

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

(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	8,257	12141,01	9610,66	74,259	9202,06	7176,68
1. Direct Finance	1,320	2325,79	1768,37	46,870	4547,98	3652,84
2. Indirect Finance	6,937	9815,23	7842,28	27,389	4654,09	3523,84
II. INDUSTRY	1,09,785	420556,76	263908,64	2,82,304	115285,26	74066,49
1. Mining & Quarrying	2,138	18553,12	8705,18	8,364	2830,44	2019,10
2. Food Manufacturing & Processing	7,919	29971,24	17392,03	35,403	12369,78	8111,33
(a) Rice Mills, Flour & Dal Mills	1,508	4727,12	2342,96	17,482	5945,33	4021,23
(b) Sugar	810	8039,25	5006,18	230	300,81	203,98
(c) Edible Oils & Vanaspati	1,248	3937,97	2704,38	2,994	986,87	663,36
(d) Tea Processing	983	2697,47	1802,85	676	551,19	354,01
(e) Processing of Fruits & Vegetables	334	718,92	594,50	921	303,31	205,18
(f) Others	3,036	9850,51	4941,16	13,100	4282,28	2663,55
3. Beverage & Tobacco	1,198	4472,73	3064,74	2,111	1227,82	861,42
4. Textiles	19,025	54082,87	32993,35	49,905	23171,45	12485,26
(a) Cotton Textiles	8,460	30775,21	18266,59	15,190	6042,89	4248,94
(b) Jute & Other Natural Fibre Textiles	447	985,46	557,60	799	211,07	151,22
(c) Handloom Textiles & Khadi	431	601,10	313,95	3,664	850,06	635,76
(d) Other Textiles & Textile Products	9,687	21721,10	13855,22	30,252	16067,43	7449,34
5. Paper, Paper Products & Printing	4,905	9954,09	6671,48	13,655	3729,67	2267,14
6. Leather & Leather Products	1,730	2813,70	1810,65	5,249	2386,66	1612,50
7. Rubber & Plastic Products	5,843	9558,00	5894,78	14,557	2798,65	1939,06
8. Chemicals & Chemical Products	14,170	54511,28	29828,51	15,669	5671,84	3671,80
(a) Heavy Industrial Chemicals	2,813	11786,14	6871,64	2,890	1271,89	988,01
(b) Fertilisers	737	9191,39	6243,14	390	180,89	115,75
(c) Drugs & Pharmaceuticals	4,469	19501,68	8796,85	2,851	1187,11	816,19
(d) Non-Edible Oils	166	515,23	319,21	398	160,84	120,95
(e) Other Chemicals & Chemical Products	5,985	13516,83	7597,67	9,140	2871,11	1630,90
9. Petroleum, Coal Products & Nuclear Fuels	1,351	10780,39	7102,66	1,135	334,31	250,19
10. Manufacture of Cement & Cement Products	1,417	9169,13	6765,77	2,893	504,37	413,43
11. Basic Metals & Metal Products	14,447	65767,02	41875,64	28,203	10064,09	6325,58
(a) Iron & Steel	7,733	49722,83	32084,84	10,159	4817,89	2870,81
(b) Non-Ferrous Metals	1,585	7863,45	4033,97	3,684	2026,16	1054,95
(c) Metal Products	5,129	8180,74	5756,83	14,360	3220,04	2399,82
12. Engineering	15,376	39520,02	26323,23	31,328	8806,21	6880,63
(a) Heavy Engineering	3,171	7416,61	5312,63	7,368	2749,25	2236,77
(b) Light Engineering	5,051	12343,95	7928,94	13,770	2465,93	1905,00
(c) Electrical Machinery & Goods	4,413	9756,28	6322,98	7,343	2102,30	1541,41
(d) Electronic Machinery & Goods	2,741	10003,18	6758,69	2,847	1488,73	1197,45
13. Vehicles, Vehicle Parts & Transport Equipments	5,115	21386,59	13478,62	7,026	2531,72	1841,53
14. Other Industries	8,068	36064,97	25074,98	43,143	25154,30	15408,65
15. Electricity, Gas & Water	1,324	22957,56	14677,08	1,848	1047,18	841,88
