

**Table No.5.2 – Organisation-Wise classification of Outstanding Credit of Scheduled Commercial Banks According to occupation (Part 1 of 2)**

MARCH 2002

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	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>5,123</b>	<b>2869,76</b>	<b>1885,22</b>	<b>319</b>	<b>808,51</b>	<b>238,94</b>
1. Direct Finance	3,784	202,90	164,64	135	107,58	75,29
2. Indirect Finance	1,339	2666,86	1720,58	184	700,94	163,65
<b>II. INDUSTRY</b>	<b>3,060</b>	<b>32173,18</b>	<b>21621,44</b>	<b>282</b>	<b>2303,83</b>	<b>1809,73</b>
1. Mining & Quarrying	305	3575,87	2400,95	6	21,22	16,69
2. Food Manufacturing & Processing	205	639,66	507,40	10	61,42	52,78
(a) Rice Mills, Flour & Dal Mills	84	580,12	457,35	—	—	—
(b) Sugar	8	3,12	3,11	2	10,50	5,18
(c) Edible Oils & Vanaspati	14	2,24	1,47	1	81	1,44
(d) Tea Processing	4	13,80	13,01	—	—	—
(e) Processing of Fruits & Vegetables	4	92	88	2	16	17
(f) Others	91	39,46	31,59	5	49,95	46,00
3. Beverage & Tobacco	50	19,41	16,65	—	—	—
4. Textiles	287	775,03	536,39	33	30,28	28,73
(a) Cotton Textiles	123	456,23	275,94	21	13,97	13,60
(b) Jute & Other Natural Fibre Textiles	16	5,66	5,48	1	35	35
(c) Handloom Textiles & Khadi	15	280,28	226,39	4	7,18	6,97
(d) Other Textiles & Textile Products	133	32,86	28,59	7	8,79	7,81
5. Paper, Paper Products & Printing	72	25,82	21,13	7	2,98	2,43
6. Leather & Leather Products	11	13,28	12,88	—	—	—
7. Rubber & Plastic Products	36	12,11	12,08	1	3	2
8. Chemicals & Chemical Products	195	1892,60	1084,21	9	93,91	78,93
(a) Heavy Industrial Chemicals	20	440,49	235,51	—	—	—
(b) Fertilisers	63	730,73	422,68	7	93,58	78,79
(c) Drugs & Pharmaceuticals	63	75,90	77,21	—	—	—
(d) Non-Edible Oils	5	276,44	210,87	—	—	—
(e) Other Chemicals & Chemical Products	44	369,04	137,95	2	33	13
9. Petroleum, Coal Products & Nuclear Fuels	77	5427,22	4393,82	5	68,97	45,50
10. Manufacture of Cement & Cement Products	45	30,28	24,66	1	20,00	24
11. Basic Metals & Metal Products	305	6154,53	4299,17	26	27,45	26,42
(a) Iron & Steel	208	5721,23	4005,78	23	13,84	14,50
(b) Non-Ferrous Metals	29	166,57	86,59	2	9,11	8,33
(c) Metal Products	68	266,74	206,80	1	4,50	3,59
12. Engineering	353	2713,05	1713,14	41	80,51	45,06
(a) Heavy Engineering	72	735,23	415,53	3	3,17	2,85
(b) Light Engineering	142	972,59	689,99	19	47,24	20,56
(c) Electrical Machinery & Goods	84	593,27	401,09	13	2,04	94
(d) Electronic Machinery & Goods	55	411,96	206,53	6	28,06	20,71
13. Vehicles, Vehicle Parts & Transport Equipments	125	268,29	251,30	4	7,18	3,34
14. Other Industries	279	281,32	264,62	27	88,56	85,39
15. Electricity, Gas & Water	108	7623,26	4217,69	49	1512,88	1172,15
(a) Electricity Generation & Transmission	78	7465,82	4061,05	49	1512,88	1172,15
(b) Non-Conventional Energy	1	75,00	75,00	—	—	—
(c) Gas, Steam & Water Supply	29	82,44	81,64	—	—	—
16. Construction	607	2721,43	1865,33	63	288,45	252,06
<b>III. TRANSPORT OPERATORS</b>	<b>491</b>	<b>1739,57</b>	<b>1506,34</b>	<b>17</b>	<b>278,75</b>	<b>139,81</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>492</b>	<b>967,97</b>	<b>159,52</b>	<b>58</b>	<b>39,23</b>	<b>29,60</b>

