

**TABLE NO. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2007**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAW BACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
<b>I. AGRICULTURE</b>	<b>22</b>	<b>71,66</b>	<b>71,30</b>	<b>3</b>	<b>10,40</b>	<b>10,34</b>
1. Direct Finance	2	6	5	–	–	–
2. Indirect Finance	20	71,60	71,25	3	10,40	10,34
<b>II. INDUSTRY</b>	<b>1,490</b>	<b>3939,10</b>	<b>2063,17</b>	<b>358</b>	<b>1309,62</b>	<b>871,20</b>
1. Mining & Quarrying	359	35,93	25,52	–	–	–
2. Food Manufacturing & Processing	48	170,07	83,08	2	25,23	85
(a) Rice Mills, Flour & Dal Mills	12	42,48	19,03	–	–	–
(b) Sugar	–	–	–	–	–	–
(c) Edible Oils & Vanaspati	4	1,44	1,44	–	–	–
(d) Tea Processing	–	–	–	–	–	–
(e) Processing of Fruits & Vegetables	2	11,00	3,83	–	–	–
(f) Others	30	115,16	58,79	2	25,23	85
3. Beverage & Tobacco	2	64	64	1	1,50	36
4. Textiles	357	284,24	132,30	47	145,46	82,48
(a) Cotton Textiles	106	61,96	23,92	6	18,39	8,98
(b) Jute & Other Natural Fibre Textiles	3	2,26	48	–	–	–
(c) Handloom Textiles & Khadi	–	–	–	–	–	–
(d) Other Textiles & Textile Products	248	220,02	107,91	41	127,07	73,50
5. Paper, Paper Products & Printing	29	9,70	5,88	16	55,46	36,54
6. Leather & Leather Products	25	19,55	11,59	28	29,55	18,19
7. Rubber & Plastic Products	36	42,63	20,54	11	14,46	13,08
8. Chemicals & Chemical Products	79	154,14	75,32	32	210,12	83,01
(a) Heavy Industrial Chemicals	24	90,67	33,32	5	4,48	1,23
(b) Fertilisers	–	–	–	–	–	–
(c) Drugs & Pharmaceuticals	10	28,07	20,20	2	4,05	4,05
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	45	35,40	21,80	25	201,60	77,73
9. Petroleum, Coal Products & Nuclear Fuels	3	757,86	96	1	1,69	1,69
10. Manufacture of Cement & Cement Products	5	7,19	7,20	–	–	–
11. Basic Metals & Metal Products	91	65,53	51,08	79	308,25	215,22
(a) Iron & Steel	32	29,09	23,35	26	50,61	25,89
(b) Non-Ferrous Metals	37	11,30	7,10	3	41,23	40,19
(c) Metal Products	22	25,14	20,63	50	216,41	149,14
12. Engineering	55	266,95	234,30	88	282,45	204,22
(a) Heavy Engineering	15	187,33	182,65	22	46,39	24,96
(b) Light Engineering	20	28,39	7,28	23	68,55	53,60
(c) Electrical Machinery & Goods	10	45,51	39,05	38	127,24	85,39
(d) Electronic Machinery & Goods	10	5,73	5,32	5	40,28	40,27
13. Vehicles, Vehicle Parts & Transport Equipments	20	26,58	2,67	41	137,51	126,47
14. Other Industries	377	2069,28	1383,33	9	67,67	58,83
15. Electricity, Gas & Water	2	28,71	28,65	–	–	–
(a) Electricity Generation & Transmission	2	28,71	28,65	–	–	–
(b) Non-Conventional Energy	–	–	–	–	–	–
(c) Gas, Steam & Water Supply	–	–	–	–	–	–
16. Construction	2	9	12	3	30,27	30,27
<b>III. TRANSPORT OPERATORS</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>67</b>	<b>32,25</b>	<b>17,53</b>	<b>5</b>	<b>385,24</b>	<b>42,50</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>486</b>	<b>919,43</b>	<b>568,52</b>	<b>63</b>	<b>140,82</b>	<b>85,02</b>
1. Wholesale Trade	420	791,86	444,48	40	109,63	64,77
2. Retail Trade	66	127,57	124,04	23	31,20	20,25
<b>VII. FINANCE</b>	<b>21</b>	<b>2,90</b>	<b>2,18</b>	<b>1</b>	<b>5</b>	<b>4</b>
<b>VIII. ALL OTHERS</b>	<b>119</b>	<b>71,23</b>	<b>28,23</b>	<b>17</b>	<b>2,93</b>	<b>2,24</b>
<b>TOTAL BANK CREDIT</b>	<b>2,205</b>	<b>5036,57</b>	<b>2750,93</b>	<b>447</b>	<b>1849,05</b>	<b>1011,35</b>
