

**TABLE NO. 5.2– ORGANISATION–WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	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>2,690</b>	<b>3703,11</b>	<b>2751,08</b>	<b>179</b>	<b>737,63</b>	<b>616,11</b>
1. Direct Finance	889	89,80	68,38	43	56,61	55,97
2. Indirect Finance	1,801	3613,31	2682,70	136	681,03	560,14
<b>II. INDUSTRY</b>	<b>2,921</b>	<b>32102,88</b>	<b>23315,92</b>	<b>489</b>	<b>3927,69</b>	<b>3121,91</b>
1. Mining & Quarrying	452	3894,46	2861,70	8	48,51	30,51
2. Food Manufacturing & Processing	148	895,14	256,65	6	18,25	12,74
(a) Rice Mills, Flour & Dal Mills	54	310,06	168,82	—	—	—
(b) Sugar	6	8,87	8,87	—	—	—
(c) Edible Oils & Vanaspati	11	6,27	4,01	5	18,21	12,70
(d) Tea Processing	10	19,73	19,09	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	67	550,21	55,87	1	4	4
3. Beverage & Tobacco	13	1,34	1,27	4	14,40	14,28
4. Textiles	134	262,36	178,44	35	137,73	133,19
(a) Cotton Textiles	49	140,78	89,26	12	16,79	15,05
(b) Jute & Other Natural Fibre Textiles	3	1,96	1,96	1	20	20
(c) Handloom Textiles & Khadi	4	32,04	10,81	1	100,00	102,47
(d) Other Textiles & Textile Products	78	87,58	76,40	21	20,74	15,47
5. Paper, Paper Products & Printing	33	81,03	68,72	3	1,25	1,24
6. Leather & Leather Products	8	11,11	10,89	—	—	—
7. Rubber & Plastic Products	39	68,29	45,00	19	43,40	52,85
8. Chemicals & Chemical Products	185	1585,62	1051,39	58	195,76	171,90
(a) Heavy Industrial Chemicals	25	29,81	17,62	18	33,55	19,74
(b) Fertilisers	68	1291,00	780,84	3	57,50	57,72
(c) Drugs & Pharmaceuticals	36	86,49	84,66	13	38,16	31,74
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	56	178,31	168,25	24	66,55	62,70
9. Petroleum, Coal Products & Nuclear Fuels	68	4473,86	3245,29	8	83,55	41,05
10. Manufacture of Cement & Cement Products	33	35,27	35,96	5	46,74	20,40
11. Basic Metals & Metal Products	256	5094,69	4001,49	25	89,00	64,87
(a) Iron & Steel	191	4807,61	3698,38	14	50,94	31,82
(b) Non-Ferrous Metals	26	42,36	41,28	1	5,61	5,61
(c) Metal Products	39	244,72	261,83	10	32,45	27,43
12. Engineering	259	1804,85	1467,78	79	146,12	104,05
(a) Heavy Engineering	44	336,65	268,85	7	27,55	18,50
(b) Light Engineering	102	432,92	421,15	32	66,20	38,50
(c) Electrical Machinery & Goods	56	594,39	419,77	34	38,42	40,60
(d) Electronic Machinery & Goods	57	440,88	358,01	6	13,95	6,44
13. Vehicles, Vehicle Parts & Transport Equipments	111	469,14	280,33	15	13,48	13,19
14. Other Industries	238	944,45	723,67	59	260,34	253,05
15. Electricity, Gas & Water	110	9087,42	6763,49	46	2489,79	1947,69
(a) Electricity Generation & Transmission	96	8911,12	6587,36	46	2489,79	1947,69
(b) Non-Conventional Energy	2	75,06	75,06	—	—	—
(c) Gas, Steam & Water Supply	12	101,24	101,07	—	—	—
16. Construction	834	3393,86	2323,85	119	339,38	260,92
