

**TABLE NO.5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>36,639</b>	<b>17985,49</b>	<b>4453,58</b>	<b>8,167</b>	<b>1245,22</b>	<b>987,17</b>
1. Direct Finance	22,466	14788,31	2096,94	4,835	606,66	536,35
2. Indirect Finance	14,173	3197,18	2356,64	3,332	638,55	450,82
<b>II. INDUSTRY</b>	<b>1,86,588</b>	<b>100266,63</b>	<b>72790,88</b>	<b>35,610</b>	<b>16430,15</b>	<b>11258,77</b>
1. Mining & Quarrying	3,389	6829,34	3616,03	3,158	574,24	483,22
2. Food Manufacturing & Processing	23,692	14002,90	9696,76	2,166	942,52	643,63
(a) Rice Mills, Flour & Dal Mills	11,422	3349,50	2541,37	739	142,32	122,95
(b) Sugar	604	4206,69	2905,39	38	41,33	21,40
(c) Edible Oils & Vanaspati	2,732	1513,48	1161,89	295	131,89	124,33
(d) Tea Processing	971	1125,46	854,51	101	82,61	53,36
(e) Processing of Fruits & Vegetables	581	167,77	141,09	69	42,63	46,66
(f) Others	7,382	3640,00	2092,51	924	501,74	268,93
3. Beverage & Tobacco	1,621	964,81	784,06	330	243,15	206,97
4. Textiles	31,023	11995,50	9541,90	4,515	1844,58	1140,19
(a) Cotton Textiles	10,327	5230,22	4474,57	1,922	616,14	553,13
(b) Jute & Other Natural Fibre Textiles	618	316,63	217,02	80	60,59	43,21
(c) Handloom Textiles & Khadi	2,089	287,30	249,57	173	17,38	14,42
(d) Other Textiles & Textile Products	17,989	6161,36	4600,73	2,340	1150,47	529,43
5. Paper, Paper Products & Printing	9,106	2732,92	2232,67	1,355	341,49	274,99
6. Leather & Leather Products	2,327	936,41	790,36	509	96,93	81,40
7. Rubber & Plastic Products	10,520	3437,75	2819,45	1,075	303,74	203,62
8. Chemicals & Chemical Products	15,002	13060,50	9457,66	1,924	1352,44	928,21
(a) Heavy Industrial Chemicals	2,425	1674,54	1289,37	361	319,42	155,65
(b) Fertilisers	602	3183,95	2250,42	50	50,33	31,82
(c) Drugs & Pharmaceuticals	3,882	2846,26	2148,09	447	494,12	321,37
(d) Non-Edible Oils	383	143,69	111,02	34	30,13	24,79
(e) Other Chemicals & Chemical Products	7,710	5212,07	3658,76	1,032	458,45	394,58
9. Petroleum, Coal Products & Nuclear Fuels	1,298	1978,99	1021,44	138	630,42	620,63
10. Manufacture of Cement & Cement Products	2,755	1400,33	1231,84	248	248,68	119,05
11. Basic Metals & Metal Products	20,115	13016,11	9373,95	2,477	948,96	812,34
(a) Iron & Steel	7,724	7349,98	5971,15	808	491,29	453,85
(b) Non-Ferrous Metals	1,797	986,11	791,08	241	136,15	105,71
(c) Metal Products	10,594	4680,02	2611,72	1,428	321,52	252,78
12. Engineering	23,224	13025,72	9608,95	3,371	1800,67	1106,57
(a) Heavy Engineering	5,075	2683,31	1870,42	793	513,11	273,00
(b) Light Engineering	8,375	4308,44	3043,88	1,172	519,95	337,52
(c) Electrical Machinery & Goods	6,705	3482,03	2822,77	903	337,89	236,76
(d) Electronic Machinery & Goods	3,069	2551,94	1871,88	503	429,73	259,29
13. Vehicles, Vehicle Parts & Transport Equipments	5,326	3268,30	2013,50	778	1897,35	671,47
14. Other Industries	28,334	7162,67	5701,76	6,140	1364,56	1054,26
15. Electricity, Gas & Water	1,259	2922,64	2232,35	352	860,18	719,78
(a) Electricity Generation & Transmission	631	2547,32	1971,07	190	713,48	631,49
(b) Non-Conventional Energy	137	99,72	64,09	17	10,40	5,18
(c) Gas, Steam & Water Supply	491	275,60	197,19	145	136,30	83,11
16. Construction	7,597	3531,74	2668,21	7,074	2980,24	2192,45
<b>III. TRANSPORT OPERATORS</b>	<b>2,621</b>	<b>1277,27</b>	<b>961,77</b>	<b>2,225</b>	<b>505,17</b>	<b>371,10</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,907</b>	<b>3539,41</b>	<b>2779,23</b>	<b>10,638</b>	<b>3452,81</b>	<b>1696,68</b>
