

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED  
COMMERCIAL BANKS  
ACCORDING TO OCCUPATION: 2003**

(Amount in Rs. crore)

Occupation	As on March 31 State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstandin g	No. of Accounts	Credit Limit	Amount Outstandin g
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	4771579	40857	20420	9165165	46151	39572
1. Direct Finance	4704989	35273	16283	8868032	32216	28717
2. Indirect Finance	66590	5584	4137	297133	13935	10855
II. Industry	769074	106379	69775	1616457	158880	129849
1. Mining & Quarrying	2695	12196	6979	5837	4165	3234
2. Food Manufacturing & Processing	57761	10013	5853	184079	14617	11530
(a) Rice Mills, Flour & Dal Mills	28913	2455	1725	95920	4190	2895
(b) Sugar	327	2326	1412	549	2826	2423
(c) Edible Oils & Vanaspati	3325	1113	835	22156	1243	1036
(d) Tea Processing	420	492	331	1309	1645	1273
(e) Processing of Fruits & Vegetables	333	110	70	731	423	377
(f) Others	24443	3517	1480	63414	4290	3526
3. Beverage & Tobacco	683	411	280	2304	1711	1471
4. Textiles	49210	12726	8762	141110	21229	17415
(a) Cotton Textiles	10033	4884	3671	31868	8825	7215
(b) Jute Textiles	1961	211	123	3094	451	349
(c) Handloom Textiles & Khadi	6258	335	253	16408	712	524
(d) Other Textiles	30958	7296	4715	89740	11241	9327
5. Paper, Paper Products & Printing	11286	1844	1373	25566	3967	3380
6. Leather & Leather Products	6902	1412	972	20485	2257	1918
7. Rubber & Rubber Products	9527	2495	1962	22228	4353	3549
8. Chemicals & Chemical Products	12113	12331	8132	67434	14058	11768
(a) Heavy Industrial Chemicals	1099	1764	876	3290	2575	2039
(b) Fertilisers	345	2778	2035	690	2734	2271
(c) Drugs & Pharmaceuticals	3907	2638	1881	22265	4244	3554
(d) Non-Edible Oils	224	119	88	412	165	194
(e) Other Chemicals & Chemical Products	6538	5032	3252	40777	4340	3710
9. Petroleum, Coal Products & Nuclear Fuels	436	790	549	1620	6207	5097
10. Manufacture of Cement & Cement Products	4800	979	780	5097	2269	2042
11. Basic Metals & Metal Products	17989	13142	8484	66773	17217	15017
(a) Iron & Steel	4200	8661	6378	8657	11037	9546
(b) Non-Ferrous Metals	1106	1019	685	2528	1570	1389
(c) Other Metal Products	12683	3462	1421	55588	4610	4082
12. Engineering	27187	12086	7456	123880	18007	13329
(a) Heavy Engineering	1980	1784	957	6666	3195	2540
(b) Light Engineering	9919	4808	3189	80365	4511	3731
(c) Electrical Machinery & Goods	9172	3669	1984	19326	6737	4096
(d) Electronic Machinery & Goods	6116	1825	1326	17523	3564	2962
13. Vehicles, Vehicle Parts & Transport Equipments	8415	2239	1429	32884	4744	3641
14. Other Industries	514901	11820	8354	868907	16166	13870
15. Electricity, Gas & Water	1756	8155	5783	1980	13302	10636
(a) Electricity Generation & Transmission	1293	7551	5347	1034	12501	10024

(b) Non-Conventional Energy	107	126	114	167	160	105
(c) Gas, Steam & Water Supply	356	478	322	779	641	507
16. Construction	43413	3740	2627	46273	14611	11952
III. Transport operators	103430	2554	1640	249666	5771	4572
IV. Professional and other services	177586	10233	3340	850996	17924	14648
V. Personal loans	4345777	43265	31425	7021045	56944	49388
1. Loans for Purchase of Consumer Durables	205918	917	628	430523	1529	1210
2. Loans for Housing	1123085	24859	17650	1000208	24620	22379
3. Rest of the Personal Loans	3016774	17489	13147	5593314	30795	25799
VI. Trade	1098789	33747	25745	2725253	69430	61861
1. Wholesale Trade	80000	25483	19705	174393	48042	43537
2. Retail Trade	1018789	8264	6040	2550860	21388	18324
VII. Finance	14264	14066	11973	77675	27336	24497
VIII. All others	1510613	30744	18183	3153700	35618	29543
Total bank credit	12791112	281845	182501	24859957	418054	353930
of which:						
1. Artisans & Village Industries	197083	3643	2821	317382	1647	1472
2. Other Small Scale Industries	380350	12452	8710	724628	27958	23634

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 32, March 2003.