OF WHICH :						
1. Artisans and Village & Tiny Industries	20	6,89	4,41	–	–	–
2. Other Small Scale Industries	480	729,04	491,78	152	303,18	212,39

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2007**

(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
<b>I. AGRICULTURE</b>	<b>103</b>	<b>335,35</b>	<b>244,43</b>	<b>118</b>	<b>168,35</b>	<b>129,63</b>
1. Direct Finance	47	17,62	15,15	16	12,02	11,39
2. Indirect Finance	56	317,73	229,28	102	156,33	118,23
<b>II. INDUSTRY</b>	<b>6,371</b>	<b>28319,37</b>	<b>8516,82</b>	<b>11,959</b>	<b>29790,72</b>	<b>14675,73</b>
1. Mining & Quarrying	207	784,18	486,12	125	314,42	242,91
2. Food Manufacturing & Processing	294	282,34	159,56	201	437,23	257,59
(a) Rice Mills, Flour & Dal Mills	20	45,77	16,64	36	21,15	15,18
(b) Sugar	14	22,85	15,72	2	5	5
(c) Edible Oils & Vanaspati	44	79,74	57,19	44	175,49	129,66
(d) Tea Processing	9	3,01	2,51	–	–	–
(e) Processing of Fruits & Vegetables	13	1,71	89	11	8,33	2,36
(f) Others	194	129,25	66,60	108	232,21	110,34
3. Beverage & Tobacco	46	107,87	28,05	54	23,88	5,91
4. Textiles	688	1136,15	621,45	983	1917,40	768,20
(a) Cotton Textiles	320	586,47	315,37	431	767,99	317,22
(b) Jute & Other Natural Fibre Textiles	13	29,81	6,56	17	86,21	35,83
(c) Handloom Textiles & Khadi	23	12,41	5,03	12	31,37	29,49
(d) Other Textiles & Textile Products	332	507,46	294,48	523	1031,83	385,66
5. Paper, Paper Products & Printing	351	369,80	130,12	415	542,50	190,03
6. Leather & Leather Products	96	181,08	54,85	106	88,70	32,75
7. Rubber & Plastic Products	353	411,57	169,91	528	777,22	330,50
8. Chemicals & Chemical Products	631	1128,60	402,07	1,830	3621,29	1521,11
(a) Heavy Industrial Chemicals	152	424,65	179,72	260	430,98	291,54
(b) Fertilisers	20	65,30	11,20	296	159,01	111,03
(c) Drugs & Pharmaceuticals	186	252,22	82,79	308	654,69	310,45
(d) Non-Edible Oils	12	15,98	3,27	16	6,63	6,58
(e) Other Chemicals & Chemical Products	261	370,45	125,08	950	2369,98	801,51
9. Petroleum, Coal Products & Nuclear Fuels	63	542,14	452,73	62	181,11	160,52
10. Manufacture of Cement & Cement Products	52	41,97	15,22	135	69,34	46,71
11. Basic Metals & Metal Products	1,169	10541,62	2761,86	1,946	4599,89	2748,03
(a) Iron & Steel	605	9150,30	2140,66	1,108	3392,61	1963,92
(b) Non-Ferrous Metals	148	976,89	447,12	245	247,32	193,82
(c) Metal Products	416	414,42	174,09	593	959,96	590,29
12. Engineering	1,131	2875,92	1289,45	2,308	4896,01	2209,03
(a) Heavy Engineering	232	629,24	226,28	686	1618,51	688,57
(b) Light Engineering	435	1164,84	378,48	678	1454,33	649,17
(c) Electrical Machinery & Goods	345	914,35	572,14	600	1106,07	537,70
(d) Electronic Machinery & Goods	119	167,48	112,55	344	717,10	333,59
13. Vehicles, Vehicle Parts & Transport Equipments	272	662,53	407,98	1,229	7085,55	2889,61
14. Other Industries	590	7796,56	723,39	1,090	2593,19	1733,89
15. Electricity, Gas & Water	41	692,95	312,54	568	1215,07	882,71
(a) Electricity Generation & Transmission	29	670,69	302,74	555	1135,28	837,78
(b) Non-Conventional Energy	5	15,68	3,22	4	24,88	24,39
(c) Gas, Steam & Water Supply	7	6,58	6,58	9	54,90	20,53
16. Construction	387	764,09	501,52	379	1427,92	656,23
