

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

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED & / OR MANAGED COMPANIES & CORPORATIONS			PRIVATE SECTOR–OTHERS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
<b>I. AGRICULTURE</b>	<b>4,301</b>	<b>6139,07</b>	<b>4853,06</b>	<b>55,513</b>	<b>7388,79</b>	<b>5286,00</b>
1. Direct Finance	1,584	1888,72	1502,26	31,449	3140,36	2340,45
2. Indirect Finance	2,717	4250,35	3350,80	24,064	4248,43	2945,55
<b>II. INDUSTRY</b>	<b>1,06,807</b>	<b>252409,98</b>	<b>194020,55</b>	<b>2,28,781</b>	<b>63789,94</b>	<b>49035,59</b>
1. Mining & Quarrying	4,166	4992,17	3636,27	5,259	1448,09	1137,16
2. Food Manufacturing & Processing	7,789	18713,52	14105,60	27,547	8635,13	5758,73
(a) Rice Mills, Flour & Dal Mills	1,523	2304,97	1786,82	13,408	3984,14	2637,90
(b) Sugar	726	6037,65	4466,70	188	234,67	205,10
(c) Edible Oils & Vanaspati	1,278	2355,76	1814,07	2,706	674,01	561,47
(d) Tea Processing	1,018	2319,90	1847,40	600	452,83	265,72
(e) Processing of Fruits & Vegetables	348	561,88	457,04	742	191,84	146,79
(f) Others	2,896	5133,37	3733,56	9,903	3097,64	1941,76
3. Beverage & Tobacco	1,019	3217,60	2803,31	1,981	730,35	554,53
4. Textiles	17,551	33062,14	25303,20	43,607	12902,63	9653,91
(a) Cotton Textiles	7,889	16976,91	13412,12	13,357	4083,85	3191,04
(b) Jute & Other Natural Fibre Textiles	538	787,29	592,63	673	170,77	120,45
(c) Handloom Textiles & Khadi	194	216,98	213,17	2,610	439,70	318,07
(d) Other Textiles & Textile Products	8,930	15080,97	11085,27	26,967	8208,30	6024,35
5. Paper, Paper Products & Printing	4,771	7349,87	5761,75	12,090	2008,40	1556,23
6. Leather & Leather Products	2,008	2208,46	1796,87	4,993	1820,21	1320,12
7. Rubber & Plastic Products	6,505	7251,96	5782,72	12,119	2003,88	1588,84
8. Chemicals & Chemical Products	14,396	36595,19	27801,62	14,502	3559,24	2812,40
(a) Heavy Industrial Chemicals	3,146	8306,35	6347,89	2,340	740,99	666,64
(b) Fertilisers	754	5597,08	4549,82	390	124,93	92,53
(c) Drugs & Pharmaceuticals	4,285	9825,10	7521,49	3,110	920,63	746,13
(d) Non-Edible Oils	222	554,84	388,34	431	117,17	100,89
(e) Other Chemicals & Chemical Products	5,989	12311,82	8994,08	8,231	1655,53	1206,22
9. Petroleum, Coal Products & Nuclear Fuels	852	6827,21	6227,84	1,078	887,32	655,66
10. Manufacture of Cement & Cement Products	1,512	7331,18	6067,29	2,512	494,74	435,13
11. Basic Metals & Metal Products	13,545	32911,14	27663,44	22,974	4610,98	3587,74
(a) Iron & Steel	6,556	23622,74	20203,25	7,724	1933,58	1500,32
(b) Non-Ferrous Metals	1,563	3252,37	2786,96	2,480	800,76	578,00
(c) Metal Products	5,426	6036,03	4673,23	12,770	1876,63	1509,43
12. Engineering	16,264	36912,28	25898,05	24,483	5376,37	4151,35
(a) Heavy Engineering	3,341	7065,01	4830,75	6,022	1100,24	886,96
(b) Light Engineering	4,813	9789,77	6954,62	9,437	1839,70	1319,58
(c) Electrical Machinery & Goods	4,968	10412,46	6929,71	6,366	1627,33	1307,85
(d) Electronic Machinery & Goods	3,142	9645,04	7182,97	2,658	809,10	636,96
13. Vehicles, Vehicle Parts & Transport Equipments	4,379	13920,01	8935,47	6,153	1821,75	1628,51
14. Other Industries	7,681	17483,04	14195,69	34,103	11614,66	9315,51
15. Electricity, Gas & Water	1,058	11897,68	8997,55	2,264	1817,50	1551,12
(a) Electricity Generation & Transmission	579	10633,56	8128,33	1,483	1646,27	1439,48
