

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	6,144	5151,26	2811,36	312	3764,64	2790,62
1. Direct Finance	1,823	71,75	53,09	168	1219,87	876,86
2. Indirect Finance	4,321	5079,50	2758,27	144	2544,76	1913,76
II. INDUSTRY	3,187	21489,61	17067,12	462	21354,37	15646,39
1. Mining & Quarrying	108	258,03	16,75	24	546,46	525,97
2. Food Manufacturing & Processing	340	103,93	36,06	21	241,80	158,89
(a) Rice Mills, Flour & Dal Mills	196	28,50	15,58	6	82,77	1,22
(b) Sugar	13	1,18	36	2	154,00	152,61
(c) Edible Oils & Vanaspati	22	11,79	6,95	3	2,11	1,91
(d) Tea Processing	2	50,22	5,51	–	–	–
(e) Processing of Fruits & Vegetables	7	1,21	1,08	–	–	–
(f) Others	100	11,03	6,58	10	2,92	3,16
3. Beverage & Tobacco	24	1,84	1,63	1	5,00	–
4. Textiles	630	253,81	1213,68	33	1121,51	161,95
(a) Cotton Textiles	249	50,57	34,78	11	1102,12	148,82
(b) Jute & Other Natural Fibre Textiles	2	22	15	1	7,00	6,56
(c) Handloom Textiles & Khadi	230	159,87	1153,80	13	9,33	4,01
(d) Other Textiles & Textile Products	149	43,15	24,95	8	3,06	2,56
5. Paper, Paper Products & Printing	81	41,59	35,23	6	24,68	14,87
6. Woods and Wood Products	29	5,05	2,15	1	1,85	1,65
7. Leather & Leather Products	9	10,97	2,60	2	5,65	4,13
8. Gems and Jewellery	2	20	14	1	3	3
9. Rubber & Plastic Products	44	118,51	92,79	4	61	56
10. Chemicals & Chemical Products	168	1198,87	878,71	14	409,20	290,59
(a) Heavy Industrial Chemicals	28	11,18	8,97	5	133,03	100,27
(b) Fertilisers	9	189,77	42,61	3	114,50	30,59
(c) Drugs & Pharmaceuticals	81	96,34	83,26	3	160,95	158,99
(d) Non-Edible Oils	4	1,33	1,29	–	–	–
(e) Other Chemicals & Chemical Products	46	900,26	742,58	3	72	74
11. Petroleum, Coal Products & Nuclear Fuels	37	3883,70	3237,74	–	–	–
12. Manufacture of Cement & Cement Products	28	3,16	1,67	5	83	1,43
13. Basic Metals & Metal Products	120	1506,76	987,85	30	1675,12	1193,92
(a) Iron & Steel	33	866,78	587,40	13	328,00	194,63
(b) Non-Ferrous Metals	22	511,59	329,19	–	–	–
(c) Metal Products	65	128,38	71,26	17	1347,12	999,29
14. Engineering	222	2446,44	1960,00	25	410,59	367,35
(a) Heavy Engineering	72	291,75	143,43	12	13,65	13,64
(b) Light Engineering	73	1975,73	1684,84	2	26,07	26,29
(c) Electrical Machinery & Goods	71	102,21	106,90	5	349,61	309,42
(d) Electronic Machinery & Goods	6	76,76	24,83	6	21,25	17,99
15. Vehicles, Vehicle Parts & Transport Equipments	19	246,14	92,64	16	25,52	25,35
16. Other Industries	393	249,23	161,09	30	372,80	321,93
17. Electricity, Gas & Water	67	7423,02	5215,00	65	9382,23	7474,49
(a) Electricity Generation & Transmission	56	7300,16	5103,43	57	9128,12	7236,35
(b) Non-Conventional Energy	5	22,35	11,21	–	–	–
(c) Gas, Steam & Water Supply	6	100,51	100,36	8	254,11	238,14
18. Construction	866	3738,36	3131,39	184	7130,49	5103,29
(a) Other than Infrastructure	654	650,78	224,69	123	750,92	487,29
(b) Infrastructure Construction	212	3087,57	2906,71	61	6379,57	4616,00
III. TRANSPORT OPERATORS	424	6748,08	6362,92	20	478,83	445,69
IV. PROFESSIONAL AND OTHER SERVICES	997	686,73	421,87	194	4302,00	2589,38
1. Professional Services	229	13,89	9,42	–	–	–
2. Tourism, Hotel & Restaurants	44	59,43	7,46	3	85	79
3. Recreation services	25	1,53	15	1	9	1
