

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. 50 LAKH AND UPTO Rs.1 CRORE			ABOVE Rs. 1 CRORE AND UPTO Rs.4 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	4,149	3009,43	2432,80	3,295	6528,69	5292,75
1. Direct Finance	1,708	1250,26	964,01	1,004	1977,82	1603,03
2. Indirect Finance	2,441	1759,18	1468,79	2,291	4550,87	3689,72
II. INDUSTRY	28,843	21861,76	15171,47	29,232	61700,54	45406,03
1. Mining & Quarrying	707	529,03	296,97	444	908,61	670,80
2. Food Manufacturing & Processing	3,594	2726,48	2023,18	3,193	6680,03	4942,72
(a) Rice Mills, Flour & Dal Mills	1,577	1180,07	849,03	714	1367,49	952,60
(b) Sugar	101	83,12	58,24	251	595,41	492,18
(c) Edible Oils & Vanaspati	355	276,80	219,25	508	1104,35	853,55
(d) Tea Processing	367	280,17	225,71	506	1005,00	753,86
(e) Processing of Fruits & Vegetables	97	71,25	53,14	78	160,74	127,98
(f) Others	1,097	835,08	617,80	1,136	2447,05	1762,55
3. Beverage & Tobacco	262	201,61	139,72	377	848,66	639,36
4. Textiles	6,141	4664,96	3218,40	6,119	12814,92	9572,14
(a) Cotton Textiles	2,438	1863,88	1256,62	2,569	5476,72	4327,35
(b) Jute & Other Natural Fibre Textiles	104	80,33	61,64	134	286,13	220,66
(c) Handloom Textiles & Khadi	122	92,60	70,74	136	274,76	221,03
(d) Other Textiles & Textile Products	3,477	2628,15	1829,40	3,280	6777,31	4803,10
5. Paper, Paper Products & Printing	963	726,08	548,05	1,016	2100,26	1683,17
6. Leather & Leather Products	817	611,07	415,20	650	1337,81	1009,46
7. Rubber & Plastic Products	1,155	876,24	658,65	1,095	2252,10	1600,90
8. Chemicals & Chemical Products	2,645	2029,42	1466,94	3,271	7025,64	5133,69
(a) Heavy Industrial Chemicals	474	365,61	253,17	622	1336,10	960,56
(b) Fertilisers	111	86,50	65,95	179	399,05	303,36
(c) Drugs & Pharmaceuticals	709	562,54	418,65	1,026	2148,97	1583,87
(d) Non-Edible Oils	65	49,32	37,29	45	103,49	75,27
(e) Other Chemicals & Chemical Products	1,286	965,45	691,88	1,399	3038,03	2210,64
9. Petroleum, Coal Products & Nuclear Fuels	411	318,30	134,05	214	469,44	345,57
10. Manufacture of Cement & Cement Products	204	152,89	119,06	356	773,16	584,69
11. Basic Metals & Metal Products	2,990	2295,20	1696,23	3,271	6756,81	5191,46
(a) Iron & Steel	1,554	1192,37	864,88	1,836	3820,63	2994,33
(b) Non-Ferrous Metals	306	242,07	187,94	400	831,45	617,35
(c) Metal Products	1,130	860,76	643,41	1,035	2104,73	1579,79
12. Engineering	4,184	3053,06	1591,23	3,847	8168,90	5303,24
(a) Heavy Engineering	773	601,23	355,29	902	1854,39	1074,52
(b) Light Engineering	1,048	796,94	481,89	1,108	2351,06	1455,55
(c) Electrical Machinery & Goods	1,820	1227,90	481,60	1,104	2410,92	1624,61
(d) Electronic Machinery & Goods	543	426,98	272,45	733	1552,53	1148,55
13. Vehicles, Vehicle Parts & Transport Equipments	819	639,02	447,58	1,192	2591,63	1780,23
14. Other Industries	2,327	1766,08	1367,10	2,569	5426,97	4107,70
15. Electricity, Gas & Water	210	171,74	126,38	279	649,87	514,95
(a) Electricity Generation & Transmission	102	82,18	59,34	174	414,41	319,02
