

**Table No.5.1 – Type of account-Wise classification of outstanding credit of scheduled commercial banks according to occupation (Part 1 of 2)**

MARCH 2002

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>31,531</b>	<b>4365,13</b>	<b>3372,91</b>	<b>6,592</b>	<b>693,44</b>	<b>540,14</b>
1. Direct Finance	19,536	2105,25	1594,16	4,279	341,16	267,13
2. Indirect Finance	11,995	2259,88	1778,74	2,313	352,28	273,01
<b>II. INDUSTRY</b>	<b>1,78,465</b>	<b>108684,75</b>	<b>70165,58</b>	<b>30,935</b>	<b>12918,42</b>	<b>9687,79</b>
1. Mining & Quarrying	2,752	10522,60	3486,86	490	352,25	343,17
2. Food Manufacturing & Processing	21,781	12798,64	9742,54	2,181	761,84	587,51
(a) Rice Mills, Flour & Dal Mills	10,795	2968,02	2276,63	733	153,40	107,91
(b) Sugar	598	3985,43	2870,22	33	31,46	29,13
(c) Edible Oils & Vanaspati	2,794	1781,87	1408,09	355	123,69	116,56
(d) Tea Processing	802	1053,03	766,22	99	29,12	20,75
(e) Processing of Fruits & Vegetables	481	192,19	156,25	109	30,16	33,53
(f) Others	6,311	2818,10	2265,13	852	394,00	279,63
3. Beverage & Tobacco	1,700	1115,78	920,59	287	180,43	143,83
4. Textiles	32,169	14296,22	9608,27	4,213	1236,39	1058,51
(a) Cotton Textiles	10,496	5394,11	4408,44	1,727	623,34	568,99
(b) Jute & Other Natural Fibre Textiles	598	304,30	201,37	84	20,05	13,95
(c) Handloom Textiles & Khadi	1,949	327,40	258,93	169	18,10	15,84
(d) Other Textiles & Textile Products	19,126	8270,41	4739,53	2,233	574,90	459,73
5. Paper, Paper Products & Printing	9,036	2639,28	2214,16	1,226	334,22	269,99
6. Leather & Leather Products	2,173	630,65	534,02	464	77,63	63,99
7. Rubber & Plastic Products	10,359	3699,10	3161,44	1,083	227,29	187,61
8. Chemicals & Chemical Products	14,902	13637,55	8277,61	1,956	1606,78	1039,00
(a) Heavy Industrial Chemicals	2,216	1851,99	1225,56	390	232,83	180,01
(b) Fertilisers	634	3543,25	2085,60	43	183,22	153,81
(c) Drugs & Pharmaceuticals	3,776	3361,30	2129,94	392	402,48	268,28
(d) Non-Edible Oils	391	130,10	114,54	31	113,18	48,55
(e) Other Chemicals & Chemical Products	7,885	4750,91	2721,97	1,100	675,08	388,36
9. Petroleum, Coal Products & Nuclear Fuels	1,317	2760,54	1226,08	136	235,27	205,15
10. Manufacture of Cement & Cement Products	2,580	1254,05	1065,65	195	302,17	212,25
11. Basic Metals & Metal Products	20,381	12817,26	9998,34	2,342	1019,62	859,41
(a) Iron & Steel	8,464	9031,35	6736,80	741	488,50	384,35
(b) Non-Ferrous Metals	1,718	885,07	703,06	222	62,23	48,34
(c) Metal Products	10,199	2900,84	2558,48	1,379	468,88	426,73
12. Engineering	21,600	18360,52	9615,37	3,269	1495,47	1007,46
(a) Heavy Engineering	4,517	2282,74	1576,98	685	331,40	253,46
(b) Light Engineering	7,379	4185,87	3166,12	1,135	457,71	292,19
(c) Electrical Machinery & Goods	6,413	8136,93	2605,87	884	400,37	260,53
(d) Electronic Machinery & Goods	3,291	3754,99	2266,40	565	305,99	201,27
13. Vehicles, Vehicle Parts & Transport Equipments	5,072	2833,10	2000,89	784	499,34	346,15
14. Other Industries	25,204	6246,11	4210,17	5,588	1336,42	920,97
15. Electricity, Gas & Water	1,169	2692,17	2056,76	315	1035,40	933,33
(a) Electricity Generation & Transmission	627	2413,23	1904,55	161	896,08	833,59
(b) Non-Conventional Energy	108	47,93	24,34	29	15,04	15,19
(c) Gas, Steam & Water Supply	434	231,01	127,87	125	124,29	84,56
16. Construction	6,270	2381,19	2046,83	6,406	2217,92	1509,44
<b>III. TRANSPORT OPERATORS</b>	<b>3,369</b>	<b>1164,01</b>	<b>940,00</b>	<b>1,949</b>	<b>372,84</b>	<b>263,91</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>13,970</b>	<b>3539,93</b>	<b>2719,49</b>	<b>9,591</b>	<b>3031,22</b>	<b>2651,43</b>
<b>V. PERSONAL LOANS</b>	<b>516</b>	<b>60,95</b>	<b>50,56</b>	<b>58,356</b>	<b>3660,38</b>	<b>2636,52</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	516	60,95	50,56	58,356	3660,38	2636,52