4. IT and Telecommunications	8	313,15	292,94	3	310,04	40,84
5. Others	691	298,73	111,90	187	3991,03	2547,75
V. PERSONAL LOANS	–	–	–	–	–	–
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
VI. TRADE	2,703	22456,30	19126,57	325	28625,01	6883,33
1. Wholesale Trade	852	22155,78	18859,85	143	28336,20	6665,67
2. Retail Trade	1,851	300,52	266,71	182	288,81	217,66
VII. FINANCE	469	4089,95	3486,90	38	1236,19	1021,26
VIII. ALL OTHERS	1,895	995,60	566,46	954	1161,87	958,59
TOTAL BANK CREDIT	15,819	61617,52	49843,20	2,305	60922,92	30335,26

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	264	10151,11	8732,42	565	2671,38	1967,49
1. Direct Finance	58	258,68	144,17	212	13,53	6,48
2. Indirect Finance	206	9892,43	8588,26	353	2657,85	1961,01
II. INDUSTRY	651	26277,41	20502,31	1,192	12870,48	9996,95
1. Mining & Quarrying	11	274,07	223,19	10	8,78	4,08
2. Food Manufacturing & Processing	77	809,85	544,45	23	31,48	5,57
(a) Rice Mills, Flour & Dal Mills	14	6,09	2,08	7	1,56	1,13
(b) Sugar	1	3,35	3,32	–	–	–
(c) Edible Oils & Vanaspati	23	18,53	12,09	–	–	–
(d) Tea Processing	1	4,00	–	–	–	–
(e) Processing of Fruits & Vegetables	–	–	–	1	10	–
(f) Others	38	777,89	526,95	15	29,82	4,44
3. Beverage & Tobacco	1	21,38	21,31	1	4	–
4. Textiles	36	38,21	31,07	41	161,95	154,37
(a) Cotton Textiles	15	13,54	10,01	27	14,96	8,36
(b) Jute & Other Natural Fibre Textiles	1	4	2	–	–	–
(c) Handloom Textiles & Khadi	6	21,09	18,30	12	146,86	145,89
(d) Other Textiles & Textile Products	14	3,54	2,74	2	13	12
5. Paper, Paper Products & Printing	23	167,33	111,65	2	38	7
6. Woods and Wood Products	4	44	39	3	17	9
7. Leather & Leather Products	–	–	–	1	3	2
8. Gems and Jewellery	1	7	–	–	–	–
9. Rubber & Plastic Products	2	1,44	32	4	47	46
10. Chemicals & Chemical Products	15	368,02	236,88	758	188,10	149,45
(a) Heavy Industrial Chemicals	1	10,00	–	746	29,60	28,13
(b) Fertilisers	3	244,05	138,24	9	158,21	121,24
(c) Drugs & Pharmaceuticals	1	45	1	1	20	–
(d) Non-Edible Oils	6	2,28	1,71	1	6	6
(e) Other Chemicals & Chemical Products	4	111,23	96,93	1	3	1
11. Petroleum, Coal Products & Nuclear Fuels	2	160,00	99,93	6	540,79	311,73
12. Manufacture of Cement & Cement Products	2	50,14	28,08	–	–	–
13. Basic Metals & Metal Products	19	329,28	299,78	12	117,01	102,79
(a) Iron & Steel	8	23,22	15,41	3	6,93	6,94
(b) Non-Ferrous Metals	3	1,39	1,16	–	–	–
(c) Metal Products	8	304,67	283,22	9	110,08	95,85
14. Engineering	19	338,72	115,24	18	121,13	132,86
(a) Heavy Engineering	3	63,10	63,00	8	108,62	124,93
(b) Light Engineering	2	75	31	3	4,80	1,40
(c) Electrical Machinery & Goods	8	266,04	45,50	3	6,48	6,40
(d) Electronic Machinery & Goods	6	8,84	6,43	4	1,23	14
15. Vehicles, Vehicle Parts & Transport Equipments	10	305,58	234,35	–	–	–
16. Other Industries	13	12,64	11,71	26	77,86	30,16
17. Electricity, Gas & Water	212	17444,30	13904,68	214	9710,19	7618,23
(a) Electricity Generation & Transmission	202	16888,05	13568,18	210	9461,24	7546,70
(b) Non-Conventional Energy	7	489,26	310,57	1	185,00	8,90
(c) Gas, Steam & Water Supply	3	67,00	25,93	3	63,95	62,63
18. Construction	204	5955,95	4639,28	73	1912,11	1487,06
(a) Other than Infrastructure	113	204,27	76,35	34	32,78	20,65
