

TABLE NO. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

(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	81,949	12791.77	7907.72	24,077	2286.93	1579.26
1. Direct Finance	67,771	6585.17	4324.06	19,327	1275.55	862.10
2. Indirect Finance	14,178	6206.60	3583.65	4,750	1011.38	717.16
II. INDUSTRY	2,58,698	208381.35	103607.40	60,298	48847.51	22366.94
1. Mining & Quarrying	6,889	4556.49	2327.13	2,045	2262.36	676.22
2. Food Manufacturing & Processing	36,567	24055.82	14219.22	3,985	1726.78	1105.27
(a) Rice Mills, Flour & Dal Mills	17,306	6935.96	4819.92	1,095	267.76	189.57
(b) Sugar	738	5580.24	3421.44	90	87.26	65.91
(c) Edible Oils & Vanaspati	3,554	2485.99	1728.10	492	257.98	140.11
(d) Tea Processing	1,010	1319.20	911.40	136	60.51	48.57
(e) Processing of Fruits & Vegetables	2,171	410.14	315.11	258	107.19	92.95
(f) Others	11,788	7324.29	3023.26	1,914	946.07	568.17
3. Beverage & Tobacco	2,056	1739.62	1243.04	554	634.01	273.63
4. Textiles	38,560	28060.41	13826.94	6,802	3497.28	1814.18
(a) Cotton Textiles	13,921	12234.03	6879.33	2,469	1385.60	902.63
(b) Jute & Other Natural Fibre Textiles	758	456.12	280.63	127	31.79	26.76
(c) Handloom Textiles & Khadi	3,299	1033.42	668.73	415	89.97	53.10
(d) Other Textiles & Textile Products	20,582	14336.84	5998.24	3,791	1989.91	831.70
5. Paper, Paper Products & Printing	11,387	5235.37	3443.17	2,080	1427.79	546.71
6. Leather & Leather Products	2,646	2582.82	774.13	664	190.92	131.99
7. Rubber & Plastic Products	12,653	5922.09	3692.44	1,618	668.33	494.19
8. Chemicals & Chemical Products	17,152	26755.63	10664.92	2,556	3073.27	1399.51
(a) Heavy Industrial Chemicals	3,384	7336.20	1892.57	614	915.76	476.25
(b) Fertilisers	652	6259.48	2335.30	63	112.75	59.63
(c) Drugs & Pharmaceuticals	3,347	4928.90	2702.88	531	989.99	386.54
(d) Non-Edible Oils	472	266.50	178.07	49	16.73	9.37
(e) Other Chemicals & Chemical Products	9,297	7964.55	3556.11	1,299	1038.04	467.72
9. Petroleum, Coal Products & Nuclear Fuels	1,325	10067.33	1443.62	256	817.08	408.82
10. Manufacture of Cement & Cement Products	4,496	2215.85	1307.13	449	263.62	160.89
11. Basic Metals & Metal Products	25,170	28981.86	13846.35	3,729	2294.97	1216.73
(a) Iron & Steel	10,290	18949.42	8825.74	1,148	1294.41	677.64
(b) Non-Ferrous Metals	3,004	2525.53	1211.75	431	211.69	121.03
(c) Metal Products	11,876	7506.92	3808.87	2,150	788.88	418.05
12. Engineering	32,779	20849.91	13101.21	5,829	4214.52	1941.67
(a) Heavy Engineering	8,429	3683.28	2140.51	1,387	936.65	418.73
(b) Light Engineering	12,981	6872.48	3899.83	2,369	1159.66	555.84
(c) Electrical Machinery & Goods	7,766	5998.23	4341.33	1,450	1179.69	632.61
(d) Electronic Machinery & Goods	3,603	4295.92	2719.55	623	938.53	334.49
13. Vehicles, Vehicle Parts & Transport Equipments	6,902	6946.83	3440.25	2,657	2361.53	1333.00
14. Other Industries	42,503	19896.02	9570.86	14,888	14616.60	2662.65
15. Electricity, Gas & Water	1,480	7236.18	2791.33	545	2288.38	1609.86
(a) Electricity Generation & Transmission	588	6234.19	2535.55	247	2163.58	1515.02
(b) Non-Conventional Energy	201	208.42	76.70	50	64.25	58.80
(c) Gas, Steam & Water Supply	691	793.58	179.08	248	60.56	36.04
16. Construction	16,133	13279.12	7915.67	11,641	8510.07	6591.61
III. TRANSPORT OPERATORS	5,004	2213.98	1591.93	2,723	1098.92	920.50
IV. PROFESSIONAL AND OTHER SERVICES	31,927	11446.64	6496.50	21,649	6252.73	3845.60
V. PERSONAL LOANS	-	-	-	2,27,192	14666.85	9469.97
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	2,27,192	14666.85	9469.97
VI. TRADE	3,45,011	112698.43	79435.89	93,856	23481.53	13997.44
1. Wholesale Trade	71,436	79541.04	54359.26	21,838	5836.04	3546.88
2. Retail Trade	2,73,575	33157.39	25076.64	72,018	17645.50	10450.56
VII. FINANCE	2,851	12431.57	8168.17	4,091	12740.56	3373.48
VIII. ALL OTHERS	56,781	9462.28	6637.77	61,525	12085.36	5805.08
TOTAL BANK CREDIT	7,82,221	369426.02	213845.37	4,95,411	121460.41	61358.27
OF WHICH: 1. Artisans and Village & Tiny Industries	30,118	3464.22	2786.56	7,575	555.43	410.95
2. Other Small Scale Industries	1,23,852	31490.69	23734.35	14,861	3501.87	2482.47