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION: 2003**

(Amount in Rs. crore)

Occupation	As on March 31			Regional Rural Banks		
	Foreign Banks		Amount Outstanding (9)	Regional Rural Banks		Amount Outstanding (12)
	No. of Accounts (7)	Credit Limit (8)		No. of Accounts (10)	Credit Limit (11)	
I. Agriculture	1377	962	676	6319335	12617	10642
1. Direct Finance	1215	862	620	6066099	12098	10239
2. Indirect Finance	162	100	56	253236	519	403
II. Industry	85386	32154	23966	1183370	1910	1487
1. Mining & Quarrying	50	493	410	414	25	19
2. Food Manufacturing & Processing	329	765	539	17387	121	94
(a) Rice Mills Flour & Dal Mills	14	12	10	9737	64	48
(b) Sugar	5	21	14	21	3	1
(c) Edible Oils & Vanaspati	40	201	157	1013	11	9
(d) Tea Processing	33	56	20	6	1	1
(e) Processing of Fruits & Vegetables	9	29	25	63	3	3
(f) Others	228	446	313	6547	39	32
3. Beverage & Tobacco	102	1040	933	117	8	5
4. Textiles	1311	2795	1707	10826	34	27
(a) Cotton Textiles	643	651	502	911	8	7
(b) Jute Textiles	7	8	7	1311	2	2
(c) Handloom Textiles & Khadi	155	4	4	7506	12	9
(d) Other Textiles	506	2132	1194	1098	12	9
5. Paper Paper Products & Printing	236	907	666	809	12	10
6. Leather & Leather Products	80	131	89	1305	3	2
7. Rubber & Rubber Products	917	994	726	184	6	5
8. Chemicals & Chemical Products	1644	4781	3337	747	33	6

(a) Heavy Industrial Chemicals	369	915	688	4	25	0
(b) Fertilisers	23	337	220	5	1	0
(c) Drugs & Pharmaceuticals	433	1389	972	446	3	2
(d) Non-Edible Oils	36	310	149	5	0	0
(e) Other Chemicals & Chemical Products	783	1830	1308	287	4	4
9. Petroleum Coal Products & Nuclear Fuels	58	1606	1429	34	2	1
10. Manufacture of Cement & Cement Products	162	1342	1021	447	6	5
11. Basic Metals & Metal Products	648	2049	1476	583	14	11
(a) Iron & Steel	211	724	535	17	4	3
(b) Non-Ferrous Metals	156	737	553	5	1	1
(c) Other Metal Products	281	588	388	561	9	7
12. Engineering	2027	6313	4480	2991	15	11
(a) Heavy Engineering	247	1059	750	53	2	1
(b) Light Engineering	822	2216	1536	394	6	5
(c) Electrical Machinery & Goods	567	1449	1201	1882	5	4
(d) Electronic Machinery & Goods	391	1589	993	662	2	1
13. Vehicles, Vehicle Parts & Transport Equipments	552	3495	2423	4612	26	20
14. Other Industries	76831	3360	3035	1124825	1411	1105
15. Electricity Gas & Water	91	920	772	53	2	2
(a) Electricity Generation & Transmission	63	659	615	4	0	0
(b) Non-Conventional Energy	2	18	13	19	1	1
(c) Gas Steam & Water Supply	26	243	144	30	1	1
16. Construction	348	1163	923	18036	192	164
III. Transport operators	853	655	493	179596	752	529
IV. Professional and other services	6119	5220	4275	415427	842	659
V. Personal loans	4592151	29439	15803	2124365	6900	5583
1. Loans for Purchase of Consumer Durables	25828	253	254	356556	1124	839
2. Loans for Housing	51746	5086	4235	148138	1540	1365
3. Rest of the Personal Loans	4514577	24100	11314	1619671	4236	3379
VI. Trade	5515	2679	1926	1825806	3098	2463
1. Wholesale Trade	1844	1554	1054	73973	227	181
2. Retail Trade	3671	1125	872	1751833	2871	2282
VII. Finance	790	7790	4880	12203	39	29
VIII. All others	56552	1901	1607	813305	1506	1228
Total bank credit	4748743	80800	53626	12873407	27664	22620
of which:						
1. Artisans & Village Industries	613	26	18	8801	1000	775
2. Other Small Scale Industries	760	846	711	2320	459	365

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 32, March 2003.

