

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(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
I. AGRICULTURE	39,838	6583,77	4366,97	11,017	1807,99	944,88
1. Direct Finance	26,548	3406,72	2297,70	7,157	1187,82	471,09
2. Indirect Finance	13,290	3177,05	2069,27	3,860	620,17	473,78
II. INDUSTRY	2,03,296	112599,98	68099,41	39,380	19809,93	13474,90
1. Mining & Quarrying	4,407	8057,27	2737,10	868	855,84	697,65
2. Food Manufacturing & Processing	26,645	16063,10	10397,93	2,685	1209,48	851,60
(a) Rice Mills, Flour & Dal Mills	12,576	4374,28	2870,67	754	175,92	134,51
(b) Sugar	590	4944,12	2925,53	36	104,45	73,33
(c) Edible Oils & Vanaspati	2,841	1646,23	1226,83	372	221,35	167,08
(d) Tea Processing	1,005	1347,47	917,68	116	82,07	49,52
(e) Processing of Fruits & Vegetables	629	199,74	142,94	118	64,85	56,46
(f) Others	9,004	3551,27	2314,27	1,289	560,85	370,71
3. Beverage & Tobacco	1,869	1201,37	868,42	340	240,34	124,28
4. Textiles	33,182	14176,97	9720,86	5,057	1665,98	1241,44
(a) Cotton Textiles	11,275	6354,43	4642,69	1,787	639,71	525,98
(b) Jute & Other Natural Fibre Textiles	700	518,68	261,47	101	19,83	14,92
(c) Handloom Textiles & Khadi	2,294	447,16	269,91	203	60,02	44,42
(d) Other Textiles & Textile Products	18,913	6856,70	4546,78	2,966	946,42	656,11
5. Paper, Paper Products & Printing	9,934	3390,12	2186,05	1,576	588,73	448,27
6. Leather & Leather Products	2,443	880,57	694,61	587	146,87	111,26
7. Rubber & Plastic Products	11,487	3660,72	2498,97	1,251	368,49	228,28
8. Chemicals & Chemical Products	15,856	12672,00	7367,02	2,226	1854,57	976,41
(a) Heavy Industrial Chemicals	2,701	2285,20	1304,52	424	347,00	135,86
(b) Fertilisers	613	3225,72	1961,69	67	110,97	63,57
(c) Drugs & Pharmaceuticals	3,524	2678,80	1726,37	466	669,80	283,43
(d) Non-Edible Oils	372	170,00	111,24	43	62,66	40,14
(e) Other Chemicals & Chemical Products	8,646	4312,28	2263,20	1,226	664,15	453,42
9. Petroleum, Coal Products & Nuclear Fuels	1,206	2327,12	935,83	142	505,87	118,84
10. Manufacture of Cement & Cement Products	2,704	1832,16	1041,67	243	238,05	192,22
11. Basic Metals & Metal Products	21,388	12970,73	8058,34	2,857	1241,54	813,84
(a) Iron & Steel	7,802	7799,35	4662,71	983	605,27	402,44
(b) Non-Ferrous Metals	1,862	1052,88	706,99	247	222,14	126,01
(c) Metal Products	11,724	4118,50	2688,64	1,627	414,13	285,40
12. Engineering	24,477	14280,01	8421,85	4,010	2314,61	1616,17
(a) Heavy Engineering	5,443	2339,73	1500,20	890	600,68	400,59
(b) Light Engineering	9,232	3720,55	2312,36	1,528	659,67	400,62
(c) Electrical Machinery & Goods	6,892	5674,42	2849,26	1,098	744,66	588,39
(d) Electronic Machinery & Goods	2,910	2545,31	1760,03	494	309,60	226,56
13. Vehicles, Vehicle Parts & Transport Equipments	5,716	4059,61	1936,91	907	1313,83	885,65
14. Other Industries	31,256	8617,27	5625,72	7,813	2043,40	1315,74
15. Electricity, Gas & Water	1,231	3675,60	2294,49	598	1923,96	1616,49
(a) Electricity Generation & Transmission	550	3305,03	2089,30	391	1715,53	1465,06
(b) Non-Conventional Energy	158	89,90	61,39	33	13,23	10,87