<b>V. PERSONAL LOANS</b>	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>1,291</b>	<b>48465,79</b>	<b>44925,13</b>	<b>68</b>	<b>8434,90</b>	<b>7335,56</b>
1. Whole sale Trade	624	48282,44	44851,72	36	8388,27	7299,11
2. Retail Trade	667	183,35	73,41	32	46,62	36,46
<b>VII. FINANCE</b>	<b>1,443</b>	<b>13252,89</b>	<b>10570,48</b>	<b>43</b>	<b>434,57</b>	<b>319,39</b>
<b>VIII. ALLOTHERS</b>	<b>951</b>	<b>2859,54</b>	<b>2259,56</b>	<b>1,412</b>	<b>3619,06</b>	<b>2960,57</b>
<b>TOTAL BANK CREDIT</b>	<b>12,851</b>	<b>102328,71</b>	<b>82927,68</b>	<b>2,199</b>	<b>15918,85</b>	<b>12833,61</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	555	215,46	162,20	13	3,09	2,83

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT			QUASI GOVERNMENT		
	OWNED UNDERTAKINGS			BODIES		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,150</b>	<b>1919,05</b>	<b>1548,87</b>	<b>546</b>	<b>1391,39</b>	<b>1093,82</b>
1. Direct Finance	123	169,58	162,51	54	13,05	7,33
2. Indirect Finance	2,027	1749,47	1386,36	492	1378,34	1086,49
<b>II. INDUSTRY</b>	<b>803</b>	<b>5831,10</b>	<b>4675,00</b>	<b>571</b>	<b>4528,46</b>	<b>3394,56</b>
1. Mining & Quarrying	24	277,17	127,99	8	176,02	72,30
2. Food Manufacturing & Processing	51	169,07	159,85	17	27,93	17,65
(a) Rice Mills, Flour & Dal Mills	1	15	5	1	15	16
(b) Sugar	10	21,32	20,50	—	—	—
(c) Edible Oils & Vanaspati	1	22	20	—	—	—
(d) Tea Processing	3	20,42	19,08	1	7	2
(e) Processing of Fruits & Vegetables	1	8	8	—	—	—
(f) Others	35	126,88	119,93	15	27,72	17,47
3. Beverage & Tobacco	1	5,00	4,07	4	19,05	22,98
4. Textiles	66	149,15	109,87	30	28,11	24,40
(a) Cotton Textiles	24	34,54	21,76	5	4,75	4,79
(b) Jute & Other Natural Fibre Textiles	2	1,18	1,09	—	—	—
(c) Handloom Textiles & Khadi	19	93,69	72,76	12	7,94	7,64
(d) Other Textiles & Textile Products	21	19,74	14,25	13	15,42	11,97
5. Paper, Paper Products & Printing	15	42,94	43,35	6	21,07	24,10
6. Leather & Leather Products	1	55	83	1	5	5
7. Rubber & Plastic Products	5	3,99	3,40	2	36	35
8. Chemicals & Chemical Products	43	242,59	216,35	26	209,93	166,41
(a) Heavy Industrial Chemicals	5	26,54	20,24	8	5,22	5,07
(b) Fertilisers	12	162,23	153,80	12	131,40	101,27
(c) Drugs & Pharmaceuticals	11	10,16	10,37	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	15	43,67	31,94	6	73,30	60,06
9. Petroleum, Coal Products & Nuclear Fuels	12	299,62	265,41	3	43	55
10. Manufacture of Cement & Cement Products	9	18,36	18,28	12	77,57	76,73
11. Basic Metals & Metal Products	57	118,97	110,67	26	118,21	117,87
(a) Iron & Steel	48	110,59	100,79	20	117,15	116,85
(b) Non-Ferrous Metals	1	25	1,96	—	—	—
(c) Metal Products	8	8,13	7,92	6	1,06	1,02
12. Engineering	137	556,90	453,28	23	153,35	132,34
(a) Heavy Engineering	19	36,56	31,21	2	42	32
(b) Light Engineering	10	14,40	7,38	1	3	3
(c) Electrical Machinery & Goods	51	367,58	301,73	18	152,78	131,87

