

**Table No.5.1 – Type of Account-Wise Classification of Outstanding Credit
of Scheduled Commercial Banks According to Occupation
March 2001**

(Amount in Rupees Lakh)						
OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	16,820	2728,30	1942,75	3,993	588,47	414,57
1. Direct Finance	16,051	2303,14	1670,25	3,777	466,40	347,19
2. Indirect Finance	769	425,15	272,49	216	122,07	67,38
II. INDUSTRY	2,07,358	109989,38	79686,76	31,541	15381,10	10467,49
1. Mining & Quarrying	3,184	5052,05	3332,25	537	183,50	160,54
2. Food Manufacturing & Processing	22,446	12306,93	9567,92	2,283	1095,85	742,42
(a) Rice Mills, Flour & Dal Mills	11,447	3358,02	2483,94	751	179,96	121,34
(b) Sugar	726	3597,06	2921,02	57	49,59	39,16
(c) Edible Oils & Vanaspati	3,027	1715,36	1470,92	359	191,98	133,89
(d) Tea Processing	725	872,56	666,78	102	68,77	34,22
(e) Processing of Fruits & Vegetables	457	154,62	117,95	102	47,93	36,76
(f) Others	6,064	2609,32	1907,31	912	557,62	377,05
3. Beverage & Tobacco	1,454	974,65	990,39	300	277,41	145,93
4. Textiles	35,083	12402,04	10227,87	4,460	1622,70	1228,65
(a) Cotton Textiles	11,615	5387,95	4524,91	1,516	639,58	489,40
(b) Jute Textiles	389	207,67	115,92	48	46,79	17,43
(c) Handloom Textiles & Khadi	2,432	441,46	307,05	180	20,06	16,70
(d) Other Textiles	20,647	6364,95	5280,00	2,716	916,28	705,13
5. Paper, Paper Products & Printing	9,491	2595,47	2162,49	1,346	407,74	280,35
6. Leather & Leather Products	2,479	768,89	653,52	447	134,36	120,72
7. Rubber & Rubber Products	3,749	1811,07	1172,63	446	155,58	113,80
8. Chemicals & Chemical Products	24,700	15923,43	11407,08	2,968	2156,53	1400,82
(a) Heavy Industrial Chemicals	2,128	1885,04	1140,43	367	361,19	274,73
(b) Fertilisers	810	3102,42	2394,23	75	187,54	90,23
(c) Drugs & Pharmaceuticals	4,753	3924,33	2411,91	643	716,19	554,26
(d) Non-Edible Oils	455	257,01	216,12	35	14,10	5,76
(e) Other Chemicals & Chemical Products	16,554	6754,63	5244,39	1,848	877,52	475,84
9. Petroleum, Coal Products & Nuclear Fuels	1,694	5997,65	3215,93	272	577,60	290,15
10. Manufacture of Cement & Cement Products	2,178	1818,84	1422,47	233	237,09	191,45
11. Basic Metals & Metal Products	24,451	17525,88	11191,81	2,497	1098,73	894,20
(a) Iron & Steel	9,014	12750,33	7415,78	1,001	581,32	495,79
(b) Non-Ferrous Metals	1,895	973,10	729,77	207	111,77	71,96
(c) Other Metal Products	13,542	3802,46	3046,26	1,289	405,64	326,44
12. Engineering	23,462	14187,71	10438,44	4,142	2290,59	1408,71
(a) Heavy Engineering	4,025	3982,18	2854,13	672	636,48	377,63
(b) Light Engineering	7,562	2982,97	2089,72	1,528	579,43	372,00
(c) Electrical Machinery & Goods	7,745	4192,40	3137,34	1,072	481,46	278,19
(d) Electronic Machinery & Goods	4,130	3030,16	2357,24	870	593,22	380,89
13. Vehicles, Vehicle Parts & Transport Equipments	6,385	3623,51	2563,46	832	794,54	356,77
14. Other Industries	40,697	10310,64	7910,47	6,201	2236,40	1524,08
15. Electricity, Gas & Water	1,045	2775,76	1944,61	231	793,51	575,05
(a) Electricity Generation & Transmission	660	2561,71	1764,63	120	653,78	496,16
(b) Non-Conventional Energy	110	38,52	25,67	41	20,27	8,13
(c) Gas, Steam & Water Supply	275	175,53	154,31	70	119,47	70,75
16. Construction	4,860	1914,87	1485,41	4,346	1318,97	1033,86
III. TRANSPORT OPERATORS	5,428	1629,06	1455,04	2,254	355,57	264,89
IV. PROFESSIONAL AND OTHER SERVICES	9,518	2426,49	1735,93	7,360	2877,97	2240,02
V. PERSONAL LOANS	6,748	594,77	492,41	56,102	3530,36	2115,24
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	6,748	594,77	492,41	56,102	3530,36	2115,24
VI. TRADE	1,78,225	62417,24	57183,05	40,519	8311,50	6423,18
1. Wholesale Trade	69,118	49945,84	46767,91	15,400	4694,41	3979,62
2. Retail Trade	1,09,107	12471,40	10415,13	25,119	3617,09	2443,55
VII. FINANCE	3,664	5704,48	3231,64	4,034	4453,08	2363,54
VIII. ALL OTHERS	33,191	9002,57	7447,40	17,457	4246,49	2718,64
TOTAL BANK CREDIT	4,60,952	194492,29	153174,98	1,63,260	39744,53	27007,56
OF WHICH :						
1. Artisans & Village Industries	3,873	296,26	268,00	661	42,92	34,83
2. Other Small Scale Industries	1,11,642	19826,13	16489,34	10,609	2058,65	1527,28

