

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 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	37	52,93	52,10	2	6	6
1. Direct Finance	-	-	-	2	6	6
2. Indirect Finance	37	52,93	52,10	-	-	-
II. INDUSTRY	1,521	2808,39	1821,27	282	453,64	323,02
1. Mining & Quarrying	374	34,69	23,21	-	-	-
2. Food Manufacturing & Processing	28	73,74	41,68	4	8,65	83
(a) Rice Mills, Flour & Dal Mills	1	13	11	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	5	1,81	1,81	-	-	-
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	2	2,57	2,48	-	-	-
(f) Others	20	69,23	37,28	4	8,65	83
3. Beverage & Tobacco	3	85	69	1	60	14
4. Textiles	315	421,39	175,14	55	64,45	30,84
(a) Cotton Textiles	88	86,63	45,79	9	18,28	10,34
(b) Jute & Other Natural Fibre Textiles	3	22,00	4,75	-	-	-
(c) Handloom Textiles & Khadi	1	25	-	2	14	15
(d) Other Textiles & Textile Products	223	312,52	124,61	44	46,04	20,35
5. Paper, Paper Products & Printing	11	11,13	8,41	2	1,55	1,46
6. Leather & Leather Products	18	11,24	3,08	31	19,33	19,28
7. Rubber & Plastic Products	75	50,38	33,60	7	8,88	6,89
8. Chemicals & Chemical Products	138	177,52	87,21	23	52,18	26,03
(a) Heavy Industrial Chemicals	52	79,75	26,39	8	9,13	4,77
(b) Fertilisers	2	4,25	2,34	-	-	-
(c) Drugs & Pharmaceuticals	45	15,80	11,34	6	29,66	8,19
(d) Non-Edible Oils	2	6,33	3,60	-	-	-
(e) Other Chemicals & Chemical Products	37	71,39	43,55	9	13,39	13,06
9. Petroleum, Coal Products & Nuclear Fuels	12	7,76	7,76	-	-	-
10. Manufacture of Cement & Cement Products	6	17,49	10,63	-	-	-
11. Basic Metals & Metal Products	87	53,37	51,09	59	118,24	84,29
(a) Iron & Steel	18	32,09	35,99	31	35,86	32,74
(b) Non-Ferrous Metals	39	14,24	8,29	1	11	11
(c) Metal Products	30	7,04	6,81	27	82,28	51,44
12. Engineering	58	125,31	112,64	72	86,55	73,29
(a) Heavy Engineering	8	96,08	95,33	22	14,28	12,97
(b) Light Engineering	12	10,69	2,73	8	11,31	6,87
(c) Electrical Machinery & Goods	18	13,45	10,66	39	47,10	40,41
(d) Electronic Machinery & Goods	20	5,09	3,91	3	13,86	13,04
13. Vehicles, Vehicle Parts & Transport Equipments	7	37,28	14,01	16	37,27	35,77
14. Other Industries	372	1689,65	1157,42	10	44,75	33,04
15. Electricity, Gas & Water	2	1,48	1,48	1	1,03	1,03
(a) Electricity Generation & Transmission	1	49	49	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	1	99	99	1	1,03	1,03
16. Construction	15	95,11	93,22	1	10,13	10,13
III. TRANSPORT OPERATORS	4	3,79	2,80	1	50	50
IV. PROFESSIONAL AND OTHER SERVICES	23	61,12	28,84	1	10	2
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	568	723,34	589,90	47	27,02	16,11
1. Wholesale Trade	496	451,72	377,87	35	7,18	6,15
2. Retail Trade	72	271,62	212,03	12	19,84	9,96
VII. FINANCE	19	13,51	9,07	-	-	-
VIII. ALL OTHERS	212	51,57	32,42	11	2,67	1,52
TOTAL BANK CREDIT	2,384	3714,65	2536,40	344	483,99	341,23
OF WHICH: 1. Artisans and Village & Tiny Industries	33	8,89	5,86	-	-	-