<b>III. TRANSPORT OPERATORS</b>	<b>564</b>	<b>1377,90</b>	<b>890,01</b>	<b>37</b>	<b>342,82</b>	<b>194,99</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>536</b>	<b>76,36</b>	<b>62,37</b>	<b>68</b>	<b>194,29</b>	<b>141,25</b>
<b>V. PERSONAL LOANS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
<b>VI. TRADE</b>	<b>1,180</b>	<b>43419,61</b>	<b>40407,97</b>	<b>79</b>	<b>8715,05</b>	<b>6325,00</b>
1. Wholesale Trade	531	43308,20	40307,88	56	8692,29	6310,23
2. Retail Trade	649	111,41	100,09	23	22,76	14,76
<b>VII. FINANCE</b>	<b>1,784</b>	<b>17359,96</b>	<b>15142,22</b>	<b>75</b>	<b>944,42</b>	<b>828,33</b>
<b>VIII. ALL OTHERS</b>	<b>1,850</b>	<b>2185,39</b>	<b>1816,02</b>	<b>1,758</b>	<b>2835,22</b>	<b>2212,68</b>
<b>TOTAL BANK CREDIT</b>	<b>11,525</b>	<b>100225,22</b>	<b>84385,59</b>	<b>2,685</b>	<b>17697,13</b>	<b>13440,27</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	—	—	—	—	—	—

See Notes on Tables.

**TABLE NO. 5.2– ORGANISATION–WISE CLASSIFICATION OF OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	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>2,894</b>	<b>3062,46</b>	<b>2535,14</b>	<b>595</b>	<b>1245,57</b>	<b>912,79</b>
1. Direct Finance	109	310,17	291,09	37	21,18	15,47
2. Indirect Finance	2,785	2752,29	2244,05	558	1224,39	897,32
<b>II. INDUSTRY</b>	<b>957</b>	<b>9915,82</b>	<b>7723,27</b>	<b>540</b>	<b>7200,66</b>	<b>4157,38</b>
1. Mining & Quarrying	28	474,53	367,96	6	5,68	11,65
2. Food Manufacturing & Processing	51	312,93	272,83	10	6,12	12,57
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	16	34,60	34,85	3	2,06	9,5
(c) Edible Oils & Vanaspati	7	47,00	20,79	3	2,9	9,57
(d) Tea Processing	5	31,12	28,90	2	3,71	1,99
(e) Processing of Fruits & Vegetables	3	4,15	2,87	2	6	6
(f) Others	20	196,06	185,42	—	—	—
3. Beverage & Tobacco	5	24,90	21,47	4	19,05	26,20
4. Textiles	65	241,51	130,50	7	4,24	4,15
(a) Cotton Textiles	23	56,39	49,32	1	5,1	4,6
(b) Jute & Other Natural Fibre Textiles	2	1,18	1,09	—	—	—
(c) Handloom Textiles & Khadi	16	122,29	33,22	1	5	5
(d) Other Textiles & Textile Products	24	61,65	46,87	5	3,68	3,64
5. Paper, Paper Products & Printing	29	153,57	128,37	6	4,83	3,93
6. Leather & Leather Products	4	25,19	8,29	—	—	—
7. Rubber & Plastic Products	9	26,24	25,65	2	7	7
8. Chemicals & Chemical Products	82	608,06	495,14	17	185,24	130,50
(a) Heavy Industrial Chemicals	5	29,63	17,65	6	29,23	24,30
(b) Fertilisers	17	322,10	269,80	5	99,56	49,20
(c) Drugs & Pharmaceuticals	37	124,52	72,58	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	23	131,81	135,12	6	56,46	57,01
9. Petroleum, Coal Products & Nuclear Fuels	14	367,66	179,70	6	41,34	41,43
10. Manufacture of Cement & Cement Products	20	78,37	79,01	7	10,22	10,01
11. Basic Metals & Metal Products	88	275,29	231,10	10	43,31	42,91
(a) Iron & Steel	75	208,51	192,30	6	17,55	17,15
(b) Non-Ferrous Metals	3	15,25	2,66	1	8	8
