

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

(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	53,127	7948,28	5353,25	14,086	2218,92	957,92
1. Direct Finance	39,292	3779,16	2561,26	9,808	1163,68	512,73
2. Indirect Finance	13,835	4169,12	2791,99	4,278	1055,24	445,19
II. INDUSTRY	2,36,946	203146,49	82356,65	46,496	27019,42	15546,54
1. Mining & Quarrying	6,367	9915,43	4348,90	1,323	926,22	594,83
2. Food Manufacturing & Processing	31,835	39365,48	11975,55	2,996	1997,94	1134,21
(a) Rice Mills, Flour & Dal Mills	15,735	7954,79	4014,22	904	314,66	253,57
(b) Sugar	667	5654,46	3068,99	45	353,97	89,15
(c) Edible Oils & Vanaspati	3,126	2270,54	1487,87	364	319,02	152,93
(d) Tea Processing	1,115	13068,66	837,78	104	34,72	26,71
(e) Processing of Fruits & Vegetables	835	306,34	209,99	97	100,00	83,81
(f) Others	10,357	10110,70	2356,70	1,482	875,58	528,04
3. Beverage & Tobacco	1,968	1522,85	1078,81	391	258,06	177,30
4. Textiles	37,306	32014,54	11017,44	5,411	1932,57	1262,22
(a) Cotton Textiles	13,002	11919,39	5149,76	1,993	787,86	526,88
(b) Jute & Other Natural Fibre Textiles	800	469,17	276,06	104	24,77	21,68
(c) Handloom Textiles & Khadi	2,977	572,41	449,76	308	79,08	58,87
(d) Other Textiles & Textile Products	20,527	19053,57	5141,86	3,006	1040,85	654,79
5. Paper, Paper Products & Printing	10,884	5456,39	2648,02	1,697	634,50	499,09
6. Leather & Leather Products	2,688	1551,52	801,98	590	141,58	106,73
7. Rubber & Plastic Products	12,884	6839,82	3062,82	1,431	648,44	417,05
8. Chemicals & Chemical Products	17,124	24851,81	8228,14	2,084	2351,81	908,89
(a) Heavy Industrial Chemicals	3,079	4068,59	1558,95	466	443,68	206,66
(b) Fertilisers	643	3564,38	1695,09	56	69,08	24,89
(c) Drugs & Pharmaceuticals	3,752	10364,29	2066,29	421	958,72	252,63
(d) Non-Edible Oils	445	224,60	145,33	32	15,55	8,55
(e) Other Chemicals & Chemical Products	9,205	6629,95	2762,48	1,109	864,78	416,17
9. Petroleum, Coal Products & Nuclear Fuels	1,386	3965,26	784,71	195	1480,89	661,58
10. Manufacture of Cement & Cement Products	3,160	1516,05	1012,53	292	382,39	198,74
11. Basic Metals & Metal Products	24,937	19811,82	9894,52	3,125	1351,55	886,42
(a) Iron & Steel	9,831	13518,02	6046,96	1,005	580,53	409,33
(b) Non-Ferrous Metals	2,750	1895,54	920,92	317	219,55	173,59
(c) Metal Products	12,356	4398,26	2926,65	1,803	551,48	303,50
12. Engineering	28,951	19214,50	10365,75	4,717	3385,94	1806,83
(a) Heavy Engineering	6,236	3017,41	2130,48	1,146	886,85	552,60
(b) Light Engineering	11,990	6716,15	3043,11	1,860	857,71	491,50
(c) Electrical Machinery & Goods	7,581	5406,09	3035,37	1,159	822,13	405,52
(d) Electronic Machinery & Goods	3,144	4074,85	2156,79	552	819,26	357,22
13. Vehicles, Vehicle Parts & Transport Equipments	6,221	5840,73	2561,91	925	1216,19	741,96
14. Other Industries	36,544	18595,44	7593,10	11,035	3837,56	2276,08
15. Electricity, Gas & Water	1,355	4446,05	1862,23	481	2289,60	901,70
(a) Electricity Generation & Transmission	561	3546,72	1548,24	282	2190,41	832,16
(b) Non-Conventional Energy	198	554,43	81,71	37	60,22	44,08
(c) Gas, Steam & Water Supply	596	344,90	232,28	162	38,96	25,45
16. Construction	13,336	8238,80	5120,23	9,803	4184,19	2972,91
III. TRANSPORT OPERATORS	4,396	1765,43	1050,96	2,691	698,84	536,92
IV. PROFESSIONAL AND OTHER SERVICES	23,234	11808,24	4491,51	18,643	7410,09	4532,13
V. PERSONAL LOANS	-	-	-	1,96,186	12460,02	7772,28
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	1,96,186	12460,02	7772,28
VI. TRADE	2,97,065	90540,61	70658,51	75,593	20579,62	14045,70
1. Wholesale Trade	73,875	63430,11	52021,40	20,111	4600,29	3195,10
2. Retail Trade	2,23,190	27110,50	18637,11	55,482	15979,33	10850,60
VII. FINANCE	2,985	8591,48	4623,74	4,778	8901,32	3527,78
VIII. ALL OTHERS	49,346	8343,52	5570,85	36,365	7294,43	3503,14
TOTAL BANK CREDIT	6,67,099	332144,05	174105,48	3,94,838	86582,65	50422,42
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	24,623	2924,42	2323,14	5,370	389,01	308,66
2. Other Small Scale Industries	1,14,096	26790,65	19923,49	10,765	2488,11	1875,51

See Notes on Tables.

