

**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	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	71	67,66	39,40	52	342,63	312,92
1. Direct Finance	—	—	—	1	39	39
2. Indirect Finance	71	67,66	39,40	51	342,24	312,53
II. INDUSTRY	8,921	13766,35	8442,55	7,018	10228,76	7249,88
1. Mining & Quarrying	269	695,18	332,38	241	266,82	220,04
2. Food Manufacturing & Processing	684	1463,93	834,38	340	1088,50	418,25
(a) Rice Mills, Flour & Dal Mills	196	504,13	292,88	88	746,35	206,70
(b) Sugar	7	8,95	8,95	9	10,41	9,56
(c) Edible Oils & Vanaspati	34	85,77	41,44	46	25,52	17,78
(d) Tea Processing	18	92,19	31,74	6	15,78	3,04
(e) Processing of Fruits & Vegetables	37	55,02	22,69	9	18,29	12,01
(f) Others	392	717,88	436,68	182	272,15	169,15
3. Beverage & Tobacco	13	18,30	15,01	43	97,89	49,76
4. Textiles	3,553	4189,86	2409,63	2,407	2535,65	1883,56
(a) Cotton Textiles	839	1367,18	881,26	809	1126,65	818,85
(b) Jute & Other Natural Fibre Textiles	124	85,23	66,14	47	16,29	12,33
(c) Handloom Textiles & Khadi	87	82,68	54,75	35	19,78	13,08
(d) Other Textiles & Textile Products	2,503	2654,77	1407,48	1,516	1372,93	1039,30
5. Paper, Paper Products & Printing	78	66,15	39,00	41	111,55	81,10
6. Leather & Leather Products	878	785,66	446,19	559	411,58	299,93
7. Rubber & Plastic Products	203	348,02	207,25	216	145,60	103,28
8. Chemicals & Chemical Products	756	1591,19	970,18	868	1353,13	964,71
(a) Heavy Industrial Chemicals	172	337,15	197,45	148	280,36	199,30
(b) Fertilisers	49	19,50	16,22	9	46,77	46,78
(c) Drugs & Pharmaceuticals	248	604,21	402,52	364	646,01	437,27
(d) Non-Edible Oils	28	64,23	78,44	17	15,39	10,89
(e) Other Chemicals & Chemical Products	259	566,10	275,56	330	364,59	270,48
9. Petroleum, Coal Products & Nuclear Fuels	19	59,46	47,06	36	291,85	220,07
10. Manufacture of Cement & Cement Products	28	186,72	159,15	18	20,79	14,42
11. Basic Metals & Metal Products	847	1414,17	872,92	634	956,14	665,49
(a) Iron & Steel	238	929,46	561,46	181	607,44	420,65
(b) Non-Ferrous Metals	208	230,17	129,74	79	116,80	77,44
(c) Metal Products	401	254,54	181,72	374	231,91	167,40
12. Engineering	540	927,63	497,44	456	666,25	421,96
(a) Heavy Engineering	126	206,78	143,75	62	173,53	88,44
(b) Light Engineering	213	317,10	186,20	231	248,22	150,15
(c) Electrical Machinery & Goods	136	312,76	90,96	117	126,30	73,71
(d) Electronic Machinery & Goods	65	90,99	76,54	46	118,19	109,66
13. Vehicles, Vehicle Parts & Transport Equipments	234	284,11	121,34	279	232,49	168,78
14. Other Industries	786	1680,15	1446,08	847	1901,75	1724,96
15. Electricity, Gas & Water	15	34,34	29,53	9	12,76	6,44
(a) Electricity Generation & Transmission	9	27,51	27,52	6	7,88	2,98
(b) Non-Conventional Energy	1	5,00	37	—	—	—
(c) Gas, Steam & Water Supply	5	1,84	1,64	3	4,88	3,46
16. Construction	18	21,46	15,00	24	136,00	7,12
III. TRANSPORT OPERATORS	5	10,88	2,85	1	89	89
IV. PROFESSIONAL AND OTHER SERVICES	104	622,34	249,33	57	162,23	113,55
