

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

(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
<b>I. AGRICULTURE</b>	<b>14,573</b>	<b>27484,55</b>	<b>21597,12</b>	<b>1,28,029</b>	<b>24335,65</b>	<b>17792,96</b>
1. Direct Finance	2,096	6673,76	5297,91	93,911	13135,68	9499,65
2. Indirect Finance	12,477	20810,79	16299,21	34,118	11199,98	8293,31
<b>II. INDUSTRY</b>	<b>1,34,638</b>	<b>663036,64</b>	<b>446113,26</b>	<b>3,67,219</b>	<b>174370,35</b>	<b>118238,23</b>
1. Mining & Quarrying	2,545	16578,14	10139,61	14,242	7468,86	5405,63
2. Food Manufacturing & Processing	9,261	36629,09	25612,16	44,260	16569,00	11770,03
(a) Rice Mills, Flour & Dal Mills	1,612	4051,06	3077,79	21,242	7712,42	5516,06
(b) Sugar	845	11799,34	8384,93	317	531,47	356,70
(c) Edible Oils & Vanaspati	1,258	4794,10	3437,73	3,624	1393,36	1055,07
(d) Tea Processing	1,066	3084,21	2466,49	752	1329,60	652,30
(e) Processing of Fruits & Vegetables	714	1423,20	845,88	1,391	351,75	259,08
(f) Others	3,766	11477,18	7399,35	16,934	5250,41	3930,81
3. Beverage & Tobacco	1,146	5056,67	3783,66	2,323	1545,13	1164,32
4. Textiles	21,374	80694,66	54778,55	62,157	25860,00	19154,59
(a) Cotton Textiles	8,718	40792,46	28365,33	17,961	8520,78	6486,46
(b) Jute & Other Natural Fibre Textiles	388	1137,81	744,20	1,021	268,14	208,75
(c) Handloom Textiles & Khadi	247	754,91	578,08	4,166	976,13	740,08
(d) Other Textiles & Textile Products	12,021	38009,49	25090,95	39,009	16094,95	11719,31
5. Paper, Paper Products & Printing	5,465	15896,75	10680,73	16,760	5302,41	3973,35
6. Leather & Leather Products	2,186	4003,45	2954,12	6,510	6936,16	4886,08
7. Rubber & Plastic Products	5,921	11722,85	8616,85	14,897	4243,02	2994,38
8. Chemicals & Chemical Products	16,773	78420,68	43409,16	18,138	7582,98	5664,58
(a) Heavy Industrial Chemicals	3,260	15268,38	9299,26	3,734	1429,28	1054,88
(b) Fertilisers	2,357	7795,89	6049,29	498	522,83	370,58
(c) Drugs & Pharmaceuticals	4,820	34317,63	15087,75	3,091	1872,96	1397,29
(d) Non-Edible Oils	191	1046,02	820,95	576	251,61	185,20
(e) Other Chemicals & Chemical Products	6,145	19992,76	12151,91	10,239	3506,31	2656,63
9. Petroleum, Coal Products & Nuclear Fuels	910	21394,18	16678,28	2,715	1734,05	1424,52
10. Manufacture of Cement & Cement Products	1,684	11681,01	8296,34	5,993	1182,85	878,37
11. Basic Metals & Metal Products	16,037	107455,45	72458,88	29,923	15973,93	9118,11
(a) Iron & Steel	9,259	80888,65	54546,27	11,181	7292,69	4014,33
(b) Non-Ferrous Metals	1,784	13155,13	8700,68	4,487	3885,26	1876,22
(c) Metal Products	4,994	13411,68	9211,93	14,255	4795,98	3227,57
12. Engineering	18,552	63598,87	41710,62	39,025	10067,17	7676,41
(a) Heavy Engineering	4,245	17992,04	11361,32	9,817	2220,41	1699,06
(b) Light Engineering	6,830	19899,52	12771,83	17,913	3970,52	2967,38
(c) Electrical Machinery & Goods	4,865	13395,61	9644,61	7,765	2929,02	2210,03
(d) Electronic Machinery & Goods	2,612	12311,71	7932,87	3,530	947,22	799,95
13. Vehicles, Vehicle Parts & Transport Equipments	6,427	36450,02	22946,06	8,174	4382,50	3194,51
14. Other Industries	10,907	61000,96	39045,46	67,365	34809,48	18818,75
15. Electricity, Gas & Water	2,769	38081,19	29527,52	5,964	7047,92	5141,08
(a) Electricity Generation & Transmission	2,263	33984,91	26668,82	4,640	6156,51	4389,09
(b) Non-Conventional Energy	185	1596,60	1308,98	324	463,41	405,70
(c) Gas, Steam & Water Supply	321	2499,69	1549,72	1,000	428,00	346,29
16. Construction	12,681	74372,67	55475,26	28,773	23664,89	16973,50
<b>III. TRANSPORT OPERATORS</b>	<b>3,897</b>	<b>11918,89</b>	<b>9676,65</b>	<b>11,446</b>	<b>2811,71</b>	<b>2227,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,678</b>	<b>81754,02</b>	<b>57911,69</b>	<b>1,02,587</b>	<b>53291,98</b>	<b>38241,78</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>31,834</b>	<b>76363,71</b>	<b>43623,74</b>	<b>4,22,417</b>	<b>82315,53</b>	<b>59912,91</b>
1. Wholesale Trade	13,411	28949,09	18749,91	99,420	31181,59	22677,75
2. Retail Trade	18,423	47414,62	24873,83	3,22,997	51133,94	37235,16
<b>VII. FINANCE</b>	<b>4,647</b>	<b>82209,20</b>	<b>68071,95</b>	<b>7,114</b>	<b>7486,66</b>	<b>4829,96</b>
<b>VIII. ALL OTHERS</b>	<b>1,53,146</b>	<b>12033,95</b>	<b>6282,07</b>	<b>2,13,871</b>	<b>20862,91</b>	<b>13493,57</b>
<b>TOTAL BANK CREDIT</b>	<b>3,62,413</b>	<b>954800,96</b>	<b>653276,48</b>	<b>12,52,683</b>	<b>365474,79</b>	<b>254736,58</b>
OF WHICH :						
1. Artisans and Village & Tiny Industries	1,170	297,50	238,94	31,906	4689,93	3643,49
2. Other Small Scale Industries	34,034	27739,70	21317,98	1,71,611	47291,99	34990,85