<b>VI. TRADE</b>	<b>1,80,244</b>	<b>72789,66</b>	<b>63834,03</b>	<b>40,361</b>	<b>9079,00</b>	<b>7843,06</b>
1. Wholesale Trade	67,599	61747,73	54698,82	15,570	5913,52	5449,67
2. Retail Trade	1,12,645	11041,93	9135,21	24,791	3165,48	2393,39
<b>VII. FINANCE</b>	<b>2,819</b>	<b>6226,74</b>	<b>4200,27</b>	<b>3,444</b>	<b>4792,63</b>	<b>2845,56</b>
<b>VIII. ALL OTHERS</b>	<b>47,719</b>	<b>19823,47</b>	<b>15846,92</b>	<b>20,744</b>	<b>4243,45</b>	<b>3287,43</b>
<b>TOTAL BANK CREDIT</b>	<b>4,58,633</b>	<b>216654,63</b>	<b>161129,76</b>	<b>1,71,972</b>	<b>38791,38</b>	<b>29755,84</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	33,032	3374,66	2901,38	2,091	124,96	97,33
2. Other Small Scale Industries	62,595	14285,17	12271,26	8,088	1447,18	1229,16

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out standing	Accounts	Limit	Out standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>13,453</b>	<b>1974,18</b>	<b>1628,73</b>	<b>66,046</b>	<b>11421,84</b>	<b>8355,21</b>
1. Direct Finance	12,154	851,25	704,96	47,224	2074,26	1788,71
2. Indirect Finance	1,299	1122,93	923,78	18,822	9347,58	6566,50
<b>II. INDUSTRY</b>	<b>18,113</b>	<b>39248,58</b>	<b>35293,41</b>	<b>24,187</b>	<b>29851,35</b>	<b>22313,79</b>
1. Mining & Quarrying	482	2984,45	2841,05	622	1292,33	1132,85
2. Food Manufacturing & Processing	1,409	1462,88	1171,40	2,468	1050,48	844,13
(a) Rice Mills, Flour & Dal Mills	422	134,86	135,92	976	146,08	102,22
(b) Sugar	75	287,12	269,66	42	153,79	159,26
(c) Edible Oils & Vanaspati	155	166,43	133,47	237	182,60	146,71
(d) Tea Processing	124	212,62	183,94	170	164,08	118,89
(e) Processing of Fruits & Vegetables	62	117,02	53,17	73	20,14	10,90
(f) Others	571	544,84	395,25	970	383,78	306,15
3. Beverage & Tobacco	262	657,01	626,05	228	389,44	286,29
4. Textiles	2,680	2918,46	2740,11	3,204	2723,15	2193,58
(a) Cotton Textiles	899	1269,65	1215,41	1,182	1218,82	999,00
(b) Jute & Other Natural Fibre Textiles	97	53,63	54,08	52	101,48	64,86
(c) Handloom Textiles & Khadi	93	27,72	26,24	257	327,28	286,50
(d) Other Textiles & Textile Products	1,591	1567,46	1444,37	1,713	1075,58	843,22
5. Paper, Paper Products & Printing	720	994,40	890,31	1,432	753,82	461,71
6. Leather & Leather Products	400	232,92	203,35	276	87,60	71,14
7. Rubber & Plastic Products	770	1047,95	912,74	1,126	648,85	557,56
8. Chemicals & Chemical Products	1,410	4230,13	3687,06	1,723	3183,93	2439,83
(a) Heavy Industrial Chemicals	244	694,61	633,54	329	449,92	366,90
(b) Fertilisers	96	968,57	732,22	91	1092,87	728,61
(c) Drugs & Pharmaceuticals	394	1139,63	1003,43	384	718,67	625,22
(d) Non-Edible Oils	25	190,76	190,70	22	2,88	2,16
