

**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.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
<b>I. AGRICULTURE</b>	<b>4,561</b>	<b>3338,80</b>	<b>2680,17</b>	<b>3,631</b>	<b>7167,20</b>	<b>5859,38</b>
1. Direct Finance	2,083	1546,79	1213,39	1,417	2755,55	2231,90
2. Indirect Finance	2,478	1792,01	1466,77	2,214	4411,66	3627,47
<b>II. INDUSTRY</b>	<b>30,374</b>	<b>23251,68</b>	<b>17439,04</b>	<b>35,671</b>	<b>75808,32</b>	<b>56234,82</b>
1. Mining & Quarrying	611	465,35	349,20	550	1183,46	855,04
2. Food Manufacturing & Processing	4,292	3262,97	2433,92	3,905	8095,01	5982,59
(a) Rice Mills, Flour & Dal Mills	2,066	1551,95	1125,48	1,151	2158,72	1576,15
(b) Sugar	120	96,14	75,53	229	534,53	410,62
(c) Edible Oils & Vanaspati	384	299,75	227,72	627	1426,49	1097,34
(d) Tea Processing	335	259,01	204,91	515	1036,95	739,70
(e) Processing of Fruits & Vegetables	111	82,81	64,01	112	232,08	168,81
(f) Others	1,276	973,31	736,27	1,271	2706,23	1989,97
3. Beverage & Tobacco	270	208,55	160,34	431	972,14	738,71
4. Textiles	6,084	4623,35	3494,83	6,944	14596,50	10777,28
(a) Cotton Textiles	2,114	1624,47	1208,45	2,987	6383,86	4749,49
(b) Jute & Other Natural Fibre Textiles	126	96,09	76,92	150	295,52	221,63
(c) Handloom Textiles & Khadi	347	255,94	200,59	170	353,24	244,83
(d) Other Textiles & Textile Products	3,497	2646,85	2008,87	3,637	7563,88	5561,33
5. Paper, Paper Products & Printing	1,088	831,27	632,85	1,343	2832,54	2234,11
6. Leather & Leather Products	856	641,51	446,22	776	1618,46	1145,81
7. Rubber & Plastic Products	1,288	966,73	730,11	1,206	2462,59	1793,78
8. Chemicals & Chemical Products	2,647	2052,68	1446,53	3,672	7970,71	5853,81
(a) Heavy Industrial Chemicals	527	407,75	291,49	728	1579,56	1106,00
(b) Fertilisers	108	83,79	62,00	190	416,13	311,02
(c) Drugs & Pharmaceuticals	703	555,26	394,22	1,286	2941,01	2330,49
(d) Non-Edible Oils	57	45,21	35,20	63	126,62	96,77
(e) Other Chemicals & Chemical Products	1,252	960,67	663,62	1,405	2907,38	2009,54
9. Petroleum, Coal Products & Nuclear Fuels	207	161,12	111,43	263	562,28	403,07
10. Manufacture of Cement & Cement Products	212	158,12	118,25	427	947,11	652,84
11. Basic Metals & Metal Products	3,450	2656,56	2034,06	4,320	9000,96	6732,00
(a) Iron & Steel	1,769	1367,48	1058,55	2,469	5251,32	3937,95
(b) Non-Ferrous Metals	404	313,61	238,78	580	1154,66	828,43
(c) Metal Products	1,277	975,46	736,73	1,271	2594,98	1965,62
12. Engineering	3,383	2585,53	1926,03	3,932	8381,29	6184,43
(a) Heavy Engineering	789	603,86	450,13	931	1965,51	1401,53
(b) Light Engineering	1,098	836,97	609,71	1,114	2347,26	1744,97
(c) Electrical Machinery & Goods	1,029	784,02	593,61	1,092	2337,05	1693,80
(d) Electronic Machinery & Goods	467	360,67	272,58	795	1731,48	1344,13
13. Vehicles, Vehicle Parts & Transport Equipments	1,081	846,73	582,42	1,744	3955,55	2930,34
14. Other Industries	2,401	1824,94	1407,15	3,224	6888,51	4847,37
15. Electricity, Gas & Water	290	235,79	183,84	402	860,54	670,23
(a) Electricity Generation & Transmission	201	167,57	137,15	271	589,06	462,38
(b) Non-Conventional Energy	30	23,81	12,62	75	160,37	132,13
(c) Gas, Steam & Water Supply	59	44,41	34,08	56	111,11	75,73
16. Construction	2,214	1730,47	1381,87	2,532	5480,67	4433,41
<b>III. TRANSPORT OPERATORS</b>	<b>741</b>	<b>556,50</b>	<b>453,72</b>	<b>418</b>	<b>817,10</b>	<b>670,30</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,319</b>	<b>4692,45</b>	<b>3441,41</b>	<b>4,943</b>	<b>10063,66</b>	<b>7902,57</b>
<b>V. PERSONAL LOANS</b>	<b>5,871</b>	<b>4282,97</b>	<b>3415,01</b>	<b>1,681</b>	<b>3037,41</b>	<b>2591,07</b>
1. Loans for Purchase of Consumer Durables	-	-	-	1	1,52	1,52
2. Loans for Housing	5,475	3999,04	3202,89	1,624	2949,32	2503,00
3. Rest of the Personal Loans	396	283,93	212,12	56	86,57	86,55
<b>VI. TRADE</b>	<b>11,486</b>	<b>8663,27</b>	<b>6376,23</b>	<b>8,021</b>	<b>15977,53</b>	<b>11584,10</b>
1. Wholesale Trade	5,035	3785,29	2902,04	3,643	7377,94	5369,47
2. Retail Trade	6,451	4877,98	3474,19	4,378	8599,59	6214,63
<b>VII. FINANCE</b>	<b>833</b>	<b>648,28</b>	<b>483,88</b>	<b>1,072</b>	<b>2332,54</b>	<b>1702,81</b>
<b>VIII. ALL OTHERS</b>	<b>4,221</b>	<b>3164,15</b>	<b>1891,10</b>	<b>2,970</b>	<b>5895,27</b>	<b>3667,40</b>
<b>TOTAL BANK CREDIT</b>	<b>64,406</b>	<b>48598,10</b>	<b>36180,56</b>	<b>58,407</b>	<b>121099,03</b>	<b>90212,44</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,261	889,73	641,66	2	3,34	3,34
2. Other Small Scale Industries	11,075	8361,49	6242,39	8,458	16473,15	12164,06

