

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

(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
<b>I. AGRICULTURE</b>	<b>177,51,065</b>	<b>25274,15</b>	<b>22115,46</b>	<b>80,89,462</b>	<b>50112,70</b>	<b>42366,89</b>
1. Direct Finance	173,39,500	24700,13	21649,27	79,26,635	48984,47	41436,29
2. Indirect Finance	4,11,565	574,02	466,20	1,62,827	1128,23	930,59
<b>II. INDUSTRY</b>	<b>22,81,567</b>	<b>2784,40</b>	<b>2039,98</b>	<b>8,42,165</b>	<b>7604,70</b>	<b>6281,85</b>
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,20,505	126,51	100,44	53,174	464,15	360,71
(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	98,030	146,25	103,32	45,017	436,09	350,73
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	9,804	13,71	10,89	14,866	149,45	118,81
6. Leather & Leather Products	9,341	13,72	10,08	8,274	78,70	65,66
7. Rubber & Plastic Products	13,173	21,26	16,67	8,066	87,76	71,98
8. Chemicals & Chemical Products	39,925	52,44	37,69	21,853	206,61	179,84
(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	1,849	2,88	2,03	3,870	39,54	32,68
11. Basic Metals & Metal Products	63,993	85,60	60,53	20,011	207,69	171,27
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	...	...	...	...	...	...
12. Engineering	1,37,777	158,52	128,42	33,646	338,64	274,50
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	11,886	15,83	11,76	14,758	131,57	103,20
14. Other Industries	17,36,129	2089,25	1510,12	4,94,094	4007,78	3263,31
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	39,155	58,43	48,04	1,24,536	1456,71	1289,17
<b>III. TRANSPORT OPERATORS</b>	<b>1,98,796</b>	<b>237,28</b>	<b>182,21</b>	<b>2,73,540</b>	<b>2534,09</b>	<b>1870,67</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,78,520</b>	<b>1101,67</b>	<b>872,49</b>	<b>5,04,804</b>	<b>3567,34</b>	<b>2858,60</b>
<b>V. PERSONAL LOANS</b>	<b>109,24,417</b>	<b>15943,35</b>	<b>9955,54</b>	<b>182,93,955</b>	<b>124890,93</b>	<b>76655,12</b>
1. Loans for Purchase of Consumer Durables	4,30,232	741,83	567,75	10,65,382	6780,25	5353,07
2. Loans for Housing	2,05,307	326,94	292,14	16,43,585	19925,26	17110,97
3. Rest of the Personal Loans	102,88,878	14874,58	9095,66	155,84,988	98185,41	54191,09
<b>VI. TRADE</b>	<b>36,66,009</b>	<b>5166,19</b>	<b>4085,29</b>	<b>19,48,942</b>	<b>14495,24</b>	<b>11732,50</b>
1. Wholesale Trade	2,76,298	364,17	260,34	94,323	869,02	693,29
2. Retail Trade	33,89,711	4802,02	3824,95	18,54,619	13626,22	11039,22
<b>VII. FINANCE</b>	<b>46,836</b>	<b>70,50</b>	<b>54,06</b>	<b>40,502</b>	<b>338,92</b>	<b>251,59</b>
<b>VIII. ALL OTHERS</b>	<b>30,85,354</b>	<b>4299,00</b>	<b>3686,75</b>	<b>23,80,427</b>	<b>17354,20</b>	<b>14871,01</b>
<b>TOTAL BANK CREDIT</b>	<b>387,32,564</b>	<b>54876,54</b>	<b>42991,79</b>	<b>323,73,797</b>	<b>220898,11</b>	<b>156888,24</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,16,310	1160,29	864,43	2,21,112	1603,50	1291,75
2. Other Small Scale Industries	4,42,907	579,78	443,49	2,94,195	2642,53	2172,97

... 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 2005**