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2007**

(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS – MALE		
	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>291</b>	<b>1173,50</b>	<b>1042,45</b>	<b>12,95,418</b>	<b>48429,35</b>	<b>42794,04</b>
1. Direct Finance	124	538,72	479,66	12,81,846	47707,02	42175,88
2. Indirect Finance	167	634,78	562,79	13,572	722,33	618,16
<b>II. INDUSTRY</b>	<b>802</b>	<b>6911,24</b>	<b>4514,63</b>	<b>2,09,730</b>	<b>21142,63</b>	<b>16878,74</b>
1. Mining & Quarrying	27	184,72	62,96	8,657	544,93	459,80
2. Food Manufacturing & Processing	100	563,44	161,48	14,396	2351,66	1800,92
(a) Rice Mills, Flour & Dal Mills	30	384,88	63,17	5,850	1099,95	842,74
(b) Sugar	11	118,89	51,98	145	61,31	36,81
(c) Edible Oils & Vanaspati	13	4,28	1,40	1,106	169,75	121,10
(d) Tea Processing	8	15,98	12,94	273	51,11	39,50
(e) Processing of Fruits & Vegetables	1	24	24	759	101,18	78,83
(f) Others	37	39,17	31,75	6,263	868,35	681,95
3. Beverage & Tobacco	5	4,68	4,13	866	136,28	111,22
4. Textiles	188	818,68	292,42	11,359	1869,05	1418,07
(a) Cotton Textiles	44	280,30	235,33	4,116	831,73	629,11
(b) Jute & Other Natural Fibre Textiles	2	10	6	329	53,52	37,06
(c) Handloom Textiles & Khadi	8	5,50	5,40	1,156	82,11	63,85
(d) Other Textiles & Textile Products	134	532,79	51,64	5,758	901,69	688,06
5. Paper, Paper Products & Printing	15	13,75	4,80	3,228	520,98	376,55
6. Leather & Leather Products	7	5,79	3,69	1,652	234,67	186,40
7. Rubber & Plastic Products	12	65,17	32,43	2,410	351,04	276,18
8. Chemicals & Chemical Products	60	889,96	580,28	3,513	545,06	429,89
(a) Heavy Industrial Chemicals	20	309,40	250,70	–	–	–
(b) Fertilisers	12	473,27	250,65	–	–	–
(c) Drugs & Pharmaceuticals	13	72,20	65,78	788	124,87	102,03
(d) Non-Edible Oils	–	–	–	118	28,21	21,17
(e) Other Chemicals & Chemical Products	15	35,09	13,15	2,607	391,98	306,69
9. Petroleum, Coal Products & Nuclear Fuels	17	774,50	331,47	316	48,52	39,33
10. Manufacture of Cement & Cement Products	10	19,51	16,97	3,119	366,85	301,63
11. Basic Metals & Metal Products	82	948,45	705,42	4,492	659,10	523,60
(a) Iron & Steel	47	665,24	495,65	416	96,24	80,13
(b) Non-Ferrous Metals	25	279,27	209,30	117	21,24	17,91
(c) Metal Products	10	3,95	47	3,959	541,63	425,56
12. Engineering	84	190,73	167,43	10,759	1370,46	1040,14
(a) Heavy Engineering	14	34,59	33,48	4,825	431,08	333,35
(b) Light Engineering	32	24,76	20,49	3,073	503,10	376,72
(c) Electrical Machinery & Goods	29	103,77	93,37	1,637	264,29	191,00
(d) Electronic Machinery & Goods	9	27,61	20,10	1,224	172,00	139,07
13. Vehicles, Vehicle Parts & Transport Equipments	29	29,83	23,29	1,694	160,84	130,21
14. Other Industries	76	47,72	36,19	44,615	4154,23	3370,00
15. Electricity, Gas & Water	23	1479,75	1448,48	515	126,85	102,21
(a) Electricity Generation & Transmission	21	1464,42	1433,42	–	–	–
(b) Non-Conventional Energy	1	15,00	14,73	131	87,41	68,65
(c) Gas, Steam & Water Supply	1	33	33	384	39,44	33,56
16. Construction	67	874,56	643,20	98,139	7702,09	6312,58
<b>III. TRANSPORT OPERATORS</b>	<b>14</b>	<b>5,57</b>	<b>4,47</b>	<b>1,30,223</b>	<b>6695,08</b>	<b>5882,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>262</b>	<b>268,70</b>	<b>168,50</b>	<b>1,31,849</b>	<b>10304,14</b>	<b>7873,22</b>
<b>V. PERSONAL LOANS</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>49,60,192</b>	<b>293638,82</b>	<b>235539,76</b>
1. Loans for Purchase of Consumer Durables	–	–	–	18,529	742,37	581,19
2. Loans for Housing	–	–	–	23,10,387	163711,22	140434,20
3. Rest of the Personal Loans	–	–	–	26,31,276	129185,23	94524,38
<b>VI. TRADE</b>	<b>316</b>	<b>307,61</b>	<b>126,55</b>	<b>2,16,926</b>	<b>21491,02</b>	<b>16425,86</b>
1. Wholesale Trade	81	60,76	22,97	46,217	4129,72	3406,56
2. Retail Trade	235	246,85	103,58	1,70,709	17361,30	13019,30
<b>VII. FINANCE</b>	<b>56</b>	<b>249,79</b>	<b>231,15</b>	<b>5,057</b>	<b>393,44</b>	<b>268,55</b>
<b>VIII. ALL OTHERS</b>	<b>404</b>	<b>96,08</b>	<b>52,38</b>	<b>1,43,601</b>	<b>17144,72</b>	<b>12810,09</b>
<b>TOTAL BANK CREDIT</b>	<b>2,145</b>	<b>9012,49</b>	<b>6140,14</b>	<b>70,92,996</b>	<b>419239,20</b>	<b>338472,31</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	22	2,47	1,85	34,476	2620,33	2079,84
2. Other Small Scale Industries	284	156,66	136,36	30,541	3989,74	3011,27