(b) Non-Conventional Energy	51	45,44	36,84	70	159,73	145,66
(c) Gas, Steam & Water Supply	57	44,12	30,21	35	75,73	50,28
16. Construction	1,414	1100,60	922,74	1,339	2895,72	2325,94
III. TRANSPORT OPERATORS	390	292,09	230,01	305	613,26	488,76
IV. PROFESSIONAL AND OTHER SERVICES	3,742	2830,68	2259,13	3,377	6954,64	5638,09
V. PERSONAL LOANS	2,411	1668,70	1365,97	503	879,65	759,01
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	2,142	1473,00	1236,84	462	806,71	686,62
3. Rest of the Personal Loans	269	195,70	129,13	41	72,95	72,39
VI. TRADE	9,218	6922,48	4955,51	5,543	11027,89	8263,56
1. Wholesale Trade	4,636	3460,41	2498,82	2,927	5980,39	4403,78
2. Retail Trade	4,582	3462,06	2456,68	2,616	5047,50	3859,79
VII. FINANCE	723	563,65	412,96	978	2135,98	1594,43
VIII. ALL OTHERS	5,298	3881,54	2413,57	3,776	7451,13	5386,66
TOTAL BANK CREDIT	54,774	41030,33	29241,43	47,009	97291,77	72829,30
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	892	630,01	455,37	22	35,76	35,76
2. Other Small Scale Industries	9,566	7201,21	5380,05	6,699	13094,73	9666,55

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(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 4 CRORE AND UPTO Rs.6 CRORE			ABOVE Rs. 6 CRORE AND UPTO Rs.10 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	455	2276,57	1763,57	336	2690,82	2126,38
1. Direct Finance	131	654,15	509,99	79	637,23	549,86
2. Indirect Finance	324	1622,42	1253,58	257	2053,59	1576,52
II. INDUSTRY	5,884	29407,35	21741,96	5,087	41418,09	30203,41
1. Mining & Quarrying	90	449,28	319,70	72	576,57	427,59
2. Food Manufacturing & Processing	574	2875,27	2184,28	521	4228,55	3280,14
(a) Rice Mills, Flour & Dal Mills	53	266,30	208,42	65	526,68	384,79
(b) Sugar	134	670,38	550,76	156	1264,34	1079,41
(c) Edible Oils & Vanaspati	88	434,33	310,77	75	614,23	479,33
(d) Tea Processing	75	373,02	296,61	62	508,84	420,68
(e) Processing of Fruits & Vegetables	15	73,91	54,75	13	99,45	63,46
(f) Others	209	1057,32	762,99	150	1215,00	852,47
3. Beverage & Tobacco	92	460,84	374,19	77	648,64	527,42
4. Textiles	1,088	5442,83	4003,93	890	7084,85	5108,70
(a) Cotton Textiles	551	2764,44	2074,29	444	3529,67	2601,86
(b) Jute & Other Natural Fibre Textiles	21	102,09	60,94	14	110,91	65,59
(c) Handloom Textiles & Khadi	12	60,43	40,29	11	87,11	84,79
(d) Other Textiles & Textile Products	504	2515,88	1828,41	421	3357,16	2356,47
5. Paper, Paper Products & Printing	174	865,09	678,44	127	1038,51	774,38
6. Leather & Leather Products	96	486,68	337,06	60	465,13	308,03
7. Rubber & Plastic Products	215	1064,93	791,16	144	1192,80	823,61
8. Chemicals & Chemical Products	723	3604,41	2703,10	655	5379,21	3951,68
(a) Heavy Industrial Chemicals	138	691,12	537,04	155	1260,05	918,24
(b) Fertilisers	52	255,54	202,14	64	552,21	463,30
(c) Drugs & Pharmaceuticals	226	1131,09	847,51	203	1673,86	1213,76
(d) Non-Edible Oils	6	28,97	26,66	16	129,56	77,74
(e) Other Chemicals & Chemical Products	301	1497,69	1089,74	217	1763,53	1278,65
