

**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	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	94	274,16	45,97	42	357,70	310,44
1. Direct Finance	6	32	30	–	–	–
2. Indirect Finance	88	273,84	45,68	42	357,70	310,44
II. INDUSTRY	9,162	16117,62	8728,92	7,525	12588,33	8631,46
1. Mining & Quarrying	269	607,81	400,79	306	362,96	268,61
2. Food Manufacturing & Processing	690	1692,56	791,64	486	890,77	572,16
(a) Rice Mills, Flour & Dal Mills	157	367,43	210,06	89	250,67	173,10
(b) Sugar	2	5,11	11	8	15,84	14,47
(c) Edible Oils & Vanaspati	28	93,48	45,20	57	42,55	31,11
(d) Tea Processing	44	185,17	72,47	11	20,84	4,24
(e) Processing of Fruits & Vegetables	35	31,68	14,62	16	34,93	17,76
(f) Others	424	1009,69	449,19	305	525,93	331,49
3. Beverage & Tobacco	13	16,58	12,74	30	72,63	39,53
4. Textiles	3,810	5097,51	2586,61	2,437	3430,96	2401,75
(a) Cotton Textiles	830	1789,24	1054,24	824	1629,61	1208,56
(b) Jute & Other Natural Fibre Textiles	81	147,13	31,67	54	32,31	19,81
(c) Handloom Textiles & Khadi	117	114,35	85,00	40	31,53	28,81
(d) Other Textiles & Textile Products	2,782	3046,79	1415,70	1,519	1737,51	1144,57
5. Paper, Paper Products & Printing	89	71,12	41,24	53	166,90	138,84
6. Leather & Leather Products	791	829,99	416,82	441	500,58	353,22
7. Rubber & Plastic Products	237	326,98	183,22	257	342,11	102,26
8. Chemicals & Chemical Products	716	1928,89	995,04	929	1438,24	870,02
(a) Heavy Industrial Chemicals	148	353,01	145,78	150	288,53	116,43
(b) Fertilisers	32	27,08	24,25	15	41,33	13,69
(c) Drugs & Pharmaceuticals	260	875,78	462,94	343	598,11	361,17
(d) Non-Edible Oils	20	155,92	75,03	12	51,04	15,66
(e) Other Chemicals & Chemical Products	256	517,10	287,04	409	459,24	363,07
9. Petroleum, Coal Products & Nuclear Fuels	21	61,90	25,54	40	160,76	128,38
10. Manufacture of Cement & Cement Products	21	47,00	16,43	20	16,00	11,62
11. Basic Metals & Metal Products	860	1752,29	980,39	620	960,22	695,73
(a) Iron & Steel	324	1268,87	662,18	285	638,60	471,35
(b) Non-Ferrous Metals	180	211,94	126,42	76	99,90	77,15
(c) Metal Products	356	271,48	191,79	259	221,72	147,23
12. Engineering	551	1113,33	492,53	584	917,47	629,43
(a) Heavy Engineering	114	309,05	99,27	142	198,12	169,26
(b) Light Engineering	229	389,29	182,22	231	280,75	166,11
(c) Electrical Machinery & Goods	128	259,36	124,59	128	220,31	166,35
(d) Electronic Machinery & Goods	80	155,64	86,45	83	218,29	127,71
13. Vehicles, Vehicle Parts & Transport Equipments	239	305,78	166,84	238	460,27	274,93
14. Other Industries	820	2178,00	1559,89	1,022	2412,25	1987,69
15. Electricity, Gas & Water	10	38,94	31,36	6	17,90	17,79
(a) Electricity Generation & Transmission	4	20,80	19,11	5	17,28	17,28
(b) Non-Conventional Energy	1	6,00	44	–	–	–
(c) Gas, Steam & Water Supply	5	12,14	11,81	1	62	52
16. Construction	25	48,92	27,85	56	438,31	139,49
III. TRANSPORT OPERATORS	11	21,62	23,13	10	1,17	73
IV. PROFESSIONAL AND OTHER SERVICES	140	469,62	201,67	90	230,69	164,82