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION: 2003**

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts (13)	Credit Limit (14)	Amount Outstanding (15)	No. of Accounts (16)	Credit Limit (17)	Amount Outstanding (18)
I. Agriculture	582978	5718	4625	20840434	106305	75935

1. Direct Finance	555129	3788	3198	20195464	84237	59057
2. Indirect Finance	27849	1930	1427	644970	22068	16878
II. Industry	183508	111348	84750	3837795	410671	309827
1. Mining & Quarrying	3673	3601	2823	12669	20480	13465
2. Food Manufacturing & Processing	9714	6779	5109	269270	32295	23125
(a) Rice Mills Flour & Dal Mills	2956	651	527	137540	7372	5205
(b) Sugar	210	1587	1230	1112	6763	5080
(c) Edible Oils & Vanaspati	1636	750	567	28170	3318	2604
(d) Tea Processing	173	859	688	1941	3053	2313
(e) Processing of Fruits & Vegetables	211	241	172	1347	806	647
(f) Others	4528	2691	1925	99160	10983	7276
3. Beverage & Tobacco	464	948	830	3670	4118	3519
4. Textiles	21408	12098	9355	223865	48882	37266
(a) Cotton Textiles	11526	7853	6112	54981	22221	17507
(b) Jute Textiles	332	333	273	6705	1005	754
(c) Handloom Textiles & Khadi	640	47	44	30967	1110	834
(d) Other Textiles	8910	3865	2926	131212	24546	18171
5. Paper Paper Products & Printing	10360	3419	2637	48257	10149	8066
6. Leather & Leather Products	2285	480	342	31057	4283	3323
7. Rubber & Rubber Products	3018	1937	1542	35874	9785	7784
8. Chemicals & Chemical Products	8091	15450	11829	90029	46653	35072
(a) Heavy Industrial Chemicals	886	4562	3869	5648	9841	7472
(b) Fertilisers	227	2121	1687	1290	7971	6213
(c) Drugs & Pharmaceuticals	2381	3095	2378	29432	11369	8787
(d) Non-Edible Oils	47	90	68	724	684	499
(e) Other Chemicals & Chemical Products	4550	5582	3827	52935	16788	12101
9. Petroleum Coal Products & Nuclear Fuels	250	5158	4424	2398	13763	11500
10. Manufacture of Cement & Cement Products	969	3673	3042	11475	8269	6890
11. Basic Metals & Metal Products	4922	14437	12211	90915	46859	37199
(a) Iron & Steel	1911	11272	9906	14996	31698	26368
(b) Non-Ferrous Metals	377	1139	971	4172	4466	3599
(c) Other Metal Products	2634	2026	1334	71747	10695	7232
12. Engineering	8178	12947	8800	164263	49368	34076
(a) Heavy Engineering	1498	3262	2117	10444	9302	6365
(b) Light Engineering	3590	1469	995	95090	13010	9456
(c) Electrical Machinery & Goods	1713	3818	2402	32660	15678	9687
(d) Electronic Machinery & Goods	1377	4398	3286	26069	11378	8568
13. Vehicles, Vehicle Parts & Transport Equipments	2646	6636	4040	49109	17140	11553
14. Other Industries	94266	6154	5080	2679730	38911	31444
15. Electricity Gas & Water	509	10609	7637	4389	32988	24830
(a) Electricity Generation & Transmission	302	9924	7141	2696	30635	23127
(b) Non-Conventional Energy	61	306	232	356	611	465
(c) Gas Steam & Water Supply	146	379	264	1337	1742	1238
16. Construction	12755	7022	5049	120825	26728	20715
III. Transport operators	39118	3213	2175	572663	12945	9409
IV. Professional and other services	86626	13944	10985	1536754	48163	33907
V. Personal loans	2215449	16564	11743	20301787	153112	113942
1. Loans for Purchase of Consumer Durables	103815	357	291	1122640	4180	3222
2. Loans for Housing	122904	3977	3437	2446081	60082	49066
3. Rest of the Personal Loans	1988730	12230	8015	16733066	88850	61654
VI. Trade	260537	14267	12056	5915900	123221	104051
1. Wholesale Trade	32775	7250	6045	362985	82556	70522
2. Retail Trade	227762	7017	6011	5552915	40665	33529

VII. Finance	10721	11942	9266	115653	61173	50645
VIII. All others	839031	9774	7691	6373201	79543	58252
Total bank credit	4217968	186770	143291	59494187	995133	755968
of which:						
1. Artisans & Village Industries	21592	162	139	1416743	6478	5226
2. Other Small Scale Industries	93724	5457	4520	1431421	47173	37940

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 32, March 2003.