

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	Rs. 25,000 AND LESS			ABOVE Rs. 25,000 AND UPTO Rs.2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	151,23,748	20513,90	18040,79	55,34,822	34670,27	29353,15
1. Direct Finance	147,44,306	20013,65	17640,22	53,90,548	33634,84	28521,00
2. Indirect Finance	3,79,442	500,25	400,56	1,44,274	1035,42	832,15
II. INDUSTRY	16,77,149	1965,08	1580,17	6,77,736	5936,32	5034,20
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,04,736	107,14	93,66	45,866	372,94	317,34
(a) Rice Mills, Flour & Dal Mills	...	...	...	...	...	...
(b) Sugar	...	...	...	...	...	...
(c) Edible Oils & Vanaspati	...	...	...	...	...	...
(d) Tea Processing	...	...	...	...	...	...
(e) Processing of Fruits & Vegetables	...	...	...	...	...	...
(f) Others	...	...	...	...	...	...
3. Beverage & Tobacco	...	...	...	...	...	...
4. Textiles	67,857	96,26	77,64	40,095	374,89	314,48
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	7,013	9,34	8,19	11,659	115,06	94,37
6. Leather & Leather Products	10,060	14,15	11,52	5,992	48,23	40,17
7. Rubber & Plastic Products	5,675	7,46	6,81	7,884	83,36	70,60
8. Chemicals & Chemical Products	15,998	25,57	24,94	19,139	174,24	153,99
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	...	...	...	...	...	...
(c) Drugs & Pharmaceuticals	...	...	...	...	...	...
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	...	...	...	...	...	...
9. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
10. Manufacture of Cement & Cement Products	2,609	4,06	3,25	3,788	34,33	27,36
11. Basic Metals & Metal Products	27,549	37,33	35,14	19,876	186,21	158,91
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	...	...	...	...	...	...
12. Engineering	27,000	40,29	36,77	30,859	299,62	247,59
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	11,649	15,08	11,99	14,583	132,35	106,20
14. Other Industries	13,65,104	1560,74	1230,70	4,12,666	3330,90	2784,38
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	31,899	47,66	39,57	65,329	784,19	718,82
III. TRANSPORT OPERATORS	2,12,944	242,10	187,07	2,24,428	1922,68	1517,05
IV. PROFESSIONAL AND OTHER SERVICES	8,54,418	1156,35	936,39	4,99,254	3444,56	2692,56
V. PERSONAL LOANS	116,97,747	16055,64	9581,47	141,83,167	98856,92	60789,63
1. Loans for Purchase of Consumer Durables	5,95,320	963,73	745,36	7,45,696	4053,38	3029,53
2. Loans for Housing	2,40,759	373,03	335,78	15,32,541	18282,38	16041,53
3. Rest of the Personal Loans	108,61,668	14718,88	8500,32	119,04,930	76521,16	41718,57
VI. TRADE	33,84,597	4556,00	3675,54	15,71,406	11679,63	9541,86
1. Wholesale Trade	1,56,279	200,55	164,41	1,09,890	1042,64	868,40
2. Retail Trade	32,28,318	4355,45	3511,13	14,61,516	10636,99	8673,45
VII. FINANCE	36,581	50,65	39,32	22,258	184,69	133,50
VIII. ALL OTHERS	37,78,908	5205,27	4514,69	24,20,675	18066,71	15082,44
TOTAL BANK CREDIT	367,66,092	49745,00	38555,43	251,33,746	174761,76	124144,38
OF WHICH: 1. Artisans and Village & Tiny Industries	10,53,797	1146,59	879,21	2,04,130	1479,59	1191,07
2. Other Small Scale Industries	3,06,322	377,17	313,38	2,27,528	2090,94	1759,79

... indicates break-up not available separately.