(b) Infrastructure Construction	91	5751,69	4562,92	39	1879,33	1466,41
III. TRANSPORT OPERATORS	590	1146,23	843,42	48	341,34	258,98
IV. PROFESSIONAL AND OTHER SERVICES	174	1851,59	1534,38	127	777,53	458,43
1. Professional Services	3	1,20	12	–	–	–
2. Tourism, Hotel & Restaurants	7	22,51	3,40	8	9,54	6,58
3. Recreation services	4	45,57	45,57	3	4,43	4,64
4. IT and Telecommunications	–	–	–	1	5	5
5. Others	160	1782,31	1485,30	115	763,51	447,17
V. PERSONAL LOANS	–	–	–	–	–	–
1. Housing	–	–	–	–	–	–
2. Consumer Durables	–	–	–	–	–	–
3. Vehicles	–	–	–	–	–	–
4. Education	–	–	–	–	–	–
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	–	–	–	–	–	–
VI. TRADE	319	32999,00	5077,20	265	1403,72	1143,64
1. Wholesale Trade	130	32809,56	4952,52	77	1232,99	1037,81
2. Retail Trade	189	189,43	124,68	188	170,73	105,84
VII. FINANCE	75	2241,26	1905,25	39	1643,48	1074,86
VIII. ALL OTHERS	208	8139,53	6986,73	307	1770,85	1676,04
TOTAL BANK CREDIT	2,281	82806,13	45581,72	2,543	21478,77	16576,40

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	7,596	9752,76	6970,48	1,237	11782,86	8399,98
1. Direct Finance	2,797	161,28	132,67	544	449,12	295,15
2. Indirect Finance	4,799	9591,47	6837,81	693	11333,73	8104,83
II. INDUSTRY	25,810	16390,16	11189,92	13,168	284371,73	189183,60
1. Mining & Quarrying	81	482,95	441,02	316	11619,49	6241,06
2. Food Manufacturing & Processing	596	330,11	262,12	1,150	15926,42	10240,39
(a) Rice Mills, Flour & Dal Mills	164	62,00	50,19	144	913,20	756,90
(b) Sugar	6	94,38	76,72	313	6294,03	4664,59
(c) Edible Oils & Vanaspati	28	58,96	56,76	151	2530,47	1684,84
(d) Tea Processing	2	1,08	1,31	89	474,19	308,24
(e) Processing of Fruits & Vegetables	18	3,12	2,53	30	134,63	79,86
(f) Others	378	110,56	74,61	423	5579,90	2745,94
3. Beverage & Tobacco	37	108,32	74,94	179	1308,60	1073,41
4. Textiles	1,005	391,40	298,81	1,993	20659,07	15061,09
(a) Cotton Textiles	481	182,02	165,25	964	11895,76	8605,20
(b) Jute & Other Natural Fibre Textiles	4	72	67	58	223,13	137,45
(c) Handloom Textiles & Khadi	48	4,11	3,35	34	73,23	66,95
(d) Other Textiles & Textile Products	472	204,56	129,54	937	8466,96	6251,48
5. Paper, Paper Products & Printing	114	188,21	162,48	438	2799,30	1964,16
6. Woods and Wood Products	36	18,38	14,34	102	487,30	335,21
7. Leather & Leather Products	255	122,09	88,47	159	626,09	473,22
8. Gems and Jewellery	20	27,86	25,46	133	1223,06	730,52
9. Rubber & Plastic Products	120	145,57	119,37	462	4122,73	2663,83
10. Chemicals & Chemical Products	219	853,61	604,49	1,828	21894,07	14425,47
(a) Heavy Industrial Chemicals	62	112,20	56,31	381	3438,27	2339,13
(b) Fertilisers	9	15,55	10,30	96	3694,66	2694,78
(c) Drugs & Pharmaceuticals	77	162,06	59,67	588	6204,91	4588,20
(d) Non-Edible Oils	4	3,26	2,73	47	477,75	271,94
(e) Other Chemicals & Chemical Products	67	560,54	475,48	716	8078,48	4531,42
11. Petroleum, Coal Products & Nuclear Fuels	17	10,06	1,26	247	39380,97	31536,42
12. Manufacture of Cement & Cement Products	82	108,52	39,17	208	3896,89	2399,40
13. Basic Metals & Metal Products	398	5455,79	3946,84	1,943	43967,55	25011,82
(a) Iron & Steel	281	2008,31	1574,43	1,321	37447,22	21153,18