(a) Electricity Generation & Transmission	811	20608,45	13274,30	789	688,15	558,06
(b) Non-Conventional Energy	173	1151,59	540,26	234	133,83	103,53
(c) Gas, Steam & Water Supply	340	1197,52	862,52	825	225,20	180,29
16. Construction	5,759	30994,06	22249,93	21,815	12656,78	9137,00
III. TRANSPORT OPERATORS	4,039	4809,52	3985,64	9,640	1880,82	1580,67
IV. PROFESSIONAL AND OTHER SERVICES	15,599	37879,18	23573,82	65,935	23760,60	17637,25
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	19,581	32007,34	20436,80	3,08,828	51543,36	37431,83
1. Wholesale Trade	9,661	15981,10	10245,35	88,796	23455,38	16714,95
2. Retail Trade	9,920	16026,23	10191,45	2,20,032	28087,98	20716,87
VII. FINANCE	4,539	45388,60	36864,79	5,141	3393,04	2733,91
VIII. ALL OTHERS	19,806	15151,56	10191,02	1,27,759	16741,80	11248,52
TOTAL BANK CREDIT	1,81,606	567933,97	368571,37	8,73,866	221806,95	151875,34
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,331	304,50	239,42	22,742	2602,51	2005,73
2. Other Small Scale Industries	29,112	19483,65	14776,90	1,36,902	31739,26	23528,83

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(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS - MALES		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	223	743,71	702,33	6,37,914	22217,83	19504,24
1. Direct Finance	74	265,72	238,18	6,30,659	21828,34	19174,26
2. Indirect Finance	149	477,99	464,15	7,255	389,49	329,98
II. INDUSTRY	1,013	5974,14	4218,12	1,50,060	12090,31	9762,93
1. Mining & Quarrying	37	337,93	137,98	5,796	308,02	249,77
2. Food Manufacturing & Processing	112	285,57	171,83	11,068	1489,14	1147,44
(a) Rice Mills, Flour & Dal Mills	39	7,79	5,72	4,999	709,13	536,32
(b) Sugar	11	231,05	131,65	92	31,27	22,21
(c) Edible Oils & Vanaspati	13	5,39	3,77	822	103,47	80,78
(d) Tea Processing	1	1,09	1,12	211	29,42	18,36
(e) Processing of Fruits & Vegetables	-	-	-	414	41,72	32,10
(f) Others	48	40,25	29,57	4,530	574,12	457,67
3. Beverage & Tobacco	3	3,10	1,00	884	116,72	86,25
4. Textiles	122	294,75	181,43	8,615	1074,99	816,62
(a) Cotton Textiles	44	185,64	93,57	3,558	400,74	303,30
(b) Jute & Other Natural Fibre Textiles	4	25	25	218	25,10	18,73
(c) Handloom Textiles & Khadi	10	1,74	1,61	834	81,46	55,57
(d) Other Textiles & Textile Products	64	107,12	86,00	4,005	567,69	439,02
5. Paper, Paper Products & Printing	50	81,09	72,54	2,596	263,66	191,76
6. Leather & Leather Products	11	7,95	7,24	783	106,61	82,18
7. Rubber & Plastic Products	32	40,54	36,55	2,511	239,62	178,93
8. Chemicals & Chemical Products	108	1120,79	695,62	2,393	269,26	201,64
(a) Heavy Industrial Chemicals	26	326,43	195,11	-	-	-
(b) Fertilisers	26	660,14	434,76	-	-	-
(c) Drugs & Pharmaceuticals	23	34,31	28,39	470	60,81	47,83
(d) Non-Edible Oils	2	3,17	2,42	118	22,47	15,26
(e) Other Chemicals & Chemical Products	31	96,75	34,94	1,805	185,98	138,54
9. Petroleum, Coal Products & Nuclear Fuels	18	819,63	468,83	507	31,37	24,91
10. Manufacture of Cement & Cement Products	10	2,38	1,43	1,085	94,41	75,01