<b>V. PERSONAL LOANS</b>	<b>6,429</b>	<b>530,99</b>	<b>469,10</b>	<b>1,02,512</b>	<b>5748,96</b>	<b>4213,84</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	6,429	530,99	469,10	1,02,512	5748,96	4213,84
<b>VI. TRADE</b>	<b>2,06,109</b>	<b>73230,62</b>	<b>63976,96</b>	<b>56,004</b>	<b>11228,48</b>	<b>9375,85</b>
1. Wholesale Trade	70,342	59846,89	52902,74	16,706	6198,29	5277,55
2. Retail Trade	1,35,767	13383,73	11074,22	39,298	5030,19	4098,30
<b>VII. FINANCE</b>	<b>2,474</b>	<b>6688,61</b>	<b>4979,48</b>	<b>3,259</b>	<b>4313,08</b>	<b>2938,69</b>
<b>VIII. ALL OTHERS</b>	<b>65,051</b>	<b>15108,66</b>	<b>10476,76</b>	<b>25,921</b>	<b>5587,26</b>	<b>3976,67</b>
<b>TOTAL BANK CREDIT</b>	<b>5,21,818</b>	<b>218627,69</b>	<b>160887,76</b>	<b>2,44,336</b>	<b>48511,13</b>	<b>34818,77</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	22,869	2638,10	2175,19	2,674	192,88	157,58
2. Other Small Scale Industries	88,807	18857,45	15435,87	9,044	1577,98	1335,50

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>24,132</b>	<b>5299,64</b>	<b>2533,56</b>	<b>68,530</b>	<b>10139,94</b>	<b>7606,82</b>
1. Direct Finance	22,554	3971,85	1402,00	52,551	3797,04	2861,93
2. Indirect Finance	1,578	1327,80	1131,55	15,979	6342,90	4744,89
<b>II. INDUSTRY</b>	<b>19,038</b>	<b>45301,52</b>	<b>39356,64</b>	<b>22,978</b>	<b>29637,20</b>	<b>22366,28</b>
1. Mining & Quarrying	493	4338,76	3862,81	599	1388,72	1067,51
2. Food Manufacturing & Processing	1,575	2403,88	2097,80	2,293	1240,84	994,19
(a) Rice Mills, Flour & Dal Mills	395	194,27	173,65	854	123,39	85,83
(b) Sugar	82	433,53	411,19	32	178,37	172,66
(c) Edible Oils & Vanaspati	180	187,45	194,57	211	150,86	122,66
(d) Tea Processing	171	430,36	358,47	114	214,79	182,34
(e) Processing of Fruits & Vegetables	74	49,39	44,77	100	56,72	39,91
(f) Others	673	1108,88	915,16	982	516,72	390,78
3. Beverage & Tobacco	296	877,17	797,03	192	360,42	347,03
4. Textiles	2,646	3267,88	2904,08	2,540	2533,41	1858,63
(a) Cotton Textiles	930	1489,91	1324,88	978	957,21	753,83
(b) Jute & Other Natural Fibre Textiles	86	59,67	52,79	62	43,91	34,09
(c) Handloom Textiles & Khadi	109	134,35	59,22	132	138,91	122,01
(d) Other Textiles & Textile Products	1,521	1583,95	1467,20	1,368	1393,37	948,70
5. Paper, Paper Products & Printing	766	1347,41	1143,75	1,296	690,77	481,44
6. Leather & Leather Products	384	290,57	266,10	227	132,02	94,73
7. Rubber & Plastic Products	763	1393,70	1283,94	996	497,54	376,24
8. Chemicals & Chemical Products	1,610	5862,42	4772,15	1,538	3374,49	2528,85
(a) Heavy Industrial Chemicals	286	1732,47	1112,25	345	624,44	541,65
(b) Fertilisers	132	1247,86	1181,87	76	704,69	563,26
(c) Drugs & Pharmaceuticals	428	1351,91	1214,88	373	833,42	700,95
(d) Non-Edible Oils	24	94,88	20,01	17	3,08	2,41
(e) Other Chemicals & Chemical Products	740	1435,30	1243,13	727	1208,86	720,59
9. Petroleum, Coal Products & Nuclear Fuels	113	1154,44	1059,89	116	954,36	660,24
10. Manufacture of Cement & Cement Products	208	1262,47	1041,66	280	674,86	575,24
11. Basic Metals & Metal Products	1,832	4254,71	3667,60	1,614	2567,12	2049,51
(a) Iron & Steel	714	3134,81	2647,22	609	1772,58	1469,97
(b) Non-Ferrous Metals	218	285,98	267,31	136	264,69	203,14