(c) Gas, Steam & Water Supply	523	280,67	143,80	174	195,19	140,56
16. Construction	9,495	4735,36	3313,63	8,220	3298,36	2236,73
III. TRANSPORT OPERATORS	3,039	1469,40	838,22	2,356	566,20	432,33
IV. PROFESSIONAL AND OTHER SERVICES	18,571	6247,00	3794,79	20,938	5318,87	4452,23
V. PERSONAL LOANS	-	-	-	1,50,550	8942,90	5461,57
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	1,50,550	8942,90	5461,57
VI. TRADE	2,36,943	78666,65	60423,16	60,610	10130,90	7097,42
1. Wholesale Trade	72,281	61328,03	47070,54	18,464	3317,08	2391,29
2. Retail Trade	1,64,662	17338,62	13352,63	42,146	6813,82	4706,12
VII. FINANCE	2,848	7764,95	5137,06	3,787	4516,69	3081,13
VIII. ALL OTHERS	70,837	12697,11	8321,05	31,944	4766,43	3209,59
TOTAL BANK CREDIT	5,75,372	226028,85	150980,66	3,20,582	55859,92	38154,04
OF WHICH:						
1. Artisans and Village & Tiny Industries	16,894	2063,00	1654,46	3,824	276,95	221,95
2. Other Small Scale Industries	1,03,921	21700,16	16341,58	9,971	1981,29	1532,39

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2004**

(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
I. AGRICULTURE	1,88,056	17138,56	14289,40	91,662	11149,46	9350,73
1. Direct Finance	1,81,152	6819,89	5669,94	76,093	4825,05	4209,99
2. Indirect Finance	6,904	10318,67	8619,46	15,569	6324,41	5140,73
II. INDUSTRY	20,606	50186,73	44874,28	30,213	39480,35	32187,86
1. Mining & Quarrying	491	755,72	497,12	875	4028,21	3579,02
2. Food Manufacturing & Processing	1,785	3509,53	3094,29	3,064	1277,82	975,79
(a) Rice Mills, Flour & Dal Mills	493	340,11	282,54	1,245	220,44	137,70
(b) Sugar	182	955,88	921,70	33	111,02	100,67
(c) Edible Oils & Vanaspati	190	290,67	280,71	214	243,22	182,33
(d) Tea Processing	173	496,88	462,33	139	115,55	100,00
(e) Processing of Fruits & Vegetables	61	69,57	54,71	115	56,60	31,35
(f) Others	686	1356,41	1092,30	1,318	530,98	423,74
3. Beverage & Tobacco	284	1181,90	1126,70	290	452,04	391,34
4. Textiles	2,735	4100,03	3652,29	3,253	3466,58	2838,51
(a) Cotton Textiles	962	1743,90	1580,10	1,443	1540,47	1216,74
(b) Jute & Other Natural Fibre Textiles	69	63,09	62,52	49	17,83	9,14
(c) Handloom Textiles & Khadi	154	146,84	72,33	132	331,51	328,28
(d) Other Textiles & Textile Products	1,550	2146,20	1937,34	1,629	1576,76	1284,34
5. Paper, Paper Products & Printing	818	1562,41	1419,68	1,451	884,94	718,29
6. Leather & Leather Products	392	331,62	315,17	288	125,00	106,88
7. Rubber & Plastic Products	757	1358,93	1206,33	1,194	645,40	480,47
8. Chemicals & Chemical Products	1,596	6608,74	5597,00	2,062	4706,86	3796,17
(a) Heavy Industrial Chemicals	290	1498,85	1216,57	272	1651,81	1326,06
(b) Fertilisers	101	1592,09	1403,83	105	948,54	732,71
(c) Drugs & Pharmaceuticals	464	1749,09	1493,40	473	1198,11	991,36
(d) Non-Edible Oils	34	44,00	36,14	31	15,11	13,17
(e) Other Chemicals & Chemical Products	707	1724,72	1447,06	1,181	893,29	732,86
9. Petroleum, Coal Products & Nuclear Fuels	119	2642,72	2369,80	106	641,42	429,35
10. Manufacture of Cement & Cement Products	198	808,41	683,32	372	645,34	550,61
