

**TABLE NO. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

(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
I. AGRICULTURE	5,755	10474,56	8954,16	477	3114,70	2436,92
1. Direct Finance	1,455	497,26	468,09	203	534,40	497,47
2. Indirect Finance	4,300	9977,29	8486,07	274	2580,30	1939,45
II. INDUSTRY	4,741	87292,91	43418,88	518	5721,01	3795,18
1. Mining & Quarrying	182	3319,18	880,84	27	31,72	9,92
2. Food Manufacturing & Processing	222	599,78	480,03	14	4,39	2,63
(a) Rice Mills, Flour & Dal Mills	69	50,99	18,62	5	16	15
(b) Sugar	4	45	42	1	1,70	–
(c) Edible Oils & Vanaspati	15	68,93	42,85	1	11	9
(d) Tea Processing	9	196,82	205,35	1	77	77
(e) Processing of Fruits & Vegetables	2	9	1	2	1,38	1,36
(f) Others	123	282,50	212,78	4	28	26
3. Beverage & Tobacco	14	4,91	80	2	1,02	46
4. Textiles	557	1415,82	599,64	19	375,81	289,21
(a) Cotton Textiles	350	392,09	251,47	11	99,34	95,92
(b) Jute & Other Natural Fibre Textiles	8	53	40	1	9	1
(c) Handloom Textiles & Khadi	15	361,69	175,98	–	–	–
(d) Other Textiles & Textile Products	184	661,50	171,78	7	276,38	193,29
5. Paper, Paper Products & Printing	94	328,30	84,04	9	13,18	8,24
6. Leather & Leather Products	17	31,10	17,98	2	10	1
7. Rubber & Plastic Products	96	458,62	299,46	1	10	–
8. Chemicals & Chemical Products	388	5015,82	3417,07	14	129,06	118,05
(a) Heavy Industrial Chemicals	30	2278,45	2086,20	10	84,22	73,20
(b) Fertilisers	69	1469,71	805,02	–	–	–
(c) Drugs & Pharmaceuticals	102	339,30	148,91	–	–	–
(d) Non-Edible Oils	1	10	10	–	–	–
(e) Other Chemicals & Chemical Products	186	928,25	376,84	4	44,84	44,84
9. Petroleum, Coal Products & Nuclear Fuels	87	37753,62	11432,90	3	53,04	21,83
10. Manufacture of Cement & Cement Products	62	65,16	48,06	88	18,58	14,44
11. Basic Metals & Metal Products	214	3956,18	2307,52	4	1,10	1,03
(a) Iron & Steel	125	2700,56	1674,62	–	–	–
(b) Non-Ferrous Metals	18	861,88	446,43	–	–	–
(c) Metal Products	71	393,74	186,47	4	1,10	1,03
12. Engineering	912	5095,20	2577,56	58	71,43	11,24
(a) Heavy Engineering	356	2120,96	1008,35	49	4,12	3,21
(b) Light Engineering	352	1727,37	1063,71	5	47,15	3,14
(c) Electrical Machinery & Goods	173	1070,59	417,96	1	20,00	4,73
(d) Electronic Machinery & Goods	31	176,28	87,55	3	16	16
13. Vehicles, Vehicle Parts & Transport Equipments	122	2093,83	1130,09	1	2,50	1,00
14. Other Industries	306	2323,15	1846,71	28	71,15	31,63
15. Electricity, Gas & Water	143	11131,87	9100,32	72	2832,58	1917,33
(a) Electricity Generation & Transmission	120	9805,86	8157,62	64	2520,08	1691,26
(b) Non-Conventional Energy	–	–	–	3	155,00	136,05
(c) Gas, Steam & Water Supply	23	1326,01	942,70	5	157,50	90,02
16. Construction	1,325	13700,37	9195,86	176	2115,24	1368,18
III. TRANSPORT OPERATORS	561	3385,69	3082,84	25	68,41	59,88
IV. PROFESSIONAL AND OTHER SERVICES	1,486	3044,10	1377,60	364	315,18	212,11
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	1,840	61050,07	41788,14	104	5604,76	4055,22
1. Wholesale Trade	808	59650,52	40966,67	57	5562,69	4014,54
2. Retail Trade	1,032	1399,55	821,47	47	42,07	40,68
VII. FINANCE	2,866	43481,33	30316,97	79	1190,99	981,56
VIII. ALL OTHERS	3,189	1532,74	971,38	27,815	3620,46	2587,04
TOTAL BANK CREDIT	20,438	210261,41	129909,96	29,382	19635,50	14127,91
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	399	106,55	63,50	33	13,53	7,03

See Notes on Tables.

