

**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 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	30	41,92	28,55	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	30	41,92	28,55	-	-	-
II. INDUSTRY	1,826	3644,22	2391,74	227	583,90	460,77
1. Mining & Quarrying	231	25,11	21,27	-	-	-
2. Food Manufacturing & Processing	42	105,67	45,22	1	10,00	6,04
(a) Rice Mills, Flour & Dal Mills	5	14,34	6,83	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	1	10,00	5,15	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	3	2,81	1,82	-	-	-
(f) Others	33	78,51	31,43	1	10,00	6,04
3. Beverage & Tobacco	2	2,43	2,42	2	54	21
4. Textiles	400	567,22	207,94	34	49,07	40,96
(a) Cotton Textiles	161	299,42	70,04	11	22,30	17,46
(b) Jute & Other Natural Fibre Textiles	1	2,00	22	-	-	-
(c) Handloom Textiles & Khadi	6	2,67	1,19	-	-	-
(d) Other Textiles & Textile Products	232	263,14	136,49	23	26,77	23,49
5. Paper, Paper Products & Printing	16	18,47	4,74	7	10,67	10,46
6. Leather & Leather Products	22	17,24	7,05	28	20,65	17,23
7. Rubber & Plastic Products	164	108,69	94,38	3	22,54	18,71
8. Chemicals & Chemical Products	286	325,56	165,48	11	57,73	41,04
(a) Heavy Industrial Chemicals	50	57,50	52,01	-	-	-
(b) Fertilisers	2	21,43	20,82	-	-	-
(c) Drugs & Pharmaceuticals	93	47,16	40,21	6	22,37	23,01
(d) Non-Edible Oils	5	4,82	4,53	-	-	-
(e) Other Chemicals & Chemical Products	136	194,65	47,92	5	35,36	18,03
9. Petroleum, Coal Products & Nuclear Fuels	49	59,12	47,05	1	1,69	1,69
10. Manufacture of Cement & Cement Products	-	-	-	-	-	-
11. Basic Metals & Metal Products	115	113,42	98,31	54	103,98	78,53
(a) Iron & Steel	24	47,59	46,31	28	10,47	4,37
(b) Non-Ferrous Metals	29	9,69	2,61	5	9,71	8,22
(c) Metal Products	62	56,14	49,40	21	83,81	65,93
12. Engineering	55	265,51	229,21	47	149,66	136,55
(a) Heavy Engineering	10	213,43	181,23	26	81,94	80,35
(b) Light Engineering	11	3,32	3,22	11	28,30	21,14
(c) Electrical Machinery & Goods	17	43,55	39,67	7	18,28	13,78
(d) Electronic Machinery & Goods	17	5,21	5,09	3	21,15	21,28
13. Vehicles, Vehicle Parts & Transport Equipments	89	131,05	110,58	4	22,17	6,05
14. Other Industries	346	1828,31	1282,37	28	79,53	58,91
15. Electricity, Gas & Water	1	1,46	1,46	5	25,35	13,97
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	1,46	1,46	5	25,35	13,97
16. Construction	8	74,96	74,23	2	30,33	30,42
III. TRANSPORT OPERATORS	-	-	-	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	12	54,39	49,59	13	177,29	109,96
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	518	441,88	284,63	53	82,83	42,27
1. Wholesale Trade	439	342,42	198,57	46	75,16	35,35
2. Retail Trade	79	99,46	86,06	7	7,67	6,92
VII. FINANCE	8	53,37	51,35	-	-	-
VIII. ALL OTHERS	229	170,64	117,84	9	12,52	7,68
TOTAL BANK CREDIT	2,623	4406,41	2923,69	302	856,55	620,68
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	18	7,47	6,34	-	-	-
