

**TABLE NO. 1.9 - OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2015**

(Amount in ₹ Million)

Occupation	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
<b>I. AGRICULTURE</b>	<b>73,885,647</b>	<b>10598579.1</b>	<b>9042717.0</b>
1. Direct Finance	70,080,993	9079129.4	7926911.2
2. Indirect Finance	3,804,654	1519449.7	1115805.8
<b>II. INDUSTRY</b>	<b>3,172,571</b>	<b>45496788.0</b>	<b>28360497.2</b>
1. Mining & Quarrying	50,539	849706.8	589782.9
2. Food Manufacturing & Processing	338,879	2992754.5	1916834.1
(a) Rice Mills, Flour & Dal Mills	107,252	780326.9	587054.8
(b) Sugar	4,431	565053.9	408083.5
(c) Edible Oils & Vanaspati	18,116	330653.3	220764.0
(d) Tea Processing	3,082	53189.5	27829.1
(e) Processing of Fruits & Vegetables	20,138	78577.8	40698.2
(f) Others	185,860	1184953.1	632404.6
3. Beverage & Tobacco	15,020	353824.8	233427.3
4. Textiles	503,793	4570114.2	2264297.4
(a) Cotton Textiles	95,938	1862922.7	1012011.5
(b) Jute & Other Natural Fibre Textiles	10,963	62941.2	51647.1
(c) Handloom Textiles & Khadi	98,083	71027.0	53023.1
(d) Other Textiles & Textile Products	298,809	2573223.4	1147615.6
5. Paper, Paper Products & Printing	69,056	686939.9	466605.3
6. Woods and Wood Products	30,768	120357.1	84614.1
7. Leather & Leather Products	45,906	300570.5	114243.0
8. Gems and Jewellery	25,842	1242283.2	713700.5
9. Rubber & Plastic Products	66,320	707575.0	428807.5
10. Chemicals & Chemical Products	99,482	2793019.9	1567738.1
(a) Heavy Industrial Chemicals	11,900	385334.4	224546.4
(b) Fertilisers	3,343	488619.7	295941.7
(c) Drugs & Pharmaceuticals	18,977	1092163.6	558410.0
(d) Non-Edible Oils	2,916	42958.2	26471.8
(e) Other Chemicals & Chemical Products	62,346	783944.0	462368.1
11. Petroleum, Coal Products & Nuclear Fuels	9,433	1729761.7	879140.1
12. Manufacture of Cement & Cement Products	47,003	873240.7	504305.8
13. Basic Metals & Metal Products	153,714	5900086.6	4048798.7
(a) Iron & Steel	69,474	4244557.3	2937350.5
(b) Non-Ferrous Metals	20,578	847060.4	641360.1
(c) Metal Products	63,662	808468.9	470088.2
14. Engineering	272,694	3123148.6	2061633.9
(a) Heavy Engineering	40,806	583862.3	371669.4
(b) Light Engineering	158,929	1223329.5	796459.4
(c) Electrical Machinery & Goods	59,121	924615.2	589215.3
(d) Electronic Machinery & Goods	13,838	391341.7	304289.8
15. Vehicles, Vehicle Parts & Transport Equipments	138,673	1544867.5	846965.8
16. Other Industries	806,227	2512423.5	814573.1
17. Electricity, Gas & Water	116,724	5701505.5	4193839.2
(a) Electricity Generation & Transmission	14,383	5314651.9	3908876.8
(b) Non-Conventional Energy	96,525	265915.0	212503.7
(c) Gas, Steam & Water Supply	5,816	120938.6	72458.7
18. Construction	382,498	9494607.9	6631190.6
(a) Other than Infrastructure	306,557	2169655.5	1464051.5
(b) Infrastructure Construction	75,941	7324952.4	5167139.1
<b>III. TRANSPORT OPERATORS</b>	<b>2,071,376</b>	<b>1954303.4</b>	<b>1341184.3</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,728,918</b>	<b>7393310.0</b>	<b>4965798.7</b>
1. Professional Services	419,322	591619.1	396905.4
2. Tourism, Hotel & Restaurants	187,064	791085.9	538831.0
3. Recreation services	33,669	275269.7	168425.8
4. IT and Telecommunications	53,901	1097036.8	719368.3
5. Others	3,034,962	4638298.5	3142268.2
<b>V. PERSONAL LOANS</b>	<b>49,231,013</b>	<b>17307778.5</b>	<b>11439860.8</b>
1. Housing	7,455,425	8180428.3	6398790.7
2. Consumer Durables	835,204	164993.0	124642.9
3. Vehicles	5,583,985	1637499.6	1143507.0
4. Education	2,682,972	802766.1	632024.5
5. Personal Credit Cards	16,927,795	1698938.4	365650.9
6. Others	15,745,632	4823153.1	2775244.8
<b>VI. TRADE</b>	<b>6,638,708</b>	<b>10937014.3</b>	<b>6627360.9</b>
1. Wholesale Trade	539,131	6577817.7	3320320.9
Of which: Food Procurement	421	3018365.3	983072.1
2. Retail Trade	6,099,577	4359196.6	3307040.0
<b>VII. FINANCE</b>	<b>495,605</b>	<b>8196910.4</b>	<b>5606557.4</b>
<b>VIII. ALL OTHERS</b>	<b>5,015,798</b>	<b>2669832.6</b>	<b>1400748.9</b>
<b>TOTAL BANK CREDIT</b>	<b>144,239,636</b>	<b>104554516.5</b>	<b>68784725.2</b>