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MARCH 2007**

(Amount in Rupees Lakh)

OCCUPATION	INDIVIDUALS – FEMALE			TOTAL		
	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>1,02,544</b>	<b>3996,64</b>	<b>3483,64</b>	<b>16,38,457</b>	<b>164701,63</b>	<b>132151,29</b>
1. Direct Finance	98,560	3828,83	3327,95	15,21,939	92416,06	75297,36
2. Indirect Finance	3,984	167,81	155,69	1,16,518	72285,57	56853,93
<b>II. INDUSTRY</b>	<b>27,829</b>	<b>2465,96</b>	<b>1944,64</b>	<b>7,75,047</b>	<b>1129838,15</b>	<b>731157,05</b>
1. Mining & Quarrying	952	87,98	76,66	27,367	36112,35	21930,58
2. Food Manufacturing & Processing	2,025	276,68	211,77	72,996	62667,28	44174,30
(a) Rice Mills, Flour & Dal Mills	671	71,02	54,06	30,273	14422,67	10405,05
(b) Sugar	19	20,92	13,82	1,489	13478,05	9523,58
(c) Edible Oils & Vanaspati	126	32,31	27,57	6,406	7085,21	5132,76
(d) Tea Processing	46	8,45	6,12	2,348	5036,50	3683,38
(e) Processing of Fruits & Vegetables	101	6,98	5,13	3,102	2052,01	1323,05
(f) Others	1,062	137,02	105,08	29,378	20592,84	14106,48
3. Beverage & Tobacco	103	10,53	7,86	4,640	7212,84	5435,42
4. Textiles	2,017	248,26	196,35	1,01,672	128724,95	86124,21
(a) Cotton Textiles	719	106,04	78,80	33,376	60202,11	41193,41
(b) Jute & Other Natural Fibre Textiles	23	2,05	1,44	1,872	1589,20	1093,02
(c) Handloom Textiles & Khadi	293	19,29	15,33	6,139	2397,12	1733,01
(d) Other Textiles & Textile Products	982	120,88	100,79	60,285	64536,51	42104,76
5. Paper, Paper Products & Printing	416	44,90	35,12	27,391	24092,50	16469,21
6. Leather & Leather Products	190	43,73	29,03	11,074	14686,51	8830,73
7. Rubber & Plastic Products	279	33,45	27,05	25,030	19446,85	13686,24
8. Chemicals & Chemical Products	459	52,09	41,27	42,131	103607,61	59192,97
(a) Heavy Industrial Chemicals	–	–	–	7,578	24579,92	14622,36
(b) Fertilisers	–	–	–	3,042	11766,69	8405,98
(c) Drugs & Pharmaceuticals	76	13,04	11,17	9,660	38270,89	17807,74
(d) Non-Edible Oils	17	1,14	92	948	1457,15	1109,34
(e) Other Chemicals & Chemical Products	366	37,91	29,18	20,903	27532,96	17247,55
9. Petroleum, Coal Products & Nuclear Fuels	30	4,00	2,28	4,286	74282,42	32765,33
10. Manufacture of Cement & Cement Products	723	92,08	60,34	11,953	13943,87	10011,58
11. Basic Metals & Metal Products	433	51,09	43,46	54,849	148842,89	95045,68
(a) Iron & Steel	31	13,01	11,92	23,264	108288,47	68583,52