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

(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	1,66,797	13616,22	11300,85	1,21,090	20015,31	16721,75
1. Direct Finance	1,60,186	7023,46	5860,30	1,00,666	7592,16	6326,20
2. Indirect Finance	6,611	6592,77	5440,54	20,424	12423,14	10395,55
II. INDUSTRY	24,229	67261,23	54332,32	34,926	55678,64	46535,09
1. Mining & Quarrying	596	1815,34	1491,46	1,872	2170,84	1914,72
2. Food Manufacturing & Processing	2,095	4751,83	4100,78	3,144	1582,15	1259,52
(a) Rice Mills, Flour & Dal Mills	613	524,74	390,72	1,243	270,18	207,08
(b) Sugar	133	960,28	830,42	41	190,51	163,52
(c) Edible Oils & Vanaspati	217	430,75	375,88	199	260,07	185,57
(d) Tea Processing	169	460,40	440,53	142	122,55	107,79
(e) Processing of Fruits & Vegetables	67	167,64	152,57	127	30,48	21,94
(f) Others	896	2208,02	1910,67	1,392	708,37	573,61
3. Beverage & Tobacco	261	1453,93	1140,05	342	554,61	442,02
4. Textiles	2,904	5526,83	4531,55	3,873	4125,48	3361,54
(a) Cotton Textiles	1,068	2447,35	1953,72	1,753	1670,66	1367,51
(b) Jute & Other Natural Fibre Textiles	69	204,67	76,49	92	23,56	19,38
(c) Handloom Textiles & Khadi	211	256,93	247,90	138	456,28	354,73
(d) Other Textiles & Textile Products	1,556	2617,89	2253,45	1,890	1974,98	1619,92
5. Paper, Paper Products & Printing	843	2243,16	1848,63	1,332	1040,78	840,81
6. Leather & Leather Products	418	412,02	377,17	313	244,06	208,76
7. Rubber & Plastic Products	767	1441,89	1126,97	1,404	776,18	660,38
8. Chemicals & Chemical Products	1,601	7348,58	6019,18	1,684	5586,89	4172,32
(a) Heavy Industrial Chemicals	260	1705,90	1377,38	314	2279,32	1825,67
(b) Fertilisers	99	1695,29	1421,24	87	1309,91	601,03
(c) Drugs & Pharmaceuticals	516	2151,61	1764,67	354	1217,64	1108,93
(d) Non-Edible Oils	40	117,57	51,90	33	6,25	5,24
(e) Other Chemicals & Chemical Products	686	1678,21	1403,99	896	773,78	631,46
9. Petroleum, Coal Products & Nuclear Fuels	165	2610,27	2227,51	202	928,37	776,67
10. Manufacture of Cement & Cement Products	166	793,60	647,26	301	1008,56	933,38
11. Basic Metals & Metal Products	2,122	6694,33	4567,74	2,347	4152,70	3371,36
(a) Iron & Steel	879	3115,79	2478,52	1,002	3082,35	2552,38
(b) Non-Ferrous Metals	363	2599,26	1203,49	175	320,04	215,06
(c) Metal Products	880	979,27	885,73	1,170	750,32	603,92
12. Engineering	2,545	8338,71	6746,53	3,082	5360,97	4465,46
(a) Heavy Engineering	491	1397,19	1218,09	777	634,84	549,46
(b) Light Engineering	964	2479,40	2032,56	1,205	1940,04	1632,02
(c) Electrical Machinery & Goods	669	2240,84	1552,65	722	1504,95	1349,04
(d) Electronic Machinery & Goods	421	2221,27	1943,23	378	1281,14	934,94
13. Vehicles, Vehicle Parts & Transport Equipments	927	4296,47	2654,21	694	2369,69	2043,09
14. Other Industries	4,009	6282,57	5539,19	4,768	6216,56	4935,48
15. Electricity, Gas & Water	291	5290,23	4651,90	476	7207,69	6507,26
(a) Electricity Generation & Transmission	172	4943,58	4391,57	302	6914,18	6246,48