(b) Non-Conventional Energy	116	363,12	285,38	141	60,92	38,59
(c) Gas, Steam & Water Supply	363	900,99	583,83	640	110,30	73,04
16. Construction	3,311	11736,51	9043,89	13,116	4058,69	3328,63
<b>III. TRANSPORT OPERATORS</b>	<b>1,517</b>	<b>4148,30</b>	<b>3083,13</b>	<b>8,931</b>	<b>864,93</b>	<b>690,74</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,510</b>	<b>21100,18</b>	<b>15764,97</b>	<b>45,722</b>	<b>16528,31</b>	<b>9469,74</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>16,883</b>	<b>14805,78</b>	<b>11277,57</b>	<b>2,31,000</b>	<b>29916,92</b>	<b>23958,41</b>
1. Wholesale Trade	8,783	9842,46	7037,02	85,239	15713,14	12345,04
2. Retail Trade	8,100	4963,32	4240,55	1,45,761	14203,78	11613,37
<b>VII. FINANCE</b>	<b>3,733</b>	<b>30637,90</b>	<b>24845,24</b>	<b>2,483</b>	<b>1432,44</b>	<b>1304,44</b>
<b>VIII. ALLOTHERS</b>	<b>20,082</b>	<b>20089,45</b>	<b>13671,33</b>	<b>1,23,764</b>	<b>19818,99</b>	<b>14595,47</b>
<b>TOTAL BANK CREDIT</b>	<b>1,61,833</b>	<b>349330,66</b>	<b>267515,86</b>	<b>6,96,194</b>	<b>139740,32</b>	<b>104340,39</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,152	909,98	722,62	23,320	2369,66	1892,23
2. Other Small Scale Industries	32,727	17819,38	14363,76	1,12,410	22492,13	17750,12

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MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS – MALE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>1,132</b>	<b>675,71</b>	<b>528,63</b>	<b>2,95,731</b>	<b>10337,48</b>	<b>9023,26</b>
1. Direct Finance	622	114,69	87,49	2,75,684	9515,47	8316,44
2. Indirect Finance	510	561,02	441,15	20,047	822,01	706,82
<b>II. INDUSTRY</b>	<b>2,584</b>	<b>6471,63</b>	<b>3513,09</b>	<b>73,128</b>	<b>6326,49</b>	<b>5276,97</b>
1. Mining & Quarrying	93	24,37	17,06	2,198	127,04	107,22
2. Food Manufacturing & Processing	558	382,32	261,86	6,146	1002,65	758,13
(a) Rice Mills, Flour & Dal Mills	301	63,17	45,72	2,624	317,88	249,74
(b) Sugar	14	72,72	62,49	65	66,02	49,50
(c) Edible Oils & Vanaspati	42	41,42	39,28	521	69,28	49,69
(d) Tea Processing	37	31,46	23,55	180	39,15	25,32
(e) Processing of Fruits & Vegetables	9	2,95	2,46	184	16,05	14,18
(f) Others	155	165,59	88,36	2,572	494,25	369,69
3. Beverage & Tobacco	29	6,95	5,77	535	69,48	60,01
4. Textiles	281	414,80	327,18	4,809	593,75	518,53
(a) Cotton Textiles	116	210,52	156,81	1,651	199,43	167,56
(b) Jute & Other Natural Fibre Textiles	2	49	29	102	12,66	10,42
(c) Handloom Textiles & Khadi	9	2,85	2,72	434	67,74	53,10
(d) Other Textiles & Textile Products	154	200,95	167,35	2,622	313,91	287,46
5. Paper, Paper Products & Printing	104	63,99	145,51	1,470	148,97	127,64
6. Leather & Leather Products	57	38,80	27,01	423	74,72	64,49
7. Rubber & Plastic Products	137	68,14	47,34	1,134	109,01	88,75
8. Chemicals & Chemical Products	269	1181,04	623,00	1,415	184,53	185,67
(a) Heavy Industrial Chemicals	48	580,99	295,22	—	—	—
(b) Fertilisers	19	100,61	69,98	—	—	—
(c) Drugs & Pharmaceuticals	64	48,49	41,16	321	44,12	68,65
(d) Non-Edible Oils	7	1,58	1,59	52	7,22	5,50
(e) Other Chemicals & Chemical Products	131	449,37	215,04	1,042	133,18	111,52
9. Petroleum, Coal Products & Nuclear Fuels	29	823,82	884,97	301	31,59	43,89
10. Manufacture of Cement & Cement Products	55	16,36	12,85	779	79,64	67,54
11. Basic Metals & Metal Products	219	2204,38	353,67	2,152	253,68	234,09
(a) Iron & Steel	110	247,15	137,87	151	20,35	18,62