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	1,894	3141,62	1811,44	1,462	2102,94	1435,84
1. Wholesale Trade	1,571	2744,85	1600,87	1,204	1830,54	1233,30
2. Retail Trade	323	396,77	210,58	258	272,40	202,53
VII. FINANCE	39	191,67	149,12	40	1238,32	1189,63
VIII. ALL OTHERS	1,583	953,62	545,52	571	538,70	321,27
TOTAL BANK CREDIT	12,923	21169,93	11505,78	9,740	17057,86	12054,17
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	328	90,14	63,02	90	31,20	25,12
2. Other Small Scale Industries	3,970	3832,82	2359,76	2,075	1644,87	1133,48

**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	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	14	27,83	26,04	1	10	5
1. Direct Finance	–	–	–	–	–	–
2. Indirect Finance	14	27,83	26,04	1	10	5
II. INDUSTRY	1,822	4139,18	3046,60	190	442,52	355,14
1. Mining & Quarrying	20	12,75	9,07	4	20	20
2. Food Manufacturing & Processing	40	183,13	72,56	3	10,07	6,11
(a) Rice Mills, Flour & Dal Mills	7	17,16	10,40	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	2	13,50	5,24	–	–	–
(d) Tea Processing	2	50,90	95	–	–	–
(e) Processing of Fruits & Vegetables	2	3,80	60	–	–	–
(f) Others	27	97,77	55,37	3	10,07	6,11
3. Beverage & Tobacco	8	13,92	12,26	1	32	12
4. Textiles	348	377,92	208,33	43	43,59	33,29
(a) Cotton Textiles	89	169,11	91,80	10	15,09	15,26
(b) Jute & Other Natural Fibre Textiles	2	4,93	59	–	–	–
(c) Handloom Textiles & Khadi	3	1,13	1,11	–	–	–
(d) Other Textiles & Textile Products	254	202,75	114,83	33	28,50	18,03
5. Paper, Paper Products & Printing	11	74,84	53,77	4	6,98	6,86
6. Leather & Leather Products	32	5,70	4,25	29	17,74	16,84
7. Rubber & Plastic Products	154	66,77	53,53	4	38,84	31,93
8. Chemicals & Chemical Products	290	547,06	414,49	14	54,24	39,51
(a) Heavy Industrial Chemicals	72	205,94	118,73	–	–	–
(b) Fertilisers	9	84,02	63,50	–	–	–
(c) Drugs & Pharmaceuticals	80	97,53	99,18	10	30,41	25,87
(d) Non-Edible Oils	4	11,02	2,70	–	–	–
(e) Other Chemicals & Chemical Products	125	148,56	130,39	4	23,83	13,64
9. Petroleum, Coal Products & Nuclear Fuels	49	19,03	18,96	–	–	–
10. Manufacture of Cement & Cement Products	4	13,84	9,54	–	–	–
11. Basic Metals & Metal Products	189	409,57	355,03	37	58,80	47,45
(a) Iron & Steel	50	52,89	49,14	27	8,66	4,32
(b) Non-Ferrous Metals	71	309,63	267,07	1	4,65	4,65
(c) Metal Products	68	47,05	38,82	9	45,50	38,49
12. Engineering	114	198,21	148,84	27	103,91	96,41
(a) Heavy Engineering	21	61,75	41,35	15	51,82	51,03
(b) Light Engineering	23	72,98	58,80	5	16,40	12,19
(c) Electrical Machinery & Goods	56	44,84	41,41	4	14,54	11,91
(d) Electronic Machinery & Goods	14	18,64	7,29	3	21,15	21,28
13. Vehicles, Vehicle Parts & Transport Equipments	125	177,38	117,07	3	15,49	6,01
14. Other Industries	432	2010,50	1540,32	16	62,24	46,92
15. Electricity, Gas & Water	2	5,22	5,22	4	14,96	8,28
(a) Electricity Generation & Transmission	–	–	–	2	8	8
(b) Non-Conventional Energy	1	2,30	2,30	–	–	–
(c) Gas, Steam & Water Supply	1	2,92	2,92	2	14,88	8,19
16. Construction	4	23,34	23,34	1	15,13	15,22