11. Basic Metals & Metal Products	1,861	4653,68	4178,80	1,864	2654,45	2286,93
(a) Iron & Steel	719	2928,95	2673,15	675	1691,81	1513,81
(b) Non-Ferrous Metals	233	672,96	540,89	177	274,83	225,26
(c) Metal Products	909	1051,77	964,76	1,012	687,81	547,86
12. Engineering	2,345	6583,12	5910,90	3,286	3035,65	2498,84
(a) Heavy Engineering	538	1252,22	1111,42	1,080	633,32	462,25
(b) Light Engineering	694	1797,18	1559,73	923	869,19	741,09
(c) Electrical Machinery & Goods	711	1684,57	1574,26	958	713,25	572,01
(d) Electronic Machinery & Goods	402	1849,15	1665,49	325	819,89	723,49
13. Vehicles, Vehicle Parts & Transport Equipments	648	2928,61	2597,70	841	1458,79	1218,72
14. Other Industries	3,241	3872,33	3503,23	4,783	4588,37	3550,19
15. Electricity, Gas & Water	262	4298,60	4012,86	440	4537,86	3837,42
(a) Electricity Generation & Transmission	173	4066,06	3826,49	286	4397,56	3707,53
(b) Non-Conventional Energy	25	47,23	37,26	40	65,06	61,80
(c) Gas, Steam & Water Supply	64	185,31	149,11	114	75,25	68,09
16. Construction	3,074	4990,39	4709,08	6,044	6331,63	4929,33
III. TRANSPORT OPERATORS	5,905	1597,35	1308,38	17,835	2031,38	1455,50
IV. PROFESSIONAL AND OTHER SERVICES	7,298	7859,36	6770,17	32,762	6653,54	5407,62
V. PERSONAL LOANS	1,98,231	8610,95	6126,45	3,26,674	14365,48	11293,61
1. Loans for Purchase of Consumer Durables	–	–	–	5,414	208,49	159,50
2. Loans for Housing	–	–	–	30	23,12	24,94
3. Rest of the Personal Loans	1,98,231	8610,95	6126,45	3,21,230	14133,87	11109,17
VI. TRADE	9,179	3866,23	3413,25	12,981	2288,75	1908,65
1. Wholesale Trade	3,212	2346,36	2021,03	2,710	949,50	841,96
2. Retail Trade	5,967	1519,87	1392,21	10,271	1339,24	1066,69
VII. FINANCE	1,191	11768,93	10693,49	1,658	14426,84	13420,07
VIII. ALL OTHERS	18,566	4846,30	4349,55	31,175	4360,71	3392,06
TOTAL BANK CREDIT	4,49,032	105874,41	91824,97	5,44,960	94756,51	78416,09
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	812	65,10	58,37	3,862	302,98	195,00
2. Other Small Scale Industries	4,557	1298,24	1172,20	8,745	2018,03	1489,49

TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(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
I. AGRICULTURE	3,12,860	21033,18	18348,97	449	1575,22	721,32
1. Direct Finance	2,93,835	12264,70	10830,69	279	554,78	431,28
2. Indirect Finance	19,025	8768,48	7518,28	170	1020,44	290,04
II. INDUSTRY	1,58,138	133344,34	106084,49	16,655	33324,11	23865,43
1. Mining & Quarrying	4,037	2512,29	1861,06	499	962,27	660,01
2. Food Manufacturing & Processing	12,701	7600,08	5980,70	1,133	3866,39	2535,69
(a) Rice Mills, Flour & Dal Mills	5,048	1169,50	799,00	142	1084,24	884,89
(b) Sugar	333	2075,96	1524,06	17	183,59	52,76
(c) Edible Oils & Vanaspati	962	640,73	538,22	115	438,33	288,12
(d) Tea Processing	589	1160,84	1001,84	46	205,65	171,47
(e) Processing of Fruits & Vegetables	419	270,61	246,33	75	83,13	67,04
(f) Others	5,350	2282,45	1871,25	738	1871,46	1071,41
3. Beverage & Tobacco	1,099	1754,53	1479,62	43	304,53	205,20
4. Textiles	12,671	13230,36	10445,10	6,631	8694,67	6099,22
