

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2008**

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	9697800	87402	73328	16616576	150669	132084
1. Direct Finance	9543018	67774	59203	16375724	106990	94945
2. Indirect Finance	154782	19628	14125	240852	43679	37139
II. Industry	782684	334074	234031	1430393	667582	500512
1. Mining & Quarrying	9197	13903	9441	10525	22121	17212
2. Food Manufacturing & Processing	87637	26430	20118	151373	36511	26665
(a) Rice Mills, Flour & Dal Mills	32675	8149	6149	80669	7842	5918
(b) Sugar	765	6785	5251	983	11093	8102
(c) Edible Oils & Vanaspati	5109	3547	2707	8379	3867	2788
(d) Tea Processing	421	493	338	1052	2035	1492
(e) Processing of Fruits & Vegetables	1290	614	493	1649	688	487
(f) Others	47377	6841	5179	58641	10986	7879
3. Beverage & Tobacco	3286	2816	2126	2568	3957	2770
4. Textiles	74022	51325	34955	253314	72688	52956
(a) Cotton Textiles	15342	24717	16197	93316	34044	24125
(b) Jute & Other Natural Fibre Textiles	3847	515	354	35308	1898	1211
(c) Handloom Textiles & Khadi	15000	1107	735	23650	1866	1406
(d) Other Textiles and Textile Products	39833	24986	17669	101040	34879	26214
5. Paper, Paper Products & Printing	15386	6414	4786	25676	10731	8549
6. Leather & Leather Products	11562	2468	1929	18874	4002	2926
7. Rubber & Plastic Products	13037	7805	5581	22157	11621	8077
8. Chemicals & Chemical Products	25266	26960	19443	157284	37164	26487
(a) Heavy Industrial Chemicals	2161	7254	5276	4579	8244	6059
(b) Fertilisers	376	1810	1329	656	6483	5084
(c) Drugs & Pharmaceuticals	2640	6451	4474	90048	12582	8396
(d) Non-Edible Oils	767	894	628	377	699	369
(e) Other Chemicals & Chemical Products	19322	10551	7735	61624	9156	6578
9. Petroleum, Coal Products & Nuclear Fuels	891	12686	6585	1749	35430	29866
10. Manufacture of Cement & Cement Products	7729	5205	3268	23945	12295	8939
11. Basic Metals & Metal Products	33364	49010	33717	68797	90581	65005
(a) Iron & Steel	8520	36750	25072	11862	67381	47347
(b) Non-Ferrous Metals	3142	5682	3973	2923	9195	7222
(c) Metal Products	21702	6578	4671	54012	14004	10435
12. Engineering	41445	25070	18241	81868	45672	33431
(a) Heavy Engineering	3347	3114	2332	12118	8200	5197
(b) Light Engineering	25509	10478	7538	35440	19881	15575
(c) Electrical Machinery & Goods	9600	7557	5512	17299	10384	6752
(d) Electronic Machinery & Goods	2989	3921	2859	17011	7206	5907
13. Vehicles, Vehicle Parts & Transport Equipments	6954	12525	8791	22174	18252	12397
14. Other Industries	407973	26698	18470	453950	53689	40935
15. Electricity, Gas & Water	1343	18087	13035	3316	79418	61024
(a) Electricity Generation & Transmission	637	14140	10147	1747	74853	57605
(b) Non-Conventional Energy	149	2223	1391	510	2186	1646
(c) Gas, Steam & Water Supply	557	1725	1497	1059	2379	1773
16. Construction	43592	46672	33547	132823	133449	103274
III. Transport Operators	90895	12216	8742	197719	17971	14810
IV. Professional And Other Services	268808	39799	28554	1094543	106770	85456
V. Personal Loans	7938619	148710	115922	8715396	180670	151652
1. Loans for Purchase of Consumer Durables	55463	475	361	454413	3065	2392
2. Loans for Housing	1649279	72781	59226	2203452	101450	89729
3. Rest of the Personal Loans	6233877	75454	56335	6057531	76155	59531
VI. Trade	1343955	59918	48198	3013540	156009	113794
1. Wholesale Trade	46462	28529	23390	211166	74749	61203
2. Retail Trade	1297493	31389	24808	2802374	81260	52590
VII. Finance	6285	32297	27410	91764	133073	115317
VIII. All Others	248528	7534	6107	3652920	82518	66151
Total Bank Credit	20377574	721951	542292	34812851	1495261	1179776

