

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2004**

(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>3,101</b>	<b>3761,26</b>	<b>2933,91</b>	<b>235</b>	<b>1059,07</b>	<b>818,74</b>
1. Direct Finance	966	111,17	75,91	144	87,38	48,57
2. Indirect Finance	2,135	3650,09	2858,01	91	971,70	770,17
<b>II. INDUSTRY</b>	<b>3,866</b>	<b>42090,09</b>	<b>28158,54</b>	<b>466</b>	<b>3417,79</b>	<b>2875,57</b>
1. Mining & Quarrying	468	8570,58	3044,28	1	3,81	5,18
2. Food Manufacturing & Processing	193	492,43	248,38	4	101,12	101,44
(a) Rice Mills, Flour & Dal Mills	84	420,23	184,76	–	–	–
(b) Sugar	7	5,88	5,85	1	66,08	66,52
(c) Edible Oils & Vanaspati	10	19,45	19,13	2	4	1
(d) Tea Processing	12	21,11	18,36	–	–	–
(e) Processing of Fruits & Vegetables	1	25	25	–	–	–
(f) Others	79	25,51	20,04	1	35,00	34,91
3. Beverage & Tobacco	12	2,05	2,06	–	–	–
4. Textiles	206	354,51	316,42	28	251,35	228,63
(a) Cotton Textiles	88	109,84	86,69	12	56,41	53,82
(b) Jute & Other Natural Fibre Textiles	5	3,91	3,89	–	–	–
(c) Handloom Textiles & Khadi	10	192,82	182,19	2	102,00	102,47
(d) Other Textiles & Textile Products	103	47,94	43,65	14	92,94	72,35
5. Paper, Paper Products & Printing	52	93,09	57,45	4	1,02	96
6. Leather & Leather Products	6	6,89	3,27	3	15	10
7. Rubber & Plastic Products	40	23,84	4,79	–	–	–
8. Chemicals & Chemical Products	131	3130,42	1756,41	1	30	10
(a) Heavy Industrial Chemicals	30	1590,60	914,69	–	–	–
(b) Fertilisers	42	1297,46	670,89	–	–	–
(c) Drugs & Pharmaceuticals	32	64,76	48,13	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	27	177,60	122,70	1	30	10
9. Petroleum, Coal Products & Nuclear Fuels	53	4309,84	3254,72	4	81,49	61,11
10. Manufacture of Cement & Cement Products	39	255,99	257,93	1	74	43
11. Basic Metals & Metal Products	150	2378,18	1520,31	4	115,15	115,74
(a) Iron & Steel	90	1997,28	1140,20	2	9,53	9,53
(b) Non-Ferrous Metals	6	9,29	4,51	1	5,61	5,61
(c) Metal Products	54	371,62	375,60	1	100,00	100,59
12. Engineering	301	2103,01	1295,58	23	507,31	396,74
(a) Heavy Engineering	41	241,03	170,04	2	55	31
(b) Light Engineering	121	384,85	283,70	4	2,02	2,01
(c) Electrical Machinery & Goods	76	946,22	326,08	15	502,44	392,12
(d) Electronic Machinery & Goods	63	530,92	515,75	2	2,30	2,30
13. Vehicles, Vehicle Parts & Transport Equipments	104	2094,38	1423,13	4	4,88	4,85
14. Other Industries	607	1126,28	980,93	25	3,08	2,68
15. Electricity, Gas & Water	264	7894,17	7026,95	41	1219,68	1032,59
(a) Electricity Generation & Transmission	258	7814,68	6962,92	38	1183,62	996,00
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	6	79,49	64,03	3	36,05	36,60
16. Construction	1,240	9254,43	6965,94	323	1127,72	925,01