(b) Non-Ferrous Metals	42	63,40	58,92	261	3030,44	1601,52
(c) Metal Products	75	3384,09	2313,49	361	3489,89	2257,12
14. Engineering	19,850	2690,69	996,45	1,532	19034,39	12961,02
(a) Heavy Engineering	21	11,34	10,74	256	3283,12	2214,93
(b) Light Engineering	19,737	2259,18	629,24	635	7597,25	4722,02
(c) Electrical Machinery & Goods	44	32,94	26,88	426	4705,31	3205,99
(d) Electronic Machinery & Goods	48	387,23	329,59	215	3448,71	2818,08
15. Vehicles, Vehicle Parts & Transport Equipments	51	552,75	312,66	541	10762,98	7846,34
16. Other Industries	280	104,72	88,18	425	4046,96	2948,31
17. Electricity, Gas & Water	42	1095,50	1193,63	357	31048,46	21393,52
(a) Electricity Generation & Transmission	34	1094,95	1193,39	291	29407,67	20150,36
(b) Non-Conventional Energy	1	6	5	23	1004,32	755,46
(c) Gas, Steam & Water Supply	7	50	19	43	636,47	487,70
18. Construction	2,607	3703,60	2520,23	1,155	51567,40	31878,41
(a) Other than Infrastructure	2,487	794,57	525,45	603	5176,54	4230,39
(b) Infrastructure Construction	120	2909,03	1994,78	552	46390,86	27648,02
III. TRANSPORT OPERATORS	599	134,86	69,82	302	14282,37	12480,10
IV. PROFESSIONAL AND OTHER SERVICES	2,321	2042,90	1646,94	2,386	27178,96	19795,55
1. Professional Services	49	2,87	1,86	29	353,87	165,70
2. Tourism, Hotel & Restaurants	550	140,80	82,19	218	1728,57	918,53
3. Recreation services	73	12,66	7,92	41	842,04	769,60
4. IT and Telecommunications	86	280,81	250,06	100	3497,30	2054,32
5. Others	1,563	1605,77	1304,91	1,998	20757,18	15887,40
V. PERSONAL LOANS	-	-	-	-	-	-
1. Housing	-	-	-	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	4,868	5683,19	4136,07	2,149	64433,21	27471,45
1. Wholesale Trade	2,180	4921,97	3505,52	1,007	61674,83	25324,25
2. Retail Trade	2,688	761,22	630,55	1,142	2758,39	2147,20
VII. FINANCE	5,041	50367,79	39814,75	289	12566,46	7906,51
VIII. ALL OTHERS	12,905	1616,35	848,08	2,646	4622,84	3076,38
TOTAL BANK CREDIT	59,140	85988,01	64676,06	22,177	419238,42	268313,57

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	67,583	29760,98	22683,98	4,740	4759,83	4076,37
1. Direct Finance	24,541	13536,99	11290,23	1,708	1883,55	1774,47
2. Indirect Finance	43,042	16223,99	11393,75	3,032	2876,28	2301,90
II. INDUSTRY	7,701	10094,62	6685,77	28,037	30814,29	21929,54
1. Mining & Quarrying	82	79,77	68,46	517	439,60	283,67
2. Food Manufacturing & Processing	1,304	1486,85	1144,10	1,197	975,06	684,94
(a) Rice Mills, Flour & Dal Mills	821	501,37	395,17	332	248,28	216,95
(b) Sugar	37	459,61	374,07	14	197,57	63,93
(c) Edible Oils & Vanaspati	102	87,37	60,68	83	125,74	115,85
(d) Tea Processing	7	2,31	1,22	39	54,95	40,22
(e) Processing of Fruits & Vegetables	14	7,15	1,37	57	62,28	35,98
(f) Others	323	429,04	311,59	672	286,24	212,01
3. Beverage & Tobacco	21	26,94	20,40	101	347,12	290,80
4. Textiles	1,420	774,44	645,50	3,290	2077,27	1546,22
(a) Cotton Textiles	268	335,57	265,80	953	1056,09	871,87
(b) Jute & Other Natural Fibre Textiles	9	8,47	7,39	48	25,72	19,72
(c) Handloom Textiles & Khadi	145	24,15	19,74	271	53,99	48,21
(d) Other Textiles & Textile Products	998	406,24	352,56	2,018	941,48	606,41
5. Paper, Paper Products & Printing	203	38,27	30,90	937	777,03	522,54
