

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

(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>3,640</b>	<b>8149,39</b>	<b>6782,19</b>	<b>237</b>	<b>1132,93</b>	<b>928,83</b>
1. Direct Finance	972	389,03	356,11	132	16,30	10,98
2. Indirect Finance	2,668	7760,36	6426,09	105	1116,63	917,85
<b>II. INDUSTRY</b>	<b>3,912</b>	<b>42094,51</b>	<b>31220,51</b>	<b>266</b>	<b>4158,48</b>	<b>3407,20</b>
1. Mining & Quarrying	425	3340,15	2552,22	10	56	30
2. Food Manufacturing & Processing	191	401,58	349,44	10	39,55	39,48
(a) Rice Mills, Flour & Dal Mills	53	80,67	30,38	1	10	2
(b) Sugar	5	2,18	2,21	–	–	–
(c) Edible Oils & Vanaspati	9	3,45	3,58	3	26	27
(d) Tea Processing	14	142,63	142,44	–	–	–
(e) Processing of Fruits & Vegetables	2	8	8	–	–	–
(f) Others	108	172,56	170,73	6	39,20	39,20
3. Beverage & Tobacco	3	3,20	2,47	–	–	–
4. Textiles	275	550,40	378,96	24	172,32	166,21
(a) Cotton Textiles	186	229,57	185,18	16	70,00	63,00
(b) Jute & Other Natural Fibre Textiles	6	2,79	1,90	–	–	–
(c) Handloom Textiles & Khadi	11	232,17	176,81	4	101,64	102,62
(d) Other Textiles & Textile Products	72	85,86	15,06	4	69	58
5. Paper, Paper Products & Printing	40	582,54	552,82	3	1,61	7
6. Leather & Leather Products	6	4,01	3,71	–	–	–
7. Rubber & Plastic Products	54	62,65	18,46	–	–	–
8. Chemicals & Chemical Products	148	3967,12	1711,60	12	104,92	96,89
(a) Heavy Industrial Chemicals	36	2277,62	1292,87	11	104,62	96,89
(b) Fertilisers	40	851,68	230,88	–	–	–
(c) Drugs & Pharmaceuticals	35	54,88	46,85	–	–	–
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	37	782,94	141,01	1	30	–
9. Petroleum, Coal Products & Nuclear Fuels	62	5792,06	3818,97	8	74,93	74,93
10. Manufacture of Cement & Cement Products	30	18,55	17,00	1	93	4
11. Basic Metals & Metal Products	147	1139,43	439,52	6	32,02	32,00
(a) Iron & Steel	85	891,45	219,88	3	26,25	26,25
(b) Non-Ferrous Metals	3	24,87	24,76	1	5,61	5,61
(c) Metal Products	59	223,11	194,89	2	15	13
12. Engineering	279	2303,43	1850,09	19	79,53	37,24
(a) Heavy Engineering	77	260,03	222,58	2	33	9
(b) Light Engineering	90	703,96	648,18	7	48	45
(c) Electrical Machinery & Goods	65	933,81	594,07	9	68,27	36,71
(d) Electronic Machinery & Goods	47	405,63	385,26	1	10,45	–
13. Vehicles, Vehicle Parts & Transport Equipments	67	2193,61	1760,16	3	15	11
14. Other Industries	338	3124,41	2430,85	18	54,80	13,71
15. Electricity, Gas & Water	422	8285,60	6585,55	48	2069,94	1688,70
(a) Electricity Generation & Transmission	415	8224,93	6544,66	45	2029,83	1658,31
(b) Non-Conventional Energy	2	20,00	19,24	–	–	–
(c) Gas, Steam & Water Supply	5	40,67	21,65	3	40,10	30,39
16. Construction	1,425	10325,77	8748,68	104	1527,22	1257,50
<b>III. TRANSPORT OPERATORS</b>	<b>376</b>	<b>1125,68</b>	<b>620,56</b>	<b>51</b>	<b>254,68</b>	<b>128,07</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>623</b>	<b>1267,67</b>	<b>615,75</b>	<b>55</b>	<b>252,81</b>	<b>142,67</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>1,628</b>	<b>44827,11</b>	<b>38764,29</b>	<b>80</b>	<b>3416,95</b>	<b>2538,34</b>
1. Wholesale Trade	919	44654,81	38630,73	51	3366,49	2521,42
2. Retail Trade	709	172,30	133,56	29	50,46	16,92
<b>VII. FINANCE</b>	<b>2,500</b>	<b>22226,27</b>	<b>19584,73</b>	<b>55</b>	<b>945,13</b>	<b>812,40</b>
<b>VIII. ALL OTHERS</b>	<b>2,968</b>	<b>2213,54</b>	<b>1641,46</b>	<b>864</b>	<b>2707,69</b>	<b>1275,37</b>
<b>TOTAL BANK CREDIT</b>	<b>15,647</b>	<b>121904,17</b>	<b>99229,49</b>	<b>1,608</b>	<b>12868,68</b>	<b>9232,87</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	381	315,77	255,82	22	7,98	3,31