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 37, March 2008.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2008 (Contd.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(7)	(8)	(9)	(10)	(11)	(12)
I. Agriculture	521	1039	509	9669055	37511	32140
1. Direct Finance	249	314	186	9472737	35960	30803
2. Indirect Finance	272	725	323	196318	1551	1337
II. Industry	52868	119658	68323	579508	3003	2337
1. Mining & Quarrying	215	1417	899	779	68	54
2. Food Manufacturing & Processing	1626	5336	3071	95849	482	354
(a) Rice Mills, Flour & Dal Mills	948	271	210	26947	239	176
(b) Sugar	38	249	212	26	1	1
(c) Edible Oils & Vanaspati	80	840	587	2985	31	22
(d) Tea Processing	22	433	109	7	3	3
(e) Processing of Fruits & Vegetables	19	179	73	137	8	6
(f) Others	519	3365	1880	65747	199	146
3. Beverage & Tobacco	185	4586	2915	208	15	12
4. Textiles	10659	9199	6276	67993	310	254
(a) Cotton Textiles	1293	2592	1839	10693	81	59
(b) Jute & Other Natural Fibre Textiles	20	-	-	9529	63	65
(c) Handloom Textiles & Khadi	483	11	9	28393	79	56
(d) Other Textiles and Textile Products	8863	6596	4428	19378	87	74
5. Paper, Paper Products & Printing	626	3280	1983	5532	41	31
6. Leather & Leather Products	477	3764	3196	22517	51	27
7. Rubber & Plastic Products	1137	1759	1107	9383	38	31
8. Chemicals & Chemical Products	3738	21094	11758	15763	63	53
(a) Heavy Industrial Chemicals	428	2757	1503	8	-	-
(b) Fertilisers	69	917	253	-	-	-
(c) Drugs & Pharmaceuticals	1891	9557	5853	4420	14	11
(d) Non-Edible Oils	4	61	36	7	-	-
(e) Other Chemicals & Chemical Products	1346	7802	4114	11328	48	42
9. Petroleum, Coal Products & Nuclear Fuels	192	4926	2007	125	7	5
10. Manufacture of Cement & Cement Products	261	1228	884	2956	22	17
11. Basic Metals & Metal Products	3783	13697	5988	10885	60	46
(a) Iron & Steel	1821	5147	2241	63	10	9
(b) Non-Ferrous Metals	436	4472	1960	12	-	-
(c) Metal Products	1526	4078	1787	10810	49	37
12. Engineering	7295	17656	10437	10049	66	49
(a) Heavy Engineering	456	2899	1591	384	15	13
(b) Light Engineering	3929	5281	3447	4670	28	18
(c) Electrical Machinery & Goods	2383	4678	2983	2186	11	9
(d) Electronic Machinery & Goods	527	4798	2416	2809	11	9
13. Vehicles, Vehicle Parts & Transport Equipments	1238	11573	6385	13561	59	44
14. Other Industries	12703	6455	4090	300664	999	756
15. Electricity, Gas & Water	141	3523	1259	242	22	14
(a) Electricity Generation & Transmission	30	1691	616	21	2	2
(b) Non-Conventional Energy	6	87	78	144	10	9
(c) Gas, Steam & Water Supply	105	1746	564	77	10	4
16. Construction	8592	10162	6067	23002	701	591
III. Transport Operators	1441	1525	962	100505	835	610
IV. Professional And Other Services	66122	25036	16722	491491	2037	1610
V. Personal Loans	8455388	97495	47657	1990016	13423	10396
1. Loans for Purchase of Consumer Durables	116871	2658	2531	274471	1667	1164
2. Loans for Housing	94596	19480	15850	274817	4072	3366
3. Rest of the Personal Loans	8243921	75358	29276	1440728	7684	5865
VI. Trade	51810	15436	11135	1615257	6268	4877
1. Wholesale Trade	18729	7774	4929	95375	606	482
2. Retail Trade	33081	7661	6206	1519882	5662	4395
VII. Finance	3092	38323	11246	74488	584	447
VIII. All Others	65839	8307	4684	1606722	6641	5471
Total Bank Credit	8697081	306817	161239	16127042	70302	57887

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 37, March 2008.