6. Woods and Wood Products	139	16,33	13,25	260	51,17	45,56
7. Leather & Leather Products	48	15,82	13,00	259	159,12	101,92
8. Gems and Jewellery	99	462,49	397,17	123	345,03	168,95
9. Rubber & Plastic Products	235	125,50	77,92	1,004	384,71	279,05
10. Chemicals & Chemical Products	333	5092,26	2681,26	1,154	1289,39	909,84
(a) Heavy Industrial Chemicals	40	35,79	22,39	176	140,31	108,07
(b) Fertilisers	26	4927,77	2571,35	31	52,02	42,47
(c) Drugs & Pharmaceuticals	15	17,73	8,82	320	570,62	407,22
(d) Non-Edible Oils	25	28,63	17,87	26	8,03	6,22
(e) Other Chemicals & Chemical Products	227	82,34	60,83	601	518,41	345,85
11. Petroleum, Coal Products & Nuclear Fuels	59	9,48	7,23	64	78,79	65,31
12. Manufacture of Cement & Cement Products	824	118,01	96,14	307	440,42	372,37
13. Basic Metals & Metal Products	526	386,35	257,43	2,259	7026,57	5136,71
(a) Iron & Steel	347	225,97	172,96	774	2075,90	1546,37
(b) Non-Ferrous Metals	103	21,72	16,39	181	313,57	267,08
(c) Metal Products	76	138,65	68,09	1,304	4637,09	3323,25
14. Engineering	836	470,68	441,72	2,962	1931,29	1337,18
(a) Heavy Engineering	339	41,46	33,92	1,451	645,46	454,72
(b) Light Engineering	351	83,32	71,81	884	468,25	283,57
(c) Electrical Machinery & Goods	101	38,13	29,82	436	398,87	304,91
(d) Electronic Machinery & Goods	45	307,77	306,18	191	418,72	293,98
15. Vehicles, Vehicle Parts & Transport Equipments	138	238,88	231,81	317	2151,16	1703,44
16. Other Industries	591	196,08	154,44	12,139	2486,02	1725,44
17. Electricity, Gas & Water	49	66,08	54,58	157	2102,34	1130,89
(a) Electricity Generation & Transmission	5	47,63	39,63	88	1958,52	1051,70
(b) Non-Conventional Energy	23	11,66	10,86	17	134,85	72,31
(c) Gas, Steam & Water Supply	21	6,79	4,08	52	8,98	6,88
18. Construction	794	490,42	350,47	990	7752,19	5624,73
(a) Other than Infrastructure	693	216,74	179,75	536	2271,32	1601,75
(b) Infrastructure Construction	101	273,69	170,73	454	5480,87	4022,98
III. TRANSPORT OPERATORS	194	44,74	40,15	1,724	555,46	431,74
IV. PROFESSIONAL AND OTHER SERVICES	3,373	2454,45	1881,37	18,905	6895,91	4363,54
1. Professional Services	16	8,04	6,32	179	40,63	21,89
2. Tourism, Hotel & Restaurants	115	38,81	30,69	1,434	715,86	484,02
3. Recreation services	61	9,07	7,31	132	603,45	494,38
4. IT and Telecommunications	61	7,63	6,56	290	681,46	608,84
5. Others	3,120	2390,90	1830,49	16,870	4854,50	2754,41
V. PERSONAL LOANS	1,56,943	93331,23	74780,15	-	-	-
1. Housing	1,56,943	93331,23	74780,15	-	-	-
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	-	-	-	-	-	-
VI. TRADE	63,749	15266,67	11310,64	14,135	4024,94	2896,13
1. Wholesale Trade	3,173	1182,89	831,07	3,117	1933,21	1315,65
2. Retail Trade	60,576	14083,78	10479,58	11,018	2091,72	1580,48
VII. FINANCE	919	6947,01	4954,23	3,134	108849,96	84142,07
VIII. ALL OTHERS	882	280,28	180,82	25,285	3420,33	2050,63
TOTAL BANK CREDIT	3,01,344	158180,00	122517,10	95,960	159320,71	119890,01

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	12,365	27193,65	20833,79	20,84,563	82498,37	71490,42
1. Direct Finance	5,989	11609,11	7893,40	20,28,036	79033,42	68600,93
2. Indirect Finance	6,376	15584,53	12940,40	56,527	3464,95	2889,49