See Notes on Tables.

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

(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>3,045</b>	<b>4918,99</b>	<b>3965,00</b>	<b>270</b>	<b>1344,10</b>	<b>988,23</b>
1. Direct Finance	83	83,56	54,09	29	13,22	9,10
2. Indirect Finance	2,962	4835,42	3910,91	241	1330,88	979,13
<b>II. INDUSTRY</b>	<b>2,871</b>	<b>17414,98</b>	<b>13759,06</b>	<b>914</b>	<b>12401,16</b>	<b>9029,70</b>
1. Mining & Quarrying	31	437,77	336,79	39	178,22	131,37
2. Food Manufacturing & Processing	83	492,20	399,97	25	25,76	20,93
(a) Rice Mills, Flour & Dal Mills	8	45	40	7	90	91
(b) Sugar	22	151,29	105,65	4	8,64	6,49
(c) Edible Oils & Vanaspati	4	48,07	36,33	1	46	-
(d) Tea Processing	4	26,64	21,41	1	2,00	1,06
(e) Processing of Fruits & Vegetables	3	6,59	9	2	16	16
(f) Others	42	259,16	236,08	10	13,60	12,31
3. Beverage & Tobacco	4	87,15	85,86	-	-	-
4. Textiles	86	456,69	381,77	96	1050,67	810,84
(a) Cotton Textiles	28	156,21	155,33	20	68,16	41,76
(b) Jute & Other Natural Fibre Textiles	1	35,00	30,52	-	-	-
(c) Handloom Textiles & Khadi	23	243,39	177,57	68	960,43	747,66
(d) Other Textiles & Textile Products	34	22,10	18,35	8	22,07	21,42
5. Paper, Paper Products & Printing	30	133,09	62,39	8	5,13	3,82
6. Leather & Leather Products	1	18	15	1	10	10
7. Rubber & Plastic Products	7	1,87	1,69	3	21	16
8. Chemicals & Chemical Products	49	414,61	331,16	128	397,25	250,36
(a) Heavy Industrial Chemicals	10	154,07	149,84	6	94,50	20,72
(b) Fertilisers	13	230,02	158,69	6	272,51	206,45
(c) Drugs & Pharmaceuticals	10	19,66	16,22	3	15,35	15,02
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	16	10,85	6,41	113	14,88	8,16
9. Petroleum, Coal Products & Nuclear Fuels	6	212,02	82,84	7	302,45	84
10. Manufacture of Cement & Cement Products	3	3,46	1,14	7	11,46	7,11
11. Basic Metals & Metal Products	66	147,17	143,34	33	188,88	123,75
(a) Iron & Steel	50	108,79	99,40	23	113,18	99,74
(b) Non-Ferrous Metals	2	3,90	3,64	3	73,25	22,57
(c) Metal Products	14	34,48	40,30	7	2,45	1,44
12. Engineering	1,036	786,86	590,93	38	409,68	335,02
(a) Heavy Engineering	9	38,91	37,52	15	51,86	33,54
(b) Light Engineering	18	247,03	220,37	5	5,11	5,09
(c) Electrical Machinery & Goods	967	402,54	239,37	15	344,70	287,65
(d) Electronic Machinery & Goods	42	98,38	93,67	3	8,00	8,74
13. Vehicles, Vehicle Parts & Transport Equipments	34	217,04	121,47	8	764,15	327,28
14. Other Industries	67	565,70	548,17	68	547,11	194,14
15. Electricity, Gas & Water	467	7445,69	5719,18	278	5350,17	4354,11
(a) Electricity Generation & Transmission	454	7129,21	5436,48	257	5279,31	4294,98
(b) Non-Conventional Energy	1	10,00	10,00	2	9,00	8,66
(c) Gas, Steam & Water Supply	12	306,48	272,70	19	61,85	50,46
16. Construction	901	6013,48	4952,21	175	3169,95	2469,89
<b>III. TRANSPORT OPERATORS</b>	<b>279</b>	<b>1768,29</b>	<b>1278,79</b>	<b>38</b>	<b>706,96</b>	<b>400,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>148</b>	<b>460,54</b>	<b>387,33</b>	<b>166</b>	<b>456,79</b>	<b>363,61</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>232</b>	<b>1156,69</b>	<b>908,73</b>	<b>316</b>	<b>825,52</b>	<b>695,99</b>
1. Wholesale Trade	157	899,41	731,76	49	309,63	285,25
2. Retail Trade	75	257,28	176,97	267	515,89	410,74
<b>VII. FINANCE</b>	<b>241</b>	<b>4348,68</b>	<b>3861,58</b>	<b>70</b>	<b>913,00</b>	<b>810,33</b>
<b>VIII. ALL OTHERS</b>	<b>480</b>	<b>1510,36</b>	<b>1104,09</b>	<b>479</b>	<b>1178,88</b>	<b>867,06</b>
<b>TOTAL BANK CREDIT</b>	<b>7,296</b>	<b>31578,52</b>	<b>25264,57</b>	<b>2,253</b>	<b>17826,40</b>	<b>13155,05</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	-	-	-	-	-	-
2. Other Small Scale Industries	114	88,31	69,98	65	68,32	47,24