2. Other Small Scale Industries	459	588,54	353,14	55	42,66	32,35

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(Amount in Rupees Lakh)

OCCUPATION	INLAND BILLS - PURCHASED			INLAND BILLS - DISCOUNTED		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	75	142,51	80,91	67	100,99	72,13
1. Direct Finance	17	41,66	3,52	5	23,02	2,93
2. Indirect Finance	58	100,85	77,38	62	77,97	69,20
II. INDUSTRY	7,587	15217,34	6389,19	14,742	22765,14	13380,08
1. Mining & Quarrying	306	3333,58	506,04	341	203,17	87,85
2. Food Manufacturing & Processing	201	330,70	269,53	220	328,83	187,54
(a) Rice Mills, Flour & Dal Mills	25	11,34	10,97	39	52,12	38,15
(b) Sugar	7	14,09	12,30	5	12,34	3,88
(c) Edible Oils & Vanaspati	33	131,35	120,77	47	84,04	49,36
(d) Tea Processing	3	76	32	4	2,39	37
(e) Processing of Fruits & Vegetables	6	1,05	67	7	15,75	6,05
(f) Others	127	172,11	124,50	118	162,19	89,73
3. Beverage & Tobacco	29	18,16	10,54	143	78,24	35,60
4. Textiles	782	1210,59	338,65	1,709	1414,17	837,45
(a) Cotton Textiles	353	530,46	164,00	1,072	764,81	419,58
(b) Jute & Other Natural Fibre Textiles	12	36,63	5,74	19	23,74	22,39
(c) Handloom Textiles & Khadi	52	220,94	12,02	33	14,41	11,04
(d) Other Textiles & Textile Products	365	422,55	156,89	585	611,21	384,45
5. Paper, Paper Products & Printing	724	446,96	380,17	224	251,66	168,95
6. Leather & Leather Products	130	69,68	34,71	125	83,77	46,39
7. Rubber & Plastic Products	442	334,46	134,01	558	823,80	481,77
8. Chemicals & Chemical Products	768	915,29	487,71	1,878	2995,24	1145,73
(a) Heavy Industrial Chemicals	200	295,02	203,16	221	520,53	172,48
(b) Fertilisers	13	28,31	9,45	82	142,08	51,60
(c) Drugs & Pharmaceuticals	149	165,67	93,05	363	557,73	172,79
(d) Non-Edible Oils	10	8,60	8,47	5	5,51	2,76
(e) Other Chemicals & Chemical Products	396	417,69	173,58	1,207	1769,39	746,10
9. Petroleum, Coal Products & Nuclear Fuels	111	521,65	136,76	482	761,63	249,21
10. Manufacture of Cement & Cement Products	28	27,38	20,15	51	70,03	44,30
11. Basic Metals & Metal Products	1,220	3527,83	1673,55	2,742	4790,24	2663,57
(a) Iron & Steel	596	2891,87	1351,41	1,733	3613,81	2001,63
(b) Non-Ferrous Metals	183	415,68	174,38	227	346,85	182,44
(c) Metal Products	441	220,27	147,75	782	829,59	479,50
12. Engineering	1,376	1685,38	1014,69	3,041	3343,40	2295,02
(a) Heavy Engineering	321	378,00	266,81	532	849,32	558,04
(b) Light Engineering	531	752,08	490,39	576	621,08	389,92
(c) Electrical Machinery & Goods	402	399,51	192,26	1,564	734,54	403,56
(d) Electronic Machinery & Goods	122	155,79	65,23	369	1138,46	943,51
13. Vehicles, Vehicle Parts & Transport Equipments	336	231,73	135,66	1,056	3786,64	2876,64
14. Other Industries	614	912,80	660,41	480	887,12	427,38
15. Electricity, Gas & Water	41	211,35	81,86	777	1841,99	1339,53
(a) Electricity Generation & Transmission	26	185,25	70,77	729	1742,83	1305,67