(b) Non-Conventional Energy	34	127,68	105,61	57	118,41	107,21
(c) Gas, Steam & Water Supply	85	218,97	154,73	117	175,09	153,58
16. Construction	4,519	7961,45	6662,16	9,092	12353,09	10642,34
III. TRANSPORT OPERATORS	6,889	1406,91	1039,16	31,989	2588,15	2228,46
IV. PROFESSIONAL AND OTHER SERVICES	8,086	8679,02	7333,63	42,722	10491,19	7890,31
V. PERSONAL LOANS	2,70,706	10222,36	4773,94	5,92,123	27488,56	21258,97
1. Loans for Purchase of Consumer Durables	-	-	-	5,983	213,99	174,39
2. Loans for Housing	-	-	-	137	37,37	34,34
3. Rest of the Personal Loans	2,70,706	10222,36	4773,94	5,86,003	27237,20	21050,23
VI. TRADE	11,178	5598,77	4789,32	19,356	4649,39	3915,78
1. Wholesale Trade	3,734	3235,99	2866,42	4,873	2595,42	2248,98
2. Retail Trade	7,444	2362,77	1922,90	14,483	2053,97	1666,80
VII. FINANCE	1,330	14902,62	13783,00	3,158	20254,92	18913,99
VIII. ALL OTHERS	14,932	4910,18	4325,86	37,176	7202,48	5660,23
TOTAL BANK CREDIT	5,04,147	126597,32	101678,08	8,82,540	148368,63	123124,57
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,648	125,61	107,61	2,508	203,74	151,97
2. Other Small Scale Industries	4,918	1843,84	1620,52	10,011	2803,07	2263,66

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

(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	4,58,204	28272,69	24393,20	604	708,54	566,85
1. Direct Finance	4,33,807	18355,29	15908,48	452	446,12	372,64
2. Indirect Finance	24,397	9917,40	8484,73	152	262,42	194,21
II. INDUSTRY	1,88,644	212814,99	162296,49	17,664	41386,49	27306,39
1. Mining & Quarrying	6,000	6715,90	5373,40	402	1134,19	820,02
2. Food Manufacturing & Processing	15,795	9038,85	7063,14	1,308	4315,49	2770,22
(a) Rice Mills, Flour & Dal Mills	6,417	1409,92	1107,04	141	1158,65	978,54
(b) Sugar	377	2201,81	1689,98	11	78,07	78,07
(c) Edible Oils & Vanaspati	1,238	1428,47	1120,85	133	575,80	329,89
(d) Tea Processing	586	983,35	869,76	37	157,43	135,24
(e) Processing of Fruits & Vegetables	515	334,98	278,07	78	82,32	60,65
(f) Others	6,662	2680,32	1997,44	908	2263,21	1187,83
3. Beverage & Tobacco	1,163	1423,90	1054,09	50	302,14	186,38
4. Textiles	16,697	23724,77	18166,38	6,576	8235,20	5843,71
(a) Cotton Textiles	7,143	14653,71	10924,06	1,368	3236,63	2099,86
(b) Jute & Other Natural Fibre Textiles	259	210,46	159,76	85	98,26	71,85
(c) Handloom Textiles & Khadi	960	1062,85	822,77	274	227,76	183,43
(d) Other Textiles & Textile Products	8,335	7797,75	6259,79	4,849	4672,55	3488,57
5. Paper, Paper Products & Printing	6,533	4806,87	3510,22	185	330,84	244,71
6. Leather & Leather Products	1,265	627,24	447,86	1,464	1515,08	1169,90
7. Rubber & Plastic Products	5,998	2604,97	1870,17	401	744,53	601,85
8. Chemicals & Chemical Products	6,536	15501,47	11762,52	1,338	5124,73	3447,69
(a) Heavy Industrial Chemicals	1,082	4369,52	3123,12	219	1146,56	756,67
(b) Fertilisers	262	4354,20	3627,74	22	559,14	275,64
(c) Drugs & Pharmaceuticals	1,685	3689,10	2782,95	459	1555,06	1195,71