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	6,750	936,57	713,74	56,561	7680,82	5845,14
1. Direct Finance	6,429	648,87	517,17	45,894	1938,84	1661,26
2. Indirect Finance	321	287,71	196,57	10,667	5741,98	4183,87
II. INDUSTRY	21,684	42032,43	32936,45	22,072	19285,03	16067,47
1. Mining & Quarrying	499	1094,31	567,42	503	243,95	170,41
2. Food Manufacturing & Processing	1,651	1558,54	1277,67	2,309	1076,41	967,72
(a) Rice Mills, Flour & Dal Mills	566	211,09	215,60	1,071	179,69	146,49
(b) Sugar	109	325,17	271,26	47	182,36	182,24
(c) Edible Oils & Vanaspati	202	158,62	108,22	203	68,69	53,91
(d) Tea Processing	115	257,21	209,37	128	112,32	103,16
(e) Processing of Fruits & Vegetables	72	82,14	66,90	55	16,22	11,19
(f) Others	587	524,30	406,32	805	517,13	470,73
3. Beverage & Tobacco	218	541,45	439,61	156	295,24	258,92
4. Textiles	2,928	3408,56	2814,81	2,521	1520,80	1251,66
(a) Cotton Textiles	1,043	1634,58	1351,81	850	604,45	476,12
(b) Jute Textiles	29	29,67	29,73	39	39,14	35,01
(c) Handloom Textiles & Khadi	76	31,93	31,11	75	34,27	16,55
(d) Other Textiles	1,780	1712,37	1402,16	1,557	842,93	723,98
5. Paper, Paper Products & Printing	785	895,39	749,04	1,173	469,49	404,51
6. Leather & Leather Products	370	240,86	176,16	335	78,31	62,69
7. Rubber & Rubber Products	363	658,84	532,03	406	175,00	143,99
8. Chemicals & Chemical Products	2,488	5361,87	4192,22	2,124	2643,52	2253,38
(a) Heavy Industrial Chemicals	308	830,69	752,26	181	275,96	227,10
(b) Fertilisers	148	879,10	731,65	69	495,92	411,54
(c) Drugs & Pharmaceuticals	569	1373,96	1105,71	364	769,74	637,57
(d) Non-Edible Oils	21	20,73	11,92	28	3,81	2,98
(e) Other Chemicals & Chemical Products	1,442	2257,38	1590,69	1,482	1098,10	974,19
9. Petroleum, Coal Products & Nuclear Fuels	189	4237,22	3463,94	164	1405,51	1226,09
10. Manufacture of Cement & Cement Products	290	1253,51	1125,48	232	719,49	554,30
11. Basic Metals & Metal Products	2,230	5503,38	4856,23	1,591	1278,70	1062,69
(a) Iron & Steel	1,057	4480,78	4091,59	650	835,67	730,87
(b) Non-Ferrous Metals	223	313,78	217,19	81	101,94	66,09
(c) Other Metal Products	950	708,82	547,45	860	341,09	265,73
12. Engineering	2,894	7806,31	5741,25	2,209	3288,39	2522,22
(a) Heavy Engineering	573	2729,06	1929,18	409	1065,21	785,68
(b) Light Engineering	856	1254,56	970,86	764	959,63	596,36
(c) Electrical Machinery & Goods	796	1634,14	1208,75	566	756,52	647,01
(d) Electronic Machinery & Goods	669	2188,55	1632,45	470	507,03	493,18
13. Vehicles, Vehicle Parts & Transport Equipments	749	2472,98	1650,93	1,491	668,60	526,13
14. Other Industries	4,589	3578,95	2715,15	5,384	2935,88	2569,56
15. Electricity, Gas & Water	199	2199,56	1692,12	240	1608,51	1339,43
(a) Electricity Generation & Transmission	152	2071,89	1665,43	156	1430,53	1220,11
(b) Non-Conventional Energy	14	13,36	13,25	13	45,23	28,98
(c) Gas, Steam & Water Supply	33	114,31	13,44	71	132,75	90,34
16. Construction	1,242	1220,68	942,36	1,234	877,22	753,77
III. TRANSPORT OPERATORS	4,575	896,61	628,43	15,799	1741,92	1447,91
IV. PROFESSIONAL AND OTHER SERVICES	4,808	3960,68	2908,34	18,107	3277,07	2825,01
V. PERSONAL LOANS	40,496	2094,29	1710,61	1,07,716	3788,70	3063,49
1. Loans for Purchase of Consumer Durables	—	—	—	10,644	372,49	294,50
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	40,496	2094,29	1710,61	97,072	3416,21	2768,98
VI. TRADE	12,169	4965,77	4353,96	12,438	1446,09	1110,23
1. Wholesale Trade	3,672	3361,70	2959,19	4,717	716,36	565,78
2. Retail Trade	8,497	1604,06	1394,76	7,721	729,73	544,45
VII. FINANCE	1,336	7973,44	5599,98	1,211	5844,45	4787,08
VIII. ALL OTHERS	8,218	3872,58	3435,14	8,456	2885,21	2343,29
TOTAL BANK CREDIT	1,00,036	66732,37	52286,65	2,42,360	45949,30	37489,61
OF WHICH :						
1. Artisans & Village Industries	324	22,95	20,19	481	34,44	24,67
2. Other Small Scale Industries	6,566	1897,23	1530,91	9,159	1899,56	1442,63