<b>III. TRANSPORT OPERATORS</b>	<b>651</b>	<b>1112,11</b>	<b>701,66</b>	<b>30</b>	<b>222,03</b>	<b>183,80</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>441</b>	<b>554,02</b>	<b>442,28</b>	<b>28</b>	<b>89,76</b>	<b>88,61</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>1,323</b>	<b>40880,98</b>	<b>32958,13</b>	<b>57</b>	<b>8019,72</b>	<b>4283,92</b>
1. Wholesale Trade	639	40737,76	32842,59	35	8003,87	4269,58
2. Retail Trade	684	143,22	115,55	22	15,85	14,34
<b>VII. FINANCE</b>	<b>1,910</b>	<b>20419,49</b>	<b>18225,88</b>	<b>32</b>	<b>377,37</b>	<b>338,49</b>
<b>VIII. ALL OTHERS</b>	<b>2,784</b>	<b>1607,24</b>	<b>1321,90</b>	<b>1,204</b>	<b>1517,92</b>	<b>1294,95</b>
<b>TOTAL BANK CREDIT</b>	<b>14,076</b>	<b>110425,19</b>	<b>84742,30</b>	<b>2,052</b>	<b>14703,66</b>	<b>9884,09</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	316	273,38	244,73	19	5,75	3,38

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2004**

(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>2,755</b>	<b>3416,44</b>	<b>2888,88</b>	<b>257</b>	<b>1432,73</b>	<b>1106,94</b>
1. Direct Finance	88	182,82	149,92	11	12,85	7,55
2. Indirect Finance	2,667	3233,62	2738,96	246	1419,89	1099,39
<b>II. INDUSTRY</b>	<b>1,796</b>	<b>11775,63</b>	<b>8477,63</b>	<b>722</b>	<b>10814,19</b>	<b>6083,90</b>
1. Mining & Quarrying	26	436,08	348,79	21	770,27	304,78
2. Food Manufacturing & Processing	75	223,78	209,01	21	6,63	4,42
(a) Rice Mills, Flour & Dal Mills	4	35	18	1	15	15
(b) Sugar	25	64,83	65,55	2	1,96	89
(c) Edible Oils & Vanaspati	4	25,26	25,41	2	51	–
(d) Tea Processing	7	33,45	28,08	1	2,00	1,42
(e) Processing of Fruits & Vegetables	4	69	9	–	–	–
(f) Others	31	99,20	89,71	15	2,01	1,96
3. Beverage & Tobacco	1	5,00	3,00	–	–	–
4. Textiles	79	307,10	131,99	29	96,84	11,20
(a) Cotton Textiles	31	22,42	21,54	9	3,03	2,65
(b) Jute & Other Natural Fibre Textiles	2	1,20	81	–	–	–
(c) Handloom Textiles & Khadi	17	134,51	18,91	9	87,15	2,80
(d) Other Textiles & Textile Products	29	148,97	90,74	11	6,66	5,76
5. Paper, Paper Products & Printing	29	183,45	148,19	9	6,27	2,18
6. Leather & Leather Products	3	12,35	7,49	1	10	10
7. Rubber & Plastic Products	7	22,72	4,36	2	15	11
8. Chemicals & Chemical Products	57	436,88	334,11	119	154,43	11,59
(a) Heavy Industrial Chemicals	13	146,63	124,19	2	3,72	2,25
(b) Fertilisers	10	181,87	128,44	4	44,38	3,10
(c) Drugs & Pharmaceuticals	18	103,35	78,26	1	5,75	5,75
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	16	5,02	3,21	112	100,58	49
9. Petroleum, Coal Products & Nuclear Fuels	4	287,33	77,83	4	1,82	36
10. Manufacture of Cement & Cement Products	8	75,80	72,98	10	17,72	16,10
11. Basic Metals & Metal Products	39	78,21	57,22	8	5,42	3,81
(a) Iron & Steel	23	51,16	46,48	2	2,68	1,83
(b) Non-Ferrous Metals	1	1,95	1,95	1	75	78
(c) Metal Products	15	25,10	8,79	5	1,99	1,20