(b) Non-Conventional Energy	5	5,59	2,75	17	58,97	14,09
(c) Gas, Steam & Water Supply	10	20,52	8,34	31	40,19	19,77
16. Construction	479	1439,82	504,73	915	1105,21	493,13
III. TRANSPORT OPERATORS	82	14,03	9,33	81	172,42	23,70
IV. PROFESSIONAL AND OTHER SERVICES	801	639,33	275,16	709	1600,86	507,32
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	3,248	2643,85	1365,78	5,851	5466,28	3110,99
1. Wholesale Trade	1,875	1351,67	649,35	4,900	4277,63	2531,56
2. Retail Trade	1,373	1292,18	716,43	951	1188,65	579,43
VII. FINANCE	554	1257,56	741,73	276	2071,65	1073,89
VIII. ALL OTHERS	9,073	2053,35	1644,18	3,428	3732,35	1092,76
TOTAL BANK CREDIT	21,420	21967,97	10506,28	25,154	35909,67	19260,87
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	388	56,28	37,84	96	21,06	17,83
2. Other Small Scale Industries	2,101	601,09	369,12	1,883	1170,95	833,67

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(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	1,582	524,86	303,10	16	3,85	3,55	8,15,781	73756,47	59902,52
1. Direct Finance	5	27	25	3	26	20	7,44,245	38426,38	31549,81
2. Indirect Finance	1,577	524,59	302,85	13	3,59	3,36	71,536	35330,09	28352,71
II. INDUSTRY	776	2022,75	1565,80	857	2357,68	1767,63	5,92,937	703616,26	438503,15
1. Mining & Quarrying	15	31,20	21,37	3	13,48	13,48	18,141	31759,53	15817,47
2. Food Manufacturing & Processing	36	37,72	32,71	27	54,34	46,02	58,745	65899,46	30589,24
(a) Rice Mills, Flour & Dal Mills	8	82	59	6	32	32	25,331	12563,53	7528,37
(b) Sugar	–	–	–	1	1,20	72	1,296	9494,68	5961,17
(c) Edible Oils & Vanaspati	3	42	42	1	14,41	14,41	5,432	5734,87	3937,41
(d) Tea Processing	3	11,60	11,60	–	–	–	2,203	15149,25	2490,83
(e) Processing of Fruits & Vegetables	3	33	32	4	4,16	3,15	1,803	1140,69	879,27
(f) Others	19	24,55	19,78	15	34,26	27,42	22,680	21816,44	9792,20
3. Beverage & Tobacco	2	12,45	11,52	5	167,75	33,08	4,415	6265,49	4285,86
4. Textiles	136	313,55	223,46	120	249,67	143,52	82,741	90682,85	51953,31
(a) Cotton Textiles	36	81,44	77,41	26	87,28	50,61	29,509	41652,07	25234,01
(b) Jute & Other Natural Fibre Textiles	2	7,17	1,21	1	3,65	3,64	1,576	1370,09	810,90
(c) Handloom Textiles & Khadi	4	1,87	1,28	22	11,81	5,67	5,277	3154,90	2277,32
(d) Other Textiles & Textile Products	94	223,06	143,57	71	146,93	83,60	46,379	44505,79	23631,08
5. Paper, Paper Products & Printing	40	103,90	89,65	4	99,16	63,85	22,689	15785,20	10485,41
6. Leather & Leather Products	21	26,97	23,09	27	52,52	27,92	8,373	6128,82	4072,00
7. Rubber & Plastic Products	30	46,87	45,40	14	10,98	10,72	24,572	15162,66	8896,88
8. Chemicals & Chemical Products	96	274,97	232,01	142	155,02	92,67	35,276	70306,16	39015,66
(a) Heavy Industrial Chemicals	21	70,97	51,92	7	55,23	22,97	6,281	17001,60	10232,85
(b) Fertilisers	3	26,43	25,96	3	1,45	1,04	1,290	11824,13	7794,15