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 2 LAKH AND UPTO Rs.5 LAKH			ABOVE Rs. 5 LAKH AND UPTO Rs.10 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,80,223	17016,26	14935,53	32,858	2453,27	2031,32
1. Direct Finance	5,44,258	15807,40	13907,93	23,063	1686,65	1391,13
2. Indirect Finance	35,965	1208,85	1027,60	9,795	766,61	640,19
II. INDUSTRY	2,25,598	7619,28	5873,04	95,802	7486,62	6088,23
1. Mining & Quarrying	5,650	195,32	160,75	2,650	206,67	171,50
2. Food Manufacturing & Processing	16,432	587,98	469,96	10,134	811,76	647,49
(a) Rice Mills, Flour & Dal Mills	5,916	216,75	172,51	4,703	384,46	302,56
(b) Sugar	111	4,14	3,38	76	6,22	5,00
(c) Edible Oils & Vanaspati	1,519	54,90	43,74	868	69,19	55,07
(d) Tea Processing	306	10,77	8,80	195	16,01	13,03
(e) Processing of Fruits & Vegetables	599	20,98	16,54	290	22,56	17,96
(f) Others	7,981	280,44	225,00	4,002	313,31	253,87
3. Beverage & Tobacco	1,410	50,28	40,40	768	60,97	48,88
4. Textiles	22,847	831,30	660,58	13,581	1081,94	883,43
(a) Cotton Textiles	7,144	256,04	203,70	4,154	334,49	279,04
(b) Jute & Other Natural Fibre Textiles	458	16,61	13,86	272	21,40	17,90
(c) Handloom Textiles & Khadi	1,939	70,88	56,12	897	70,16	57,70
(d) Other Textiles & Textile Products	13,306	487,77	386,90	8,258	655,88	528,78
5. Paper, Paper Products & Printing	8,021	287,20	227,41	4,597	361,10	288,53
6. Leather & Leather Products	2,134	76,41	64,69	1,437	113,15	94,96
7. Rubber & Plastic Products	7,997	289,84	233,31	4,862	376,55	307,83
8. Chemicals & Chemical Products	9,678	346,82	275,25	6,162	483,42	385,60
(a) Heavy Industrial Chemicals	1,533	56,56	45,43	1,137	88,40	70,81
(b) Fertilisers	190	7,07	5,47	157	13,32	11,38
(c) Drugs & Pharmaceuticals	1,904	68,22	55,43	1,170	93,16	75,72
(d) Non-Edible Oils	170	6,11	4,94	148	12,04	9,04
(e) Other Chemicals & Chemical Products	5,881	208,84	163,98	3,550	276,50	218,64
9. Petroleum, Coal Products & Nuclear Fuels	731	26,09	20,75	414	33,08	26,79
10. Manufacture of Cement & Cement Products	2,216	80,65	65,21	1,015	78,35	62,81
11. Basic Metals & Metal Products	14,249	512,90	416,20	8,338	651,97	531,51
(a) Iron & Steel	4,081	148,40	118,25	2,652	210,27	168,99
(b) Non-Ferrous Metals	1,239	45,75	37,43	887	70,54	58,11
(c) Metal Products	8,929	318,74	260,52	4,799	371,17	304,40
12. Engineering	18,488	654,53	510,93	9,617	758,86	596,98
(a) Heavy Engineering	4,662	161,75	125,44	2,227	176,62	139,33
(b) Light Engineering	7,144	257,81	200,18	3,809	299,80	232,84
(c) Electrical Machinery & Goods	4,743	166,08	130,54	2,530	199,98	158,73
(d) Electronic Machinery & Goods	1,939	68,88	54,77	1,051	82,46	66,08
13. Vehicles, Vehicle Parts & Transport Equipments	4,485	158,66	125,45	2,177	168,48	133,45
14. Other Industries	61,851	1831,04	1144,98	15,002	1149,11	938,27
15. Electricity, Gas & Water	1,511	52,15	42,17	619	47,41	39,76
(a) Electricity Generation & Transmission	676	22,78	19,12	269	19,96	16,80
(b) Non-Conventional Energy	209	7,02	5,35	66	5,25	4,44
(c) Gas, Steam & Water Supply	626	22,35	17,70	284	22,21	18,52
16. Construction	47,898	1638,11	1415,01	14,429	1103,81	930,46
III. TRANSPORT OPERATORS	56,424	1793,06	1303,45	13,632	944,98	771,49
IV. PROFESSIONAL AND OTHER SERVICES	83,628	2811,62	2289,20	33,807	2529,94	2115,96
V. PERSONAL LOANS	18,57,759	60678,81	49778,22	4,57,827	33071,41	28083,34
1. Loans for Purchase of Consumer Durables	10,788	337,40	262,32	2,543	192,67	165,14
2. Loans for Housing	8,47,832	28989,62	25931,05	2,92,757	21259,59	18902,20
3. Rest of the Personal Loans	9,99,139	31351,79	23584,86	1,62,527	11619,15	9015,99
VI. TRADE	2,08,178	7533,38	6167,28	82,410	6568,45	5346,68
1. Wholesale Trade	46,433	1731,44	1398,04	28,303	2298,54	1858,43
2. Retail Trade	1,61,745	5801,94	4769,24	54,107	4269,91	3488,25
VII. FINANCE	8,456	283,81	219,92	2,622	204,26	151,09
VIII. ALL OTHERS	97,017	3273,09	2535,75	77,039	5830,52	4697,27
TOTAL BANK CREDIT	31,17,283	101009,30	83102,39	7,95,997	59089,44	49285,39
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	19,853	685,20	546,77	8,015	628,42	511,10
2. Other Small Scale Industries	72,864	2653,54	2120,46	42,795	3361,31	2705,43