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	1,70,831	10286,91	8322,03	376	404,80	324,17
1. Direct Finance	1,63,216	6167,89	5372,03	371	403,52	323,46

	2. Indirect Finance	7,615	4119,02	2950,00	5	1,28	71
II.	INDUSTRY	73,988	50655,64	41341,03	13,368	22784,37	16522,57
	1. Mining & Quarrying	2,209	1749,27	1352,21	397	493,08	385,30
	2. Food Manufacturing & Processing	9,621	3598,94	2922,07	925	2499,69	1891,63
	(a) Rice Mills, Flour & Dal Mills	4,145	1200,83	899,99	115	753,82	632,53
	(b) Sugar	277	466,97	397,44	11	18,61	14,11
	(c) Edible Oils & Vanaspati	859	304,18	241,38	138	362,64	260,82
	(d) Tea Processing	307	280,24	236,53	49	189,75	107,39
	(e) Processing of Fruits & Vegetables	310	265,40	252,38	55	44,30	29,37
	(f) Others	3,723	1081,33	894,34	557	1130,57	847,41
	3. Beverage & Tobacco	523	331,29	283,20	60	383,14	244,55
	4. Textiles	9,296	5582,62	4676,11	5,456	6119,67	4608,85
	(a) Cotton Textiles	3,448	2605,51	2046,28	1,223	2178,31	1728,75
	(b) Jute Textiles	116	36,79	26,79	60	66,83	48,15
	(c) Handloom Textiles & Khadi	370	52,92	255,71	107	62,03	50,81
	(d) Other Textiles	5,362	2887,40	2347,32	4,066	3812,51	2781,14
	5. Paper, Paper Products & Printing	4,998	1552,67	1198,53	67	54,58	38,82
	6. Leather & Leather Products	765	300,51	234,23	1,268	879,20	744,46
	7. Rubber & Rubber Products	1,458	409,81	305,46	161	194,76	136,31
	8. Chemicals & Chemical Products	7,647	5268,97	4225,10	1,201	2599,76	1666,00
	(a) Heavy Industrial Chemicals	537	956,99	859,48	229	278,71	234,93
	(b) Fertilisers	164	956,19	785,32	82	304,91	211,12
	(c) Drugs & Pharmaceuticals	1,169	863,63	683,94	348	1009,87	629,06
	(d) Non-Edible Oils	146	85,58	82,19	25	73,43	46,48
	(e) Other Chemicals & Chemical Products	5,631	2406,57	1814,16	517	932,84	544,41
	9. Petroleum, Coal Products & Nuclear Fuels	496	3029,06	2794,06	82	1320,14	1054,56
	10. Manufacture of Cement & Cement Products	825	1627,01	1467,97	29	99,03	65,79
	11. Basic Metals & Metal Products	6,490	5334,68	4463,42	1,162	2131,42	1517,67
	(a) Iron & Steel	2,317	3956,43	3453,63	315	1409,40	1056,13
	(b) Non-Ferrous Metals	412	298,47	220,12	159	315,33	169,54
	(c) Other Metal Products	3,761	1079,78	789,67	688	406,69	292,01
	12. Engineering	7,214	4966,93	3758,10	695	1726,20	1080,74
	(a) Heavy Engineering	1,697	1365,40	991,39	189	615,31	353,88
	(b) Light Engineering	2,429	1158,74	933,02	181	435,63	254,85
	(c) Electrical Machinery & Goods	1,763	1572,24	1180,36	155	338,12	261,74
	(d) Electronic Machinery & Goods	1,325	870,55	653,33	170	337,14	210,27
	13. Vehicles, Vehicle Parts & Transport Equipments	3,460	2740,50	2182,07	289	786,33	495,47
	14. Other Industries	15,615	4907,28	3828,14	1,515	3049,01	2389,91
	15. Electricity, Gas & Water	859	6891,69	5721,37	42	354,17	129,43
	(a) Electricity Generation & Transmission	560	6544,36	5477,79	42	354,17	129,43
	(b) Non-Conventional Energy	42	163,38	110,27	—	—	—
	(c) Gas, Steam & Water Supply	257	183,95	133,31	—	—	—
	16. Construction	2,512	2364,39	1928,99	19	94,18	73,08
III.	TRANSPORT OPERATORS	60,764	4310,52	3252,08	234	221,14	212,76
IV.	PROFESSIONAL AND OTHER SERVICES	38,350	6987,48	5559,08	274	302,99	223,57
V.	PERSONAL LOANS	4,64,608	21695,28	19450,28	214	30,00	22,89
	1. Loans for Purchase of Consumer Durables	11,911	375,58	316,34	—	—	—
	2. Loans for Housing	3,25,946	16912,52	15316,34	—	—	—
	3. Rest of the Personal Loans	1,26,751	4407,18	3817,60	214	30,00	22,89
VI.	TRADE	23,911	2963,37	2321,42	3,600	3707,08	2922,54
	1. Wholesale Trade	6,692	1562,58	1224,57	2,867	3097,58	2438,14
	2. Retail Trade	17,219	1400,79	1096,85	733	609,50	484,40
VII.	FINANCE	4,911	12070,85	9541,70	31	193,46	177,26
VIII.	ALL OTHERS	19,164	8530,56	6839,26	1,149	926,89	628,80
TOTAL BANK CREDIT		8,56,527	117500,60	96626,88	19,246	28570,74	21034,58
<i>OF WHICH :</i>							
	1. Artisans & Village Industries	1,654	100,64	82,12	133	18,98	14,67
	2. Other Small Scale Industries	35,041	5546,94	3975,57	5,125	3849,21	3012,79

