

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

(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
I. AGRICULTURE	9,429	16588.64	13778.53	56,354	7946.28	5760.34
1. Direct Finance	1,527	2395.06	2041.05	33,080	3457.49	2835.07
2. Indirect Finance	7,902	14193.58	11737.47	23,274	4488.79	2925.27
II. INDUSTRY	1,03,838	285635.24	203189.46	2,41,668	76678.16	56839.45
1. Mining & Quarrying	1,581	7040.28	5472.29	6,342	1579.02	1162.39
2. Food Manufacturing & Processing	7,826	21565.89	15319.76	29,165	10244.70	6869.21
(a) Rice Mills, Flour & Dal Mills	1,490	2370.61	1810.73	13,680	4415.01	2932.44
(b) Sugar	770	6970.60	4588.57	204	574.32	365.68
(c) Edible Oils & Vanaspati	1,200	2583.13	1996.62	2,631	807.37	590.73
(d) Tea Processing	1,106	2931.16	2288.72	619	506.20	322.10
(e) Processing of Fruits & Vegetables	309	597.28	457.26	774	179.91	146.28
(f) Others	2,951	6113.11	4177.85	11,257	3761.89	2512.00
3. Beverage & Tobacco	1,173	4428.23	3323.61	1,941	1128.84	910.96
4. Textiles	17,297	36714.61	26539.43	45,618	15808.85	11196.72
(a) Cotton Textiles	7,695	19210.71	14155.47	13,474	5199.74	3791.02
(b) Jute & Other Natural Fibre Textiles	455	943.18	568.71	750	212.21	139.98
(c) Handloom Textiles & Khadi	210	295.29	268.14	2,679	537.68	445.71
(d) Other Textiles & Textile Products	8,937	16265.42	11547.11	28,715	9859.22	6820.02
5. Paper, Paper Products & Printing	4,707	7492.31	5558.37	12,409	2455.64	1828.51
6. Leather & Leather Products	1,776	2324.10	1727.23	4,849	1957.24	1409.77
7. Rubber & Plastic Products	5,993	7512.09	5306.11	12,742	2382.84	1799.01
8. Chemicals & Chemical Products	13,943	36779.17	25570.98	14,900	4910.71	3814.39
(a) Heavy Industrial Chemicals	3,030	7775.37	5352.88	2,656	1045.09	815.60
(b) Fertilisers	810	6311.37	4812.19	394	362.88	305.15
(c) Drugs & Pharmaceuticals	3,806	9770.62	6805.41	2,818	1339.41	1095.15
(d) Non-Edible Oils	180	557.29	347.01	358	179.31	96.83
(e) Other Chemicals & Chemical Products	6,117	12364.52	8253.48	8,674	1984.02	1501.67
9. Petroleum, Coal Products & Nuclear Fuels	1,153	7441.74	5533.40	1,052	388.87	317.79
10. Manufacture of Cement & Cement Products	1,307	6475.49	4881.44	2,304	552.57	453.53
11. Basic Metals & Metal Products	13,159	40170.65	29028.47	23,872	5363.57	3991.35
(a) Iron & Steel	6,812	28149.76	20695.19	7,983	2211.70	1695.42
(b) Non-Ferrous Metals	1,364	4482.87	3244.76	2,677	878.79	560.39
(c) Metal Products	4,983	7538.01	5088.52	13,212	2273.09	1735.54
12. Engineering	17,069	37396.75	22674.89	25,771	5622.39	4404.70
(a) Heavy Engineering	3,820	7914.13	4505.55	6,294	1356.66	1130.54
(b) Light Engineering	5,253	8912.86	5570.70	10,314	2054.00	1477.56
(c) Electrical Machinery & Goods	4,950	11743.61	6377.36	6,598	1596.38	1293.53
(d) Electronic Machinery & Goods	3,046	8826.15	6221.27	2,565	615.35	503.06
13. Vehicles, Vehicle Parts & Transport Equipments	4,409	15828.79	10606.79	6,448	1984.91	1544.80
14. Other Industries	7,337	23448.99	17503.84	36,861	14921.01	11327.66