(e) Other Chemicals & Chemical Products	651	1236,56	1127,17	897	919,58	716,94
9. Petroleum, Coal Products & Nuclear Fuels	143	3666,15	3583,85	137	1167,93	1060,70
10. Manufacture of Cement & Cement Products	206	1091,41	908,81	318	708,32	639,63
11. Basic Metals & Metal Products	1,669	3971,11	3582,32	1,712	2274,96	1894,00
(a) Iron & Steel	676	3155,26	2832,85	648	1355,17	1136,80
(b) Non-Ferrous Metals	220	304,79	282,45	167	311,57	250,43
(c) Metal Products	773	511,06	467,02	897	608,22	506,78
12. Engineering	2,273	5916,82	5040,67	2,172	3712,56	2557,38
(a) Heavy Engineering	439	1082,55	920,23	442	837,34	680,61
(b) Light Engineering	682	1885,65	1589,79	797	1403,58	983,87
(c) Electrical Machinery & Goods	697	1341,21	1198,44	599	691,00	456,08
(d) Electronic Machinery & Goods	455	1607,41	1332,21	334	780,64	436,82
13. Vehicles, Vehicle Parts & Transport Equipments	592	3095,37	2882,35	795	1336,41	1101,84
14. Other Industries	2,950	2273,03	2043,43	4,274	2896,13	2009,15
15. Electricity, Gas & Water	204	2496,56	2264,04	379	6009,56	3725,03
(a) Electricity Generation & Transmission	132	2310,28	2097,45	240	5366,59	3321,95
(b) Non-Conventional Energy	19	61,57	39,96	26	164,43	160,40
(c) Gas, Steam & Water Supply	53	124,71	126,64	113	478,54	242,68
16. Construction	1,943	2209,92	1915,87	3,321	1615,88	1338,97

<b>III. TRANSPORT OPERATORS</b>	<b>4,034</b>	<b>1033,67</b>	<b>854,22</b>	<b>14,815</b>	<b>1271,15</b>	<b>986,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,532</b>	<b>4994,91</b>	<b>4034,70</b>	<b>18,068</b>	<b>6552,04</b>	<b>4382,26</b>
<b>V. PERSONAL LOANS</b>	<b>74,435</b>	<b>3283,20</b>	<b>2234,17</b>	<b>1,26,983</b>	<b>5031,30</b>	<b>3750,63</b>
1. Loans for Purchase of Consumer Durables	—	—	—	4,484	163,55	124,32
2. Loans for Housing	—	—	—	21	68,19	63,85
3. Rest of the Personal Loans	74,435	3283,20	2234,17	1,22,478	4799,57	3562,46
<b>VI. TRADE</b>	<b>7,174</b>	<b>4278,07</b>	<b>3978,19</b>	<b>12,571</b>	<b>2037,10</b>	<b>1789,16</b>
1. Wholesale Trade	2,637	3323,83	3093,88	5,482	1374,57	1252,67
2. Retail Trade	4,537	954,24	884,31	7,089	662,53	536,49
<b>VII. FINANCE</b>	<b>1,282</b>	<b>8847,41</b>	<b>7784,69</b>	<b>2,102</b>	<b>9729,03</b>	<b>7174,15</b>
<b>VIII. ALL OTHERS</b>	<b>9,167</b>	<b>5827,44</b>	<b>5096,19</b>	<b>11,931</b>	<b>6264,03</b>	<b>3714,88</b>
<b>TOTAL BANK CREDIT</b>	<b>1,33,190</b>	<b>69487,47</b>	<b>60904,31</b>	<b>2,76,703</b>	<b>72157,84</b>	<b>52466,67</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	907	55,96	53,93	3,765	322,29	195,61
2. Other Small Scale Industries	4,460	1396,77	1234,56	7,035	1763,66	1303,65