OCCUPATION	EXPORT TRADE BILLS PURCHASED			EXPORT TRADE BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	4	5,63	64	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	4	5,63	64	—	—	—
II. INDUSTRY	12,024	16521,23	10490,68	4,415	6942,34	4345,39
1. Mining & Quarrying	305	745,95	255,33	122	127,25	49,53
2. Food Manufacturing & Processing	696	1448,69	868,35	221	565,69	341,43
(a) Rice Mills, Flour & Dal Mills	112	502,32	307,82	30	138,80	89,68

(b)	Sugar	7	17,74	12,80	3	5,06	1,66
(c)	Edible Oils & Vanaspati	50	97,57	47,91	8	11,06	8,51
(d)	Tea Processing	31	103,22	42,09	20	76,57	35,48
(e)	Processing of Fruits & Vegetables	34	44,90	23,18	43	45,41	33,87
(f)	Others	462	682,94	434,56	117	288,79	172,24
3.	Beverage & Tobacco	29	77,61	39,06	12	50,23	21,17
4.	Textiles	4,437	4954,05	3181,28	1,599	2066,62	1395,37
(a)	Cotton Textiles	948	1560,56	980,74	322	609,46	425,44
(b)	Jute Textiles	48	61,66	47,87	13	12,14	4,00
(c)	Handloom Textiles & Khadi	83	67,30	47,10	28	27,78	20,87
(d)	Other Textiles	3,358	3264,53	2105,57	1,236	1417,23	945,06
5.	Paper, Paper Products & Printing	83	53,50	33,86	38	26,04	13,28
6.	Leather & Leather Products	817	816,40	509,07	520	532,51	290,12
7.	Rubber & Rubber Products	171	156,64	110,51	79	58,67	44,92
8.	Chemicals & Chemical Products	1,617	2025,52	1269,11	530	980,01	592,57
(a)	Heavy Industrial Chemicals	345	313,25	192,74	114	104,18	60,42
(b)	Fertilisers	58	129,02	68,82	9	11,70	9,86
(c)	Drugs & Pharmaceuticals	502	999,07	634,54	171	472,12	288,48
(d)	Non-Edible Oils	21	62,57	47,82	10	9,10	9,03
(e)	Other Chemicals & Chemical Products	691	521,61	325,18	226	382,91	224,79
9.	Petroleum, Coal Products & Nuclear Fuels	60	169,27	104,65	28	395,14	285,50
10.	Manufacture of Cement & Cement Products	26	67,09	44,53	11	13,39	6,54
11.	Basic Metals & Metal Products	1,066	1273,02	910,35	315	500,62	306,67
(a)	Iron & Steel	264	824,84	618,27	141	296,12	178,32
(b)	Non-Ferrous Metals	247	130,67	101,41	54	28,81	14,21
(c)	Other Metal Products	555	317,51	190,66	120	175,70	114,14
12.	Engineering	668	1354,67	657,28	297	363,28	223,02
(a)	Heavy Engineering	174	300,44	171,38	85	55,72	36,20
(b)	Light Engineering	128	228,29	82,63	72	78,71	33,76
(c)	Electrical Machinery & Goods	202	525,98	214,26	100	107,94	89,24
(d)	Electronic Machinery & Goods	164	299,96	189,02	40	120,92	63,83
13.	Vehicles, Vehicle Parts & Transport Equipments	318	437,31	251,16	154	212,82	101,37
14.	Other Industries	1,710	2906,73	2228,99	483	1034,43	672,77
15.	Electricity, Gas & Water	9	15,20	14,44	1	15,00	46
(a)	Electricity Generation & Transmission	7	14,65	14,01	1	15,00	46
(b)	Non-Conventional Energy	1	30	29	—	—	—
(c)	Gas, Steam & Water Supply	1	25	14	—	—	—
16.	Construction	12	19,61	12,71	5	63	68
III.	TRANSPORT OPERATORS	12	9,14	6,29	3	5,05	6
IV.	PROFESSIONAL AND OTHER SERVICES	157	168,84	94,86	43	93,31	41,77
V.	PERSONAL LOANS	49	8,87	10,30	21	3,72	2,28
	1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
	2. Loans for Housing	—	—	—	—	—	—
	3. Rest of the Personal Loans	49	8,87	10,30	21	3,72	2,28
VI.	TRADE	2,657	2405,05	1461,76	1,011	1391,39	905,30
	1. Wholesale Trade	2,257	2171,35	1323,72	817	1243,66	815,25
	2. Retail Trade	400	233,70	138,04	194	147,73	90,05
VII.	FINANCE	23	161,08	76,24	1	22	22
VIII.	ALL OTHERS	1,306	1697,41	1305,23	501	760,99	562,56
TOTAL BANK CREDIT		16,232	20977,25	13446,00	5,995	9197,01	5857,58
<i>OF WHICH :</i>		—	—	—	—	—	—
	1. Artisans & Village Industries	—	—	—	—	—	—
	2. Other Small Scale Industries	4,032	3124,77	2085,92	1,354	1117,67	728,75