11. Basic Metals & Metal Products	97	1094,71	913,96	3,577	413,24	315,88
(a) Iron & Steel	61	1011,12	846,97	330	56,85	35,74
(b) Non-Ferrous Metals	10	12,76	6,94	83	8,03	6,33
(c) Metal Products	26	70,83	60,05	3,164	348,36	273,81
12. Engineering	115	181,28	95,69	5,743	780,58	636,08
(a) Heavy Engineering	17	18,87	13,34	1,587	317,16	258,33
(b) Light Engineering	44	32,54	22,56	2,546	273,07	229,23
(c) Electrical Machinery & Goods	34	80,55	29,60	1,088	131,47	99,67
(d) Electronic Machinery & Goods	20	49,32	30,19	522	58,89	48,84
13. Vehicles, Vehicle Parts & Transport Equipments	42	28,35	17,89	1,074	79,87	61,34
14. Other Industries	68	153,85	100,45	27,278	2080,47	1657,28
15. Electricity, Gas & Water	24	605,27	575,04	389	45,22	32,62
(a) Electricity Generation & Transmission	22	554,35	525,23	-	-	-
(b) Non-Conventional Energy	-	-	-	113	22,94	14,97
(c) Gas, Steam & Water Supply	2	50,92	49,82	276	22,28	17,65
16. Construction	164	916,94	740,63	75,761	4697,14	4005,23
III. TRANSPORT OPERATORS	33	58,57	37,00	83,560	3874,47	3213,49
IV. PROFESSIONAL AND OTHER SERVICES	157	60,12	35,99	81,040	5898,41	4353,87
V. PERSONAL LOANS	-	-	-	31,33,436	158836,31	130070,21
1. Loans for Purchase of Consumer Durables	-	-	-	12,991	474,27	379,68
2. Loans for Housing	-	-	-	15,44,911	86086,10	76405,79
3. Rest of the Personal Loans	-	-	-	15,75,534	72275,94	53284,74
VI. TRADE	353	129,92	91,58	1,18,153	10222,51	7727,45
1. Wholesale Trade	108	46,36	20,55	24,678	2167,92	1779,30
2. Retail Trade	245	83,56	71,03	93,475	8054,59	5948,14
VII. FINANCE	72	655,94	625,10	5,500	423,72	289,63
VIII. ALL OTHERS	608	168,53	116,10	57,569	7518,59	5618,27
TOTAL BANK CREDIT	2,459	7790,92	5826,22	42,67,232	221082,15	180540,09
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	24	5,08	4,18	22,987	1641,30	1303,74
2. Other Small Scale Industries	319	146,09	118,55	24,274	2532,77	1949,43

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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	46,684	1680,61	1465,41	8,15,781	73756,47	59902,52
1. Direct Finance	45,943	1645,64	1436,18	7,44,245	38426,38	31549,81
2. Indirect Finance	741	34,96	29,23	71,536	35330,09	28352,71
II. INDUSTRY	19,713	1394,64	1144,37	5,92,937	703616,26	438503,15
1. Mining & Quarrying	723	33,60	27,47	18,141	31759,53	15817,47
2. Food Manufacturing & Processing	1,284	135,73	101,61	58,745	65899,46	30589,24
(a) Rice Mills, Flour & Dal Mills	470	61,10	41,13	25,331	12563,53	7528,37
(b) Sugar	3	11	6	1,296	9494,68	5961,17
(c) Edible Oils & Vanaspati	73	13,40	10,79	5,432	5734,87	3937,41
(d) Tea Processing	22	2,91	2,14	2,203	15149,25	2490,83
(e) Processing of Fruits & Vegetables	43	3,66	2,83	1,803	1140,69	879,27
(f) Others	673	54,55	44,66	22,680	21816,44	9792,20
3. Beverage & Tobacco	76	6,64	4,20	4,415	6265,49	4285,86
4. Textiles	1,431	147,03	108,69	82,741	90682,85	51953,31
(a) Cotton Textiles	752	47,84	28,00	29,509	41652,07	25234,01
(b) Jute & Other Natural Fibre Textiles	17	1,91	1,60	1,576	1370,09	810,90