15. Electricity, Gas & Water	1,161	13174.83	10173.56	1,771	1234.06	967.39
(a) Electricity Generation & Transmission	686	11756.86	9085.25	922	927.11	720.11
(b) Non-Conventional Energy	170	473.11	385.60	162	110.39	85.00
(c) Gas, Steam & Water Supply	305	944.86	702.71	687	196.56	162.28
16. Construction	3,947	17841.32	13969.31	15,623	6142.92	4841.28
III. TRANSPORT OPERATORS	2,543	4771.95	3865.73	10,743	1682.42	1442.06
IV. PROFESSIONAL AND OTHER SERVICES	11,606	26015.82	19904.19	49,307	15652.63	12828.47
V. PERSONAL LOANS	52	142.13	141.59	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	52	142.13	141.59	–	–	–
VI. TRADE	17,095	19352.60	13893.59	2,53,107	39367.74	29408.96
1. Wholesale Trade	8,561	11418.15	7851.21	84,541	19261.38	14179.05
2. Retail Trade	8,534	7934.46	6042.37	1,68,566	20106.36	15229.91
VII. FINANCE	4,042	35138.60	28634.89	3,069	1825.01	1520.93
VIII. ALL OTHERS	22,742	14701.68	10533.27	1,34,569	16105.71	11730.46
TOTAL BANK CREDIT	1,71,347	402346.66	293941.24	7,48,817	159257.95	119530.66
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,602	372.58	289.86	14,666	1688.69	1313.74
2. Other Small Scale Industries	29,860	16796.00	12640.10	1,25,032	26763.64	19902.71

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(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
I. AGRICULTURE	163	460,02	215,22	5,12,911	16511,45	14557,12
1. Direct Finance	79	138,15	123,40	5,07,634	16248,84	14336,94
2. Indirect Finance	84	321,86	91,82	5,277	262,61	220,18
II. INDUSTRY	1,164	4190,49	2532,18	1,31,745	8016,94	6175,57
1. Mining & Quarrying	64	172,82	163,17	3,134	170,29	137,64
2. Food Manufacturing & Processing	139	297,59	198,16	9,914	1090,65	842,16
(a) Rice Mills, Flour & Dal Mills	50	60,61	35,24	4,624	616,24	460,62
(b) Sugar	9	140,43	118,22	82	14,25	11,57
(c) Edible Oils & Vanaspati	13	17,05	3,75	792	76,46	60,50
(d) Tea Processing	5	7,79	7,35	218	29,70	23,38
(e) Processing of Fruits & Vegetables	5	2,58	2,38	318	23,96	20,55
(f) Others	57	69,14	31,22	3,880	330,03	265,56
3. Beverage & Tobacco	10	8,07	4,89	887	101,60	80,85
4. Textiles	123	248,28	119,01	6,951	609,02	489,17
(a) Cotton Textiles	59	162,06	49,58	2,674	221,96	178,22
(b) Jute & Other Natural Fibre Textiles	2	7	6	173	15,56	11,70
(c) Handloom Textiles & Khadi	6	7,21	5,16	798	62,74	49,23
(d) Other Textiles & Textile Products	56	78,94	64,21	3,306	308,77	250,02
5. Paper, Paper Products & Printing	46	91,22	76,00	2,316	187,56	144,29
6. Leather & Leather Products	11	2,55	2,10	677	67,23	55,97
7. Rubber & Plastic Products	50	31,89	19,21	1,896	172,62	140,92
8. Chemicals & Chemical Products	150	909,76	599,33	2,535	216,18	171,95
(a) Heavy Industrial Chemicals	46	576,03	379,59	-	-	-
(b) Fertilisers	13	116,64	110,65	-	-	-
(c) Drugs & Pharmaceuticals	25	30,69	18,68	475	42,96	35,20
(d) Non-Edible Oils	3	31	23	101	12,13	10,08
(e) Other Chemicals & Chemical Products	63	186,10	90,19	1,959	161,09	126,67
9. Petroleum, Coal Products & Nuclear Fuels	23	420,41	160,15	252	20,08	15,95