OCCUPATION	EXPORT TRADE 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
II. AGRICULTURE	1	10	10	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	1	10	10	—	—	—
II. INDUSTRY	2,338	3761,91	2349,32	194	338,80	184,95
1. Mining & Quarrying	19	7,15	7,01	—	—	—
2. Food Manufacturing & Processing	69	175,44	57,79	5	1,05	95
(a) Rice Mills, Flour & Dal Mills	4	4,21	1,25	—	—	—
(b) Sugar	1	2	2	—	—	—
(c) Edible Oils & Vanaspati	6	47,52	7,27	—	—	—
(d) Tea Processing	8	16,30	10,54	2	88	68
(e) Processing of Fruits & Vegetables	10	10,71	9,31	—	—	—

(f) Others	40	96,68	29,40	3	17	27
3. Beverage & Tobacco	2	85	35	—	—	—
4. Textiles	668	499,33	323,69	97	140,68	49,17
(a) Cotton Textiles	220	165,37	120,25	15	83,72	19,04
(b) Jute Textiles	2	4,33	3,43	—	—	—
(c) Handloom Textiles & Khadi	7	2,08	1,00	4	1,35	1,25
(d) Other Textiles	439	327,56	199,01	78	55,61	28,88
5. Paper, Paper Products & Printing	6	87	52	1	50	40
6. Leather & Leather Products	65	37,55	22,74	27	14,87	13,63
7. Rubber & Rubber Products	22	20,45	9,32	—	—	—
8. Chemicals & Chemical Products	486	369,49	189,57	13	8,37	7,66
(a) Heavy Industrial Chemicals	109	71,13	43,76	—	—	—
(b) Fertilisers	11	18,95	17,19	—	—	—
(c) Drugs & Pharmaceuticals	112	145,87	61,15	7	5,42	5,42
(d) Non-Edible Oils	3	2,81	1,68	—	—	—
(e) Other Chemicals & Chemical Products	251	130,73	65,80	6	2,95	2,24
9. Petroleum, Coal Products & Nuclear Fuels	24	93,60	75,46	1	25	8
10. Manufacture of Cement & Cement Products	6	10,85	6,54	—	—	—
11. Basic Metals & Metal Products	227	249,83	147,05	21	6,77	3,89
(a) Iron & Steel	137	165,21	122,16	15	3,67	2,92
(b) Non-Ferrous Metals	19	7,40	4,84	—	—	—
(c) Other Metal Products	71	77,22	20,05	6	3,10	98
12. Engineering	178	207,08	121,95	7	9,16	2,90
(a) Heavy Engineering	47	114,80	68,41	2	6,40	69
(b) Light Engineering	33	42,97	27,51	4	2,64	2,21
(c) Electrical Machinery & Goods	82	42,07	22,00	1	12	—
(d) Electronic Machinery & Goods	16	7,25	4,04	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	39	105,18	31,52	2	15	5
14. Other Industries	511	1933,90	1337,20	19	144,09	97,83
15. Electricity, Gas & Water	13	49,91	18,38	1	12,91	8,39
(a) Electricity Generation & Transmission	13	49,91	18,38	1	12,91	8,39
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	3	44	22	—	—	—
III. TRANSPORT OPERATORS	2	20	5	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	34	31,77	14,97	5	27	35
V. PERSONAL LOANS	7	65	21	1	4	8
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	7	65	21	1	4	8
VI. TRADE	784	1450,21	1010,50	36	16,57	8,15
1. Wholesale Trade	673	1367,31	947,43	33	16,22	7,96
2. Retail Trade	111	82,90	63,07	3	35	19
VII. FINANCE	14	10,47	8,58	—	—	—
VIII. ALL OTHERS	182	269,97	197,60	8	3,86	3,63
TOTAL BANK CREDIT	3,362	5525,29	3581,34	244	359,55	197,17
OF WHICH :						
1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	726	1199,62	740,88	103	73,23	45,33

OCCUPATION	INLAND (TRADE) BILLS PURCHASED			INLAND (TRADE) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	4	47,24	3,25	4	13,27	12,86
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	4	47,24	3,25	4	13,27	12,86
II. INDUSTRY	4,773	2638,42	1648,59	10,836	9530,94	6055,81
1. Mining & Quarrying	39	9,22	5,44	198	182,43	156,26
2. Food Manufacturing & Processing	114	102,22	81,92	132	70,66	49,59
(a) Rice Mills, Flour & Dal Mills	23	21,97	20,06	28	9,45	6,22
(b) Sugar	5	6,33	6,13	3	87	87
(c) Edible Oils & Vanaspati	23	12,29	10,56	22	28,67	25,24
(d) Tea Processing	8	26,02	21,63	5	4,95	75
(e) Processing of Fruits & Vegetables	4	2,58	29	2	1,37	91
(f) Others	51	33,03	23,27	72	25,35	15,60
3. Beverage & Tobacco	47	23,33	20,74	18	47,46	36,76
4. Textiles	731	614,97	372,89	956	733,47	610,26
(a) Cotton Textiles	415	338,33	198,71	416	409,69	358,62
(b) Jute Textiles	8	5,46	5,71	2	6	2

