FINANCE	2,488	41574,62	30634,02	7,082	2979,00	2475,13
VIII. ALL OTHERS	65,627	41411,46	27869,67	1,58,184	26623,84	20288,00
TOTAL BANK CREDIT	3,70,070	1107042,73	773159,14	101,79,130	601853,76	476841,74

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(Amount in Rupees Lakh)

OCCUPATION	HOUSEHOLD SECTOR OTHERS			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	1,06,760	26808,43	20417,57	19,96,418	183945,22	150802,79
1. Direct Finance	68,370	10268,69	7719,41	18,54,015	109843,84	91429,38
2. Indirect Finance	38,390	16539,75	12698,16	1,42,403	74101,39	59373,41
II. INDUSTRY	3,58,006	175021,51	128791,90	8,52,932	1295500,88	916982,94
1. Mining & Quarrying	13,146	6490,40	4551,53	23,189	43415,50	30363,11
2. Food Manufacturing & Processing	44,766	18635,87	13696,01	79,296	79815,18	57341,99
(a) Rice Mills, Flour & Dal Mills	20,835	8498,78	6458,46	31,472	17796,18	13457,11
(b) Sugar	505	982,50	705,90	2,084	19501,45	14698,48
(c) Edible Oils & Vanaspati	3,608	1826,13	1363,45	6,552	9820,41	7251,94
(d) Tea Processing	499	450,73	320,78	1,705	4047,37	2961,46
(e) Processing of Fruits & Vegetables	1,432	344,60	239,69	3,442	1765,19	1265,66
(f) Others	17,887	6533,13	4607,73	34,041	26884,58	17707,33
3. Beverage & Tobacco	3,231	1270,72	927,42	6,745	12889,39	9000,80
4. Textiles	61,840	28901,12	21135,62	1,11,283	151800,49	106222,99
(a) Cotton Textiles	16,242	9680,84	6852,56	35,578	70982,09	49281,50
(b) Jute & Other Natural Fibre Textiles	1,025	258,75	185,72	2,023	2099,61	1205,40
(c) Handloom Textiles & Khadi	4,373	1136,86	808,11	7,526	3037,88	2170,79
(d) Other Textiles & Textile Products	40,200	17824,67	13289,23	66,156	75680,91	53565,29
5. Paper, Paper Products & Printing	15,414	4242,22	3378,79	25,968	23505,77	17475,07
6. Leather & Leather Products	5,825	5900,24	4738,05	10,820	11280,12	8714,86
7. Rubber & Plastic Products	17,882	4626,28	3475,48	30,922	24558,74	17082,11
8. Chemicals & Chemical Products	19,625	8389,60	5858,62	42,241	96474,99	65512,66
(a) Heavy Industrial Chemicals	3,720	1564,64	1072,08	8,164	22616,39	15907,45
(b) Fertilisers	465	321,56	263,61	1,220	10115,67	7201,21
(c) Drugs & Pharmaceuticals	2,931	2211,77	1441,60	9,371	31391,10	20756,94
(d) Non-Edible Oils	800	362,90	262,79	1,246	1706,08	1068,63
(e) Other Chemicals & Chemical Products	11,709	3928,73	2818,54	22,240	30645,75	20578,43
9. Petroleum, Coal Products & Nuclear Fuels	1,623	2599,66	1895,01	3,710	56730,04	42629,06
10. Manufacture of Cement & Cement Products	6,702	1248,57	1034,22	13,448	20201,18	14241,33
11. Basic Metals & Metal Products	29,829	19260,89	13180,79	58,320	166724,91	114109,65
(a) Iron & Steel	11,549	9469,19	6852,05	25,092	119431,19	81852,10
(b) Non-Ferrous Metals	4,370	5518,34	3023,45	7,270	20776,50	14336,68
(c) Metal Products	13,910	4273,36	3305,29	25,958	26517,21	17920,87
12. Engineering	39,974	11735,04	8877,79	76,743	96317,30	67866,51
(a) Heavy Engineering	8,091	2258,84	1489,75	17,745	16647,18	10986,96
(b) Light Engineering	20,890	5014,16	3848,12	35,921	37402,58	27784,70
(c) Electrical Machinery & Goods	8,249	2759,95	1979,15	16,749	25042,72	16908,33
(d) Electronic Machinery & Goods	2,744	1702,09	1560,77	6,328	17224,83	12186,52
13. Vehicles, Vehicle Parts & Transport Equipments	8,011	3847,15	2977,10	20,159	73781,54	35193,16
14. Other Industries	44,093	22057,19	15282,11	1,29,515	96667,18	70322,90
15. Electricity, Gas & Water	3,181	6196,08	5148,65	6,923	107706,50	80749,36
(a) Electricity Generation & Transmission	1,918	5047,60	4290,82	4,004	96231,48	72828,49
(b) Non-Conventional Energy	344	612,00	460,47	960	5329,63	3825,44
(c) Gas, Steam & Water Supply	919	536,48	397,37	1,959	6145,39	4095,42
16. Construction	42,864	29620,47	22634,71	2,13,650	233632,03	180157,38
III. TRANSPORT OPERATORS	1,08,212	10377,75	7420,57	3,49,907	54366,66	42593,81
IV. PROFESSIONAL AND OTHER SERVICES	1,80,141	44691,70	34487,04	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	4,65,142	86912,03	64573,82	8,56,171	260540,32	190578,72
1. Wholesale Trade	84,398	36437,66	26749,16	1,35,194	132029,69	102250,50
2. Retail Trade	3,80,744	50474,37	37824,67	7,20,977	128510,63	88328,22
VII. FINANCE	4,627	4090,25	2853,59	26,462	227532,93	169764,09
VIII. ALL OTHERS	1,64,616	24424,09	17635,26	4,24,546	112108,20	81981,71
TOTAL BANK CREDIT	13,87,504	372325,76	276179,77	124,35,794	2820715,74	2085984,67