12. Engineering	1,054	1139,49	466,33	22	796,83	776,29
(a) Heavy Engineering	20	195,80	172,27	5	23,34	23,22
(b) Light Engineering	15	26,79	24,40	5	174,60	187,31
(c) Electrical Machinery & Goods	970	715,60	127,20	11	568,89	565,13
(d) Electronic Machinery & Goods	49	201,31	142,45	1	30,00	63
13. Vehicles, Vehicle Parts & Transport Equipments	26	385,76	198,45	1	4,37	4,37
14. Other Industries	50	227,49	179,80	36	628,54	433,06
15. Electricity, Gas & Water	143	5006,28	4069,98	280	6632,90	3138,18
(a) Electricity Generation & Transmission	132	4648,29	3796,74	263	6574,41	3080,06
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	11	357,99	273,24	17	58,49	58,12
16. Construction	195	2947,90	2168,10	159	1691,90	1377,35
<b>III. TRANSPORT OPERATORS</b>	<b>272</b>	<b>1792,66</b>	<b>1207,99</b>	<b>40</b>	<b>183,13</b>	<b>151,65</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>143</b>	<b>413,01</b>	<b>322,24</b>	<b>120</b>	<b>176,81</b>	<b>161,43</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>219</b>	<b>818,03</b>	<b>691,49</b>	<b>79</b>	<b>344,71</b>	<b>257,66</b>
1. Wholesale Trade	144	626,74	584,10	32	103,15	44,31
2. Retail Trade	75	191,29	107,40	47	241,56	213,35
<b>VII. FINANCE</b>	<b>176</b>	<b>3300,60</b>	<b>2909,10</b>	<b>83</b>	<b>1036,54</b>	<b>744,93</b>
<b>VIII. ALL OTHERS</b>	<b>539</b>	<b>1639,19</b>	<b>1094,77</b>	<b>1,547</b>	<b>2091,86</b>	<b>1518,37</b>
<b>TOTAL BANK CREDIT</b>	<b>5,900</b>	<b>23155,55</b>	<b>17592,10</b>	<b>2,848</b>	<b>16079,97</b>	<b>10024,88</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	94	42,33	37,57	47	28,58	12,40

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2004**

(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>31,664</b>	<b>7535,06</b>	<b>5133,07</b>	<b>531</b>	<b>980,98</b>	<b>758,83</b>
1. Direct Finance	13,680	5306,44	3318,90	150	164,63	116,44
2. Indirect Finance	17,984	2228,62	1814,17	381	816,35	642,39
<b>II. INDUSTRY</b>	<b>630</b>	<b>1503,48</b>	<b>867,90</b>	<b>9,614</b>	<b>17484,05</b>	<b>12263,95</b>
1. Mining & Quarrying	28	68,02	1,97	286	920,81	667,06
2. Food Manufacturing & Processing	211	1108,35	635,62	1,076	1710,57	1198,44
(a) Rice Mills, Flour & Dal Mills	41	7,42	6,25	237	169,47	121,79
(b) Sugar	59	310,14	153,94	56	278,15	251,19
(c) Edible Oils & Vanaspati	4	19	19	116	257,56	201,63
(d) Tea Processing	11	3,74	2,22	144	168,86	119,62
(e) Processing of Fruits & Vegetables	7	1,48	98	34	21,92	14,08
(f) Others	89	785,37	472,04	489	814,61	490,13
3. Beverage & Tobacco	5	4,27	4,10	49	52,83	37,71
4. Textiles	144	99,59	61,44	1,257	2237,70	1549,77
(a) Cotton Textiles	51	33,88	14,21	490	947,64	693,51
(b) Jute & Other Natural Fibre Textiles	–	–	–	31	26,38	17,28
(c) Handloom Textiles & Khadi	67	10,06	9,24	19	8,45	4,44