III. TRANSPORT OPERATORS	–	–	–	–	–	–
IV. PROFESSIONAL AND OTHER SERVICES	13	15,82	7,99	8	112,04	72,68
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	463	475,99	344,39	46	41,40	17,82
1. Wholesale Trade	403	372,55	245,79	36	37,91	15,95
2. Retail Trade	60	103,44	98,60	10	3,48	1,86
VII. FINANCE	17	2244,04	2240,82	–	–	–
VIII. ALL OTHERS	197	293,46	187,74	10	8,61	6,55
TOTAL BANK CREDIT	2,526	7196,33	5853,57	255	604,66	452,24
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15	7,00	3,01	–	–	–
2. Other Small Scale Industries	523	938,47	679,03	66	41,96	30,25

**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	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	88	126,98	98,40	124	133,47	61,81
1. Direct Finance	20	23,81	19,48	7	15,63	6,82
2. Indirect Finance	68	103,17	78,92	117	117,85	54,99
II. INDUSTRY	6,502	7807,05	3557,82	14,411	27504,44	11666,55
1. Mining & Quarrying	205	1334,61	506,29	287	252,84	98,14
2. Food Manufacturing & Processing	227	248,24	160,69	156	215,71	119,62
(a) Rice Mills, Flour & Dal Mills	27	5,02	4,10	25	14,32	9,84
(b) Sugar	5	1,24	89	11	18,01	3,06
(c) Edible Oils & Vanaspati	39	85,70	72,75	30	58,87	47,07
(d) Tea Processing	12	10,69	10,18	2	12,50	7,46
(e) Processing of Fruits & Vegetables	7	58	50	11	7,65	4,09
(f) Others	137	145,01	72,27	77	104,37	48,10
3. Beverage & Tobacco	81	312,98	39,14	79	73,92	40,52
4. Textiles	625	559,40	355,21	1,580	1177,88	654,03
(a) Cotton Textiles	285	262,81	178,49	1,062	827,37	418,57
(b) Jute & Other Natural Fibre Textiles	9	8,67	8,20	20	5,63	3,80
(c) Handloom Textiles & Khadi	17	4,91	2,64	9	7,18	4,12
(d) Other Textiles & Textile Products	314	283,01	165,88	489	337,70	227,53
5. Paper, Paper Products & Printing	716	199,13	63,33	328	274,18	170,69
6. Leather & Leather Products	70	23,97	18,01	105	47,95	23,54
7. Rubber & Plastic Products	382	99,94	66,83	624	819,81	325,03
8. Chemicals & Chemical Products	749	673,65	285,81	1,961	2462,35	1193,79
(a) Heavy Industrial Chemicals	198	259,38	89,92	433	384,47	178,00
(b) Fertilisers	14	32,45	12,43	129	42,90	40,28
(c) Drugs & Pharmaceuticals	165	168,49	76,89	242	445,71	181,51
(d) Non-Edible Oils	10	4,16	3,75	13	107,71	36,15
(e) Other Chemicals & Chemical Products	362	209,17	102,82	1,144	1481,56	757,86
9. Petroleum, Coal Products & Nuclear Fuels	52	98,71	47,65	367	385,02	195,12
10. Manufacture of Cement & Cement Products	48	39,50	34,06	38	44,78	23,58
11. Basic Metals & Metal Products	1,046	1619,66	874,52	2,126	3499,21	2422,52
(a) Iron & Steel	475	1116,26	623,50	1,322	2452,02	1771,10
(b) Non-Ferrous Metals	165	328,60	137,46	155	376,03	326,52
(c) Metal Products	406	174,81	113,55	649	671,15	324,91
12. Engineering	1,221	938,50	514,16	4,814	8223,14	1907,66
(a) Heavy Engineering	309	227,38	159,00	1,042	2046,54	530,05
(b) Light Engineering	408	155,47	71,23	1,185	1449,64	346,27
(c) Electrical Machinery & Goods	379	403,24	177,90	1,986	3547,62	632,53
(d) Electronic Machinery & Goods	125	152,41	106,03	601	1179,34	398,81