(c) Metal Products	900	833,92	753,06	869	529,85	376,40
12. Engineering	2,327	7449,08	5968,18	1,936	3092,13	2122,45
(a) Heavy Engineering	558	1057,39	827,74	463	442,38	261,32
(b) Light Engineering	699	1989,05	1808,90	683	1164,06	948,69
(c) Electrical Machinery & Goods	651	2210,03	1550,72	457	476,11	371,62
(d) Electronic Machinery & Goods	419	2192,61	1780,83	333	1009,59	540,83
13. Vehicles, Vehicle Parts & Transport Equipments	593	1898,13	1790,23	687	1250,10	949,47
14. Other Industries	2,807	3367,48	3075,21	4,191	2488,51	1575,82
15. Electricity, Gas & Water	282	3023,56	2718,11	322	5715,47	4373,11
(a) Electricity Generation & Transmission	194	2709,31	2483,96	202	5387,20	4092,18
(b) Non-Conventional Energy	15	56,97	34,69	19	85,30	81,78
(c) Gas, Steam & Water Supply	73	257,28	199,46	101	242,98	199,15
16. Construction	2,343	3109,86	2908,09	4,151	2676,43	2311,81
<b>III. TRANSPORT OPERATORS</b>	<b>4,463</b>	<b>980,62</b>	<b>835,79</b>	<b>11,566</b>	<b>1088,31</b>	<b>832,96</b>
<b>M. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,842</b>	<b>7412,75</b>	<b>4734,34</b>	<b>13,312</b>	<b>6469,19</b>	<b>5019,74</b>
<b>V. PERSONAL LOANS</b>	<b>1,02,598</b>	<b>4608,30</b>	<b>2476,85</b>	<b>1,93,773</b>	<b>7229,73</b>	<b>5133,89</b>
1. Loans for Purchase of Consumer Durables	—	—	—	3,720	133,89	101,45
2. Loans for Housing	—	—	—	1	20,00	1,71
3. Rest of the Personal Loans	1,02,598	4608,30	2476,85	1,90,052	7075,84	5030,73
<b>VI. TRADE</b>	<b>9,309</b>	<b>3984,24</b>	<b>3369,89</b>	<b>13,665</b>	<b>1532,23</b>	<b>1257,53</b>
1. Wholesale Trade	3,031	2636,14	2237,43	3,655	722,36	636,75
2. Retail Trade	6,278	1348,10	1132,46	10,010	809,87	620,78
<b>VII. FINANCE</b>	<b>1,368</b>	<b>14378,33</b>	<b>12497,81</b>	<b>1,887</b>	<b>12038,66</b>	<b>9734,59</b>
<b>VIII. ALL OTHERS</b>	<b>17,515</b>	<b>6392,79</b>	<b>4588,53</b>	<b>26,945</b>	<b>6446,75</b>	<b>4326,97</b>
<b>TOTAL BANK CREDIT</b>	<b>1,85,265</b>	<b>88358,20</b>	<b>70393,41</b>	<b>3,52,656</b>	<b>74582,01</b>	<b>56278,79</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	843	58,89	62,12	2,557	186,34	126,35
2. Other Small Scale Industries	4,671	1459,53	1321,18	6,979	1607,45	1119,43

**TABLE NO.5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>2,62,003</b>	<b>18545,29</b>	<b>14513,31</b>	<b>664</b>	<b>1934,58</b>	<b>1083,40</b>
1. Direct Finance	2,41,538	11106,85	8519,92	376	914,97	767,53
2. Indirect Finance	20,465	7438,44	5993,39	288	1019,62	315,87
<b>II. INDUSTRY</b>	<b>1,12,037</b>	<b>125827,90</b>	<b>99853,08</b>	<b>14,878</b>	<b>28277,58</b>	<b>21308,23</b>
1. Mining & Quarrying	3,679	3404,34	2476,70	430	1604,72	1036,34
2. Food Manufacturing & Processing	11,496	6630,48	5250,12	1,035	3202,37	2250,24
(a) Rice Mills, Flour & Dal Mills	4,515	1016,09	727,17	141	1011,05	813,46
(b) Sugar	299	1799,63	1486,95	16	52,91	43,49
(c) Edible Oils & Vanaspati	992	660,87	520,84	106	291,34	181,19
(d) Tea Processing	507	854,91	670,15	34	175,05	137,06
(e) Processing of Fruits & Vegetables	371	315,83	269,42	80	85,43	58,62
(f) Others	4,812	1983,15	1575,59	668	1586,57	1016,43
3. Beverage & Tobacco	1,038	1186,25	1025,16	41	289,02	227,33
4. Textiles	11,789	12777,43	10217,79	5,991	6648,63	5223,68
(a) Cotton Textiles	4,657	7507,63	5866,21	1,369	2468,01	1873,67
(b) Jute & Other Natural Fibre Textiles	172	259,87	215,71	102	86,84	68,66