2. Other Small Scale Industries	450	547,83	414,58	124	132,30	93,62

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	INLAND BILLS - PURCHASED			INLAND BILLS - DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	63	168,76	126,52	2,890	479,60	472,47
1. Direct Finance	17	34,85	2,65	2,834	423,26	421,92
2. Indirect Finance	46	133,91	123,86	56	56,34	50,55
II. INDUSTRY	8,566	20467,37	8361,22	31,199	23003,18	14379,84
1. Mining & Quarrying	240	978,55	505,25	457	306,17	215,30
2. Food Manufacturing & Processing	313	429,63	197,02	226	608,18	404,79
(a) Rice Mills, Flour & Dal Mills	21	57,12	21,98	52	98,79	69,55
(b) Sugar	6	14,31	2,74	5	1,73	1,05
(c) Edible Oils & Vanaspati	55	112,62	51,49	60	185,79	147,31
(d) Tea Processing	1	5	5	3	2,76	1,17
(e) Processing of Fruits & Vegetables	18	6,49	6,41	7	4,00	1,61
(f) Others	212	239,03	114,35	99	315,11	184,10
3. Beverage & Tobacco	50	29,60	10,35	111	34,79	26,57
4. Textiles	833	1701,11	530,45	1,655	1003,92	606,55
(a) Cotton Textiles	438	1157,90	373,64	1,187	463,61	299,91
(b) Jute & Other Natural Fibre Textiles	10	8,54	7,01	25	34,73	22,26
(c) Handloom Textiles & Khadi	12	3,60	1,63	20	20,87	11,18
(d) Other Textiles & Textile Products	373	531,08	148,18	423	484,71	273,20
5. Paper, Paper Products & Printing	858	935,58	638,75	340	233,99	146,33
6. Leather & Leather Products	81	65,29	38,19	69	41,47	20,22
7. Rubber & Plastic Products	457	437,23	151,85	414	541,61	408,33
8. Chemicals & Chemical Products	983	1757,59	540,28	1,358	1875,60	930,48
(a) Heavy Industrial Chemicals	191	361,87	179,93	192	291,90	129,03
(b) Fertilisers	14	69,04	21,37	38	133,84	8,87
(c) Drugs & Pharmaceuticals	268	547,09	164,21	316	389,97	187,28
(d) Non-Edible Oils	12	8,63	1,28	5	3,53	3,53
(e) Other Chemicals & Chemical Products	498	770,95	173,49	807	1056,36	601,77
9. Petroleum, Coal Products & Nuclear Fuels	98	1408,04	170,79	436	94,62	77,85
10. Manufacture of Cement & Cement Products	96	264,83	76,00	41	72,77	41,14
11. Basic Metals & Metal Products	1,426	4324,45	1858,85	2,442	6545,46	3338,38
(a) Iron & Steel	708	2661,54	1265,87	1,562	5180,81	2524,44
(b) Non-Ferrous Metals	170	702,82	386,36	289	402,87	249,98
(c) Metal Products	548	960,09	206,62	591	961,78	563,97
12. Engineering	1,654	3543,89	1350,90	2,761	2589,49	1676,72
(a) Heavy Engineering	339	1167,53	260,39	408	576,53	378,76
(b) Light Engineering	658	823,34	263,49	351	623,47	406,54
(c) Electrical Machinery & Goods	511	1211,12	597,69	1,640	893,27	575,66
(d) Electronic Machinery & Goods	146	341,90	229,32	362	496,21	315,77
13. Vehicles, Vehicle Parts & Transport Equipments	414	1009,63	430,05	18,855	5679,14	4491,45
14. Other Industries	636	1507,27	830,69	481	682,71	485,12
15. Electricity, Gas & Water	54	730,30	363,88	1,231	1233,53	760,24
(a) Electricity Generation & Transmission	35	677,66	344,30	1,220	1225,17	754,09