See Notes on Tables.

TABLE NO. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

(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	3,15,851	35387.21	29529.68	1,55,776	26206.11	21492.43
1. Direct Finance	3,05,550	12865.24	10797.55	1,32,328	11762.45	9235.66
2. Indirect Finance	10,301	22521.97	18732.13	23,448	14443.66	12256.77
II. INDUSTRY	23,215	70299.56	54888.12	53,837	71250.58	58018.02
1. Mining & Quarrying	614	2395.73	2212.93	1,499	2528.70	2172.72
2. Food Manufacturing & Processing	2,158	3790.97	3486.31	4,369	2154.82	1777.57
(a) Rice Mills, Flour & Dal Mills	541	550.48	495.05	1,432	379.80	285.23
(b) Sugar	119	873.49	821.76	86	366.62	325.18
(c) Edible Oils & Vanaspati	353	453.34	409.86	231	284.84	246.14
(d) Tea Processing	183	435.94	404.73	115	183.13	162.56
(e) Processing of Fruits & Vegetables	119	102.74	95.62	384	56.21	43.23
(f) Others	843	1374.99	1259.29	2,121	884.22	715.22
3. Beverage & Tobacco	234	1144.78	1056.34	333	319.19	270.11
4. Textiles	2,765	4661.34	3906.09	4,344	5493.31	4053.81
(a) Cotton Textiles	1,071	2113.12	1733.38	1,933	3104.60	2175.47
(b) Jute & Other Natural Fibre Textiles	34	65.60	40.65	89	30.48	25.64
(c) Handloom Textiles & Khadi	103	119.71	46.54	129	98.34	63.33
(d) Other Textiles & Textile Products	1,557	2362.91	2085.52	2,193	2259.89	1789.38
5. Paper, Paper Products & Printing	707	1489.49	1390.68	1,510	1877.29	1490.71
6. Leather & Leather Products	439	329.68	311.32	352	204.05	171.13
7. Rubber & Plastic Products	679	1317.24	1133.51	1,468	1187.11	1064.86
8. Chemicals & Chemical Products	1,528	6923.68	6286.92	2,026	4796.48	3913.14
(a) Heavy Industrial Chemicals	351	1211.02	1061.06	442	1578.29	1121.42
(b) Fertilisers	93	1895.60	1794.24	78	733.19	570.24
(c) Drugs & Pharmaceuticals	409	1584.24	1463.56	419	1294.85	1200.37
(d) Non-Edible Oils	28	38.85	33.71	38	30.58	28.77
(e) Other Chemicals & Chemical Products	647	2193.97	1934.34	1,049	1159.58	992.34
9. Petroleum, Coal Products & Nuclear Fuels	149	14409.51	6708.37	157	3019.22	2753.71
10. Manufacture of Cement & Cement Products	176	578.42	488.58	516	1258.05	1063.48