(c) Drugs & Pharmaceuticals	29	103,98	90,24	15	58,98	50,19	8,422	22224,90	10269,62
(d) Non-Edible Oils	–	–	–	–	–	–	744	819,69	504,75
(e) Other Chemicals & Chemical Products	43	73,60	63,89	117	39,36	18,47	18,539	18435,85	10214,29
9. Petroleum, Coal Products & Nuclear Fuels	14	78,26	74,30	5	5,14	5,14	3,277	18876,40	12098,12
10. Manufacture of Cement & Cement Products	8	15,50	14,91	2	1,35	1,35	5,810	10219,73	7597,46
11. Basic Metals & Metal Products	66	298,86	191,15	56	209,73	212,01	49,682	85297,06	53623,59
(a) Iron & Steel	33	229,83	127,94	17	109,31	109,52	20,113	61494,79	38789,27
(b) Non-Ferrous Metals	16	44,84	44,39	6	7,77	7,02	5,792	10883,47	5562,14
(c) Metal Products	17	24,19	18,83	33	92,65	95,47	23,777	12918,80	9272,18
12. Engineering	135	363,82	302,84	188	70,03	56,92	57,846	59912,80	40012,41
(a) Heavy Engineering	25	118,04	82,88	16	34,49	24,41	12,859	11436,03	8531,76
(b) Light Engineering	37	53,43	49,17	148	21,79	19,24	23,155	19471,57	11947,14
(c) Electrical Machinery & Goods	45	93,58	83,94	10	2,60	2,13	15,095	15927,15	10457,22
(d) Electronic Machinery & Goods	28	98,77	86,85	14	11,15	11,15	6,737	13078,05	9076,30
13. Vehicles, Vehicle Parts & Transport Equipments	17	81,68	69,08	15	84,00	83,14	14,229	29272,73	18781,98
14. Other Industries	59	53,68	21,04	189	1093,80	914,38	83,020	72377,02	47918,01
15. Electricity, Gas & Water	15	216,69	155,94	3	10,20	9,77	5,140	50743,57	36316,53
(a) Electricity Generation & Transmission	7	185,80	142,64	1	10,00	9,57	2,933	47151,50	33943,82
(b) Non-Conventional Energy	3	30,16	12,78	1	9	9	620	1529,74	791,71
(c) Gas, Steam & Water Supply	5	73	52	1	10	10	1,587	2062,33	1581,00
16. Construction	86	66,65	57,33	57	80,50	53,65	1,18,981	74926,76	57039,21
III. TRANSPORT OPERATORS	23	52,00	51,65	17	2,06	2,26	1,05,207	14990,72	11667,88
IV. PROFESSIONAL AND OTHER SERVICES	83	100,55	57,22	69	21,05	15,11	1,86,389	75424,07	51534,46
V. PERSONAL LOANS	–	–	–	134	13,22	11,61	36,16,885	206763,94	169370,70
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–	14,586	535,16	427,74
2. Loans for Housing	–	–	–	–	–	–	18,17,558	124781,43	109393,92
3. Rest of the Personal Loans	–	–	–	134	13,22	11,61	17,84,741	81447,34	59549,04
VI. TRADE	718	307,09	155,76	181	150,07	121,68	4,76,157	153695,24	113827,91
1. Wholesale Trade	596	243,89	108,02	113	93,37	70,44	1,28,643	93629,40	72564,64
2. Retail Trade	122	63,20	47,74	68	56,70	51,24	3,47,514	60065,84	41263,27
VII. FINANCE	35	12,49	10,68	56	60,46	45,03	20,630	91031,02	72971,24
VIII. ALL OTHERS	571	148,68	121,39	445	142,73	131,15	2,30,447	51213,76	34810,05
TOTAL BANK CREDIT	3,788	3168,42	2265,60	1,775	2751,12	2098,03	60,44,433	1370491,48	952587,90
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	14	3,38	2,38	153	6,79	5,48	50,899	5140,23	3992,76
2. Other Small Scale Industries	147	93,08	71,21	254	474,68	365,96	2,02,084	59630,93	44459,96