(b) Non-Conventional Energy	9	36,86	12,05	4	2,54	2,54
(c) Gas, Steam & Water Supply	10	15,78	7,54	7	5,83	3,62
16. Construction	373	1344,38	667,93	322	1459,71	750,36
III. TRANSPORT OPERATORS	118	112,34	51,68	103	72,41	47,36
IV. PROFESSIONAL AND OTHER SERVICES	735	2399,14	451,59	399	904,97	511,97
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	3,514	7930,74	2319,26	6,107	7343,81	2964,72
1. Wholesale Trade	2,147	3356,83	1109,93	5,001	3818,22	2366,92
2. Retail Trade	1,367	4573,91	1209,33	1,106	3525,59	597,80
VII. FINANCE	415	2454,07	607,52	5,032	4219,65	2129,37
VIII. ALL OTHERS	12,864	6654,59	1912,85	2,085	545,67	302,20
TOTAL BANK CREDIT	26,275	40187,01	13830,63	47,815	36569,29	20807,94
OF WHICH: 1. Artisans and Village & Tiny Industries	400	59,06	46,67	364	79,58	78,40
2. Other Small Scale Industries	1,939	753,49	482,51	1,869	1320,89	844,81

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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	2,455	733,51	296,30	6	85	75	12,12,668	117258,01	95460,52
1. Direct Finance	3	26	25	3	39	33	11,30,442	59564,64	48849,09
2. Indirect Finance	2,452	733,25	296,05	3	46	42	82,226	57693,37	46611,43
II. INDUSTRY	3,301	1913,75	1441,74	941	2040,28	1564,60	7,09,933	840943,22	556357,49
1. Mining & Quarrying	14	2,27	1,50	2	11,74	11,74	20,482	24364,95	16317,96
2. Food Manufacturing & Processing	47	61,57	39,69	39	93,50	76,58	69,223	53125,86	35988,35
(a) Rice Mills, Flour & Dal Mills	24	10,54	1,44	5	87	60	28,195	12391,05	8973,70
(b) Sugar	1	13,38	13,38	-	-	-	1,443	9404,69	6751,57
(c) Edible Oils & Vanaspati	8	18,36	14,05	2	14,86	14,66	6,353	6774,72	4829,05
(d) Tea Processing	1	6	6	-	-	-	2,255	3910,24	3095,70
(e) Processing of Fruits & Vegetables	2	45	42	1	5	5	4,611	1535,84	1190,69
(f) Others	11	18,78	10,34	31	77,72	61,28	26,366	19109,32	11147,63
3. Beverage & Tobacco	1	1,75	-	7	24,53	14,75	4,631	6200,75	4495,19
4. Textiles	174	216,93	61,55	113	230,46	118,71	92,293	100564,99	64856,29
(a) Cotton Textiles	76	130,81	16,56	26	45,87	31,80	32,666	48460,71	32266,68
(b) Jute & Other Natural Fibre Textiles	5	1,07	89	-	-	-	1,607	1165,06	770,90
(c) Handloom Textiles & Khadi	6	2,39	48	2	45	45	5,592	2676,88	1755,56
(d) Other Textiles & Textile Products	87	82,65	43,62	85	184,14	86,46	52,428	48262,34	30063,15
5. Paper, Paper Products & Printing	40	156,20	153,52	6	15,50	3,04	24,570	17922,91	12645,61
6. Leather & Leather Products	12	8,49	4,19	21	36,98	19,72	9,682	7693,76	4427,41
7. Rubber & Plastic Products	137	41,02	32,41	20	42,20	22,78	24,500	15501,34	10845,63
8. Chemicals & Chemical Products	132	77,62	37,14	169	155,05	92,73	36,919	79856,58	47213,94
(a) Heavy Industrial Chemicals	13	12,81	5,73	8	12,84	7,18	7,270	23329,60	12781,70
(b) Fertilisers	1	88	88	6	3,53	2,60	1,298	14597,20	9050,99
(c) Drugs & Pharmaceuticals	24	28,59	12,98	14	58,10	34,21	8,532	18388,03	12456,98