(b) Non-Ferrous Metals	19	257,71	136,94	29	2,13	1,77
(c) Metal Products	90	1699,52	78,85	1,972	231,20	213,70
12. Engineering	265	348,21	289,38	2,958	416,94	323,20
(a) Heavy Engineering	41	25,02	17,86	756	128,29	63,80
(b) Light Engineering	80	177,50	159,35	1,078	113,71	101,16
(c) Electrical Machinery & Goods	88	99,71	82,08	717	75,60	70,48
(d) Electronic Machinery & Goods	56	45,99	30,10	407	99,34	87,76
13. Vehicles, Vehicle Parts & Transport Equipments	37	94,95	87,02	1,138	65,07	52,88
14. Other Industries	216	425,17	127,30	16,739	1215,20	1002,44
15. Electricity, Gas & Water	45	266,19	230,48	295	23,50	20,72
(a) Electricity Generation & Transmission	39	165,93	130,36	—	—	—
(b) Non-Conventional Energy	1	3	2	76	4,30	3,78
(c) Gas, Steam & Water Supply	5	100,23	100,10	219	19,20	16,94
16. Construction	190	112,14	72,70	30,636	1930,74	1621,77
<b>III. TRANSPORT OPERATORS</b>	<b>256</b>	<b>147,13</b>	<b>109,43</b>	<b>54,143</b>	<b>2132,76</b>	<b>1616,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>382</b>	<b>75,23</b>	<b>44,07</b>	<b>42,927</b>	<b>2711,82</b>	<b>2157,03</b>
<b>V. PERSONAL LOANS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>12,13,968</b>	<b>54087,73</b>	<b>44040,99</b>
1. Loans for Purchase of Consumer Durables	—	—	—	9,047	313,42	238,95
2. Loans for Housing	—	—	—	5,82,075	27594,67	24695,81
3. Rest of the Personal Loans	—	—	—	6,22,846	26179,64	19106,23
<b>VI. TRADE</b>	<b>1,322</b>	<b>265,98</b>	<b>164,45</b>	<b>71,913</b>	<b>5592,06</b>	<b>4576,95</b>
1. Wholesale Trade	711	178,42	102,56	15,836	1287,03	1095,21
2. Retail Trade	611	87,55	61,89	56,077	4305,03	3481,74
<b>VII. FINANCE</b>	<b>85</b>	<b>210,00</b>	<b>191,57</b>	<b>7,496</b>	<b>391,34</b>	<b>339,92</b>
<b>VIII. ALL OTHERS</b>	<b>7,027</b>	<b>2012,96</b>	<b>575,24</b>	<b>42,376</b>	<b>6729,49</b>	<b>4000,96</b>
<b>TOTAL BANK CREDIT</b>	<b>12,788</b>	<b>9858,65</b>	<b>5126,49</b>	<b>18,01,682</b>	<b>88309,18</b>	<b>71032,86</b>
OF WHICH :						
1. Artisans and Village & Tiny Industries	825	143,60	104,29	10,254	655,48	544,10
2. Other Small Scale Industries	519	222,44	133,60	15,706	1508,80	1263,97

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(Amount in Rupees Lakh)

OCCUPATION	INDIVIDUALS – FEMALE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
<b>I. AGRICULTURE</b>	<b>22,959</b>	<b>844,47</b>	<b>733,88</b>	<b>4,01,112</b>	<b>55910,58</b>	<b>31936,64</b>
1. Direct Finance	20,460	753,51	653,23	3,44,339	35204,39	16194,85
2. Indirect Finance	2,499	90,95	80,65	56,773	20706,19	15741,79
<b>II. INDUSTRY</b>	<b>9,791</b>	<b>800,54</b>	<b>626,70</b>	<b>4,29,556</b>	<b>401400,14</b>	<b>301906,69</b>
1. Mining & Quarrying	290	15,87	14,42	12,669	20479,88	13465,04
2. Food Manufacturing & Processing	956	137,24	108,22	43,726	31725,62	22623,21
(a) Rice Mills, Flour & Dal Mills	398	94,14	71,93	18,413	7118,56	4985,38
(b) Sugar	5	36	19	1,112	6761,90	5081,37
(c) Edible Oils & Vanaspati	68	9,06	8,14	4,678	3256,72	2545,89
(d) Tea Processing	26	2,38	2,74	1,941	3053,20	2312,31
(e) Processing of Fruits & Vegetables	36	1,91	1,73	1,347	807,13	645,69
(f) Others	423	29,40	23,48	16,235	10728,11	7052,57
3. Beverage & Tobacco	57	5,41	4,01	3,670	4118,08	3519,43
4. Textiles	735	104,77	88,56	67,825	48270,60	36758,19
(a) Cotton Textiles	256	40,09	32,00	23,624	22076,23	17379,73