<b>III. TRANSPORT OPERATORS</b>	<b>152</b>	<b>37,55</b>	<b>27,90</b>	<b>215</b>	<b>155,30</b>	<b>105,30</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>994</b>	<b>837,28</b>	<b>362,74</b>	<b>973</b>	<b>3298,42</b>	<b>1117,05</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>3,460</b>	<b>8250,48</b>	<b>2564,45</b>	<b>9,378</b>	<b>5947,99</b>	<b>3525,10</b>
1. Wholesale Trade	1,978	6211,38	1859,97	8,012	3592,68	2021,28
2. Retail Trade	1,482	2039,10	704,48	1,366	2355,31	1503,83
<b>VII. FINANCE</b>	<b>489</b>	<b>852,35</b>	<b>198,89</b>	<b>306</b>	<b>1120,32</b>	<b>822,13</b>
<b>VIII. ALL OTHERS</b>	<b>11,371</b>	<b>3409,63</b>	<b>1478,12</b>	<b>2,903</b>	<b>551,33</b>	<b>275,38</b>
<b>TOTAL BANK CREDIT</b>	<b>22,940</b>	<b>42042,01</b>	<b>13393,36</b>	<b>25,852</b>	<b>41032,43</b>	<b>20650,32</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	260	38,69	29,56	344	47,82	46,77
2. Other Small Scale Industries	1,665	830,74	572,34	1,730	1819,28	1104,38

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MARCH 2007**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES TCs/DDs/TTs/MTs PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	37	38	39	40	41	42	43	44	45
<b>I. AGRICULTURE</b>	<b>3,090</b>	<b>645,58</b>	<b>308,29</b>	<b>7</b>	<b>3,82</b>	<b>3,78</b>	<b>16,38,457</b>	<b>164701,63</b>	<b>132151,29</b>
1. Direct Finance	30	13,17	11,17	3	42	43	15,21,939	92416,06	75297,36
2. Indirect Finance	3,060	632,41	297,12	4	3,40	3,35	1,16,518	72285,57	56853,93
<b>II. INDUSTRY</b>	<b>790</b>	<b>1099,25</b>	<b>438,56</b>	<b>668</b>	<b>2405,85</b>	<b>1438,85</b>	<b>7,75,047</b>	<b>1129838,15</b>	<b>731157,05</b>
1. Mining & Quarrying	45	8,33	6,14	7	109,10	54,72	27,367	36112,35	21930,58
2. Food Manufacturing & Processing	78	43,30	23,35	45	109,46	68,49	72,996	62667,28	44174,30
(a) Rice Mills, Flour & Dal Mills	38	12,58	8,30	4	2,35	1,31	30,273	14422,67	10405,05
(b) Sugar	—	—	—	—	—	—	1,489	13478,05	9523,58
(c) Edible Oils & Vanaspati	13	3,77	2,61	4	17,96	17,26	6,406	7085,21	5132,76
(d) Tea Processing	—	—	—	—	—	—	2,348	5036,50	3683,38
(e) Processing of Fruits & Vegetables	1	5	6	—	—	—	3,102	2052,01	1323,05
(f) Others	26	26,90	12,37	37	89,14	49,92	29,378	20592,84	14106,48
3. Beverage & Tobacco	—	—	—	7	13,87	13,87	4,640	7212,84	5435,42
4. Textiles	181	165,18	91,04	86	142,15	109,69	1,01,672	128724,95	86124,21
(a) Cotton Textiles	78	82,98	36,55	24	50,70	41,39	33,376	60202,11	41193,41
(b) Jute & Other Natural Fibre Textiles	4	18,70	8,40	—	—	—	1,872	1589,20	1093,02
(c) Handloom Textiles & Khadi	5	2,31	79	1	3	4	6,139	2397,12	1733,01
(d) Other Textiles & Textile Products	94	61,20	45,31	61	91,42	68,26	60,285	64536,51	42104,76
5. Paper, Paper Products & Printing	38	73,88	48,36	7	35,28	13,28	27,391	24092,50	16469,21
6. Leather & Leather Products	21	3,91	2,66	26	37,98	26,21	11,074	14686,51	8830,73
7. Rubber & Plastic Products	39	21,30	17,40	12	14,05	12,10	25,030	19446,85	13686,24
8. Chemicals & Chemical Products	49	57,17	37,59	87	284,16	124,70	42,131	103607,61	59192,97
(a) Heavy Industrial Chemicals	5	2,58	2,58	16	76,91	36,00	7,578	24579,92	14622,36
(b) Fertilisers	3	6,43	4,83	6	9,04	5,58	3,042	11766,69	8405,98
(c) Drugs & Pharmaceuticals	11	24,67	21,77	44	164,62	61,83	9,660	38270,89	17807,74
(d) Non-Edible Oils	1	60	43	1	1,09	40	948	1457,15	1109,34