10. Manufacture of Cement & Cement Products	13	22,85	22,16	1,070	69,74	55,60
11. Basic Metals & Metal Products	103	253,79	158,98	3,308	324,71	261,98
(a) Iron & Steel	49	83,06	77,31	279	25,58	20,06
(b) Non-Ferrous Metals	15	105,57	22,58	65	6,31	5,27
(c) Metal Products	39	65,16	59,09	2,964	292,83	236,66
12. Engineering	138	204,16	114,48	4,927	350,79	274,48
(a) Heavy Engineering	26	33,19	16,41	1,502	94,86	70,02
(b) Light Engineering	44	34,67	27,54	1,741	129,01	102,69
(c) Electrical Machinery & Goods	44	93,42	39,60	1,231	91,19	72,44
(d) Electronic Machinery & Goods	24	42,87	30,92	453	35,74	29,33
13. Vehicles, Vehicle Parts & Transport Equipments	49	201,38	115,62	1,158	70,47	55,68
14. Other Industries	110	132,40	98,73	46,710	1914,06	1186,12
15. Electricity, Gas & Water	21	995,77	547,85	389	28,15	22,71
(a) Electricity Generation & Transmission	17	893,28	499,10	-	-	-
(b) Non-Conventional Energy	1	2,40	-	123	9,24	8,08
(c) Gas, Steam & Water Supply	3	100,10	48,75	266	18,91	14,63
16. Construction	114	197,57	132,34	45,621	2623,77	2240,09
III. TRANSPORT OPERATORS	50	109,49	106,07	53,925	2105,05	1541,87
IV. PROFESSIONAL AND OTHER SERVICES	170	59,90	42,67	71,249	4443,05	3608,15
V. PERSONAL LOANS	-	-	-	20,01,987	96191,54	80232,55
1. Loans for Purchase of Consumer Durables	-	-	-	11,156	433,60	349,76
2. Loans for Housing	-	-	-	10,27,662	54308,67	48285,14
3. Rest of the Personal Loans	-	-	-	9,63,169	41449,27	31597,64
VI. TRADE	373	133,76	87,92	82,552	5101,41	4139,68
1. Wholesale Trade	157	60,89	37,23	18,782	1551,38	1258,09
2. Retail Trade	216	72,87	50,69	63,770	3550,02	2881,59
VII. FINANCE	83	368,81	314,09	5,360	279,49	212,95
VIII. ALL OTHERS	795	213,20	137,90	57,542	6462,73	4985,52
TOTAL BANK CREDIT	2,798	5535,66	3436,05	29,17,271	139111,67	115453,41
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	54	10,01	8,56	17,253	1303,53	1036,60
2. Other Small Scale Industries	366	114,14	79,52	22,039	1916,66	1518,21

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OCCUPATION	INDIVIDUALS - FEMALE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	28,198	1013,07	899,53	6,45,598	60705,00	48851,10
1. Direct Finance	27,741	994,10	883,77	5,85,100	29098,93	23937,51
2. Indirect Finance	457	18,97	15,77	60,498	31606,07	24913,59
II. INDUSTRY	13,961	808,85	677,75	5,09,472	462483,42	328189,10
1. Mining & Quarrying	331	18,39	15,13	12,282	19750,36	11322,68
2. Food Manufacturing & Processing	1,047	76,26	61,01	49,671	36917,97	25687,61
(a) Rice Mills, Flour & Dal Mills	367	29,90	22,61	20,578	8089,99	5574,77
(b) Sugar	3	9	8	1,218	8426,72	5628,06
(c) Edible Oils & Vanaspati	80	6,25	5,25	4,854	3793,27	2903,20
(d) Tea Processing	21	1,79	1,60	2,144	3705,82	2812,83
(e) Processing of Fruits & Vegetables	39	2,12	1,79	1,491	830,20	643,65
(f) Others	537	36,11	29,68	19,386	12071,97	8125,09
3. Beverage & Tobacco	65	4,56	3,98	4,143	5735,45	4371,15
4. Textiles	909	72,20	59,08	72,641	56800,03	40702,87
(a) Cotton Textiles	361	27,54	21,28	24,944	25995,22	19067,98
(b) Jute & Other Natural Fibre Textiles	16	1,09	99	1,434	1203,61	743,42