II. INDUSTRY	1,99,302	969930,70	664240,97	3,72,916	39294,30	31375,37
1. Mining & Quarrying	3,450	25419,23	16659,82	4,923	251,21	209,45
2. Food Manufacturing & Processing	15,901	54965,88	35479,92	23,481	4073,72	3031,72
(a) Rice Mills, Flour & Dal Mills	2,734	11143,26	7322,30	7,670	1537,82	1196,38
(b) Sugar	1,101	14619,29	10975,60	318	122,89	90,15
(c) Edible Oils & Vanaspati	1,280	6432,03	4177,95	1,319	262,30	198,44
(d) Tea Processing	1,098	3793,26	2375,86	255	91,27	63,22
(e) Processing of Fruits & Vegetables	631	1479,72	897,16	1,268	226,48	147,67
(f) Others	9,057	17498,32	9731,04	12,651	1832,97	1335,86
3. Beverage & Tobacco	1,523	11297,27	7861,58	1,764	288,54	227,48
4. Textiles	31,896	107019,41	73237,22	37,008	5287,20	3598,67
(a) Cotton Textiles	9,790	49253,61	34878,96	15,131	2098,43	1421,83
(b) Jute & Other Natural Fibre Textiles	561	1209,94	890,60	629	90,06	64,35
(c) Handloom Textiles & Khadi	717	1519,07	1008,79	3,253	280,27	210,40
(d) Other Textiles & Textile Products	20,828	55036,78	36458,86	17,995	2818,44	1902,10
5. Paper, Paper Products & Printing	6,444	19022,62	13785,12	5,063	822,45	662,65
6. Woods and Wood Products	1,186	2311,75	1679,53	2,642	309,42	250,54
7. Leather & Leather Products	2,880	5935,22	3316,28	1,520	364,17	211,84
8. Gems and Jewellery	2,324	20989,80	12542,98	1,564	232,96	199,08
9. Rubber & Plastic Products	7,400	19813,48	11697,50	3,647	611,61	460,41
10. Chemicals & Chemical Products	16,553	79948,53	49749,35	5,076	1044,57	843,12
(a) Heavy Industrial Chemicals	3,988	15874,80	10139,51	-	-	-
(b) Fertilisers	649	6701,50	4296,64	-	-	-
(c) Drugs & Pharmaceuticals	5,049	27527,54	19124,12	903	342,98	278,06
(d) Non-Edible Oils	230	901,63	635,14	327	59,98	48,48
(e) Other Chemicals & Chemical Products	6,637	28943,05	15553,94	3,846	641,61	516,58
11. Petroleum, Coal Products & Nuclear Fuels	1,431	29986,54	20083,21	588	113,43	90,75
12. Manufacture of Cement & Cement Products	1,729	19767,16	14766,42	3,824	406,66	325,97
13. Basic Metals & Metal Products	24,379	189561,19	127919,12	7,548	1201,48	998,97
(a) Iron & Steel	13,131	104697,87	70568,60	715	226,81	172,91
(b) Non-Ferrous Metals	2,582	17492,28	11185,32	221	56,35	46,33
(c) Metal Products	8,666	67371,04	46165,19	6,612	918,32	779,74
14. Engineering	26,135	80293,21	56818,13	19,127	3501,06	2753,40
(a) Heavy Engineering	8,244	17771,95	12326,29	6,003	727,76	580,38
(b) Light Engineering	8,808	27186,00	18840,41	9,933	1889,99	1460,36
(c) Electrical Machinery & Goods	6,788	22515,20	16117,62	2,366	689,98	557,07
(d) Electronic Machinery & Goods	2,295	12820,06	9533,80	825	193,32	155,60
15. Vehicles, Vehicle Parts & Transport Equipments	8,319	50030,28	31848,39	3,219	285,17	218,01
16. Other Industries	24,912	36533,58	26271,60	1,40,606	10774,24	9041,28
17. Electricity, Gas & Water	2,329	54601,78	39884,85	980	212,75	196,38
(a) Electricity Generation & Transmission	1,385	47088,37	34698,12	-	-	-
(b) Non-Conventional Energy	356	4320,81	2849,94	477	142,36	117,66
(c) Gas, Steam & Water Supply	588	3192,61	2336,80	503	70,39	78,73
18. Construction	20,511	162433,78	120639,95	1,10,336	9513,64	8055,64