(c) Handloom Textiles & Khadi	103	15,71	12,15	5,277	3154,90	2277,32
(d) Other Textiles & Textile Products	559	81,57	66,95	46,379	44505,79	23631,08
5. Paper, Paper Products & Printing	300	22,15	18,56	22,689	15785,20	10485,41
6. Leather & Leather Products	148	18,64	16,69	8,373	6128,82	4072,00
7. Rubber & Plastic Products	266	25,67	19,99	24,572	15162,66	8896,88
8. Chemicals & Chemical Products	248	27,94	19,54	35,276	70306,16	39015,66
(a) Heavy Industrial Chemicals	-	-	-	6,281	17001,60	10232,85
(b) Fertilisers	-	-	-	1,290	11824,13	7794,15
(c) Drugs & Pharmaceuticals	41	3,66	2,77	8,422	22224,90	10269,62
(d) Non-Edible Oils	5	3,27	2,83	744	819,69	504,75
(e) Other Chemicals & Chemical Products	202	21,01	13,94	18,539	18435,85	10214,29
9. Petroleum, Coal Products & Nuclear Fuels	43	2,73	2,59	3,277	18876,40	12098,12
10. Manufacture of Cement & Cement Products	169	19,89	14,57	5,810	10219,73	7597,46
11. Basic Metals & Metal Products	275	24,57	21,23	49,682	85297,06	53623,59
(a) Iron & Steel	13	2,25	2,16	20,113	61494,79	38789,27
(b) Non-Ferrous Metals	7	2,17	2,16	5,792	10883,47	5562,14
(c) Metal Products	255	20,14	16,92	23,777	12918,80	9272,18
12. Engineering	548	70,83	62,01	57,846	59912,80	40012,41
(a) Heavy Engineering	172	25,93	23,58	12,859	11436,03	8531,76
(b) Light Engineering	189	18,35	15,11	23,155	19471,57	11947,14
(c) Electrical Machinery & Goods	109	16,94	14,53	15,095	15927,15	10457,22
(d) Electronic Machinery & Goods	78	9,61	8,79	6,737	13078,05	9076,30
13. Vehicles, Vehicle Parts & Transport Equipments	85	4,74	3,84	14,229	29272,73	18781,98
14. Other Industries	2,218	127,20	97,64	83,020	72377,02	47918,01
15. Electricity, Gas & Water	89	7,50	6,42	5,140	50743,57	36316,53
(a) Electricity Generation & Transmission	-	-	-	2,933	47151,50	33943,82
(b) Non-Conventional Energy	49	3,46	2,90	620	1529,74	791,71
(c) Gas, Steam & Water Supply	40	4,04	3,52	1,587	2062,33	1581,00
16. Construction	11,810	719,77	619,31	1,18,981	74926,76	57039,21
III. TRANSPORT OPERATORS	6,958	327,80	257,41	1,05,207	14990,72	11667,88
IV. PROFESSIONAL AND OTHER SERVICES	20,628	1491,44	1177,97	1,86,389	75424,07	51534,46
V. PERSONAL LOANS	4,51,996	21872,81	17503,71	36,16,885	206763,94	169370,70
1. Loans for Purchase of Consumer Durables	1,595	60,89	48,06	14,586	535,16	427,74
2. Loans for Housing	2,41,194	12640,52	11191,34	18,17,558	124781,43	109393,92
3. Rest of the Personal Loans	2,09,207	9171,41	6264,30	17,84,741	81447,34	59549,04
VI. TRADE	11,059	1091,35	784,30	4,76,157	153695,24	113827,91
1. Wholesale Trade	2,792	206,59	170,01	1,28,643	93629,40	72564,64
2. Retail Trade	8,267	884,76	614,29	3,47,514	60065,84	41263,27
VII. FINANCE	936	60,74	41,90	20,630	91031,02	72971,24
VIII. ALL OTHERS	9,074	1098,45	821,68	2,30,447	51213,76	34810,05
TOTAL BANK CREDIT	5,67,048	29017,85	23196,74	60,44,433	1370491,48	952587,90
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,794	100,18	77,92	50,899	5140,23	3992,76
2. Other Small Scale Industries	2,510	204,27	154,22	2,02,084	59630,93	44459,96