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	1,998	2641,35	1506,63	1,342	1553,09	1076,27
1. Wholesale Trade	1,562	2373,91	1322,78	1,037	1375,71	953,25
2. Retail Trade	436	267,44	183,84	305	177,38	123,02
VII. FINANCE	27	128,36	94,59	22	254,65	230,98
VIII. ALL OTHERS	1,829	1420,36	982,92	620	555,23	442,99
TOTAL BANK CREDIT	12,955	18657,30	11318,27	9,112	13097,48	9427,47
OF WHICH :						
1. Artisans and Village & Tiny Industries	426	112,71	101,06	54	15,21	12,28
2. Other Small Scale Industries	3,858	3004,44	2116,95	2,423	1590,56	1269,47

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OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAW-BACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	21	37,62	37,56	1	10	5
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	21	37,62	37,56	1	10	5
II. INDUSTRY	2,121	3998,06	3153,34	128	72,94	52,35
1. Mining & Quarrying	18	28,91	8,65	4	20	20
2. Food Manufacturing & Processing	42	125,08	53,53	2	7	6
(a) Rice Mills, Flour & Dal Mills	4	8,72	3,54	—	—	—
(b) Sugar	1	66	66	—	—	—
(c) Edible Oils & Vanaspati	7	13,57	8,27	—	—	—
(d) Tea Processing	5	42,96	8,27	—	—	—
(e) Processing of Fruits & Vegetables	5	7,47	4,18	—	—	—
(f) Others	20	51,71	28,60	2	7	6
3. Beverage & Tobacco	9	9,26	7,34	—	—	—
4. Textiles	472	362,07	263,89	48	27,06	15,61
(a) Cotton Textiles	173	112,59	93,99	7	2,23	98
(b) Jute & Other Natural Fibre Textiles	1	9,70	67	—	—	—
(c) Handloom Textiles & Khadi	3	71	61	1	10	10
(d) Other Textiles & Textile Products	295	239,06	168,63	40	24,73	14,53
5. Paper, Paper Products & Printing	10	1,05	82	1	5,00	5,03
6. Leather & Leather Products	36	14,27	9,57	29	17,72	17,41
7. Rubber & Plastic Products	163	151,98	71,26	—	—	—
8. Chemicals & Chemical Products	320	312,25	182,69	6	5,11	5,85
(a) Heavy Industrial Chemicals	94	58,74	33,82	1	30	29
(b) Fertilisers	7	40,24	29,54	—	—	—
(c) Drugs & Pharmaceuticals	89	117,05	73,81	3	4,47	5,21
(d) Non-Edible Oils	5	43,81	2,04	—	—	—
(e) Other Chemicals & Chemical Products	125	52,41	43,49	2	34	35
9. Petroleum, Coal Products & Nuclear Fuels	60	132,21	285,96	—	—	—
10. Manufacture of Cement & Cement Products	6	40,12	33,27	1	7,1	36
11. Basic Metals & Metal Products	176	108,96	161,92	30	7,01	4,77
(a) Iron & Steel	64	53,79	31,56	25	5,79	3,95
(b) Non-Ferrous Metals	49	28,71	108,22	—	—	—
(c) Metal Products	63	26,45	22,15	5	1,23	81
12. Engineering	110	145,07	94,17	—	—	—
(a) Heavy Engineering	15	36,53	32,51	—	—	—
(b) Light Engineering	34	42,27	18,10	—	—	—
(c) Electrical Machinery & Goods	49	27,46	24,52	—	—	—
(d) Electronic Machinery & Goods	12	38,81	19,04	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	28	25,71	15,78	2	2,33	1,16
14. Other Industries	661	2510,14	1935,44	3	7,65	1,83
15. Electricity, Gas & Water	6	4,83	3,92	2	8	8
(a) Electricity Generation & Transmission	4	67	27	2	8	8
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	2	4,16	3,65	—	—	—
16. Construction	4	26,14	25,11	—	—	—