(b) Jute & Other Natural Fibre Textiles	12	4,01	2,68	1,343	985,92	737,18
(c) Handloom Textiles & Khadi	48	8,83	3,31	3,418	1019,24	764,56
(d) Other Textiles & Textile Products	419	51,85	50,57	39,440	24189,21	17876,72
5. Paper, Paper Products & Printing	196	15,75	11,60	18,890	9988,89	7927,26
6. Leather & Leather Products	53	10,46	8,51	7,588	4209,09	3259,16
7. Rubber & Plastic Products	147	15,16	10,27	20,323	9686,97	7699,46
8. Chemicals & Chemical Products	186	13,21	11,14	31,474	46409,09	34853,88
(a) Heavy Industrial Chemicals	—	—	—	5,648	9841,45	7472,05
(b) Fertilisers	—	—	—	1,290	7969,55	6213,82
(c) Drugs & Pharmaceuticals	47	3,36	3,13	8,034	11286,11	8714,98
(d) Non-Edible Oils	6	1,30	97	724	684,77	499,63
(e) Other Chemicals & Chemical Products	133	8,55	7,04	15,778	16627,21	11953,38
9. Petroleum, Coal Products & Nuclear Fuels	15	1,56	1,54	2,398	13762,75	11501,05
10. Manufacture of Cement & Cement Products	106	7,11	6,75	5,088	8228,68	6854,46
11. Basic Metals & Metal Products	214	16,43	15,45	39,839	46613,24	36981,30
(a) Iron & Steel	10	1,73	1,64	14,996	31697,35	26366,71
(b) Non-Ferrous Metals	3	26	20	4,172	4465,91	3599,22
(c) Metal Products	201	14,43	13,61	20,671	10449,98	7015,37
12. Engineering	389	38,83	28,13	45,293	48937,21	33702,18
(a) Heavy Engineering	112	7,63	6,70	10,444	9301,55	6366,68
(b) Light Engineering	125	11,38	7,86	15,826	12744,91	9221,09
(c) Electrical Machinery & Goods	111	5,78	5,69	12,526	15575,04	9600,25
(d) Electronic Machinery & Goods	41	14,04	7,88	6,497	11315,71	8514,16
13. Vehicles, Vehicle Parts & Transport Equipments	106	5,58	4,08	12,039	16980,26	11416,99
14. Other Industries	1,440	118,83	70,08	60,823	32673,10	26138,21
15. Electricity, Gas & Water	62	3,89	3,57	4,389	32988,48	24829,07
(a) Electricity Generation & Transmission	—	—	—	2,696	30635,23	23125,79
(b) Non-Conventional Energy	11	40	31	356	611,34	464,70
(c) Gas, Steam & Water Supply	51	3,49	3,26	1,337	1741,91	1238,58
16. Construction	4,839	290,45	240,37	53,522	26328,22	20377,80
<b>III. TRANSPORT OPERATORS</b>	<b>5,758</b>	<b>236,09</b>	<b>179,96</b>	<b>71,592</b>	<b>10623,23</b>	<b>7570,34</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,586</b>	<b>470,24</b>	<b>376,54</b>	<b>1,06,419</b>	<b>43721,58</b>	<b>30397,20</b>
<b>V. PERSONAL LOANS</b>	<b>1,68,114</b>	<b>7674,58</b>	<b>6414,89</b>	<b>13,92,132</b>	<b>74585,58</b>	<b>57304,60</b>
1. Loans for Purchase of Consumer Durables	1,179	41,12	31,96	10,226	354,54	270,91
2. Loans for Housing	94,493	4532,61	4095,50	6,86,529	44946,69	35637,24
3. Rest of the Personal Loans	72,442	3100,84	2287,43	6,95,377	29284,36	21396,45
<b>VI. TRADE</b>	<b>5,950</b>	<b>447,20</b>	<b>327,10</b>	<b>3,36,382</b>	<b>106711,96</b>	<b>90367,54</b>
1. Wholesale Trade	1,227	112,85	87,46	1,13,064	81414,25	69596,09
2. Retail Trade	4,723	334,34	239,64	2,23,318	25297,72	20771,45
<b>VII. FINANCE</b>	<b>1,488</b>	<b>74,18</b>	<b>66,71</b>	<b>19,331</b>	<b>60588,40</b>	<b>50162,59</b>
<b>VIII. ALL OTHERS</b>	<b>6,914</b>	<b>1055,44</b>	<b>623,94</b>	<b>2,08,044</b>	<b>59738,93</b>	<b>41266,03</b>
<b>TOTAL BANK CREDIT</b>	<b>2,28,560</b>	<b>11602,73</b>	<b>9349,73</b>	<b>29,64,568</b>	<b>813280,40</b>	<b>610911,63</b>
OF WHICH: 1. Artisans and Village & Tiny Industries	1,077	55,10	45,09	39,883	4163,71	3332,36
2. Other Small Scale Industries	1,796	148,14	125,71	1,64,308	42626,18	34012,57