(a) Cotton Textiles	4,961	7452,35	5783,70	1,319	3003,38	2049,23
(b) Jute & Other Natural Fibre Textiles	207	253,39	232,12	128	129,66	96,70
(c) Handloom Textiles & Khadi	732	154,06	128,55	188	143,63	126,01
(d) Other Textiles & Textile Products	6,771	5370,57	4300,74	4,996	5418,00	3827,27
5. Paper, Paper Products & Printing	5,224	3459,89	2685,21	153	274,36	200,88
6. Leather & Leather Products	931	396,05	291,31	1,398	1193,42	974,91
7. Rubber & Plastic Products	4,818	2178,99	1884,00	375	678,43	544,96
8. Chemicals & Chemical Products	5,367	11519,03	9156,16	1,277	4429,50	3182,01
(a) Heavy Industrial Chemicals	961	3799,22	2900,02	271	723,06	448,78
(b) Fertilisers	208	2281,22	1902,31	18	330,98	165,24
(c) Drugs & Pharmaceuticals	1,163	2068,69	1690,77	391	1483,52	1104,89
(d) Non-Edible Oils	107	34,83	21,25	27	133,93	119,62
(e) Other Chemicals & Chemical Products	2,928	3335,06	2641,81	570	1758,00	1343,47
9. Petroleum, Coal Products & Nuclear Fuels	455	5380,42	4382,38	46	864,45	823,91
10. Manufacture of Cement & Cement Products	1,326	3831,60	3348,20	26	270,52	87,52
11. Basic Metals & Metal Products	7,485	17555,34	13466,15	1,678	2761,14	1980,57
(a) Iron & Steel	2,741	13399,20	10379,60	466	1503,26	1103,73
(b) Non-Ferrous Metals	522	1288,71	947,12	517	721,96	427,94
(c) Metal Products	4,222	2867,43	2139,44	695	535,91	448,91
12. Engineering	8,574	9849,47	7577,17	937	1691,80	1273,87
(a) Heavy Engineering	2,139	1897,16	1351,44	275	392,36	333,78
(b) Light Engineering	3,231	1877,32	1554,30	343	757,84	518,97
(c) Electrical Machinery & Goods	1,982	3114,55	2400,87	201	353,45	266,92
(d) Electronic Machinery & Goods	1,222	2960,44	2270,57	118	188,14	154,21
13. Vehicles, Vehicle Parts & Transport Equipments	2,349	5444,45	4253,45	294	540,87	404,33
14. Other Industries	42,054	10748,85	8337,32	1,972	5546,73	3945,73
15. Electricity, Gas & Water	1,257	16587,97	13842,63	19	91,95	60,96
(a) Electricity Generation & Transmission	624	15442,81	12891,23	9	56,14	39,61
(b) Non-Conventional Energy	193	268,33	239,09	4	8,92	8,92
(c) Gas, Steam & Water Supply	440	876,83	712,31	6	26,89	12,43
16. Construction	47,790	21295,01	17094,02	174	1153,07	885,66
III. TRANSPORT OPERATORS	44,887	6099,77	4967,44	94	392,13	384,91
IV. PROFESSIONAL AND OTHER SERVICES	68,457	22079,20	18146,79	373	1108,30	904,35
V. PERSONAL LOANS	18,11,994	98991,26	85824,83	–	–	–
1. Loans for Purchase of Consumer Durables	7,923	322,46	268,85	–	–	–
2. Loans for Housing	12,61,696	78013,69	68944,19	–	–	–
3. Rest of the Personal Loans	5,42,375	20655,12	16611,78	–	–	–
VI. TRADE	34,575	4999,50	4259,36	2,904	4308,29	3062,16
1. Wholesale Trade	6,869	1760,30	1453,54	2,205	3351,62	2351,30
2. Retail Trade	27,706	3239,20	2805,82	699	956,67	710,86
VII. FINANCE	6,879	24025,84	20166,11	63	1058,56	954,80
VIII. ALL OTHERS	65,973	11964,49	9718,24	2,657	1443,49	1053,31
TOTAL BANK CREDIT	25,03,763	322537,57	267516,22	23,195	43210,09	30946,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	9,187	635,35	503,27	342	92,75	76,12
2. Other Small Scale Industries	39,348	7086,43	5769,50	6,661	6037,00	4474,65