(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
<b>I. AGRICULTURE</b>	<b>7,27,121</b>	<b>21949,20</b>	<b>19266,92</b>	<b>49,391</b>	<b>3647,64</b>	<b>2986,87</b>
1. Direct Finance	6,84,882	20514,87	18055,94	36,463	2638,31	2168,48
2. Indirect Finance	42,239	1434,32	1210,98	12,928	1009,33	818,39
<b>II. INDUSTRY</b>	<b>2,55,259</b>	<b>8903,84</b>	<b>7341,97</b>	<b>1,14,007</b>	<b>8904,29</b>	<b>7219,00</b>
1. Mining & Quarrying	9,119	314,66	261,50	3,963	306,08	250,24
2. Food Manufacturing & Processing	19,114	689,47	553,50	11,768	944,60	744,93
(a) Rice Mills, Flour & Dal Mills	6,926	256,45	205,70	5,605	457,99	354,96
(b) Sugar	152	5,35	4,00	85	6,90	5,43
(c) Edible Oils & Vanaspati	1,677	60,93	48,27	951	76,08	60,56
(d) Tea Processing	331	11,72	9,53	222	17,52	15,23
(e) Processing of Fruits & Vegetables	688	24,18	18,80	344	26,95	21,70
(f) Others	9,340	330,83	267,21	4,561	359,15	287,06
3. Beverage & Tobacco	1,500	52,87	42,22	818	64,98	51,63
4. Textiles	27,404	983,10	777,98	15,107	1198,99	973,07
(a) Cotton Textiles	9,713	338,36	266,58	4,664	375,36	308,20
(b) Jute & Other Natural Fibre Textiles	528	18,82	15,26	309	24,21	20,56
(c) Handloom Textiles & Khadi	2,305	83,52	64,48	1,091	85,14	68,94
(d) Other Textiles & Textile Products	14,858	542,40	431,66	9,043	714,28	575,38
5. Paper, Paper Products & Printing	8,864	318,59	255,85	5,083	397,19	319,41
6. Leather & Leather Products	2,382	84,81	72,26	1,534	120,38	102,23
7. Rubber & Plastic Products	9,524	336,06	271,78	5,322	415,17	336,63
8. Chemicals & Chemical Products	9,883	359,03	285,12	6,372	500,56	398,20
(a) Heavy Industrial Chemicals	1,391	51,30	40,16	1,074	85,73	66,66
(b) Fertilisers	206	7,88	5,84	124	10,18	8,13
(c) Drugs & Pharmaceuticals	1,962	70,54	56,08	1,324	104,81	84,92
(d) Non-Edible Oils	203	7,55	6,23	139	11,10	8,47
(e) Other Chemicals & Chemical Products	6,121	221,76	176,81	3,711	288,75	230,01
9. Petroleum, Coal Products & Nuclear Fuels	1,210	41,56	33,23	568	44,10	35,66
10. Manufacture of Cement & Cement Products	2,565	95,11	75,99	1,182	90,64	71,66
11. Basic Metals & Metal Products	15,962	579,41	468,20	9,624	753,68	605,53
(a) Iron & Steel	5,184	189,02	151,33	3,356	263,59	208,74
(b) Non-Ferrous Metals	1,548	58,19	46,73	1,171	93,26	74,44
(c) Metal Products	9,230	332,21	270,14	5,097	396,83	322,35
12. Engineering	20,402	734,22	576,90	11,641	923,45	733,66
(a) Heavy Engineering	4,106	147,33	112,82	2,655	216,09	169,82
(b) Light Engineering	8,940	323,52	253,85	4,798	377,23	298,31
(c) Electrical Machinery & Goods	5,394	192,68	152,60	2,927	230,95	184,80
(d) Electronic Machinery & Goods	1,962	70,70	57,64	1,261	99,17	80,73
13. Vehicles, Vehicle Parts & Transport Equipments	4,239	153,61	120,75	2,338	181,99	141,50
14. Other Industries	43,140	1521,96	1233,28	17,900	1380,85	1121,76
15. Electricity, Gas & Water	1,545	54,74	43,75	764	60,92	50,91
(a) Electricity Generation & Transmission	686	24,07	19,75	324	26,05	22,00
(b) Non-Conventional Energy	245	8,35	6,43	85	6,85	5,53