(c)	Handloom Textiles & Khadi	5	43	9	13	5,89	1,09
(d)	Other Textiles	303	270,75	168,38	525	317,83	250,53
5.	Paper, Paper Products & Printing	266	67,93	50,47	291	158,83	85,70
6.	Leather & Leather Products	63	19,00	14,67	116	49,98	24,97
7.	Rubber & Rubber Products	131	61,70	52,92	293	157,30	116,24
8.	Chemicals & Chemical Products	749	430,47	236,40	1,547	1513,83	979,83
(a)	Heavy Industrial Chemicals	87	51,88	37,66	253	198,15	117,45
(b)	Fertilisers	28	90,75	50,43	67	179,17	142,17
(c)	Drugs & Pharmaceuticals	163	106,84	47,51	311	384,21	205,63
(d)	Non-Edible Oils	9	3,38	1,22	2	10,25	6,35
(e)	Other Chemicals & Chemical Products	462	177,63	99,59	914	742,06	508,24
9.	Petroleum, Coal Products & Nuclear Fuels	42	26,86	25,59	93	310,78	223,72
10.	Manufacture of Cement & Cement Products	24	28,48	42,50	23	36,95	17,24
11.	Basic Metals & Metal Products	766	356,01	216,12	1,514	1594,53	881,62
(a)	Iron & Steel	310	213,15	129,40	1,041	871,25	619,85
(b)	Non-Ferrous Metals	68	47,81	16,81	118	496,43	112,55
(c)	Other Metal Products	388	95,05	69,91	355	226,85	149,22
12.	Engineering	879	517,90	295,87	4,101	2513,63	1319,62
(a)	Heavy Engineering	150	127,28	56,17	266	853,60	600,75
(b)	Light Engineering	333	90,11	62,13	1,191	485,29	220,02
(c)	Electrical Machinery & Goods	232	186,12	93,22	1,692	735,80	313,71
(d)	Electronic Machinery & Goods	164	114,39	84,35	952	438,94	185,14
13.	Vehicles, Vehicle Parts & Transport Equipments	193	131,30	74,00	623	790,26	446,57
14.	Other Industries	610	181,82	111,20	841	1067,08	861,66
15.	Electricity, Gas & Water	18	3,67	2,84	44	239,86	195,69
(a)	Electricity Generation & Transmission	8	1,32	44	39	229,62	190,98
(b)	Non-Conventional Energy	4	15	16	—	—	—
(c)	Gas, Steam & Water Supply	6	2,20	2,24	5	10,24	4,71
16.	Construction	101	63,53	45,01	46	63,90	50,08
III.	TRANSPORT OPERATORS	113	25,77	21,23	63	108,29	55,15
IV.	PROFESSIONAL AND OTHER SERVICES	231	136,43	118,43	150	157,24	101,55
V.	PERSONAL LOANS	290	35,50	32,69	78	10,99	8,34
	1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
	2. Loans for Housing	—	—	—	—	—	—
	3. Rest of the Personal Loans	290	35,50	32,69	78	10,99	8,34
VI.	TRADE	1,866	692,49	497,72	3,105	1692,94	1261,92
	1. Wholesale Trade	1,377	573,31	412,27	2,175	1233,65	897,77
	2. Retail Trade	489	119,18	85,46	930	459,30	364,15
VII.	FINANCE	71	105,86	49,09	29	293,88	342,68
VIII.	ALL OTHERS	1,962	745,80	622,57	1,631	3050,52	2753,73
TOTAL BANK CREDIT		9,310	4427,50	2993,57	15,896	14858,08	10592,02
<i>OF WHICH :</i>		—	—	—	—	—	—
	1. Artisans & Village Industries	—	—	—	—	—	—
	2. Other Small Scale Industries	1,799	399,13	279,75	2,420	895,12	499,35

OCCUPATION	INLAND (OTHERS) BILLS PURCHASED			INLAND (OTHERS) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42
I. AGRICULTURE	—	—	—	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	3,529	1752,92	1009,21	3,343	2942,55	2022,79
1. Mining & Quarrying	37	51,20	17,68	26	125,01	55,94
2. Food Manufacturing & Processing	110	82,88	57,80	50	160,79	59,60
(a) Rice Mills, Flour & Dal Mills	21	47,62	34,63	8	4,44	4,44
(b) Sugar	3	1,06	1,06	1	19	19
(c) Edible Oils & Vanaspati	19	11,36	4,24	12	29,27	28,47
(d) Tea Processing	6	88	31	—	—	—
(e) Processing of Fruits & Vegetables	1	25	25	5	1,95	77
(f) Others	60	21,71	17,31	24	124,94	25,73
3. Beverage & Tobacco	51	24,99	19,86	9	13,19	11,99
4. Textiles	549	323,38	197,38	455	249,61	193,70
(a) Cotton Textiles	192	91,08	61,39	217	106,08	100,05
(b) Jute Textiles	—	—	—	7	6,41	6,41
(c) Handloom Textiles & Khadi	28	21,37	11,17	3	26	26
(d) Other Textiles	329	210,93	124,82	228	136,86	86,98
5. Paper, Paper Products & Printing	178	51,50	36,73	96	14,79	11,17
6. Leather & Leather Products	39	8,68	3,69	34	2,51	2,31
7. Rubber & Rubber Products	136	26,26	14,24	39	79,76	75,35