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2007**

(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
I. AGRICULTURE	4,774	11440,00	9119,66	243	2549,89	1952,81
1. Direct Finance	513	174,31	162,75	51	431,38	334,70
2. Indirect Finance	4,261	11265,69	8956,92	192	2118,51	1618,12
II. INDUSTRY	885	20138,11	16419,01	1,148	15228,61	12600,08
1. Mining & Quarrying	36	674,93	623,79	40	1571,85	1451,61
2. Food Manufacturing & Processing	70	745,14	543,20	44	16,79	10,66
(a) Rice Mills, Flour & Dal Mills	4	26	25	5	2,95	65
(b) Sugar	23	244,93	159,55	2	1,25	–
(c) Edible Oils & Vanaspati	6	66,15	21,64	–	–	–
(d) Tea Processing	4	105,44	103,32	1	30	16
(e) Processing of Fruits & Vegetables	1	4	4	–	–	–
(f) Others	32	328,32	258,40	36	12,29	9,85
3. Beverage & Tobacco	4	5,14	2,72	15	1,51	86
4. Textiles	55	650,45	504,87	93	578,01	363,57
(a) Cotton Textiles	17	606,95	462,95	17	89,20	55,69
(b) Jute & Other Natural Fibre Textiles	–	–	–	–	–	–
(c) Handloom Textiles & Khadi	19	33,49	32,89	34	20,81	8,00
(d) Other Textiles & Textile Products	19	10,01	9,03	42	468,00	299,88
5. Paper, Paper Products & Printing	19	42,85	43,14	144	24,52	12,10
6. Leather & Leather Products	2	1,42	1,38	–	–	–
7. Rubber & Plastic Products	16	105,67	96,70	12	4,46	3,15
8. Chemicals & Chemical Products	35	274,73	202,07	28	59,19	11,83
(a) Heavy Industrial Chemicals	14	147,70	137,12	10	46,01	5,15
(b) Fertilisers	7	117,17	59,57	3	11,58	5,61
(c) Drugs & Pharmaceuticals	7	97	68	14	1,31	78
(d) Non-Edible Oils	–	–	–	–	–	–
(e) Other Chemicals & Chemical Products	7	8,89	4,71	1	29	29
9. Petroleum, Coal Products & Nuclear Fuels	3	126,50	119,37	9	1520,88	1420,74
10. Manufacture of Cement & Cement Products	13	90,32	40,89	3	51,75	49,82
11. Basic Metals & Metal Products	47	47,63	42,86	12	314,35	91,78
(a) Iron & Steel	21	34,47	28,29	9	244,18	84,85
(b) Non-Ferrous Metals	7	1,19	1,19	1	70,00	6,75
(c) Metal Products	19	11,96	13,38	2	17	17
12. Engineering	73	662,74	467,28	54	115,16	85,77
(a) Heavy Engineering	9	169,54	172,67	2	11	8
(b) Light Engineering	10	28,63	25,15	12	51,16	39,68
(c) Electrical Machinery & Goods	33	426,83	236,05	39	13,89	10,66
(d) Electronic Machinery & Goods	21	37,73	33,41	1	50,00	35,34
13. Vehicles, Vehicle Parts & Transport Equipments	57	234,44	162,40	18	798,43	723,51
14. Other Industries	62	11,88	5,93	104	554,15	405,75
15. Electricity, Gas & Water	178	10976,94	9253,65	469	6432,27	5329,93
(a) Electricity Generation & Transmission	152	10027,52	8322,30	461	6214,87	5136,57
(b) Non-Conventional Energy	3	550,16	553,79	1	29,95	29,95
(c) Gas, Steam & Water Supply	23	399,26	377,56	7	187,46	163,42
16. Construction	215	5487,34	4308,77	103	3185,27	2639,02
III. TRANSPORT OPERATORS	535	1313,80	875,51	54	468,48	319,57
IV. PROFESSIONAL AND OTHER SERVICES	156	792,82	630,23	183	1058,23	950,00
V. PERSONAL LOANS	–	–	–	–	–	–
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	–	–	–	–	–	–
3. Rest of the Personal Loans	–	–	–	–	–	–
VI. TRADE	443	4622,06	2121,04	823	4257,94	3322,94
1. Wholesale Trade	212	3886,96	1734,60	123	3247,55	2577,58
2. Retail Trade	231	735,10	386,44	700	1010,39	745,36
VII. FINANCE	139	2795,92	2365,65	73	1750,66	1532,35
VIII. ALL OTHERS	567	2592,31	2258,64	432	872,33	777,24
TOTAL BANK CREDIT	7,499	43695,01	33789,75	2,956	26186,14	21454,98
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	148	188,67	174,26	41	34,85	19,09