(b) Non-Ferrous Metals	19	1,44	1,11	7,039	19256,70	11926,50
(c) Metal Products	383	36,64	30,43	24,546	21297,72	14535,65
12. Engineering	1,288	134,46	93,69	75,022	92848,77	59755,70
(a) Heavy Engineering	708	54,24	37,46	20,533	24315,99	15612,01
(b) Light Engineering	293	30,85	23,77	30,602	30390,63	20142,16
(c) Electrical Machinery & Goods	128	32,56	18,99	15,773	23089,86	14079,33
(d) Electronic Machinery & Goods	159	16,82	13,47	8,114	15052,29	9922,21
13. Vehicles, Vehicle Parts & Transport Equipments	171	13,00	10,19	17,677	52779,76	31507,29
14. Other Industries	4,188	372,21	290,79	1,30,184	121452,00	73733,15
15. Electricity, Gas & Water	221	18,44	14,98	10,810	84050,42	66713,21
(a) Electricity Generation & Transmission	–	–	–	8,038	75302,68	59987,53
(b) Non-Conventional Energy	163	12,00	9,83	855	3152,38	2714,81
(c) Gas, Steam & Water Supply	58	6,44	5,15	1,917	5595,36	4010,87
16. Construction	14,334	983,05	803,80	1,57,965	145087,15	105781,44
<b>III. TRANSPORT OPERATORS</b>	<b>7,741</b>	<b>379,36</b>	<b>302,24</b>	<b>1,54,790</b>	<b>27625,19</b>	<b>22760,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>33,954</b>	<b>2619,18</b>	<b>2099,71</b>	<b>2,93,695</b>	<b>163461,84</b>	<b>114026,24</b>
<b>V. PERSONAL LOANS</b>	<b>8,85,575</b>	<b>57654,97</b>	<b>46850,13</b>	<b>59,02,700</b>	<b>395342,98</b>	<b>318450,21</b>
1. Loans for Purchase of Consumer Durables	4,239	178,25	149,93	22,768	920,62	731,13
2. Loans for Housing	4,71,509	39521,67	33666,29	28,38,829	247282,09	210160,80
3. Rest of the Personal Loans	4,09,827	17955,05	13033,90	30,41,103	147140,28	107558,28
<b>VI. TRADE</b>	<b>24,734</b>	<b>3179,91</b>	<b>2326,78</b>	<b>7,24,603</b>	<b>282588,29</b>	<b>183770,51</b>
1. Wholesale Trade	4,708	405,97	354,04	1,67,061	146364,67	97635,51
2. Retail Trade	20,026	2773,94	1972,74	5,57,542	136223,62	86135,00
<b>VII. FINANCE</b>	<b>968</b>	<b>80,17</b>	<b>46,42</b>	<b>23,722</b>	<b>158770,16</b>	<b>123259,77</b>
<b>VIII. ALL OTHERS</b>	<b>23,528</b>	<b>2663,62</b>	<b>2004,08</b>	<b>5,81,615</b>	<b>63930,77</b>	<b>42628,96</b>
<b>TOTAL BANK CREDIT</b>	<b>11,06,873</b>	<b>73039,81</b>	<b>59057,65</b>	<b>100,94,629</b>	<b>2386259,02</b>	<b>1668204,70</b>
OF WHICH : 1. Artisans and Village & Tiny Industries	3,211	181,39	138,95	72,553	8241,84	6453,17
2. Other Small Scale Industries	3,732	377,58	292,28	2,50,757	87503,53	65761,10