OCCUPATION		LONG TERM LOANS			PACKING CREDIT		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		13	14	15	16	17	18
<b>I.</b>	<b>AGRICULTURE</b>	<b>2,16,206</b>	<b>14974,72</b>	<b>11783,22</b>	<b>475</b>	<b>679,69</b>	<b>489,12</b>
	1. Direct Finance	1,98,151	7212,73	6255,43	340	434,14	297,98
	2. Indirect Finance	18,055	7761,99	5527,79	135	245,56	191,14
<b>II.</b>	<b>INDUSTRY</b>	<b>95,261</b>	<b>94919,80</b>	<b>74910,01</b>	<b>14,582</b>	<b>27159,15</b>	<b>20348,35</b>
	1. Mining & Quarrying	3,386	2753,39	2040,90	473	1468,62	1001,30
	2. Food Manufacturing & Processing	9,809	5183,37	4135,90	1,016	3016,77	2187,35
	(a) Rice Mills, Flour & Dal Mills	3,974	1202,98	907,03	137	933,10	765,12
	(b) Sugar	302	1361,57	1106,19	8	123,47	34,83
	(c) Edible Oils & Vanaspati	854	464,29	358,21	112	333,51	196,02
	(d) Tea Processing	272	438,61	352,60	33	201,47	118,28
	(e) Processing of Fruits & Vegetables	342	278,17	249,85	73	68,80	56,92
	(f) Others	4,065	1437,76	1162,03	653	1356,42	1016,18
	3. Beverage & Tobacco	926	836,92	644,86	46	318,81	232,49
	4. Textiles	10,473	9656,65	7259,98	5,876	6860,62	5307,91
	(a) Cotton Textiles	4,447	5686,15	4368,17	1,355	2525,84	1931,90
	(b) Jute & Other Natural Fibre Textiles	168	153,30	142,93	68	73,73	47,58
	(c) Handloom Textiles & Khadi	520	539,98	81,06	121	81,61	66,26
	(d) Other Textiles & Textile Products	5,338	3277,23	2667,83	4,332	4179,44	3262,17
	5. Paper, Paper Products & Printing	5,036	3753,58	3106,45	97	92,47	67,31
	6. Leather & Leather Products	730	331,73	268,70	1,364	1121,52	938,75
	7. Rubber & Plastic Products	4,252	1651,50	1289,41	402	479,53	383,87
	8. Chemicals & Chemical Products	5,276	11609,46	8892,55	1,031	2678,55	1796,62
	(a) Heavy Industrial Chemicals	875	3437,77	2726,89	245	518,32	346,21
	(b) Fertilisers	231	2147,80	1473,49	26	235,40	136,21
	(c) Drugs & Pharmaceuticals	1,079	2005,87	1733,83	350	982,30	623,24
	(d) Non-Edible Oils	116	33,59	28,77	33	101,00	72,45
	(e) Other Chemicals & Chemical Products	2,975	3984,43	2929,57	377	841,53	618,52
	9. Petroleum, Coal Products & Nuclear Fuels	389	5461,50	5189,55	58	736,65	690,23
	10. Manufacture of Cement & Cement Products	1,242	3043,79	2558,77	23	99,86	76,74
	11. Basic Metals & Metal Products	6,599	12833,36	11089,10	1,244	2951,89	2064,23
	(a) Iron & Steel	2,548	10507,60	9243,89	321	1414,60	1160,69
	(b) Non-Ferrous Metals	511	733,25	701,33	362	1122,76	606,58
	(c) Metal Products	3,540	1592,51	1143,87	561	414,53	296,96
	12. Engineering	6,962	9195,68	6726,37	853	2172,71	1682,16
	(a) Heavy Engineering	1,704	2027,82	1469,08	185	437,35	337,62
	(b) Light Engineering	2,472	1897,20	1491,82	292	683,00	518,33
	(c) Electrical Machinery & Goods	1,594	2914,96	1961,55	215	485,83	383,45
	(d) Electronic Machinery & Goods	1,192	2355,69	1803,91	161	566,53	442,76
	13. Vehicles, Vehicle Parts & Transport	2,374	3425,82	2414,19	317	530,64	403,11