9. Petroleum, Coal Products & Nuclear Fuels	58	289,22	203,14	49	402,74	339,69
10. Manufacture of Cement & Cement Products	96	484,74	402,60	114	936,32	743,56
11. Basic Metals & Metal Products	616	3082,08	2386,22	491	3955,10	2896,14
(a) Iron & Steel	366	1822,25	1449,86	291	2358,52	1763,76
(b) Non-Ferrous Metals	81	411,96	313,96	62	495,11	324,58
(c) Metal Products	169	847,88	622,40	138	1101,46	807,81
12. Engineering	819	4060,40	2623,79	682	5583,98	3669,11
(a) Heavy Engineering	186	919,45	533,69	133	1091,87	605,01
(b) Light Engineering	219	1074,54	663,49	193	1592,37	1092,53
(c) Electrical Machinery & Goods	248	1242,28	799,05	203	1652,95	1027,71
(d) Electronic Machinery & Goods	166	824,12	627,55	153	1246,79	943,86
13. Vehicles, Vehicle Parts & Transport Equipments	321	1599,42	1125,96	261	2140,71	1492,56
14. Other Industries	529	2662,35	2035,08	526	4261,11	3129,85
15. Electricity, Gas & Water	90	448,61	309,62	135	1125,70	860,79
(a) Electricity Generation & Transmission	65	320,16	218,51	111	920,26	701,30
(b) Non-Conventional Energy	12	60,53	44,21	9	77,53	71,12
(c) Gas, Steam & Water Supply	13	67,92	46,90	15	127,92	88,38
16. Construction	303	1531,22	1263,71	283	2398,16	1870,15
III. TRANSPORT OPERATORS	59	295,09	235,19	49	437,57	279,56
IV. PROFESSIONAL AND OTHER SERVICES	596	2965,52	2328,50	455	3740,80	3098,48
V. PERSONAL LOANS	58	287,73	240,22	40	332,50	273,34
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	52	258,59	211,07	40	332,50	273,34
3. Rest of the Personal Loans	6	29,14	29,14	–	–	–
VI. TRADE	734	3684,73	2663,51	624	5148,68	3636,41
1. Wholesale Trade	456	2299,04	1687,64	391	3253,93	2291,58
2. Retail Trade	278	1385,69	975,87	233	1894,75	1344,83
VII. FINANCE	330	1665,17	1224,66	365	3154,48	2518,22
VIII. ALL OTHERS	494	2467,38	1656,60	321	2646,74	1586,94
TOTAL BANK CREDIT	8,610	43049,54	31854,20	7,277	59569,67	43722,74
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	4	19,26	19,26	–	–	–
2. Other Small Scale Industries	693	3447,94	2423,05	517	4091,69	2681,16

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(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 CRORE AND UPTO Rs.25 CRORE			ABOVE Rs. 25 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	347	5794,06	4621,22	219	15508,23	11434,57
1. Direct Finance	91	1445,39	1084,86	48	2492,10	1659,44
2. Indirect Finance	256	4348,67	3536,36	171	13016,13	9775,12
II. INDUSTRY	4,760	76760,21	55598,33	2,733	189018,02	127061,66
1. Mining & Quarrying	84	1388,30	950,79	104	14921,57	7874,87
2. Food Manufacturing & Processing	460	7244,75	5125,49	154	8084,74	4194,07
(a) Rice Mills, Flour & Dal Mills	59	1001,73	680,86	23	1255,89	603,79
(b) Sugar	147	2330,13	1840,73	66	3422,32	1556,80
(c) Edible Oils & Vanaspati	48	675,91	445,46	6	209,86	220,21
(d) Tea Processing	43	620,19	428,86	16	726,03	532,89
(e) Processing of Fruits & Vegetables	9	137,46	84,56	2	147,86	147,94
(f) Others	154	2479,34	1645,02	41	2322,78	1132,44
3. Beverage & Tobacco	70	1078,83	855,92	36	2102,58	1540,25