**TABLE 5.1 - BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - 2008 (Concl.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
I. Agriculture	2221226	44798	36080	38205178	321418	274141
1. Direct Finance	2124602	33705	27430	37516330	244743	212567
2. Indirect Finance	96624	11093	8651	688848	76675	61574
II. Industry	1220300	184075	123332	4065753	1308392	928536
1. Mining & Quarrying	2473	5906	2758	23189	43416	30363
2. Food Manufacturing & Processing	39713	12368	8292	376198	81127	58500
(a) Rice Mills, Flour & Dal Mills	4161	1868	1494	145400	18369	13947
(b) Sugar	272	1373	1132	2084	19501	14698
(c) Edible Oils & Vanaspati	5274	1604	1205	21827	9889	7308
(d) Tea Processing	203	1083	1018	1705	4047	2961
(e) Processing of Fruits & Vegetables	347	276	207	3442	1765	1266
(f) Others	29456	6164	3235	201740	27555	18319
3. Beverage & Tobacco	498	1515	1178	6745	12889	9001
4. Textiles	56809	20527	13868	462797	154049	108310
(a) Cotton Textiles	17954	10216	7673	138598	71651	49893
(b) Jute & Other Natural Fibre Textiles	1659	198	174	50363	2675	1805
(c) Handloom Textiles & Khadi	2745	215	159	70271	3277	2364
(d) Other Textiles and Textile Products	34451	9898	5862	203565	76447	54248
5. Paper, Paper Products & Printing	21597	3242	2320	68817	23707	17668
6. Leather & Leather Products	8813	1155	806	62243	11441	8884
7. Rubber & Plastic Products	13592	3473	2425	59306	24697	17221
8. Chemicals & Chemical Products	21333	12085	8782	223384	97367	66523
(a) Heavy Industrial Chemicals	988	4361	3069	8164	22616	15907
(b) Fertilisers	119	904	535	1220	10116	7201
(c) Drugs & Pharmaceuticals	4917	3367	2609	103916	31971	21344
(d) Non-Edible Oils	91	51	35	1246	1706	1069
(e) Other Chemicals & Chemical Products	15218	3401	2534	108838	30958	21002
9. Petroleum, Coal Products & Nuclear Fuels	753	3681	4166	3710	56730	42629
10. Manufacture of Cement & Cement Products	1082	1557	1236	35973	20307	14345
11. Basic Metals & Metal Products	261440	14609	10478	378269	167956	115234
(a) Iron & Steel	2826	10143	7183	25092	119431	81852
(b) Non-Ferrous Metals	757	1427	1180	7270	20777	14337
(c) Metal Products	257857	3039	2115	345907	27748	19045
12. Engineering	533368	9211	6421	674025	97675	68579
(a) Heavy Engineering	1440	2419	1854	17745	16647	10987
(b) Light Engineering	10074	2045	1573	79622	37713	28151
(c) Electrical Machinery & Goods	10430	2550	1814	41898	25181	17070
(d) Electronic Machinery & Goods	511424	2197	1181	534760	18134	12372
13. Vehicles, Vehicle Parts & Transport Equipments	12261	31587	7797	56188	73995	35413
14. Other Industries	112102	13215	10080	1287392	101056	74331
15. Electricity, Gas & Water	1881	6655	5418	6923	107707	80749
(a) Electricity Generation & Transmission	1569	5546	4459	4004	96231	72828
(b) Non-Conventional Energy	151	823	702	960	5330	3825
(c) Gas, Steam & Water Supply	161	286	257	1959	6145	4095
16. Construction	132585	43290	37307	340594	234274	180785
III. Transport Operators	343619	24531	19571	734179	57078	44696
IV. Professional And Other Services	3843172	75430	54926	5764136	249071	187268
V. Personal Loans	16924742	247442	159790	44024161	687741	485416
1. Loans for Purchase of Consumer Durables	91028	840	699	992246	8704	7147
2. Loans for Housing	992187	94042	80264	5214331	291825	248435
3. Rest of the Personal Loans	15841527	152560	78827	37817584	387211	229834
VI. Trade	430910	48266	34552	6455472	285896	212556
1. Wholesale Trade	65168	22417	15146	436900	134075	105151
2. Retail Trade	365742	25849	19406	6018572	151821	107405
VII. Finance	22101	24209	16134	197730	228486	170554
VIII. ALL OTHERS	1969562	41009	31427	7543571	146009	113840
Total Bank Credit	26975632	689761	475813	106990180	3284091	2417007

Note : Data reported here cover Bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 37, March 2008.