(c) Metal Products	10	51,53	36,14	3	25,68	25,68
12. Engineering	142	874,63	688,88	26	2076,24	236,11
(a) Heavy Engineering	30	223,82	205,76	7	1,61	7,7
(b) Light Engineering	16	28,21	23,83	1	3	3
(c) Electrical Machinery & Goods	52	502,69	363,07	16	2074,38	295,08
(d) Electronic Machinery & Goods	44	119,90	96,21	2	23	24
13. Vehicles, Vehicle Parts & Transport Equipments	27	317,82	193,61	3	100,21	88,00
14. Other Industries	39	356,48	241,67	35	21,26	16,82
15. Electricity, Gas & Water	168	3143,45	2353,23	283	3684,14	2658,06
(a) Electricity Generation & Transmission	160	2783,15	2106,78	256	3570,91	2557,46
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	8	360,30	246,45	27	113,24	100,60
16. Construction	186	2635,20	2305,86	118	998,70	814,95
<b>III. TRANSPORT OPERATORS</b>	<b>192</b>	<b>962,91</b>	<b>483,53</b>	<b>40</b>	<b>111,62</b>	<b>86,88</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>99</b>	<b>467,71</b>	<b>455,57</b>	<b>133</b>	<b>304,48</b>	<b>267,53</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>247</b>	<b>1812,90</b>	<b>1825,59</b>	<b>117</b>	<b>80,47</b>	<b>146,40</b>
1. Wholesale Trade	159	1598,97	1629,11	44	30,58	113,67
2. Retail Trade	88	213,93	196,47	73	49,89	32,73
<b>VII. FINANCE</b>	<b>222</b>	<b>2005,85</b>	<b>1669,40</b>	<b>92</b>	<b>1106,53</b>	<b>1002,66</b>
<b>VIII. ALL OTHERS</b>	<b>463</b>	<b>1971,95</b>	<b>1483,05</b>	<b>668</b>	<b>1138,32</b>	<b>926,93</b>
<b>TOTAL BANK CREDIT</b>	<b>5,074</b>	<b>20199,61</b>	<b>16175,55</b>	<b>2,185</b>	<b>11187,64</b>	<b>7500,57</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	—	—	—
2. Other Small Scale Industries	—	—	—	—	—	—

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OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(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 Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>14,755</b>	<b>20489,10</b>	<b>3737,63</b>	<b>363</b>	<b>1287,20</b>	<b>959,06</b>
1. Direct Finance	13,334	19108,10	2687,70	128	205,78	176,38
2. Indirect Finance	1,421	1380,99	1049,93	235	1081,42	782,68
<b>II. INDUSTRY</b>	<b>707</b>	<b>1228,87</b>	<b>908,55</b>	<b>2,851</b>	<b>17225,65</b>	<b>10206,76</b>
1. Mining & Quarrying	31	64,81	63,90	138	9384,35	5217,18
2. Food Manufacturing & Processing	192	816,84	591,42	323	805,49	484,45
(a) Rice Mills, Flour & Dal Mills	40	3,56	2,45	65	35,62	21,99
(b) Sugar	64	162,12	134,20	25	142,82	118,51
(c) Edible Oils & Vanaspati	9	2,08	1,50	28	33,35	24,67
(d) Tea Processing	7	12,13	67	56	140,79	96,93
(e) Processing of Fruits & Vegetables	15	3,06	2,03	8	25,22	18,52
(f) Others	57	633,88	450,57	141	427,68	203,83
3. Beverage & Tobacco	2	72	73	21	27,87	27,86
4. Textiles	205	87,88	78,36	366	458,81	342,18
(a) Cotton Textiles	78	55,06	47,05	192	295,90	219,05
(b) Jute & Other Natural Fibre Textiles	3	32	32	7	7,04	7,13