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MARCH 2007**

(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
I. AGRICULTURE	84,876	25378,16	18648,63	1,477	6324,64	4328,90
1. Direct Finance	42,734	18376,93	12642,41	446	517,78	410,89
2. Indirect Finance	42,142	7001,23	6006,21	1,031	5806,86	3918,01
II. INDUSTRY	1,840	8769,98	7667,28	25,697	124760,73	59567,12
1. Mining & Quarrying	137	471,45	377,91	522	5178,57	2441,85
2. Food Manufacturing & Processing	198	847,34	606,33	2,406	4063,97	2975,09
(a) Rice Mills, Flour & Dal Mills	37	27,51	25,48	748	1021,49	806,08
(b) Sugar	39	318,99	248,94	83	378,81	270,42
(c) Edible Oils & Vanaspati	15	61,70	40,38	242	494,51	384,93
(d) Tea Processing	7	1,75	1,59	181	242,06	194,85
(e) Processing of Fruits & Vegetables	6	1,04	99	125	166,11	131,50
(f) Others	94	436,35	288,95	1,027	1760,98	1187,31
3. Beverage & Tobacco	9	15,53	10,73	153	431,44	348,67
4. Textiles	283	100,10	91,15	3,570	16114,10	8435,78
(a) Cotton Textiles	55	45,21	41,83	1,368	8438,00	4490,54
(b) Jute & Other Natural Fibre Textiles	9	87	59	91	126,10	100,52
(c) Handloom Textiles & Khadi	62	20,12	20,09	139	123,08	93,33
(d) Other Textiles & Textile Products	157	33,91	28,64	1,972	7426,92	3751,39
5. Paper, Paper Products & Printing	20	10,03	9,41	1,221	1894,83	1241,74
6. Leather & Leather Products	19	11,37	9,98	489	3418,74	742,08
7. Rubber & Plastic Products	29	20,57	7,71	1,357	2441,89	1332,33
8. Chemicals & Chemical Products	64	892,14	683,35	2,659	9745,89	4635,42
(a) Heavy Industrial Chemicals	4	79	71	496	5015,69	1715,14
(b) Fertilisers	14	871,88	665,14	82	504,36	200,11
(c) Drugs & Pharmaceuticals	6	2,85	2,42	743	1525,77	990,93
(d) Non-Edible Oils	2	12,03	10,97	43	118,04	70,03
(e) Other Chemicals & Chemical Products	38	4,60	4,10	1,295	2582,03	1659,20
9. Petroleum, Coal Products & Nuclear Fuels	6	1,96	1,90	190	10871,16	1292,71
10. Manufacture of Cement & Cement Products	20	2,39	2,10	238	373,38	302,62
11. Basic Metals & Metal Products	58	20,44	14,41	3,547	19415,15	9738,60
(a) Iron & Steel	28	6,89	1,79	2,147	16346,55	7645,66
(b) Non-Ferrous Metals	13	2,21	1,45	568	979,08	665,45
(c) Metal Products	17	11,34	11,17	832	2089,52	1427,48
12. Engineering	64	25,76	16,32	4,153	11516,78	5909,25
(a) Heavy Engineering	23	4,29	3,69	485	1284,62	959,33
(b) Light Engineering	25	8,12	2,67	2,057	4099,46	2847,63
(c) Electrical Machinery & Goods	11	1,05	69	1,092	4832,25	1251,24
(d) Electronic Machinery & Goods	5	12,30	9,26	519	1300,45	851,05
13. Vehicles, Vehicle Parts & Transport Equipments	21	15,10	12,88	963	8599,27	3173,17
14. Other Industries	170	5343,05	5051,90	2,363	12764,01	4830,03
15. Electricity, Gas & Water	8	49,71	12,29	448	5872,91	4865,43
(a) Electricity Generation & Transmission	2	36,53	4,11	315	5092,00	4184,34
(b) Non-Conventional Energy	3	7,87	7,87	41	234,99	179,27
(c) Gas, Steam & Water Supply	3	5,31	31	92	545,92	501,82
16. Construction	734	943,03	758,91	1,418	12058,64	7302,36
III. TRANSPORT OPERATORS	30	2,80	2,14	264	575,40	328,16
IV. PROFESSIONAL AND OTHER SERVICES	563	416,01	233,01	2,613	9597,47	4328,39
V. PERSONAL LOANS	56,933	44049,19	36060,31	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	56,933	44049,19	36060,31	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	21,195	7355,74	4263,74	3,971	16039,94	5803,59
1. Wholesale Trade	115	379,88	276,65	1,909	8909,93	2854,23
2. Retail Trade	21,080	6975,87	3987,09	2,062	7130,01	2949,36
VII. FINANCE	2,536	10733,60	8870,56	184	8085,87	5432,42
VIII. ALL OTHERS	824	157,69	85,00	13,992	2281,52	1263,90
TOTAL BANK CREDIT	1,68,797	96863,17	75830,67	48,198	167665,58	81052,47
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	129	10,96	8,46	1,639	439,26	341,63
2. Other Small Scale Industries	478	142,80	116,22	9,456	7461,46	5632,27