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

(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>40,118</b>	<b>9987,65</b>	<b>7015,75</b>	<b>1,134</b>	<b>2238,18</b>	<b>1763,19</b>
1. Direct Finance	17,927	7056,93	4658,93	236	253,87	190,78
2. Indirect Finance	22,191	2930,72	2356,82	898	1984,32	1572,41
<b>II. INDUSTRY</b>	<b>681</b>	<b>2094,04</b>	<b>1678,14</b>	<b>21,418</b>	<b>70151,98</b>	<b>26307,99</b>
1. Mining & Quarrying	30	3,12	2,26	548	5736,60	1655,02
2. Food Manufacturing & Processing	177	669,03	472,27	2,473	20019,88	2382,92
(a) Rice Mills, Flour & Dal Mills	45	10,59	9,73	719	1020,34	539,55
(b) Sugar	45	299,05	217,50	74	431,04	265,23
(c) Edible Oils & Vanaspati	12	30,51	23,17	253	605,03	410,97
(d) Tea Processing	9	3,36	1,12	282	11692,56	146,31
(e) Processing of Fruits & Vegetables	5	85	92	79	65,39	43,40
(f) Others	61	324,68	219,82	1,066	6205,53	977,45
3. Beverage & Tobacco	9	9,85	3,80	127	338,29	176,12
4. Textiles	121	52,15	41,88	3,041	9629,54	3588,30
(a) Cotton Textiles	39	25,87	23,11	1,216	3649,94	1825,22
(b) Jute & Other Natural Fibre Textiles	1	50	15	83	108,02	48,92
(c) Handloom Textiles & Khadi	49	9,38	7,47	80	57,82	46,15
(d) Other Textiles & Textile Products	32	16,40	11,14	1,662	5813,76	1668,00
5. Paper, Paper Products & Printing	12	11,68	11,44	1,090	1000,51	633,38
6. Leather & Leather Products	12	62	56	432	790,36	538,24
7. Rubber & Plastic Products	15	10,32	7,99	1,284	2425,12	799,28
8. Chemicals & Chemical Products	44	13,11	8,34	2,307	3808,05	2200,21
(a) Heavy Industrial Chemicals	3	1,27	1,22	486	985,05	616,54
(b) Fertilisers	3	5,19	1,93	75	432,30	402,55
(c) Drugs & Pharmaceuticals	3	29	21	517	1347,16	499,30
(d) Non-Edible Oils	1	7	1	54	114,65	44,07
(e) Other Chemicals & Chemical Products	34	6,30	4,98	1,175	928,90	637,76
9. Petroleum, Coal Products & Nuclear Fuels	4	4,52	4,59	136	521,98	266,77
10. Manufacture of Cement & Cement Products	5	35	31	190	394,80	301,65
11. Basic Metals & Metal Products	29	10,40	5,17	2,802	6415,53	3427,52