III. TRANSPORT OPERATORS	—	—	—	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	21	113,21	96,17	3	3,58	3,09
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	575	763,11	545,90	41	7,14	4,35
1. Wholesale Trade	504	626,99	416,35	33	6,30	3,34
2. Retail Trade	71	136,12	129,55	8	84	1,01
VII. FINANCE	13	8,90	8,27	—	—	—
VIII. ALL OTHERS	180	217,15	152,86	5	18,93	14,64
TOTAL BANK CREDIT	2,931	5138,05	3994,10	178	102,70	74,48
OF WHICH : 1. Artisans and Village & Tiny Industries	23	6,55	4,93	—	—	—
2. Other Small Scale Industries	755	1145,27	909,86	74	44,60	32,41

**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	INLAND BILLS PURCHASED			INLAND BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	105	41,89	29,05	116	148,46	135,75
1. Direct Finance	8	11,30	6,26	6	6,56	3,31
2. Indirect Finance	97	30,59	22,79	110	141,90	132,44
II. INDUSTRY	7,207	7854,77	3662,21	11,531	16205,98	10435,00
1. Mining & Quarrying	245	889,60	223,49	104	94,32	66,33
2. Food Manufacturing & Processing	220	295,30	169,31	125	171,26	127,42
(a) Rice Mills, Flour & Dal Mills	36	11,39	6,92	11	9,41	8,97
(b) Sugar	8	9,16	3,58	15	8,76	6,03
(c) Edible Oils & Vanaspati	43	66,21	61,53	20	100,15	82,50
(d) Tea Processing	8	3,65	2,26	3	3,84	88
(e) Processing of Fruits & Vegetables	5	1,62	1,68	13	5,37	3,07
(f) Others	120	203,27	93,35	63	43,74	25,97
3. Beverage & Tobacco	39	22,07	17,49	42	48,84	41,89
4. Textiles	986	574,58	302,42	1,497	1027,99	696,90
(a) Cotton Textiles	544	295,84	160,40	934	658,77	441,01
(b) Jute & Other Natural Fibre Textiles	16	21,75	13,43	28	21,33	10,26
(c) Handloom Textiles & Khadi	20	2,56	1,63	4	18	18
(d) Other Textiles & Textile Products	406	254,43	126,96	531	347,70	245,45
5. Paper, Paper Products & Printing	361	103,27	56,88	428	169,37	103,02
6. Leather & Leather Products	124	50,84	23,49	105	22,46	17,29
7. Rubber & Plastic Products	458	156,66	97,73	843	613,00	504,47
8. Chemicals & Chemical Products	871	515,27	284,32	1,812	2096,29	1303,40
(a) Heavy Industrial Chemicals	258	153,70	91,46	303	371,47	275,57
(b) Fertilisers	23	63,42	38,11	72	213,99	148,77
(c) Drugs & Pharmaceuticals	204	91,98	60,47	309	445,93	224,50
(d) Non-Edible Oils	16	6,45	6,34	33	95,02	67,66
(e) Other Chemicals & Chemical Products	370	199,71	87,94	1,095	969,87	586,90
9. Petroleum, Coal Products & Nuclear Fuels	71	157,07	63,35	80	222,54	178,85
10. Manufacture of Cement & Cement Products	57	92,17	64,02	61	111,32	103,92
11. Basic Metals & Metal Products	1,195	1216,73	751,48	2,207	2168,85	1605,15
(a) Iron & Steel	490	863,50	538,91	1,220	1467,52	1173,44
(b) Non-Ferrous Metals	190	181,45	106,04	257	336,54	188,51
(c) Metal Products	515	171,78	106,53	730	364,79	243,20
12. Engineering	1,335	1401,34	608,50	2,482	3752,50	2071,64
(a) Heavy Engineering	343	166,76	86,08	632	748,21	428,46
(b) Light Engineering	407	423,94	173,62	584	751,46	335,37
(c) Electrical Machinery & Goods	404	610,47	258,86	862	1675,22	828,14
(d) Electronic Machinery & Goods	181	200,16	89,94	404	577,61	479,67