11. Basic Metals & Metal Products	1,812	7374.01	4720.36	3,005	5533.54	4636.17
(a) Iron & Steel	757	3668.36	2908.31	1,518	4015.22	3310.48
(b) Non-Ferrous Metals	384	2997.71	1152.16	287	293.05	265.06
(c) Metal Products	671	707.95	659.89	1,200	1225.27	1060.63
12. Engineering	2,028	5147.88	4563.34	3,739	5286.85	4047.40
(a) Heavy Engineering	439	670.23	573.32	1,111	1043.36	900.66
(b) Light Engineering	756	1308.17	1097.61	1,420	1932.72	1466.59
(c) Electrical Machinery & Goods	463	1122.10	952.14	786	1457.15	934.85
(d) Electronic Machinery & Goods	370	2047.38	1940.28	422	853.62	745.30
13. Vehicles, Vehicle Parts & Transport Equipments	920	2554.88	1963.66	865	1995.75	1664.16
14. Other Industries	3,499	5378.97	4974.26	7,910	7459.71	6074.47
15. Electricity, Gas & Water	204	5436.29	5133.65	476	8013.08	6586.24
(a) Electricity Generation & Transmission	139	4789.07	4547.81	254	7008.51	5713.94
(b) Non-Conventional Energy	17	53.77	30.37	45	229.84	223.28
(c) Gas, Steam & Water Supply	48	593.45	555.47	177	774.74	649.01
16. Construction	5,303	7366.69	6551.79	21,268	20123.42	16278.35
III. TRANSPORT OPERATORS	6,719	4099.57	2196.47	49,595	5468.86	4594.91
IV. PROFESSIONAL AND OTHER SERVICES	8,899	14801.61	12781.08	48,810	14126.32	11309.38
V. PERSONAL LOANS	2,91,048	11716.41	6074.78	8,38,976	38347.03	26978.90
1. Loans for Purchase of Consumer Durables	-	-	-	5,144	186.11	145.73
2. Loans for Housing	-	-	-	48	205.49	200.86
3. Rest of the Personal Loans	2,91,048	11716.41	6074.78	8,33,784	37955.44	26632.31
VI. TRADE	11,519	6926.28	5594.26	28,510	5957.05	5136.94
1. Wholesale Trade	2,780	3641.19	2751.63	9,438	1964.76	1701.75
2. Retail Trade	8,739	3285.10	2842.63	19,072	3992.28	3435.19
VII. FINANCE	1,307	17252.19	16206.18	2,783	28810.44	25265.51
VIII. ALL OTHERS	27,951	4424.59	3227.74	93,379	7788.95	5705.45
TOTAL BANK CREDIT	6,86,509	164907.42	130498.31	12,71,666	197955.34	158501.53
OF WHICH: 1. Artisans and Village & Tiny Industries	855	68.77	62.02	5,112	349.09	257.25
2. Other Small Scale Industries	4,859	1936.61	1751.35	11,040	2414.12	1964.34