8. Chemicals & Chemical Products	463	187,22	120,29	469	281,21	196,41
(a) Heavy Industrial Chemicals	71	29,39	11,40	75	42,12	20,67
(b) Fertilisers	6	2,09	1,46	4	12,25	6,02
(c) Drugs & Pharmaceuticals	90	55,28	31,60	61	81,77	54,18
(d) Non-Edible Oils	7	1,51	1,12	—	—	—
(e) Other Chemicals & Chemical Products	289	98,95	74,71	329	145,06	115,54
9. Petroleum, Coal Products & Nuclear Fuels	33	51,70	36,27	14	99,69	15,46
10. Manufacture of Cement & Cement Products	22	6,50	5,57	9	21,01	20,82
11. Basic Metals & Metal Products	594	314,55	179,62	608	464,94	419,53
(a) Iron & Steel	216	194,44	124,70	410	368,66	357,31
(b) Non-Ferrous Metals	71	24,98	17,87	27	60,77	33,25
(c) Other Metal Products	307	95,13	37,05	171	35,51	28,96
12. Engineering	648	207,51	130,39	1,208	946,17	610,15
(a) Heavy Engineering	116	53,38	40,63	336	209,02	95,55
(b) Light Engineering	191	55,11	33,13	259	101,11	65,63
(c) Electrical Machinery & Goods	210	58,41	31,86	534	498,52	391,96
(d) Electronic Machinery & Goods	131	40,61	24,78	79	137,52	57,01
13. Vehicles, Vehicle Parts & Transport Equipments	160	80,45	30,47	49	29,37	19,15
14. Other Industries	392	126,21	101,10	240	236,55	166,19
15. Electricity, Gas & Water	30	196,41	47,23	18	196,33	148,60
(a) Electricity Generation & Transmission	23	195,56	46,62	15	190,90	142,99
(b) Non-Conventional Energy	4	37	30	2	1,83	1,83
(c) Gas, Steam & Water Supply	3	48	31	1	3,60	3,78
16. Construction	87	13,49	10,89	19	21,63	16,42
III. TRANSPORT OPERATORS	80	13,06	4,25	45	32,24	11,79
IV. PROFESSIONAL AND OTHER SERVICES	221	37,71	30,00	62	12,09	8,78
V. PERSONAL LOANS	107	11,57	10,08	35	4,61	4,47
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	107	11,57	10,08	35	4,61	4,47
VI. TRADE	1,025	290,08	204,96	697	305,42	234,15
1. Wholesale Trade	685	174,59	109,88	496	229,44	169,11
2. Retail Trade	340	115,49	95,07	201	75,97	65,04
VII. FINANCE	126	215,83	189,91	55	15,35	14,10
VIII. ALL OTHERS	1,240	360,40	308,87	267	155,51	144,59
TOTAL BANK CREDIT	6,328	2681,58	1757,28	4,504	3467,77	2440,68
OF WHICH :						
1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	1,752	390,58	210,30	579	236,91	168,65

OCCUPATION	ADVANCES AGAINST			FOREIGN CURRENCY			TOTAL		
	IMPORT BILLS			CHEQUES					
				TCs/DDs/TTs/MTs					
				PURCHASED					
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	43	44	45	46	47	48	49	50	51
I. AGRICULTURE	—	—	—	—	—	—	2,55,344	22692,11	1757,91
1. Direct Finance	—	—	—	—	—	—	2,35,738	11928,67	989,11
2. Indirect Finance	—	—	—	—	—	—	19,606	10763,45	768,80
II. INDUSTRY	1,050	3698,55	2007,83	686	560,41	386,03	4,13,199	308816,02	22752,22
1. Mining & Quarrying	4	1,73	1,80	11	2,94	91	8,090	10069,04	651,81
2. Food Manufacturing & Processing	38	84,80	69,70	33	25,61	23,78	40,703	24854,18	1898,04
(a) Rice Mills, Flour & Dal Mills	5	3,47	2,60	7	40	48	18,333	6616,09	496,71
(b) Sugar	2	2,18	2,18	1	2,52	2,52	1,253	4675,72	385,71
(c) Edible Oils & Vanaspati	2	20,03	19,91	8	4,82	5,67	4,938	3064,06	242,61
(d) Tea Processing	1	4	4	2	5	5	1,509	2009,75	146,81
(e) Processing of Fruits & Vegetables	2	74	15	3	3,87	3,87	1,155	722,40	58,71
(f) Others	26	58,34	44,81	12	13,95	11,19	13,515	7766,16	567,71
3. Beverage & Tobacco	4	16,00	8,00	9	17,65	13,21	2,892	3074,48	253,71
4. Textiles	157	297,96	216,49	148	85,03	42,81	69,541	40621,48	3139,04
(a) Cotton Textiles	47	149,91	100,05	29	9,47	8,48	22,516	16574,04	1299,04
(b) Jute Textiles	1	5,00	29	2	18	18	764	522,13	34,71
(c) Handloom Textiles & Khadi	2	28	28	1	21	2	3,414	769,64	76,91
(d) Other Textiles	107	142,77	115,88	116	75,17	34,13	42,847	22755,68	1729,81
5. Paper, Paper Products & Printing	34	52,10	15,76	14	1,96	2,77	18,867	6403,35	508,41
6. Leather & Leather Products	22	26,92	14,58	24	21,35	5,31	7,391	3931,90	289,41
7. Rubber & Rubber Products	23	80,06	8,83	14	16,52	4,48	7,491	4062,41	284,41
8. Chemicals & Chemical Products	238	676,91	489,39	84	66,17	40,39	47,324	40493,29	2926,61
(a) Heavy Industrial Chemicals	74	139,43	81,09	13	5,21	1,08	4,891	5543,33	405,41