(a) Other than Infrastructure	11,104	48765,83	35593,98	98,835	7513,65	6393,80
(b) Infrastructure Construction	9,407	113667,95	85045,96	11,501	2000,00	1661,83
III. TRANSPORT OPERATORS	26,968	23337,04	18428,16	2,48,509	15096,98	11719,73
IV. PROFESSIONAL AND OTHER SERVICES	44,428	186793,18	140838,68	2,53,899	22016,81	17086,74
1. Professional Services	8,057	29150,06	21471,04	40,776	3557,37	2896,42
2. Tourism, Hotel & Restaurants	4,492	18599,03	12209,07	13,538	1527,06	1229,89
3. Recreation services	1,310	8441,30	6623,92	2,676	398,60	337,49
4. IT and Telecommunications	2,150	29556,24	24011,21	2,912	354,88	266,69
5. Others	28,419	101046,56	76523,45	1,93,997	16178,90	12356,25
V. PERSONAL LOANS	64	801,79	801,79	86,00,626	449991,00	337436,29
1. Housing	17	242,73	242,73	33,42,431	220975,73	190283,27
2. Consumer Durables	2	23,33	23,33	88,731	3288,14	2543,31
3. Vehicles	4	71,54	71,54	18,69,094	74121,01	47194,89
4. Education	3	10,79	10,79	5,12,894	23099,37	16021,66
5. Personal Credit Cards	-	-	-	7,07,860	22087,64	4645,78
6. Others	38	453,40	453,40	20,79,616	106419,11	76747,40
VI. TRADE	57,722	95700,87	63655,78	3,50,855	27802,66	22545,88
1. Wholesale Trade	23,561	50270,60	33499,99	31,990	4119,20	3310,40
2. Retail Trade	34,161	45430,27	30155,79	3,18,865	23683,46	19235,48
VII. FINANCE	10,292	43260,06	33495,30	6,568	576,14	451,32
VIII. ALL OTHERS	27,439	21149,73	14739,42	66,252	11518,29	9253,10
TOTAL BANK CREDIT	3,78,580	1368167,03	957033,89	119,84,188	648794,55	501358,85

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	81,546	23010,28	17339,43	23,65,077	217143,05	172453,03
1. Direct Finance	53,561	13249,29	9683,76	22,08,346	126860,06	104248,21
2. Indirect Finance	27,985	9760,99	7655,67	1,56,731	90282,99	68204,82
II. INDUSTRY	3,57,685	178622,14	118600,81	10,24,506	1637586,83	1121474,74
1. Mining & Quarrying	11,872	7147,75	4708,05	22,015	47844,07	30095,92
2. Food Manufacturing & Processing	44,645	19714,58	13669,88	91,933	101252,55	66938,11
(a) Rice Mills, Flour & Dal Mills	18,892	8384,72	6429,10	32,585	23810,44	16972,34
(b) Sugar	336	867,03	554,76	2,184	23372,09	17339,14
(c) Edible Oils & Vanaspati	3,381	1681,03	1303,69	6,450	11370,87	7763,54
(d) Tea Processing	489	342,34	242,82	2,028	4933,21	3073,81
(e) Processing of Fruits & Vegetables	1,307	416,16	293,31	3,498	2385,73	1506,23
(f) Others	20,240	8023,30	4846,21	45,188	35380,21	20283,05
3. Beverage & Tobacco	3,089	1120,49	916,49	6,867	14939,69	10729,23
4. Textiles	61,229	32934,98	17960,20	1,42,148	173483,57	115258,80
(a) Cotton Textiles	18,198	10978,59	7003,37	47,634	78365,16	54177,70
(b) Jute & Other Natural Fibre Textiles	1,006	318,23	235,36	2,416	1938,61	1409,45
(c) Handloom Textiles & Khadi	3,117	924,50	735,82	8,271	3287,61	3470,93
(d) Other Textiles & Textile Products	38,908	20713,65	9985,65	83,827	89892,18	56200,72
5. Paper, Paper Products & Printing	14,713	4445,72	3359,61	28,474	28712,21	20910,20
6. Woods and Wood Products	6,508	1302,54	1001,79	11,141	4554,37	3390,87
7. Leather & Leather Products	5,433	2871,24	1733,09	10,759	10462,35	6002,54
8. Gems and Jewellery	3,421	13829,96	6493,16	7,849	40204,98	21261,40
9. Rubber & Plastic Products	14,574	4085,58	2905,90	27,827	29589,63	18435,80