(c) Handloom Textiles & Khadi	76	5,10	3,58	3,893	1443,00	1091,86
(d) Other Textiles & Textile Products	456	38,46	33,24	42,370	28158,19	19799,62
5. Paper, Paper Products & Printing	292	19,18	16,06	20,406	11062,51	8223,50
6. Leather & Leather Products	80	5,93	5,00	7,550	4575,01	3383,27
7. Rubber & Plastic Products	205	14,72	12,12	21,598	10697,30	7675,70
8. Chemicals & Chemical Products	251	17,45	13,74	33,292	49556,23	34260,97
(a) Heavy Industrial Chemicals	-	-	-	5,976	12021,63	8134,06
(b) Fertilisers	-	-	-	1,318	8745,17	6410,85
(c) Drugs & Pharmaceuticals	42	4,24	3,11	7,629	12180,53	8583,41
(d) Non-Edible Oils	6	24	20	673	790,38	474,84
(e) Other Chemicals & Chemical Products	203	12,97	10,44	17,696	15818,53	10657,81
9. Petroleum, Coal Products & Nuclear Fuels	15	1,48	1,29	2,619	13189,28	9574,35
10. Manufacture of Cement & Cement Products	144	6,46	5,11	5,014	7820,40	6019,28
11. Basic Metals & Metal Products	235	17,48	15,65	42,134	50787,50	36622,41
(a) Iron & Steel	12	1,51	1,39	15,918	33838,63	24546,95
(b) Non-Ferrous Metals	4	25	22	4,247	5812,65	4128,00
(c) Metal Products	219	15,72	14,05	21,969	11136,22	7947,46
12. Engineering	488	33,20	28,86	51,239	50143,92	31723,81
(a) Heavy Engineering	105	5,84	4,84	12,054	10192,52	6343,07
(b) Light Engineering	144	9,13	7,67	18,179	12412,81	8131,98
(c) Electrical Machinery & Goods	186	14,40	12,80	14,567	16899,85	9517,87
(d) Electronic Machinery & Goods	53	3,84	3,55	6,439	10638,74	7730,89
13. Vehicles, Vehicle Parts & Transport Equipments	129	6,91	4,88	12,668	21164,08	14320,59
14. Other Industries	2,013	104,05	84,56	94,545	43805,59	32631,63
15. Electricity, Gas & Water	67	6,11	3,98	4,277	37222,15	27858,37
(a) Electricity Generation & Transmission	-	-	-	2,392	34761,27	25955,13
(b) Non-Conventional Energy	24	1,31	94	508	645,21	527,58
(c) Gas, Steam & Water Supply	43	4,80	3,03	1,377	1815,66	1375,66
16. Construction	7,690	404,48	347,31	75,393	43255,64	33810,92
III. TRANSPORT OPERATORS	5,925	249,39	183,96	74,330	12327,04	9467,84
IV. PROFESSIONAL AND OTHER SERVICES	15,667	1040,34	840,33	1,49,596	50705,18	40298,45
V. PERSONAL LOANS	4,67,868	22654,96	18145,92	24,87,650	130921,93	108716,14
1. Loans for Purchase of Consumer Durables	2,181	97,35	78,59	13,337	530,95	428,34
2. Loans for Housing	2,16,321	11794,84	10487,90	12,61,726	78036,81	68969,13
3. Rest of the Personal Loans	2,49,366	10762,77	7579,43	12,12,587	52354,17	39318,67
VI. TRADE	6,827	400,99	330,03	3,69,739	117334,09	88220,47
1. Wholesale Trade	1,471	113,67	97,37	1,15,205	83015,56	62000,56
2. Retail Trade	5,356	287,32	232,66	2,54,534	34318,53	26219,91
VII. FINANCE	973	49,02	36,08	17,261	70153,90	58791,01
VIII. ALL OTHERS	7,878	843,38	668,68	2,36,806	47822,02	35078,08
TOTAL BANK CREDIT	5,47,297	27059,99	21782,29	44,90,452	952452,58	717612,22
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,573	75,62	61,36	35,848	3625,35	2841,84
2. Other Small Scale Industries	2,382	164,72	136,15	1,84,206	48664,75	36359,38