(d) Non-Edible Oils	2	1,70	6	1	6,00	5,02	855	711,41	459,48
(e) Other Chemicals & Chemical Products	92	33,64	17,50	140	74,57	43,72	18,964	22830,35	12464,79
9. Petroleum, Coal Products & Nuclear Fuels	5	34,68	34,58	5	6,26	6,26	3,148	42912,70	22516,24
10. Manufacture of Cement & Cement Products	40	16,24	14,73	3	2,99	87	8,350	12418,45	8920,84
11. Basic Metals & Metal Products	67	143,61	114,34	42	238,85	237,43	53,101	114540,44	72771,64
(a) Iron & Steel	32	106,15	84,20	14	176,08	176,36	22,537	82103,25	54362,49
(b) Non-Ferrous Metals	13	13,20	12,97	12	16,76	16,14	6,812	13668,02	7363,92
(c) Metal Products	22	24,27	17,16	16	46,01	44,92	23,752	18769,18	11045,22
12. Engineering	412	189,01	136,42	263	64,34	55,23	66,491	64411,48	42928,91
(a) Heavy Engineering	11	33,13	31,04	26	22,96	18,80	16,600	13767,26	8905,98
(b) Light Engineering	100	62,20	36,35	206	23,35	19,61	26,234	20117,84	12491,70
(c) Electrical Machinery & Goods	150	43,79	38,00	13	11,83	10,93	16,177	16200,97	11322,20
(d) Electronic Machinery & Goods	151	49,90	31,02	18	6,21	5,89	7,480	14325,41	10209,02
13. Vehicles, Vehicle Parts & Transport Equipments	731	95,42	59,30	17	24,11	21,36	35,902	34029,43	23008,30
14. Other Industries	321	73,31	49,25	182	1017,79	815,16	1,01,070	94649,48	59604,97
15. Electricity, Gas & Water	1,102	637,75	564,10	3	1,09	31	7,084	65053,09	48060,75
(a) Electricity Generation & Transmission	962	461,18	411,87	2	22	22	4,492	59389,70	43874,36
(b) Non-Conventional Energy	2	30,05	12,65	1	87	9	651	1588,13	1248,26
(c) Gas, Steam & Water Supply	138	146,52	139,58	-	-	-	1,941	4075,27	2938,14
16. Construction	66	157,87	139,02	49	74,89	67,92	1,52,487	107697,00	81755,46
III. TRANSPORT OPERATORS	12	1,76	1,21	12	1,61	73	1,52,799	26709,77	21238,49
IV. PROFESSIONAL AND OTHER SERVICES	87	37,01	21,91	51	20,15	15,41	2,32,062	106112,63	77669,00
V. PERSONAL LOANS	-	-	-	95	10,40	9,60	49,43,977	303162,90	246957,28
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	15,407	607,79	487,73
2. Loans for Housing	-	-	-	-	-	-	24,14,609	186077,77	162562,63
3. Rest of the Personal Loans	-	-	-	95	10,40	9,60	25,13,961	116477,33	83906,93
VI. TRADE	734	266,35	132,75	165	90,68	68,48	5,64,017	206016,32	132739,72
1. Wholesale Trade	592	188,59	76,67	87	49,98	35,46	1,29,720	113684,83	75978,91
2. Retail Trade	142	77,76	56,07	78	40,70	33,02	4,34,297	92331,49	56760,81
VII. FINANCE	34	65,25	62,71	57	52,23	35,16	23,918	123919,53	94819,17
VIII. ALL OTHERS	245	39,02	22,96	398	68,72	46,99	4,73,682	63484,37	40102,30
TOTAL BANK CREDIT	6,868	3056,65	1979,57	1,725	2284,90	1741,72	83,13,056	1787606,74	1265343,98
OF WHICH: 1. Artisans and Village & Tiny Industries	1,522	185,61	126,38	228	11,85	9,34	67,401	6655,00	5204,50
2. Other Small Scale Industries	260	256,39	129,30	263	469,26	331,45	2,29,558	69164,14	52150,75