(d)Electronic Machinery & Goods	57	138,36	112,96	2	13	13
13. Vehicles,VehicleParts&TransportEquipments	16	218,71	198,45	1	3,11	2,34
14. Other Industries	47	404,94	231,96	31	45,12	68,74
15. Electricity ,Gas & Water	186	2300,66	1824,25	294	2778,29	1952,47
(a)Electricity Generation & Transmission	179	2034,18	1627,60	290	2777,23	1951,63
(b)Non- Conventional Energy	—	—	—	—	—	—
(c)Gas, Steam & Water Supply	7	266,48	196,66	4	1,05	84
16. Construction	133	1022,49	906,99	87	869,87	715,28
<b>III. TRANSPORT OPERATORS</b>	<b>213</b>	<b>841,99</b>	<b>540,54</b>	<b>55</b>	<b>211,42</b>	<b>146,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>37</b>	<b>31,75</b>	<b>25,54</b>	<b>127</b>	<b>310,16</b>	<b>286,86</b>
<b>V. PERSONAL LOANS</b>	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>232</b>	<b>1235,89</b>	<b>999,15</b>	<b>112</b>	<b>141,91</b>	<b>108,26</b>
1. Wholesale Trade	178	1122,64	904,42	64	97,26	79,35
2. Retail Trade	54	113,26	94,72	48	44,65	28,91
<b>VII. FINANCE</b>	<b>116</b>	<b>1436,62</b>	<b>1181,52</b>	<b>70</b>	<b>1033,76</b>	<b>808,94</b>
<b>VIII. ALLOTHERS</b>	<b>254</b>	<b>2532,83</b>	<b>1968,01</b>	<b>550</b>	<b>1179,67</b>	<b>935,11</b>
<b>TOTAL BANK CREDIT</b>	<b>3,805</b>	<b>13829,23</b>	<b>10938,62</b>	<b>2,031</b>	<b>8796,78</b>	<b>6773,61</b>
<i>OF WHICH:</i> 1.ArtisansandVillage&TinyIndustries	—	—	—	—	—	—
2.Other Small Scale Industries	66	76,26	76,19	25	8,85	8,22

(Amount in Rupees Lakh)

OCCUPATION	CO-OPERATIVE SECTORS PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.					
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>2,752</b>	<b>2644,48</b>	<b>1707,71</b>	<b>495</b>	<b>1272,86</b>	<b>886,19</b>
1. Direct Finance	780	299,43	268,75	220	92,03	86,35
2. Indirect Finance	1,972	2345,05	1438,96	275	1180,83	799,83
<b>II. INDUSTRY</b>	<b>943</b>	<b>1130,67</b>	<b>586,57</b>	<b>3,865</b>	<b>16991,18</b>	<b>9570,40</b>
1. Mining & Quarrying	25	54,95	56,33	104	10697,03	4481,27
2. Food Manufacturing & Processing	245	411,37	210,41	278	591,28	528,54
(a) Rice Mills, Flour & DalMills	70	5,60	4,60	50	32,54	29,52
(b) Sugar	69	151,95	134,21	24	175,28	162,82
(c) Edible Oils & Vanaspati	17	3,84	3,62	60	166,40	159,73
(d) Tea Processing	8	13,59	1,25	19	11,80	5,58
(e) Processing of Fruits & Vegetables	18	3,24	2,46	2	20	24
(f) Others	63	233,15	64,26	123	205,05	170,65
3. Beverage & Tobacco	6	1,57	1,57	30	79,44	64,43
4. Textiles	187	84,08	78,23	546	597,74	486,55
(a) Cotton Textiles	83	46,93	42,03	272	342,91	277,22
(b) Jute & Other Natural Fibre Textiles	6	63	65	11	18,30	12,91
(c) HandloomTextiles&Khadi	64	20,25	19,96	12	7,92	7,43
(d) Other Textiles & Textile Products	34	16,27	15,60	251	228,62	188,98
5. Paper, Paper Products & Printing	29	10,10	6,12	193	152,10	136,35
6. Leather & Leather Products	14	1,51	1,43	32	12,17	9,77
7. Rubber & Plastic Products	23	2,05	2,12	326	167,53	172,39
8. Chemicals & Chemical Products	68	463,37	158,80	420	1581,57	1184,30
(a) Heavy Industrial Chemicals	6	4,02	2,50	87	236,51	190,72
(b) Fertilisers	8	422,27	132,32	55	551,79	412,77
(c) Drugs & Pharmaceuticals	5	19	21	94	95,84	105,15
(d) Non-Edible Oils	2	21	5	10	4,97	4,54