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2004

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 LAKH AND UPTO Rs.25 LAKH			ABOVE Rs. 25 LAKH AND UPTO Rs.50 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	16,555	2803,99	2069,26	7,161	2623,69	2143,71
1. Direct Finance	11,216	1871,65	1282,81	3,502	1276,27	984,44
2. Indirect Finance	5,339	932,34	786,45	3,659	1347,42	1159,26
II. INDUSTRY	73,133	12593,09	10038,71	38,400	14618,46	11006,25
1. Mining & Quarrying	1,736	294,17	234,72	745	280,84	214,99
2. Food Manufacturing & Processing	9,346	1657,12	1288,53	5,263	2021,28	1531,76
(a) Rice Mills, Flour & Dal Mills	4,808	867,74	658,75	2,660	1022,88	761,48
(b) Sugar	93	16,80	14,52	83	33,86	27,04
(c) Edible Oils & Vanaspati	871	154,93	118,10	516	198,75	157,72
(d) Tea Processing	266	47,53	39,84	308	118,27	92,56
(e) Processing of Fruits & Vegetables	246	42,14	35,10	142	53,85	42,24
(f) Others	3,062	527,99	422,22	1,554	593,66	450,73
3. Beverage & Tobacco	616	108,83	87,53	435	174,21	117,47
4. Textiles	13,232	2314,53	1864,95	7,925	3037,59	2279,49
(a) Cotton Textiles	4,393	774,06	644,18	2,827	1080,47	831,06
(b) Jute & Other Natural Fibre Textiles	259	44,34	36,72	155	59,88	46,68
(c) Handloom Textiles & Khadi	537	90,00	72,21	224	84,93	66,73
(d) Other Textiles & Textile Products	8,043	1406,13	1111,84	4,719	1812,31	1335,03
5. Paper, Paper Products & Printing	3,530	599,63	469,79	1,806	662,47	447,97
6. Leather & Leather Products	1,443	252,35	201,51	859	330,65	251,72
7. Rubber & Plastic Products	4,080	691,50	554,14	1,916	720,08	555,16
8. Chemicals & Chemical Products	5,800	995,09	781,31	3,435	1309,20	961,33
(a) Heavy Industrial Chemicals	1,078	187,87	146,00	617	236,29	176,17
(b) Fertilisers	214	37,33	30,71	146	52,35	42,77
(c) Drugs & Pharmaceuticals	1,314	226,87	180,23	849	322,16	254,74
(d) Non-Edible Oils	127	21,40	17,43	74	28,12	22,78
(e) Other Chemicals & Chemical Products	3,067	521,62	406,95	1,749	670,27	464,86
9. Petroleum, Coal Products & Nuclear Fuels	374	65,04	53,24	219	82,23	65,99
10. Manufacture of Cement & Cement Products	552	94,16	73,80	282	105,96	78,41
11. Basic Metals & Metal Products	7,313	1260,19	1022,28	4,021	1529,89	1190,93
(a) Iron & Steel	2,756	483,77	395,72	1,787	685,12	528,97
(b) Non-Ferrous Metals	754	129,56	105,35	410	156,87	117,55
(c) Metal Products	3,803	646,85	521,21	1,824	687,90	544,41
12. Engineering	8,325	1429,94	1095,68	4,459	1710,39	1192,01
(a) Heavy Engineering	1,919	327,35	251,01	1,078	411,14	280,30
(b) Light Engineering	2,974	508,06	385,78	1,488	573,91	389,54
(c) Electrical Machinery & Goods	2,372	411,58	316,82	1,282	492,78	356,72
(d) Electronic Machinery & Goods	1,060	182,95	142,06	611	232,56	165,44
13. Vehicles, Vehicle Parts & Transport Equipments	1,924	327,13	260,85	1,117	425,49	316,93
14. Other Industries	7,713	1305,83	1066,58	3,251	1212,85	987,30
15. Electricity, Gas & Water	474	80,44	65,32	274	101,18	74,35
(a) Electricity Generation & Transmission	203	34,26	28,05	162	58,45	42,20
(b) Non-Conventional Energy	49	8,35	7,16	26	9,99	7,12
(c) Gas, Steam & Water Supply	222	37,82	30,12	86	32,75	25,02
16. Construction	6,675	1117,14	918,49	2,393	914,16	740,45
III. TRANSPORT OPERATORS	2,504	397,61	310,64	790	292,98	240,93
IV. PROFESSIONAL AND OTHER SERVICES	18,006	2963,29	2354,92	5,316	1997,20	1545,98
V. PERSONAL LOANS	1,48,759	22617,79	18724,60	20,190	7053,10	5749,26
1. Loans for Purchase of Consumer Durables	6	88	88	-	-	-
2. Loans for Housing	1,04,558	15846,23	13902,80	13,783	4776,38	4121,07
3. Rest of the Personal Loans	44,195	6770,68	4820,92	6,407	2276,72	1628,19
VI. TRADE	46,045	7896,69	6391,75	16,323	6147,48	4805,56
1. Wholesale Trade	22,349	3888,89	3133,75	9,243	3504,35	2728,79
2. Retail Trade	23,696	4007,79	3258,00	7,080	2643,13	2076,77
VII. FINANCE	1,752	302,29	204,89	991	377,85	256,48
VIII. ALL OTHERS	38,669	6482,42	5211,97	13,855	4945,36	3799,61
TOTAL BANK CREDIT	3,45,423	56057,16	45306,73	1,03,026	38056,11	29547,77
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4,997	851,27	675,86	2,065	775,42	597,73
2. Other Small Scale Industries	34,431	5935,35	4718,00	16,446	6210,08	4758,93