(Amount in Rupees Lakh)

	Equipments						
	14. Other Industries	12,083	4331,89	3356,27	1,720	4257,87	3307,81
	15. Electricity, Gas & Water	1,041	11935,99	8535,69	32	134,22	78,34
	(a) Electricity Generation & Transmission	565	11348,55	8081,42	16	80,94	35,68
	(b) Non-Conventional Energy	128	151,06	138,39	11	12,04	11,20
	(c) Gas, Steam & Water Supply	348	436,37	315,89	5	41,24	31,46
	16. Construction	24,683	8915,18	7401,32	30	238,43	130,10
<b>III.</b>	<b>TRANSPORT OPERATORS</b>	<b>51,924</b>	<b>5413,15</b>	<b>3860,76</b>	<b>93</b>	<b>375,22</b>	<b>372,31</b>
<b>IV.</b>	<b>PROFESSIONAL AND OTHER SERVICES</b>	<b>56,590</b>	<b>11758,53</b>	<b>9400,40</b>	<b>228</b>	<b>497,06</b>	<b>315,57</b>
<b>V.</b>	<b>PERSONAL LOANS</b>	<b>6,54,247</b>	<b>32341,21</b>	<b>27857,65</b>	<b>16</b>	<b>1,75</b>	<b>1,50</b>
	1. Loans for Purchase of Consumer Durables	7,859	261,82	209,59	—	—	—
	2. Loans for Housing	4,38,174	24864,66	21641,21	—	—	—
	3. Rest of the Personal Loans	2,08,214	7214,74	6006,86	16	1,75	1,50
<b>VI.</b>	<b>TRADE</b>	<b>24,131</b>	<b>2892,84</b>	<b>2351,54</b>	<b>2,707</b>	<b>3239,60</b>	<b>2171,32</b>
	1. Whole sale Trade	7,678	1489,82	1239,69	2,150	2765,18	1869,36
	2. Retail Trade	16,453	1403,02	1111,85	557	474,43	301,96
<b>VII.</b>	<b>FINANCE</b>	<b>8,871</b>	<b>16611,16</b>	<b>13636,19</b>	<b>29</b>	<b>227,12</b>	<b>211,59</b>
<b>VIII.</b>	<b>ALL OTHERS</b>	<b>27,896</b>	<b>12131,22</b>	<b>9504,21</b>	<b>1,977</b>	<b>2541,23</b>	<b>1626,53</b>
<b>TOTAL BANK CREDIT</b>		<b>11,35,126</b>	<b>191042,64</b>	<b>153303,98</b>	<b>20,107</b>	<b>34720,83</b>	<b>25536,28</b>
<i>OF WHICH:</i>	1. Artisans and Village & Tiny Industries	10,186	816,45	552,49	721	162,81	128,95
	2. Other Small Scale Industries	23,851	4500,47	3393,95	4,997	4695,27	3734,05