(c) Handloom Textiles & Khadi	93	24,03	23,00	8	4,74	4,64
(d) Other Textiles & Textile Products	31	8,46	7,98	189	151,13	111,36
5. Paper, Paper Products & Printing	19	22,43	17,07	169	138,80	105,20
6. Leather & Leather Products	3	13	12	39	20,01	22,86
7. Rubber & Plastic Products	24	3,34	2,72	188	97,46	55,25
8. Chemicals & Chemical Products	52	170,76	113,44	312	2130,44	1457,69
(a) Heavy Industrial Chemicals	4	4,03	2,50	56	86,88	80,49
(b) Fertilisers	9	121,65	83,34	25	255,13	260,60
(c) Drugs & Pharmaceuticals	6	27	26	115	194,96	145,19
(d) Non-Edible Oils	—	—	—	6	2,65	2,34
(e) Other Chemicals & Chemical Products	33	44,81	27,34	110	1590,82	969,06
9. Petroleum, Coal Products & Nuclear Fuels	3	3,84	3,82	24	221,01	175,87
10. Manufacture of Cement & Cement Products	12	78	55	47	128,28	118,96
11. Basic Metals & Metal Products	30	7,30	7,58	326	1107,04	778,95
(a) Iron & Steel	15	5,99	5,96	144	781,20	559,40
(b) Non-Ferrous Metals	5	57	1,01	42	88,80	44,72
(c) Metal Products	10	74	62	140	237,04	174,84
12. Engineering	36	6,77	6,47	392	935,96	448,78
(a) Heavy Engineering	8	4,44	4,09	76	381,29	62,65
(b) Light Engineering	5	58	65	137	284,91	194,37
(c) Electrical Machinery & Goods	12	1,37	1,34	106	142,91	84,57
(d) Electronic Machinery & Goods	11	38	40	73	126,86	107,19
13. Vehicles, Vehicle Parts & Transport Equipments	6	15,30	5,34	64	156,95	128,55
14. Other Industries	59	3,88	3,36	214	229,79	188,61
15. Electricity, Gas & Water	10	3,46	3,33	48	571,48	299,83
(a) Electricity Generation & Transmission	9	3,42	3,29	28	431,09	225,03
(b) Non-Conventional Energy	—	—	—	9	107,50	61,56
(c) Gas, Steam & Water Supply	1	4	4	11	32,89	13,24
16. Construction	23	20,64	10,32	150	811,90	354,53
<b>III. TRANSPORT OPERATORS</b>	<b>90</b>	<b>4,42</b>	<b>2,93</b>	<b>64</b>	<b>294,34</b>	<b>231,96</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>120</b>	<b>1258,25</b>	<b>1282,51</b>	<b>336</b>	<b>534,70</b>	<b>375,62</b>
<b>V. PERSONAL LOANS</b>	<b>10,050</b>	<b>12823,27</b>	<b>6848,72</b>	<b>—</b>	<b>—</b>	<b>—</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	9,961	12819,40	6845,94	—	—	—
3. Rest of the Personal Loans	89	3,87	2,79	—	—	—
<b>VI. TRADE</b>	<b>7,015</b>	<b>1064,21</b>	<b>865,35</b>	<b>676</b>	<b>591,80</b>	<b>492,76</b>
1. Wholesale Trade	113	201,18	190,94	365	449,13	376,96
2. Retail Trade	6,902	863,03	674,40	311	142,67	115,80
<b>VII. FINANCE</b>	<b>1,795</b>	<b>5911,50</b>	<b>4310,96</b>	<b>78</b>	<b>514,26</b>	<b>461,13</b>
<b>VIII. ALL OTHERS</b>	<b>829</b>	<b>169,62</b>	<b>103,84</b>	<b>1,841</b>	<b>1352,88</b>	<b>962,01</b>
<b>TOTAL BANK CREDIT</b>	<b>35,361</b>	<b>42949,24</b>	<b>18060,49</b>	<b>6,209</b>	<b>21800,83</b>	<b>13689,30</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	183	17,29	14,66	72	12,59	9,36
2. Other Small Scale Industries	190	47,83	41,46	960	387,47	333,95