13. Vehicles, Vehicle Parts & Transport Equipments	282	726,94	157,66	986	3512,91	2110,21
14. Other Industries	468	368,06	217,44	426	438,43	256,91
15. Electricity, Gas & Water	43	145,04	74,20	392	5699,74	1950,41
(a) Electricity Generation & Transmission	26	130,46	67,35	315	5462,61	1745,29
(b) Non-Conventional Energy	3	64	70	48	113,50	92,04
(c) Gas, Steam & Water Supply	14	13,94	6,14	29	123,63	113,08
16. Construction	287	418,71	142,83	142	376,57	174,79
III. TRANSPORT OPERATORS	116	52,18	30,65	45	76,18	17,16
IV. PROFESSIONAL AND OTHER SERVICES	503	197,58	87,76	316	327,11	221,75
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	2,716	2308,95	1708,01	4,976	4514,50	2403,57
1. Wholesale Trade	1,549	794,30	527,00	3,874	3774,27	1975,05
2. Retail Trade	1,167	1514,65	1181,01	1,102	740,23	428,52
VII. FINANCE	483	1332,24	848,22	163	1366,55	725,46
VIII. ALL OTHERS	9,823	3394,07	2570,87	2,500	2278,46	1205,21
TOTAL BANK CREDIT	20,231	15219,05	8901,74	22,535	36200,71	16301,51
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	296	39,63	25,92	104	16,84	13,09
2. Other Small Scale Industries	2,096	609,76	357,30	1,930	1044,87	666,75

**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	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/TTs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42	43	44	45
I. AGRICULTURE	1,346	495,45	285,04	7	1,14	1,10	6,45,598	60705,00	48851,10
1. Direct Finance	1	3	2	2	20	20	5,85,100	29098,93	23937,51
2. Indirect Finance	1,345	495,42	285,02	5	95	90	60,498	31606,07	24913,59
II. INDUSTRY	847	3192,00	2098,20	725	1946,85	1518,05	5,09,472	462483,42	328189,10
1. Mining & Quarrying	8	1,69	1,74	6	5,89	5,89	12,282	19750,36	11322,68
2. Food Manufacturing & Processing	35	67,70	49,98	21	83,37	78,84	49,671	36917,97	25687,61
(a) Rice Mills, Flour & Dal Mills	7	29,84	19,17	8	41,05	38,80	20,578	8089,99	5574,77
(b) Sugar	–	–	–	1	11,50	11,50	1,218	8426,72	5628,06
(c) Edible Oils & Vanaspati	2	3,93	3,93	2	14,71	14,60	4,854	3793,27	2903,20
(d) Tea Processing	5	17,25	14,70	–	–	–	2,144	3705,82	2812,83
(e) Processing of Fruits & Vegetables	1	5	5	2	7,01	7,19	1,491	830,20	643,65
(f) Others	20	16,63	12,12	8	9,10	6,75	19,386	12071,97	8125,09
3. Beverage & Tobacco	4	110,07	31,00	2	32	30	4,143	5735,45	4371,15
4. Textiles	128	350,23	224,73	141	427,95	241,52	72,641	56800,03	40702,87
(a) Cotton Textiles	56	230,04	142,42	41	337,71	160,18	24,944	25995,22	19067,98
(b) Jute & Other Natural Fibre Textiles	–	–	–	14	2,47	2,47	1,434	1203,61	743,42
(c) Handloom Textiles & Khadi	3	25	26	1	42	42	3,893	1443,00	1091,86
(d) Other Textiles & Textile Products	69	119,94	82,05	85	87,34	78,44	42,370	28158,19	19799,62
5. Paper, Paper Products & Printing	44	91,42	73,75	5	17,49	16,64	20,406	11062,51	8223,50
6. Leather & Leather Products	11	25,05	19,54	32	50,48	36,90	7,550	4575,01	3383,27
7. Rubber & Plastic Products	41	76,92	35,87	17	34,97	34,03	21,598	10697,30	7675,70
8. Chemicals & Chemical Products	146	503,50	270,48	103	157,59	117,07	33,292	49556,23	34260,97