(c) Gas, Steam & Water Supply	614	22,32	17,57	355	28,02	23,38
16. Construction	78,406	2584,64	2269,66	20,023	1520,71	1281,97
<b>III. TRANSPORT OPERATORS</b>	<b>73,734</b>	<b>2407,35</b>	<b>1896,46</b>	<b>23,643</b>	<b>1665,14</b>	<b>1442,32</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>94,302</b>	<b>3269,39</b>	<b>2531,66</b>	<b>49,098</b>	<b>3750,51</b>	<b>2764,91</b>
<b>V. PERSONAL LOANS</b>	<b>26,16,861</b>	<b>86189,85</b>	<b>69153,68</b>	<b>7,12,935</b>	<b>52065,39</b>	<b>44113,04</b>
1. Loans for Purchase of Consumer Durables	12,599	383,52	304,29	1,966	146,75	118,58
2. Loans for Housing	11,74,191	40504,68	36099,24	4,47,699	32669,50	29086,90
3. Rest of the Personal Loans	14,30,071	45301,65	32750,16	2,63,270	19249,15	14907,56
<b>VI. TRADE</b>	<b>2,67,450</b>	<b>9662,80</b>	<b>7935,85</b>	<b>1,06,036</b>	<b>8418,93</b>	<b>6844,08</b>
1. Wholesale Trade	50,203	1842,13	1517,92	31,560	2518,11	2046,54
2. Retail Trade	2,17,247	7820,67	6417,93	74,476	5900,82	4797,54
<b>VII. FINANCE</b>	<b>9,781</b>	<b>329,29</b>	<b>250,75</b>	<b>3,430</b>	<b>266,37</b>	<b>197,94</b>
<b>VIII. ALL OTHERS</b>	<b>92,701</b>	<b>3146,94</b>	<b>2315,35</b>	<b>77,123</b>	<b>5799,30</b>	<b>4606,09</b>
<b>TOTAL BANK CREDIT</b>	<b>41,37,209</b>	<b>135858,65</b>	<b>110692,64</b>	<b>11,35,663</b>	<b>84517,57</b>	<b>70174,25</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	27,968	976,52	783,32	11,224	881,99	704,53
2. Other Small Scale Industries	77,235	2827,93	2252,19	46,488	3655,92	2923,85

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SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2005**

(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
<b>I. AGRICULTURE</b>	<b>20,796</b>	<b>3477,74</b>	<b>2662,43</b>	<b>8,855</b>	<b>3221,75</b>	<b>2573,78</b>
1. Direct Finance	14,211	2345,84	1725,97	4,700	1707,90	1282,69
2. Indirect Finance	6,585	1131,90	936,46	4,155	1513,85	1291,09
<b>II. INDUSTRY</b>	<b>88,395</b>	<b>15224,30</b>	<b>12175,05</b>	<b>44,132</b>	<b>16762,75</b>	<b>12910,68</b>
1. Mining & Quarrying	2,413	403,47	319,47	947	359,00	271,99
2. Food Manufacturing & Processing	11,319	2010,90	1564,83	6,220	2383,13	1797,00
(a) Rice Mills, Flour & Dal Mills	5,965	1071,75	816,85	3,308	1265,33	923,34
(b) Sugar	93	16,89	12,78	111	43,53	33,20
(c) Edible Oils & Vanaspati	965	172,69	131,03	516	200,46	155,87
(d) Tea Processing	278	50,03	39,78	281	108,82	88,56
(e) Processing of Fruits & Vegetables	324	55,78	45,15	169	62,49	49,22
(f) Others	3,694	643,76	519,24	1,835	702,50	546,80
3. Beverage & Tobacco	644	114,17	89,16	413	154,72	109,58
4. Textiles	14,422	2525,86	2038,61	8,446	3216,95	2456,09
(a) Cotton Textiles	4,825	848,59	689,86	2,868	1100,04	820,78
(b) Jute & Other Natural Fibre Textiles	252	43,20	35,05	147	56,76	44,57
(c) Handloom Textiles & Khadi	693	118,18	97,05	607	223,71	176,99
(d) Other Textiles & Textile Products	8,652	1515,88	1216,66	4,824	1836,43	1413,75
5. Paper, Paper Products & Printing	3,977	677,45	538,88	1,743	660,22	505,50
6. Leather & Leather Products	1,571	274,30	221,65	989	384,66	283,64