TABLE NO. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

(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	6,28,564	37926.40	33140.20	889	1012.68	705.54
1. Direct Finance	6,01,841	25773.24	22614.37	764	843.64	589.65
2. Indirect Finance	26,723	12153.16	10525.83	125	169.04	115.89
II. INDUSTRY	2,26,478	292564.67	230201.69	22,596	56361.10	35053.32
1. Mining & Quarrying	7,316	7905.83	6600.73	515	1825.81	866.06
2. Food Manufacturing & Processing	18,286	12592.46	10008.73	2,036	4243.27	3039.42
(a) Rice Mills, Flour & Dal Mills	7,133	1841.68	1522.85	358	1332.25	1064.81
(b) Sugar	386	2316.46	1970.66	8	84.04	63.00
(c) Edible Oils & Vanaspati	1,373	2012.06	1527.65	129	770.87	413.99
(d) Tea Processing	685	1662.45	1408.99	60	172.47	110.81
(e) Processing of Fruits & Vegetables	1,185	415.54	368.75	366	214.46	133.97
(f) Others	7,524	4344.28	3209.82	1,115	1669.18	1252.84
3. Beverage & Tobacco	1,220	1910.54	1371.87	35	280.31	185.82
4. Textiles	20,617	34072.74	26080.31	8,777	11041.02	8050.23
(a) Cotton Textiles	8,372	20566.15	15501.25	1,466	3437.51	2352.43
(b) Jute & Other Natural Fibre Textiles	385	300.65	215.13	83	101.32	73.76
(c) Handloom Textiles & Khadi	954	772.28	591.28	535	224.61	199.16
(d) Other Textiles & Textile Products	10,906	12433.65	9772.64	6,693	7277.58	5424.88
5. Paper, Paper Products & Printing	7,252	5933.53	4432.00	220	294.72	203.77
6. Leather & Leather Products	1,349	728.27	537.60	2,599	1766.01	1465.94
7. Rubber & Plastic Products	6,033	3759.85	2770.59	459	768.99	618.92
8. Chemicals & Chemical Products	7,687	21209.06	16801.94	1,524	8866.59	4397.68
(a) Heavy Industrial Chemicals	1,397	8141.42	6298.41	274	2275.74	967.31
(b) Fertilisers	310	4981.62	3986.15	22	325.01	212.94
(c) Drugs & Pharmaceuticals	1,995	4149.99	3416.97	551	2643.38	2097.40
(d) Non-Edible Oils	149	92.06	61.16	75	164.26	114.86
(e) Other Chemicals & Chemical Products	3,836	3843.96	3039.26	602	3458.21	1005.17
9. Petroleum, Coal Products & Nuclear Fuels	592	8356.15	7581.42	58	4375.85	3034.48
10. Manufacture of Cement & Cement Products	2,419	7307.47	5610.97	53	294.29	126.20
11. Basic Metals & Metal Products	11,383	46579.27	36628.12	2,017	7262.85	3031.12
(a) Iron & Steel	4,951	37712.93	30847.86	649	4851.29	1701.63
(b) Non-Ferrous Metals	1,191	5053.06	3034.08	572	793.68	547.58
(c) Metal Products	5,241	3813.29	2746.18	796	1617.89	781.91
12. Engineering	14,063	15608.16	11838.28	1,332	3701.26	2363.48
(a) Heavy Engineering	3,923	3379.01	2569.65	269	1486.76	1055.11
(b) Light Engineering	5,998	4631.61	3485.68	585	1365.41	628.25
(c) Electrical Machinery & Goods	2,664	2971.83	2379.36	362	472.01	381.19
(d) Electronic Machinery & Goods	1,478	4625.72	3403.58	116	377.08	298.94
13. Vehicles, Vehicle Parts & Transport Equipments	3,624	9987.32	7971.20	505	2271.60	1093.51
14. Other Industries	25,679	23366.59	19989.28	2,245	8303.53	5843.05
15. Electricity, Gas & Water	1,952	39289.90	30166.81	23	93.81	76.40
(a) Electricity Generation & Transmission	1,025	36695.49	27986.43	12	65.03	60.23
(b) Non-Conventional Energy	314	927.96	820.98	6	17.57	10.46
(c) Gas, Steam & Water Supply	613	1666.45	1359.40	5	11.21	5.71
16. Construction	97,006	53957.53	41811.84	198	971.17	657.23
III. TRANSPORT OPERATORS	88,414	12520.52	10741.43	62	1107.13	1082.71
IV. PROFESSIONAL AND OTHER SERVICES	1,18,762	53582.83	40921.59	359	1624.20	741.35
V. PERSONAL LOANS	35,86,666	238422.21	204424.03	-	-	-
1. Loans for Purchase of Consumer Durables	10,263	421.68	342.00	-	-	-
2. Loans for Housing	24,14,561	185872.28	162361.77	-	-	-
3. Rest of the Personal Loans	11,61,842	52128.25	41720.26	-	-	-
VI. TRADE	66,486	16544.95	13965.44	3,644	6108.56	4006.70
1. Wholesale Trade	10,027	3621.20	2872.43	2,750	4941.83	3185.17
2. Retail Trade	56,459	12923.76	11093.02	894	1166.74	821.53
VII. FINANCE	7,197	44170.17	37696.31	45	1058.40	1027.33
VIII. ALL OTHERS	2,09,593	20569.00	15390.11	7,161	1056.71	736.92
TOTAL BANK CREDIT	49,32,160	716300.75	586480.82	34,756	68328.78	43353.88
OF WHICH: 1. Artisans and Village & Tiny Industries	19,246	1524.07	1139.66	1,543	226.74	202.25
2. Other Small Scale Industries	54,149	12405.96	9802.96	9,309	6980.84	5567.41