(e) Other Chemicals & Chemical Products	29	22,89	7,98	20	32,49	20,90	20,903	27532,96	17247,55
9. Petroleum, Coal Products & Nuclear Fuels	6	131,32	27,92	7	2,92	2,90	4,286	74282,42	32765,33
10. Manufacture of Cement & Cement Products	2	1,98	1,97	2	2,37	2,37	11,953	13943,87	10011,58
11. Basic Metals & Metal Products	91	392,26	69,51	33	131,91	110,32	54,849	148842,89	95045,68
(a) Iron & Steel	47	376,17	56,67	13	58,12	55,58	23,264	108288,47	68583,52
(b) Non-Ferrous Metals	8	9,30	8,24	6	19,56	8,80	7,039	19256,70	11926,50
(c) Metal Products	36	6,79	4,61	14	54,24	45,93	24,546	21297,72	14535,65
12. Engineering	78	113,43	66,63	78	73,80	63,07	75,022	92848,77	59755,70
(a) Heavy Engineering	18	31,46	13,38	26	37,53	35,45	20,533	24315,99	15612,01
(b) Light Engineering	25	26,50	12,50	9	8,22	7,11	30,602	30390,63	20142,16
(c) Electrical Machinery & Goods	18	9,04	6,99	13	7,18	6,73	15,773	23089,86	14079,33
(d) Electronic Machinery & Goods	17	46,43	33,76	30	20,86	13,78	8,114	15052,29	9922,21
13. Vehicles, Vehicle Parts & Transport Equipments	10	21,29	5,90	32	44,05	44,53	17,677	52779,76	31507,29
14. Other Industries	87	28,15	14,36	158	1339,69	740,35	1,30,184	121452,00	73733,15
15. Electricity, Gas & Water	5	13,26	3,00	4	44	44	10,810	84050,42	66713,21
(a) Electricity Generation & Transmission	2	8,04	2,79	4	44	44	8,038	75302,68	59987,53
(b) Non-Conventional Energy	—	—	—	—	—	—	855	3152,38	2714,81
(c) Gas, Steam & Water Supply	3	5,22	21	—	—	—	1,917	5595,36	4010,87
16. Construction	60	24,48	22,72	77	64,61	51,80	1,57,965	145087,15	105781,44
<b>III. TRANSPORT OPERATORS</b>	<b>17</b>	<b>6,41</b>	<b>5,88</b>	<b>13</b>	<b>19,54</b>	<b>19,40</b>	<b>1,54,790</b>	<b>27625,19</b>	<b>22760,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>127</b>	<b>128,78</b>	<b>58,06</b>	<b>56</b>	<b>94,90</b>	<b>50,33</b>	<b>2,93,695</b>	<b>163461,84</b>	<b>114026,24</b>
<b>V. PERSONAL LOANS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>162</b>	<b>55,48</b>	<b>49,36</b>	<b>59,02,700</b>	<b>395342,98</b>	<b>318450,21</b>
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	22,768	920,62	731,13
2. Loans for Housing	—	—	—	—	—	—	28,38,829	247282,09	210160,80
3. Rest of the Personal Loans	—	—	—	162	55,48	49,36	30,41,103	147140,28	107558,28
<b>VI. TRADE</b>	<b>2,048</b>	<b>399,24</b>	<b>187,10</b>	<b>243</b>	<b>136,91</b>	<b>123,77</b>	<b>7,24,603</b>	<b>282588,29</b>	<b>183770,51</b>
1. Wholesale Trade	1,815	214,76	124,16	117	63,76	58,38	1,67,061	146364,67	97635,51
2. Retail Trade	233	184,48	62,94	126	73,15	65,40	5,57,542	136223,62	86135,00
<b>VII. FINANCE</b>	<b>44</b>	<b>24,12</b>	<b>18,82</b>	<b>61</b>	<b>80,68</b>	<b>56,84</b>	<b>23,722</b>	<b>158770,16</b>	<b>123259,77</b>
<b>VIII. ALL OTHERS</b>	<b>440</b>	<b>82,16</b>	<b>38,67</b>	<b>250</b>	<b>45,21</b>	<b>28,53</b>	<b>5,81,615</b>	<b>63930,77</b>	<b>42628,96</b>
<b>TOTAL BANK CREDIT</b>	<b>6,556</b>	<b>2385,53</b>	<b>1055,37</b>	<b>1,460</b>	<b>2842,38</b>	<b>1770,87</b>	<b>100,94,629</b>	<b>2386259,02</b>	<b>1668204,70</b>
OF WHICH:									
1. Artisans and Village & Tiny Industries	23	3,26	2,53	13	1,94	75	72,553	8241,84	6453,17
2. Other Small Scale Industries	253	101,07	68,41	131	416,66	276,30	2,50,757	87503,53	65761,10