(b) Fertilisers	5	50,80	47,30	7	3,40	1,98	1,543	6424,20	4965
(c) Drugs & Pharmaceuticals	76	386,51	305,04	24	19,80	9,83	9,363	11314,62	7665
(d) Non-Edible Oils	1	40	40	1	5	5	764	544,73	435
(e) Other Chemicals & Chemical Products	82	99,77	55,56	39	37,71	27,45	30,763	16666,42	12145
9. Petroleum, Coal Products & Nuclear Fuels	15	896,11	353,28	6	10,43	5,90	3,213	18621,02	13170
10. Manufacture of Cement & Cement Products	6	32,52	5,09	6	2,61	2,57	3,920	5974,39	4978
11. Basic Metals & Metal Products	115	321,60	256,98	116	43,03	30,58	43,763	37997,68	27338
(a) Iron & Steel	73	257,64	219,72	38	26,84	20,39	16,999	27235,75	19630
(b) Non-Ferrous Metals	11	13,01	10,57	5	26	20	3,597	2924,51	1780
(c) Other Metal Products	31	50,94	26,69	73	15,93	9,99	23,167	7837,42	5915
12. Engineering	190	803,02	321,99	82	85,93	46,41	48,874	41274,49	28679
(a) Heavy Engineering	40	394,90	73,32	27	38,08	25,69	8,808	12547,28	8460
(b) Light Engineering	28	87,76	89,12	25	23,36	10,26	15,584	8566,31	5845
(c) Electrical Machinery & Goods	35	55,92	18,29	11	2,66	1,34	15,196	11188,42	7889
(d) Electronic Machinery & Goods	87	264,43	141,25	19	21,83	9,12	9,286	8972,49	6485
13. Vehicles, Vehicle Parts & Transport Equipments	24	52,56	44,67	20	13,43	8,68	14,788	12939,30	8785
14. Other Industries	157	294,09	145,15	92	35,63	28,39	79,056	34978,68	26687
15. Electricity, Gas & Water	14	57,55	52,28	3	116,17	112,52	2,767	15526,21	12007
(a) Electricity Generation & Transmission	8	17,53	11,95	1	101,04	101,04	1,806	14444,85	11288
(b) Non-Conventional Energy	6	40,02	40,32	1	14	14	238	323,58	229
(c) Gas, Steam & Water Supply	—	—	—	1	15,00	11,35	723	757,78	482
16. Construction	9	4,62	3,85	24	15,94	17,31	14,519	7994,11	6372
III. TRANSPORT OPERATORS	3	48,45	48,20	49	3,96	2,38	89,424	9400,98	7410
IV. PROFESSIONAL AND OTHER SERVICES	44	50,24	25,48	137	26,59	21,95	79,501	20547,16	15950
V. PERSONAL LOANS	11	1,29	71	268	23,41	19,81	6,76,751	31834,06	26945
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	22,555	748,08	610
2. Loans for Housing	—	—	—	—	—	—	3,25,946	16912,52	15310
3. Rest of the Personal Loans	11	1,29	71	268	23,41	19,81	3,28,250	14173,46	11010
VI. TRADE	389	1087,38	620,42	336	80,71	58,75	2,82,768	93223,28	80578
1. Wholesale Trade	310	849,79	412,37	233	54,58	39,50	1,11,522	71292,37	63070
2. Retail Trade	79	237,59	208,05	103	26,13	19,25	1,71,246	21930,90	17507
VII. FINANCE	3	32,27	34,20	24	12,67	7,78	15,533	37087,39	26422
VIII. ALL OTHERS	117	154,75	122,09	798	341,37	298,08	95,647	37004,89	29731
TOTAL BANK CREDIT	1,617	5072,93	2858,93	2,298	1049,11	794,78	19,08,167	560605,89	432139
OF WHICH : 1. Artisans & Village Industries	—	—	—	4	16	11	7,130	516,36	442
2. Other Small Scale Industries	220	179,89	95,04	165	38,11	31,39	1,91,292	42732,75	32865

See Notes on Tables.