TABLE NO. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

(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	74	133,87	99,08	35	77,33	58,41
1. Direct Finance	2	54	47	-	-	-
2. Indirect Finance	72	133,33	98,61	35	77,33	58,41
II. INDUSTRY	10,683	21852,26	12022,65	8,318	20699,59	12307,66
1. Mining & Quarrying	280	1336,94	560,06	237	219,68	145,13
2. Food Manufacturing & Processing	748	2161,62	1004,70	417	1124,86	586,53
(a) Rice Mills, Flour & Dal Mills	135	457,06	236,53	92	458,61	266,06
(b) Sugar	2	62,95	63,35	2	4,19	3,09
(c) Edible Oils & Vanaspati	40	121,30	85,06	51	54,91	48,83
(d) Tea Processing	50	46,80	33,98	11	26,87	13,38
(e) Processing of Fruits & Vegetables	71	158,73	86,31	27	57,28	43,79
(f) Others	450	1314,79	499,47	234	523,00	211,38
3. Beverage & Tobacco	10	12,38	2,63	16	67,78	39,23
4. Textiles	4,571	6265,48	3362,96	2,712	3835,16	2238,51
(a) Cotton Textiles	960	2112,91	1005,65	650	1603,71	938,51
(b) Jute & Other Natural Fibre Textiles	62	82,46	53,68	26	30,29	19,75
(c) Handloom Textiles & Khadi	98	288,04	101,44	16	22,80	18,07
(d) Other Textiles & Textile Products	3,451	3782,07	2202,19	2,020	2178,36	1262,18
5. Paper, Paper Products & Printing	99	202,93	138,63	58	107,83	48,43
6. Leather & Leather Products	1,060	1233,82	676,62	341	475,39	254,00
7. Rubber & Plastic Products	245	335,97	205,85	235	420,44	209,42
8. Chemicals & Chemical Products	791	1782,61	862,44	852	2353,71	1173,52
(a) Heavy Industrial Chemicals	159	489,00	306,52	185	613,87	305,13
(b) Fertilisers	3	1,50	1,03	16	76,52	55,41
(c) Drugs & Pharmaceuticals	300	677,84	297,52	307	1049,61	473,52
(d) Non-Edible Oils	16	69,09	13,64	6	7,15	6,42
(e) Other Chemicals & Chemical Products	313	545,18	243,73	338	606,56	333,03
9. Petroleum, Coal Products & Nuclear Fuels	28	237,21	234,01	27	78,98	54,57
10. Manufacture of Cement & Cement Products	26	50,70	12,53	29	75,73	7,69
11. Basic Metals & Metal Products	994	2972,02	1595,51	868	2117,92	1412,90
(a) Iron & Steel	380	2050,99	1032,94	479	1368,11	938,28
(b) Non-Ferrous Metals	308	260,23	147,90	111	383,09	210,52
(c) Metal Products	306	660,81	414,67	278	366,72	264,10
12. Engineering	683	1381,26	670,86	818	1623,05	997,48
(a) Heavy Engineering	123	378,74	239,32	105	278,73	211,41
(b) Light Engineering	315	730,35	237,95	475	563,09	384,37
(c) Electrical Machinery & Goods	139	198,76	132,70	176	580,63	294,68
(d) Electronic Machinery & Goods	106	73,40	60,89	62	200,60	107,02
13. Vehicles, Vehicle Parts & Transport Equipments	223	266,91	146,91	166	761,75	343,67
14. Other Industries	854	3332,08	2434,25	1,490	7280,49	4685,46
15. Electricity, Gas & Water	9	82,24	5,22	2	8,03	21
(a) Electricity Generation & Transmission	6	69,10	4,39	1	3	3
(b) Non-Conventional Energy	1	8,00	15	1	8,00	19
(c) Gas, Steam & Water Supply	2	5,14	68	-	-	-
16. Construction	62	198,09	109,46	50	148,80	110,91
III. TRANSPORT OPERATORS	10	2,57	1,55	22	5,81	4,70
IV. PROFESSIONAL AND OTHER SERVICES	166	499,78	278,74	194	356,01	265,03
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	2,238	13987,72	2020,37	1,618	3929,85	2491,46
1. Wholesale Trade	1,796	3445,33	1787,55	1,297	2820,93	1801,24
2. Retail Trade	442	10542,39	232,82	321	1108,92	690,22
VII. FINANCE	51	444,40	114,27	36	207,12	124,10
VIII. ALL OTHERS	1,031	495,55	198,33	446	239,68	81,96
TOTAL BANK CREDIT	14,253	37416,13	14734,99	10,669	25515,40	15333,32
OF WHICH: 1. Artisans and Village & Tiny Industries	357	112,08	70,53	48	9,62	8,64
2. Other Small Scale Industries	4,186	4332,42	2706,88	2,397	2621,46	1844,73