(a) Iron & Steel	17	7,72	3,14	1,639	4736,45	2500,35
(b) Non-Ferrous Metals	3	8	7	411	863,18	401,15
(c) Metal Products	9	2,60	1,96	752	815,89	526,02
12. Engineering	43	33,03	16,15	3,321	6941,34	3185,33
(a) Heavy Engineering	16	5,81	5,23	425	551,26	388,14
(b) Light Engineering	20	23,44	7,12	1,415	3357,72	965,08
(c) Electrical Machinery & Goods	5	3,08	3,07	1,047	2087,21	1288,15
(d) Electronic Machinery & Goods	2	71	72	434	945,15	543,95
13. Vehicles, Vehicle Parts & Transport Equipments	1	7	7	774	2066,45	1169,66
14. Other Industries	77	707,87	672,35	1,677	3796,34	1719,80
15. Electricity, Gas & Water	3	33	12	248	2929,12	1835,83
(a) Electricity Generation & Transmission	1	2	-	139	2637,24	1651,81
(b) Non-Conventional Energy	-	-	-	46	178,91	92,14
(c) Gas, Steam & Water Supply	2	31	11	63	112,97	91,88
16. Construction	99	567,58	430,85	968	3338,08	2427,97
<b>III. TRANSPORT OPERATORS</b>	<b>33</b>	<b>2,90</b>	<b>1,65</b>	<b>200</b>	<b>181,04</b>	<b>164,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>309</b>	<b>1721,72</b>	<b>1842,94</b>	<b>1,729</b>	<b>2174,80</b>	<b>1403,27</b>
<b>V. PERSONAL LOANS</b>	<b>31,453</b>	<b>26054,81</b>	<b>21796,78</b>	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	31,453	26054,81	21796,78	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>13,058</b>	<b>3627,98</b>	<b>2011,90</b>	<b>2,868</b>	<b>4821,51</b>	<b>2415,22</b>
1. Wholesale Trade	156	568,55	488,55	1,276	1973,14	976,77
2. Retail Trade	12,902	3059,42	1523,34	1,592	2848,38	1438,45
<b>VII. FINANCE</b>	<b>1,436</b>	<b>8015,59</b>	<b>6020,61</b>	<b>139</b>	<b>4535,31</b>	<b>1201,27</b>
<b>VIII. ALL OTHERS</b>	<b>499</b>	<b>223,73</b>	<b>106,53</b>	<b>10,062</b>	<b>2025,43</b>	<b>1411,11</b>
<b>TOTAL BANK CREDIT</b>	<b>87,587</b>	<b>51728,41</b>	<b>40474,31</b>	<b>37,550</b>	<b>86128,26</b>	<b>34666,51</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	93	12,25	9,22	1,928	474,42	352,54
2. Other Small Scale Industries	228	78,44	57,26	8,157	4966,08	3498,42