(d) Other Textiles & Textile Products	26	55,65	37,99	717	1255,23	834,55
5. Paper, Paper Products & Printing	18	17,40	17,17	524	515,36	374,32
6. Leather & Leather Products	3	28,15	36,98	141	170,31	135,23
7. Rubber & Plastic Products	17	5,08	4,37	646	531,35	384,69
8. Chemicals & Chemical Products	45	59,65	22,19	1,160	2941,28	1966,18
(a) Heavy Industrial Chemicals	2	1,44	1,06	197	882,75	543,80
(b) Fertilisers	2	6,50	67	43	424,07	379,77
(c) Drugs & Pharmaceuticals	3	22	21	409	818,52	493,51
(d) Non-Edible Oils	–	–	–	25	41,09	20,49
(e) Other Chemicals & Chemical Products	38	51,49	20,25	486	774,84	528,60
9. Petroleum, Coal Products & Nuclear Fuels	2	4,02	4,02	57	232,20	147,74
10. Manufacture of Cement & Cement Products	5	62	49	113	342,43	253,51
11. Basic Metals & Metal Products	26	8,89	6,53	1,230	2071,45	1462,36
(a) Iron & Steel	12	7,83	5,64	654	1298,53	853,90
(b) Non-Ferrous Metals	5	31	31	108	320,96	281,63
(c) Metal Products	9	74	58	468	451,96	326,83
12. Engineering	34	39,44	21,09	1,412	1950,55	1270,39
(a) Heavy Engineering	12	16,97	15,16	227	310,18	234,70
(b) Light Engineering	13	21,01	4,63	525	663,87	443,76
(c) Electrical Machinery & Goods	4	53	55	482	627,17	311,06
(d) Electronic Machinery & Goods	5	92	76	178	349,34	280,87
13. Vehicles, Vehicle Parts & Transport Equipments	1	15	19	339	582,08	361,83
14. Other Industries	59	38,95	38,07	735	1192,22	749,00
15. Electricity, Gas & Water	5	60	47	135	1029,59	874,71
(a) Electricity Generation & Transmission	2	8	6	74	962,94	814,90
(b) Non-Conventional Energy	–	–	–	28	48,77	47,94
(c) Gas, Steam & Water Supply	3	52	41	33	17,89	11,87
16. Construction	27	20,32	13,18	454	1003,31	831,01
<b>III. TRANSPORT OPERATORS</b>	<b>49</b>	<b>3,25</b>	<b>1,95</b>	<b>102</b>	<b>95,57</b>	<b>81,11</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>138</b>	<b>1284,09</b>	<b>1457,53</b>	<b>726</b>	<b>925,75</b>	<b>602,56</b>
<b>V. PERSONAL LOANS</b>	<b>17,743</b>	<b>11933,30</b>	<b>10196,09</b>	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	17,743	11933,30	10196,09	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
<b>VI. TRADE</b>	<b>6,623</b>	<b>1719,24</b>	<b>1303,25</b>	<b>1,484</b>	<b>1194,91</b>	<b>865,84</b>
1. Wholesale Trade	136	465,25	384,73	707	673,31	452,31
2. Retail Trade	6,487	1253,99	918,52	777	521,60	413,53
<b>VII. FINANCE</b>	<b>1,418</b>	<b>5492,21</b>	<b>4200,38</b>	<b>112</b>	<b>1792,68</b>	<b>1605,93</b>
<b>VIII. ALL OTHERS</b>	<b>597</b>	<b>183,58</b>	<b>100,96</b>	<b>6,278</b>	<b>2249,06</b>	<b>1506,22</b>
<b>TOTAL BANK CREDIT</b>	<b>58,862</b>	<b>29654,21</b>	<b>23261,12</b>	<b>18,847</b>	<b>24723,00</b>	<b>17684,44</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	87	9,27	7,36	613	165,64	124,36
2. Other Small Scale Industries	230	53,65	39,94	3,821	2505,91	1744,66