(d) Non-Edible Oils	118	81,58	48,32	28	250,82	173,91
(e) Other Chemicals & Chemical Products	3,389	3007,07	2180,38	610	1613,16	1045,75
9. Petroleum, Coal Products & Nuclear Fuels	561	6733,69	5620,75	54	1537,13	1385,33
10. Manufacture of Cement & Cement Products	1,744	5977,75	4559,34	24	368,25	136,97
11. Basic Metals & Metal Products	9,526	33770,01	24529,43	1,901	5597,29	2698,89
(a) Iron & Steel	3,849	26573,51	20108,30	534	4018,08	1626,97
(b) Non-Ferrous Metals	873	4186,09	2043,43	562	416,92	311,43
(c) Metal Products	4,804	3010,41	2377,70	805	1162,29	760,49
12. Engineering	11,269	11040,89	8430,40	1,159	3258,97	2068,25
(a) Heavy Engineering	2,775	1902,79	1543,68	268	1010,24	776,08
(b) Light Engineering	4,761	3555,32	2702,38	463	1358,77	656,74
(c) Electrical Machinery & Goods	2,352	3060,33	2194,58	299	577,05	412,84
(d) Electronic Machinery & Goods	1,381	2522,45	1989,75	129	312,92	222,60
13. Vehicles, Vehicle Parts & Transport Equipments	3,030	7387,37	6012,22	417	1052,45	561,34
14. Other Industries	20,820	18093,88	14160,48	1,930	6595,03	4473,06
15. Electricity, Gas & Water	1,649	28862,11	20599,19	23	171,50	117,30
(a) Electricity Generation & Transmission	828	27277,73	19293,29	12	76,76	62,80
(b) Non-Conventional Energy	264	566,96	416,25	4	7,22	7,15
(c) Gas, Steam & Water Supply	557	1017,42	889,65	7	87,52	47,36
16. Construction	80,058	36505,33	29136,89	432	1103,67	780,76
III. TRANSPORT OPERATORS	58,956	8080,88	6544,96	61	197,53	170,43
IV. PROFESSIONAL AND OTHER SERVICES	91,352	31957,51	24692,72	352	1354,91	1099,43
V. PERSONAL LOANS	25,57,736	156579,77	135553,90	-	-	-
1. Loans for Purchase of Consumer Durables	8,603	321,17	253,34	-	-	-
2. Loans for Housing	18,17,421	124744,06	109359,58	-	-	-
3. Rest of the Personal Loans	7,31,712	31514,54	25940,97	-	-	-
VI. TRADE	55,586	8946,31	7217,99	3,318	5304,38	3642,46
1. Wholesale Trade	12,810	2941,95	2395,28	2,434	4073,23	2843,43
2. Retail Trade	42,776	6004,37	4822,70	884	1231,15	799,03
VII. FINANCE	7,317	33460,44	29002,32	65	1086,60	1033,07
VIII. ALL OTHERS	74,752	14446,11	11002,84	2,524	1552,29	929,31
TOTAL BANK CREDIT	34,92,547	494558,70	400704,42	24,588	51590,73	34747,95
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	15,301	1192,45	875,57	470	116,76	90,14
2. Other Small Scale Industries	44,210	9294,03	7199,68	6,810	6338,13	4866,38

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS PURCHASED			EXPORT BILLS DISCOUNTED		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	63	78,40	54,91	40	84,01	65,55
1. Direct Finance	4	1,30	1,30	-	-	-
2. Indirect Finance	59	77,10	53,61	40	84,01	65,55
II. INDUSTRY	9,827	28362,51	10885,65	8,190	21355,46	13288,80
1. Mining & Quarrying	359	5295,70	482,89	326	179,37	141,25
2. Food Manufacturing & Processing	632	2215,05	859,59	413	1765,42	839,16
(a) Rice Mills, Flour & Dal Mills	110	391,94	196,21	85	459,71	324,14
(b) Sugar	3	10,63	9,41	6	17,34	14,74
(c) Edible Oils & Vanaspati	33	119,09	41,25	37	90,91	53,05