(e) Other Chemicals & Chemical Products	47	36,68	23,71	174	692,45	471,12
9. Petroleum, Coal Products & Nuclear Fuels	9	59	50	26	53,90	50,42
10. Manufacture of Cement & Cement Products	10	72	59	50	156,29	148,33
11. Basic Metals & Metal Products	53	11,34	7,46	471	922,51	780,52
(a) Iron & Steel	21	9,22	5,52	247	732,10	614,52
(b) Non- Ferrous Metals	6	82	69	47	45,92	29,97
(c) Metal Products	26	1,30	1,26	177	144,50	136,02
12. Engineering	45	14,94	12,70	483	1029,44	771,05
(a) Heavy Engineering	10	11,18	8,87	75	121,61	62,17
(b) Light Engineering	9	1,69	1,54	163	429,87	379,46
(c) Electrical Machinery & Goods	8	1,12	1,13	136	302,23	192,91
(d) Electronic Machinery & Goods	18	95	1,16	109	175,73	136,51
13. Vehicles, Vehicle Parts & Transport Equipments	11	4,26	95	250	169,65	112,45
14. Other Industries	170	17,52	16,47	444	233,96	194,82
15. Electricity, Gas & Water	8	1,61	1,29	40	310,86	257,03
(a) Electricity Generation & Transmission	8	1,61	1,29	28	307,32	253,64
(b) Non-Conventional Energy	—	—	—	3	14	12
(c) Gas, Steam & Water Supply	—	—	—	9	3,40	3,27
16. Construction	40	50,70	31,60	172	235,68	192,19
<b>III. TRANSPORT OPERATORS</b>	<b>145</b>	<b>5,99</b>	<b>4,19</b>	<b>165</b>	<b>301,88</b>	<b>238,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>152</b>	<b>1289,34</b>	<b>1273,68</b>	<b>436</b>	<b>490,89</b>	<b>377,30</b>
<b>V. PERSONAL LOANS</b>	<b>4,567</b>	<b>5571,26</b>	<b>4197,95</b>	<b>—</b>	<b>—</b>	<b>—</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	4,549	5570,76	4197,62	—	—	—
3. Rest of the Personal Loans	18	50	33	—	—	—
<b>VI. TRADE</b>	<b>6,480</b>	<b>762,54</b>	<b>601,48</b>	<b>2,072</b>	<b>448,33</b>	<b>364,76</b>
1. Wholesale Trade	112	40,92	39,21	1,713	237,53	176,17
2. Retail Trade	6,368	721,62	562,27	359	210,80	188,59
<b>VII. FINANCE</b>	<b>2,703</b>	<b>4311,30</b>	<b>3243,58</b>	<b>137</b>	<b>318,95</b>	<b>221,76</b>
<b>VIII. ALLOTHERS</b>	<b>340</b>	<b>1168,45</b>	<b>1124,07</b>	<b>1,042</b>	<b>1071,86</b>	<b>825,13</b>
<b>TOTAL BANK CREDIT</b>	<b>18,082</b>	<b>16884,04</b>	<b>12739,23</b>	<b>8,212</b>	<b>20895,95</b>	<b>12483,55</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	333	25,87	24,37	126	17,41	16,03
2. Other Small Scale Industries	215	54,30	51,16	808	345,19	297,35