7. Rubber & Plastic Products	4,498	765,42	620,59	2,073	785,51	613,25
8. Chemicals & Chemical Products	6,236	1082,79	858,18	3,599	1368,08	1040,08
(a) Heavy Industrial Chemicals	1,133	200,02	155,15	726	275,86	204,30
(b) Fertilisers	185	33,00	26,34	125	46,63	35,28
(c) Drugs & Pharmaceuticals	1,364	240,27	190,93	872	334,76	262,95
(d) Non-Edible Oils	142	24,56	20,02	92	34,77	26,44
(e) Other Chemicals & Chemical Products	3,412	584,95	465,75	1,784	676,06	511,11
9. Petroleum, Coal Products & Nuclear Fuels	463	79,33	63,27	243	93,32	68,21
10. Manufacture of Cement & Cement Products	672	113,62	91,56	324	121,63	91,98
11. Basic Metals & Metal Products	8,673	1493,91	1197,03	4,647	1768,61	1394,25
(a) Iron & Steel	3,257	567,09	455,03	2,109	809,01	626,92
(b) Non-Ferrous Metals	1,085	187,88	152,35	577	221,12	173,01
(c) Metal Products	4,331	738,93	589,66	1,961	738,49	594,32
12. Engineering	10,918	1878,02	1492,45	5,089	1923,76	1484,44
(a) Heavy Engineering	2,682	454,36	362,76	1,173	445,96	336,83
(b) Light Engineering	4,510	774,64	619,60	1,983	743,58	575,45
(c) Electrical Machinery & Goods	2,635	460,43	358,44	1,366	517,95	401,83
(d) Electronic Machinery & Goods	1,091	188,58	151,66	567	216,28	170,33
13. Vehicles, Vehicle Parts & Transport Equipments	2,244	382,52	299,05	1,375	531,13	398,70
14. Other Industries	9,854	1668,59	1350,31	3,826	1427,01	1142,99
15. Electricity, Gas & Water	670	113,76	91,99	392	143,64	104,40
(a) Electricity Generation & Transmission	288	49,76	41,29	243	87,73	63,10
(b) Non-Conventional Energy	75	13,19	10,61	38	15,37	12,68
(c) Gas, Steam & Water Supply	307	50,82	40,09	111	40,54	28,62
16. Construction	9,821	1640,20	1338,00	3,806	1441,38	1148,58
<b>III. TRANSPORT OPERATORS</b>	<b>5,271</b>	<b>750,83</b>	<b>648,32</b>	<b>1,102</b>	<b>410,20</b>	<b>332,47</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>21,918</b>	<b>3653,67</b>	<b>2808,89</b>	<b>7,326</b>	<b>2755,16</b>	<b>2029,89</b>
<b>V. PERSONAL LOANS</b>	<b>2,42,474</b>	<b>37016,76</b>	<b>30348,45</b>	<b>36,579</b>	<b>12810,46</b>	<b>10048,28</b>
1. Loans for Purchase of Consumer Durables	17	2,41	2,40	3	96	95
2. Loans for Housing	1,64,352	25117,98	21958,18	23,740	8220,78	6883,51
3. Rest of the Personal Loans	78,105	11896,37	8387,88	12,836	4588,73	3163,82
<b>VI. TRADE</b>	<b>59,314</b>	<b>10157,50</b>	<b>8181,35</b>	<b>20,645</b>	<b>7735,48</b>	<b>5983,98</b>
1. Wholesale Trade	25,862	4512,61	3631,32	10,572	3994,01	3113,16
2. Retail Trade	33,452	5644,89	4550,03	10,073	3741,47	2870,82
<b>VII. FINANCE</b>	<b>2,338</b>	<b>405,70</b>	<b>265,95</b>	<b>1,183</b>	<b>447,73</b>	<b>294,77</b>
<b>VIII. ALL OTHERS</b>	<b>39,855</b>	<b>6716,45</b>	<b>5282,59</b>	<b>12,401</b>	<b>4417,07</b>	<b>3251,67</b>
<b>TOTAL BANK CREDIT</b>	<b>4,80,361</b>	<b>77402,95</b>	<b>62373,02</b>	<b>1,32,223</b>	<b>48560,61</b>	<b>37425,53</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	7,567	1298,47	1028,98	2,876	1077,50	818,25
2. Other Small Scale Industries	38,477	6657,05	5288,20	18,353	6933,57	5318,07