(d) Tea Processing	26	161,65	37,34	14	145,76	23,39
(e) Processing of Fruits & Vegetables	45	74,44	44,19	16	20,39	16,03
(f) Others	415	1457,31	531,20	255	1031,32	407,80
3. Beverage & Tobacco	22	285,25	27,41	35	185,17	86,42
4. Textiles	3,993	5802,25	2585,40	2,800	5516,95	3393,10
(a) Cotton Textiles	859	2753,79	997,04	664	2396,96	1416,06
(b) Jute & Other Natural Fibre Textiles	76	148,75	61,70	56	117,26	90,80
(c) Handloom Textiles & Khadi	164	183,74	81,06	128	64,16	47,63
(d) Other Textiles & Textile Products	2,894	2715,97	1445,60	1,952	2938,58	1838,61
5. Paper, Paper Products & Printing	110	157,65	64,73	90	184,21	111,36
6. Leather & Leather Products	819	896,77	494,02	463	469,72	309,17
7. Rubber & Plastic Products	247	479,18	213,07	229	280,32	159,57
8. Chemicals & Chemical Products	824	2699,47	1124,91	904	2117,58	1187,35
(a) Heavy Industrial Chemicals	203	1359,63	524,59	159	629,15	357,26
(b) Fertilisers	5	9,28	9,09	13	43,16	30,54
(c) Drugs & Pharmaceuticals	256	528,57	260,07	324	804,03	368,89
(d) Non-Edible Oils	19	89,43	45,73	9	14,97	9,99
(e) Other Chemicals & Chemical Products	341	712,58	285,42	399	626,27	420,67
9. Petroleum, Coal Products & Nuclear Fuels	25	59,27	20,71	27	134,03	106,70
10. Manufacture of Cement & Cement Products	13	15,63	4,92	21	43,24	23,60
11. Basic Metals & Metal Products	873	3024,96	1366,00	598	1850,34	1392,09
(a) Iron & Steel	310	2366,40	940,45	272	1337,23	985,17
(b) Non-Ferrous Metals	207	267,32	156,04	79	144,23	119,13
(c) Metal Products	356	391,24	269,51	247	368,88	287,79
12. Engineering	600	1246,89	599,92	681	2188,14	1494,03
(a) Heavy Engineering	141	420,93	194,22	95	490,56	373,43
(b) Light Engineering	248	507,51	204,01	350	576,67	211,74
(c) Electrical Machinery & Goods	119	225,02	122,60	149	798,70	649,30
(d) Electronic Machinery & Goods	92	93,43	79,10	87	322,21	259,57
13. Vehicles, Vehicle Parts & Transport Equipments	259	1810,37	550,97	239	962,18	375,13
14. Other Industries	909	3101,08	2039,91	1,289	4799,65	3536,22
15. Electricity, Gas & Water	16	138,52	64,35	7	30,85	10,07
(a) Electricity Generation & Transmission	9	70,65	33,05	4	7,59	7,59
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	7	67,88	31,30	3	23,26	2,48
16. Construction	126	1134,46	386,85	68	648,30	123,58
III. TRANSPORT OPERATORS	10	4,61	3,44	12	7,85	6,62
IV. PROFESSIONAL AND OTHER SERVICES	171	1002,03	382,69	142	127,62	97,68
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	2,064	5080,47	2462,11	1,428	3903,70	2014,93
1. Wholesale Trade	1,656	3641,43	1947,20	1,181	2726,84	1453,54
2. Retail Trade	408	1439,04	514,91	247	1176,86	561,39
VII. FINANCE	39	273,67	150,14	29	104,45	14,51
VIII. ALL OTHERS	1,101	641,96	400,90	496	562,52	301,89
TOTAL BANK CREDIT	13,275	35443,65	14339,84	10,337	26145,61	15789,98
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	233	68,12	48,70	77	25,16	17,10
2. Other Small Scale Industries	3,914	4190,00	2552,23	2,461	2912,09	2133,03