(a) Heavy Industrial Chemicals	45	211,13	142,84	11	14,03	10,56	5,976	12021,63	8134,06
(b) Fertilisers	6	27,51	26,99	1	35	35	1,318	8745,17	6410,85
(c) Drugs & Pharmaceuticals	36	47,14	29,26	12	69,36	56,36	7,629	12180,53	8583,41
(d) Non-Edible Oils	–	–	–	–	–	–	673	790,38	474,84
(e) Other Chemicals & Chemical Products	59	217,71	71,38	79	73,84	49,79	17,696	15818,53	10657,81
9. Petroleum, Coal Products & Nuclear Fuels	12	55,08	55,02	4	46,77	43,57	2,619	13189,28	9574,35
10. Manufacture of Cement & Cement Products	12	31,32	18,61	2	1,88	1,88	5,014	7820,40	6019,28
11. Basic Metals & Metal Products	84	563,69	375,53	39	87,19	86,59	42,134	50787,50	36622,41
(a) Iron & Steel	38	300,92	157,59	11	72,57	72,33	15,918	33838,63	24546,95
(b) Non-Ferrous Metals	26	240,30	206,74	15	8,12	7,80	4,247	5812,65	4128,00
(c) Metal Products	20	22,46	11,20	13	6,50	6,47	21,969	11136,22	7947,46
12. Engineering	175	822,20	572,88	124	72,49	63,08	51,239	50143,92	31723,81
(a) Heavy Engineering	30	148,26	103,89	16	34,11	29,54	12,054	10192,52	6343,07
(b) Light Engineering	63	347,77	194,05	84	18,77	14,04	18,179	12412,81	8131,98
(c) Electrical Machinery & Goods	34	124,00	110,46	10	1,04	1,01	14,567	16899,85	9517,87
(d) Electronic Machinery & Goods	48	202,18	164,49	14	18,57	18,49	6,439	10638,74	7730,89
13. Vehicles, Vehicle Parts & Transport Equipments	26	177,87	149,87	14	41,29	41,22	12,668	21164,08	14320,59
14. Other Industries	51	43,45	35,37	191	875,71	709,15	94,545	43805,59	32631,63
15. Electricity, Gas & Water	11	178,20	100,04	2	6,22	6,22	4,277	37222,15	27858,37
(a) Electricity Generation & Transmission	6	140,80	80,65	1	6,13	6,13	2,392	34761,27	25955,13
(b) Non-Conventional Energy	1	30,00	12,68	1	9	9	508	645,21	527,58
(c) Gas, Steam & Water Supply	4	7,40	6,71	–	–	–	1,377	1815,66	1375,66
16. Construction	59	93,61	83,79	22	37,24	35,16	75,393	43255,64	33810,92
III. TRANSPORT OPERATORS	15	7,64	2,84	17	12,02	6,55	74,330	12327,04	9467,84
IV. PROFESSIONAL AND OTHER SERVICES	61	65,04	46,61	66	21,03	19,21	1,49,596	50705,18	40298,45
V. PERSONAL LOANS	–	–	–	201	11,34	9,69	24,87,650	130921,93	108716,14
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–	13,337	530,95	428,34
2. Loans for Housing	–	–	–	–	–	–	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	–	–	–	201	11,34	9,69	12,12,587	52354,17	39318,67
VI. TRADE	731	311,04	179,98	259	177,33	155,43	3,69,739	117334,09	88220,47
1. Wholesale Trade	630	262,78	144,48	197	145,45	128,45	1,15,205	83015,56	62000,56
2. Retail Trade	101	48,26	35,50	62	31,88	26,98	2,54,534	34318,53	26219,91
VII. FINANCE	39	170,99	152,66	54	48,27	32,45	17,153,90	70153,90	58791,01
VIII. ALL OTHERS	333	108,04	72,54	637	168,53	124,58	2,36,806	47822,02	35078,08
TOTAL BANK CREDIT	3,372	4350,20	2837,88	1,966	2386,50	1867,06	44,90,452	952452,58	717612,22
<i>OF WHICH:</i>									
1. Artisans and Village & Tiny Industries	13	2,30	1,91	81	2,11	60	35,848	3625,35	2841,84
2. Other Small Scale Industries	120	53,42	35,70	223	377,44	317,31	1,84,206	48664,75	36359,38