10. Chemicals & Chemical Products	16,838	6782,79	4992,21	43,556	120373,56	76476,79
(a) Heavy Industrial Chemicals	3,554	1355,09	860,52	9,018	21312,46	13746,90
(b) Fertilisers	379	246,09	219,35	1,283	16397,86	10213,08
(c) Drugs & Pharmaceuticals	2,723	2051,75	1591,77	9,937	37961,62	26731,35
(d) Non-Edible Oils	707	362,61	283,21	1,403	1934,79	1327,00
(e) Other Chemicals & Chemical Products	9,475	2767,26	2037,36	21,915	42766,81	24458,46
11. Petroleum, Coal Products & Nuclear Fuels	1,270	3202,11	2721,58	3,762	78613,45	58330,60
12. Manufacture of Cement & Cement Products	6,597	2333,45	1990,42	13,812	27640,36	20384,67
13. Basic Metals & Metal Products	28,434	17028,61	11812,63	66,250	271149,46	179324,74
(a) Iron & Steel	10,662	7356,91	5064,50	27,560	157373,26	102331,98
(b) Non-Ferrous Metals	4,041	2822,02	1605,44	7,497	24867,93	15310,25
(c) Metal Products	13,731	6849,68	5142,69	31,193	88908,27	61682,52
14. Engineering	46,018	11850,76	8362,37	1,17,336	124088,95	86898,74
(a) Heavy Engineering	7,492	2211,32	1515,11	24,001	25492,50	17777,49
(b) Light Engineering	28,709	5976,61	4040,99	69,449	47616,90	31851,89
(c) Electrical Machinery & Goods	7,505	2794,52	2114,11	17,881	32043,07	22906,68
(d) Electronic Machinery & Goods	2,312	868,31	692,16	6,005	18936,47	14362,69
15. Vehicles, Vehicle Parts & Transport Equipments	7,678	4118,80	2904,96	20,601	69063,73	45681,64
16. Other Industries	57,017	15450,61	11408,44	2,38,010	70880,05	52613,60
17. Electricity, Gas & Water	2,058	10221,73	6563,96	6,732	146745,80	107259,11
(a) Electricity Generation & Transmission	776	8073,13	5873,95	3,197	133734,25	98976,97
(b) Non-Conventional Energy	337	519,68	407,26	1,278	6968,28	4647,07
(c) Gas, Steam & Water Supply	945	1628,92	282,76	2,257	6043,27	3635,07
18. Construction	26,291	20180,45	15096,08	1,65,434	277988,06	201482,00
(a) Other than Infrastructure	17,419	9988,25	7678,76	1,33,851	79356,50	59534,68
(b) Infrastructure Construction	8,872	10192,20	7417,32	31,583	198631,56	141947,31
III. TRANSPORT OPERATORS	34,447	6053,47	4694,95	3,15,028	68371,60	55875,91
IV. PROFESSIONAL AND OTHER SERVICES	1,82,069	56579,55	38699,09	5,20,780	325614,90	240154,16
1. Professional Services	13,276	4473,62	3021,81	63,243	37775,56	27730,76
2. Tourism, Hotel & Restaurants	11,668	4843,47	3698,65	32,334	28140,69	18908,99
3. Recreation services	2,176	1096,99	887,75	6,627	11649,40	9321,81
4. IT and Telecommunications	3,315	3523,56	2883,47	9,005	39091,03	30556,12
5. Others	1,51,634	42641,91	28207,41	4,09,571	208958,21	153636,49
V. PERSONAL LOANS	95	54,14	54,14	87,57,728	544178,16	413072,36
1. Housing	1	91	91	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	94	53,22	53,22	20,79,748	106925,73	77254,02
VI. TRADE	4,61,698	119427,74	87935,88	9,69,505	419837,01	253732,27
1. Wholesale Trade	74,915	38489,36	27557,25	1,42,793	248157,91	127683,26
2. Retail Trade	3,86,783	80938,38	60378,63	8,26,712	171679,10	126049,01
VII. FINANCE	8,617	5831,41	3752,84	45,828	242563,32	185369,50
VIII. ALL OTHERS	57,481	11950,07	8349,73	2,56,771	79478,44	55716,64
TOTAL BANK CREDIT	11,83,638	401528,78	279426,86	142,55,223	3534773,32	2497848,61