13. Vehicles, Vehicle Parts & Transport Equipments	305	589,64	221,80	948	2119,87	1462,82
14. Other Industries	585	788,51	421,67	456	717,92	539,06
15. Electricity, Gas & Water	65	150,37	132,06	143	2587,98	1432,57
(a) Electricity Generation & Transmission	43	140,09	121,91	77	2460,61	1319,60
(b) Non-Conventional Energy	4	7,80	7,84	3	10,94	10,22
(c) Gas, Steam & Water Supply	18	2,48	2,32	63	116,44	102,74
16. Construction	290	851,34	224,19	198	281,47	180,27
III. TRANSPORT OPERATORS	105	70,77	14,13	75	182,37	77,10
IV. PROFESSIONAL AND OTHER SERVICES	436	156,51	124,52	440	231,04	180,62
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	4,309	1563,00	1117,40	4,437	2391,93	1914,79
1. Wholesale Trade	2,272	1019,93	726,07	3,245	1862,08	1468,90
2. Retail Trade	2,037	543,07	391,33	1,192	529,85	445,89
VII. FINANCE	651	555,38	529,70	256	941,53	434,22
VIII. ALL OTHERS	8,040	5304,89	3091,41	2,129	2443,87	1768,07
TOTAL BANK CREDIT	20,853	15547,21	8568,42	18,984	22545,17	14945,55
OF WHICH : 1. Artisans and Village & Tiny Industries	330	44,65	31,29	107	19,21	16,26
2. Other Small Scale Industries	2,459	549,53	343,90	2,256	1034,14	733,02

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OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/TTs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	580	114,57	196,74	31	7,48	7,33	4,01,112	55910,58	31936,64
1. Direct Finance	—	—	—	4	47	21	3,44,339	35204,39	16194,85
2. Indirect Finance	580	114,57	196,74	27	7,01	7,12	56,773	20706,19	15741,79
II. INDUSTRY	1,069	3050,88	1590,83	432	481,42	386,66	4,29,556	401400,14	301906,69
1. Mining & Quarrying	33	345,46	52,17	7	19,28	19,16	12,669	20479,88	13465,04
2. Food Manufacturing & Processing	43	123,26	44,45	13	35,22	43,07	43,726	31725,62	22623,21
(a) Rice Mills, Flour & Dal Mills	9	1,86	1,77	3	9	16	18,413	7118,56	4985,38
(b) Sugar	—	—	—	1	11,50	11,50	1,112	6761,90	5081,37
(c) Edible Oils & Vanaspati	9	29,42	28,74	3	19	16	4,678	3256,72	2545,89
(d) Tea Processing	3	11,60	4,23	—	—	—	1,941	3053,20	2312,31
(e) Processing of Fruits & Vegetables	2	88	88	1	71	71	1,347	807,13	645,69
(f) Others	20	79,49	8,83	5	22,74	30,54	16,235	10728,11	7052,57
3. Beverage & Tobacco	1	43	21	5	44	14	3,670	4118,08	3519,43
4. Textiles	214	283,15	160,79	144	202,80	139,11	67,825	48270,60	36758,19
(a) Cotton Textiles	87	118,91	84,05	48	124,94	52,93	23,624	22076,23	17379,73
(b) Jute & Other Natural Fibre Textiles	4	1,97	75	3	211	211	1,343	985,92	737,18
(c) Handloom Textiles & Khadi	1	37	30	2	19	8	3,418	1019,24	764,56
(d) Other Textiles & Textile Products	122	161,90	75,70	91	75,56	83,99	39,440	24189,21	17876,72
5. Paper, Paper Products & Printing	51	73,96	69,23	13	225	2,02	18,890	9988,89	7927,26
6. Leather & Leather Products	20	36,92	24,47	31	35,49	19,78	7,588	4209,09	3259,16
7. Rubber & Plastic Products	49	34,12	28,74	20	32,27	35,83	20,323	9686,97	7699,46
8. Chemicals & Chemical Products	189	251,19	222,62	48	19,00	10,21	31,474	46409,09	34853,88