4. Textiles	625	9586,82	7017,19	193	9940,30	6094,06
(a) Cotton Textiles	324	4834,99	3640,58	100	5080,45	3209,31
(b) Jute & Other Natural Fibre Textiles	12	171,03	76,52	5	310,90	142,89
(c) Handloom Textiles & Khadi	10	152,87	140,31	5	459,26	281,94
(d) Other Textiles & Textile Products	279	4427,92	3159,78	83	4089,69	2459,92
5. Paper, Paper Products & Printing	125	2010,33	1515,58	47	2411,84	1590,18
6. Leather & Leather Products	49	721,68	511,54	5	180,07	189,10
7. Rubber & Plastic Products	101	1526,45	997,45	33	1706,82	1153,49
8. Chemicals & Chemical Products	624	10161,21	7381,27	299	18221,82	11220,81
(a) Heavy Industrial Chemicals	153	2561,06	1877,80	69	5238,57	3148,84
(b) Fertilisers	120	2033,68	1674,97	85	5308,10	3610,80
(c) Drugs & Pharmaceuticals	152	2427,27	1833,13	76	3526,38	2120,37
(d) Non-Edible Oils	17	221,93	128,64	5	189,45	75,05
(e) Other Chemicals & Chemical Products	182	2917,27	1866,72	64	3959,33	2265,75
9. Petroleum, Coal Products & Nuclear Fuels	49	853,25	594,58	100	10649,90	7790,55
10. Manufacture of Cement & Cement Products	112	1751,81	1406,27	67	3362,36	2482,87
11. Basic Metals & Metal Products	507	8182,04	6240,78	338	22561,32	15050,65
(a) Iron & Steel	353	5701,82	4419,72	242	17415,47	11842,47
(b) Non-Ferrous Metals	61	1007,80	686,16	47	2421,54	1679,56
(c) Metal Products	93	1472,42	1134,90	49	2724,31	1528,61
12. Engineering	563	9009,75	5578,29	255	15714,12	9562,58
(a) Heavy Engineering	124	1965,77	1231,19	50	2682,95	1747,29
(b) Light Engineering	143	2282,18	1419,02	53	2676,13	1811,15
(c) Electrical Machinery & Goods	179	2871,01	1591,56	86	6224,36	3030,53
(d) Electronic Machinery & Goods	117	1890,79	1336,52	66	4130,68	2973,61
13. Vehicles, Vehicle Parts & Transport Equipments	227	3682,86	2756,91	145	9430,67	5880,66
14. Other Industries	547	8713,49	6516,71	230	15476,76	11338,08
15. Electricity, Gas & Water	268	4909,75	3568,24	417	29635,29	22256,79
(a) Electricity Generation & Transmission	237	4422,64	3219,77	393	28466,17	21331,03
(b) Non-Conventional Energy	14	203,38	155,39	2	68,00	50,29
(c) Gas, Steam & Water Supply	17	283,73	193,08	22	1101,12	875,46
16. Construction	349	5938,87	4581,32	310	24617,85	18842,66
III. TRANSPORT OPERATORS	99	1756,59	1236,80	78	5503,83	4371,03
IV. PROFESSIONAL AND OTHER SERVICES	436	7184,88	5695,14	233	16726,63	12973,05
V. PERSONAL LOANS	47	829,49	682,38	56	3502,75	3059,79
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	44	791,45	644,34	56	3502,75	3059,79
3. Rest of the Personal Loans	3	38,04	38,04	–	–	–
VI. TRADE	440	7044,50	4908,86	224	55359,81	41081,36
1. Wholesale Trade	310	4983,92	3486,21	157	51614,64	38513,53
2. Retail Trade	130	2060,58	1422,65	67	3745,17	2567,83
VII. FINANCE	469	8237,38	6598,38	575	53229,04	45609,99
VIII. ALL OTHERS	216	3410,44	2303,15	121	7433,41	5486,57
TOTAL BANK CREDIT	6,814	111017,55	81644,25	4,239	346281,72	251078,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	192	2429,89	1666,72	3	239,01	239,01