(c) Handloom Textiles & Khadi	636	233,44	165,06	126	101,29	83,55
(d) Other Textiles & Textile Products	6,324	4776,49	3970,81	4,394	3992,49	3197,80
5. Paper, Paper Products & Printing	5,273	4081,38	3279,58	111	262,33	157,72
6. Leather & Leather Products	908	404,94	322,71	1,451	973,27	845,73
7. Rubber & Plastic Products	4,616	1990,17	1522,34	401	582,42	445,31
8. Chemicals & Chemical Products	5,531	13715,60	10973,48	999	2900,22	2249,56
(a) Heavy Industrial Chemicals	960	3483,43	2910,78	209	693,95	561,44
(b) Fertilisers	238	2163,57	1702,49	19	207,58	178,48
(c) Drugs & Pharmaceuticals	1,296	2814,16	2385,62	327	992,00	689,52
(d) Non-Edible Oils	123	43,22	29,76	41	135,20	144,14
(e) Other Chemicals & Chemical Products	2,914	5211,23	3944,83	403	871,49	675,98
9. Petroleum, Coal Products & Nuclear Fuels	412	6953,43	6263,84	47	1076,17	947,43
10. Manufacture of Cement & Cement Products	1,391	3985,44	3309,87	25	172,05	173,86
11. Basic Metals & Metal Products	7,212	16740,05	14584,66	1,346	2699,56	2072,82
(a) Iron & Steel	2,522	13347,51	11774,21	322	1483,22	1189,61
(b) Non-Ferrous Metals	589	960,96	941,16	379	718,43	469,81
(c) Metal Products	4,101	2431,59	1869,29	645	497,92	413,40
12. Engineering	8,454	14054,85	9570,46	831	2107,39	1304,77
(a) Heavy Engineering	2,113	2804,52	2098,30	216	287,60	169,85
(b) Light Engineering	3,047	2004,47	1786,95	305	889,38	371,89
(c) Electrical Machinery & Goods	1,981	5743,47	2896,70	207	449,47	375,38
(d) Electronic Machinery & Goods	1,313	3502,40	2788,50	103	480,94	387,65
13. Vehicles, Vehicle Parts & Transport Equipments	2,482	4481,26	3406,60	321	734,41	468,96
14. Other Industries	14,137	6325,33	5205,01	1,777	4186,27	3388,09
15. Electricity, Gas & Water	1,897	17541,09	13087,23	26	130,67	90,73
(a) Electricity Generation & Transmission	1,315	16559,54	12415,01	17	78,83	58,32
(b) Non-Conventional Energy	154	324,82	250,15	5	10,32	10,32
(c) Gas, Steam & Water Supply	428	656,73	422,07	4	41,52	22,10
16. Construction	31,722	11555,84	9357,54	46	708,10	425,66
<b>III. TRANSPORT OPERATORS</b>	<b>50,378</b>	<b>6011,19</b>	<b>3970,66</b>	<b>123</b>	<b>483,28</b>	<b>483,35</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58,197</b>	<b>20537,08</b>	<b>14679,69</b>	<b>295</b>	<b>916,62</b>	<b>635,22</b>
<b>V. PERSONAL LOANS</b>	<b>9,86,433</b>	<b>56435,42</b>	<b>44983,39</b>	<b>146</b>	<b>15,22</b>	<b>11,30</b>
1. Loans for Purchase of Consumer Durables	6,506	220,64	169,46	—	—	—
2. Loans for Housing	6,86,528	44926,69	35635,53	—	—	—
3. Rest of the Personal Loans	2,93,399	11288,09	9178,40	146	15,22	11,30
<b>VI. TRADE</b>	<b>34,969</b>	<b>4010,36</b>	<b>3339,56</b>	<b>2,744</b>	<b>3399,31</b>	<b>2622,83</b>
1. Wholesale Trade	7,905	1357,29	1131,18	2,069	3065,16	2326,83
2. Retail Trade	27,064	2653,06	2208,38	675	334,14	296,00
<b>VII. FINANCE</b>	<b>9,279</b>	<b>20692,93</b>	<b>18220,85</b>	<b>32</b>	<b>484,70</b>	<b>444,93</b>
<b>VIII. ALL OTHERS</b>	<b>56,820</b>	<b>14161,76</b>	<b>9797,94</b>	<b>1,996</b>	<b>1734,15</b>	<b>1413,17</b>
<b>TOTAL BANK CREDIT</b>	<b>15,70,116</b>	<b>266221,92</b>	<b>209358,47</b>	<b>20,878</b>	<b>37245,43</b>	<b>28002,43</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	9,502	765,04	541,05	472	120,14	99,22
2. Other Small Scale Industries	36,135	6456,75	5117,11	6,491	5091,36	4143,24