(a) Heavy Industrial Chemicals	77	110,77	101,89	9	71	1,12	5,648	9841,45	7472,05
(b) Fertilisers	7	27,12	25,60	6	53	48	1,290	7969,55	6213,82
(c) Drugs & Pharmaceuticals	56	33,88	46,30	8	10,71	4,49	8,034	11286,11	8714,98
(d) Non-Edible Oils	2	8,18	1,94	1	1,50	20	724	684,77	499,63
(e) Other Chemicals & Chemical Products	47	71,24	46,90	24	5,55	3,92	15,778	16627,21	11953,38
9. Petroleum, Coal Products & Nuclear Fuels	6	148,58	129,07	2	3,23	3,23	2,398	13762,75	11501,05
10. Manufacture of Cement & Cement Products	9	29,55	24,35	1	3,46	3,46	5,088	8228,68	6854,46
11. Basic Metals & Metal Products	115	475,27	326,27	39	39,60	32,41	39,839	46613,24	36981,30
(a) Iron & Steel	62	155,07	102,32	17	35,39	28,40	14,996	31697,35	26366,71
(b) Non-Ferrous Metals	21	218,29	209,40	8	1,64	1,66	4,172	4465,91	3599,22
(c) Metal Products	32	101,91	14,54	14	2,57	2,35	20,671	10449,98	7015,37
12. Engineering	185	502,98	316,64	42	11,59	10,45	45,293	48937,21	33702,18
(a) Heavy Engineering	38	179,30	85,69	10	2,14	1,14	10,444	9301,55	6366,68
(b) Light Engineering	59	82,67	55,82	17	3,92	4,00	15,826	12744,91	9221,09
(c) Electrical Machinery & Goods	44	121,72	68,16	10	2,09	1,95	12,526	15575,04	9600,25
(d) Electronic Machinery & Goods	44	119,30	106,96	5	3,44	3,36	6,497	11315,71	8514,16
13. Vehicles, Vehicle Parts & Transport Equipments	40	135,16	72,49	16	61,38	52,60	12,039	16980,26	11416,99
14. Other Industries	73	164,38	61,34	26	7,79	7,68	60,823	32673,10	26138,21
15. Electricity, Gas & Water	8	3,04	1,70	3	1,46	1,47	4,389	32988,48	24829,07
(a) Electricity Generation & Transmission	5	2,67	1,35	1	5	5	2,696	30635,23	23125,79
(b) Non-Conventional Energy	—	—	—	1	7	7	366	611,34	464,70
(c) Gas, Steam & Water Supply	3	37	34	1	1,35	1,35	1,337	1741,91	1238,58
16. Construction	33	443,43	56,30	22	6,15	6,05	53,522	26328,22	20377,80
III. TRANSPORT OPERATORS	11	4,11	6,40	19	8,38	13,35	71,592	10623,23	7570,34
IV. PROFESSIONAL AND OTHER SERVICES	59	79,47	69,04	108	25,33	15,96	1,06,419	43721,58	30397,20
V. PERSONAL LOANS	—	—	—	241	16,95	16,24	13,92,132	74585,58	57304,60
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	10,226	354,54	270,91
2. Loans for Housing	—	—	—	—	—	—	6,86,529	44946,69	35637,24
3. Rest of the Personal Loans	—	—	—	241	16,95	16,24	6,95,377	29284,36	21396,45
VI. TRADE	702	326,34	197,84	178	80,76	61,74	3,36,382	106711,96	90367,54
1. Wholesale Trade	538	295,01	167,89	110	28,17	25,03	1,13,064	81414,25	69596,09
2. Retail Trade	109	31,33	29,96	68	52,59	36,71	2,23,318	25297,72	20771,45
VII. FINANCE	5	78	98	58	102,49	47,50	19,331	60588,40	50162,59
VIII. ALL OTHERS	542	187,18	102,50	451	159,95	130,61	2,08,044	59738,93	41266,03
TOTAL BANK CREDIT	2,968	3763,34	2164,33	1,518	882,76	679,38	29,64,568	813280,40	610911,63
OF WHICH :									
1. Artisans and Village & Tiny Industries	10	2,45	2,33	16	1,52	2,70	39,883	4163,71	3332,36
2. Other Small Scale Industries	250	184,20	114,21	106	22,93	20,41	1,64,308	42626,18	34012,57