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MARCH 2005**

(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
<b>I. AGRICULTURE</b>	<b>512</b>	<b>2560,39</b>	<b>2008,03</b>	<b>348</b>	<b>2857,07</b>	<b>2119,44</b>
1. Direct Finance	184	911,23	685,83	143	1196,68	951,08
2. Indirect Finance	328	1649,17	1322,20	205	1660,40	1168,36
<b>II. INDUSTRY</b>	<b>7,818</b>	<b>39092,23</b>	<b>28596,82</b>	<b>6,381</b>	<b>52139,80</b>	<b>36304,52</b>
1. Mining & Quarrying	192	910,93	694,40	84	688,75	428,72
2. Food Manufacturing & Processing	666	3308,03	2382,65	593	4872,59	3349,45
(a) Rice Mills, Flour & Dal Mills	89	443,51	304,96	80	649,89	436,23
(b) Sugar	111	553,16	432,22	145	1208,68	940,60
(c) Edible Oils & Vanaspati	116	571,66	405,38	106	876,84	639,02
(d) Tea Processing	72	355,72	302,19	73	586,93	394,49
(e) Processing of Fruits & Vegetables	20	94,88	70,91	18	142,43	80,86
(f) Others	258	1289,10	867,00	171	1407,82	858,25
3. Beverage & Tobacco	116	579,41	478,44	90	746,43	544,22
4. Textiles	1,657	8357,06	6453,43	1,121	8989,59	5996,07
(a) Cotton Textiles	991	5025,46	4119,34	567	4579,08	3087,20
(b) Jute & Other Natural Fibre Textiles	25	120,46	81,93	16	120,85	64,19
(c) Handloom Textiles & Khadi	17	89,80	66,60	11	92,83	53,68
(d) Other Textiles & Textile Products	624	3121,34	2185,56	527	4196,83	2790,99
5. Paper, Paper Products & Printing	211	1048,74	758,71	149	1226,21	864,80
6. Leather & Leather Products	108	544,87	387,42	76	594,31	402,98
7. Rubber & Plastic Products	282	1394,18	903,42	182	1473,44	1000,62
8. Chemicals & Chemical Products	918	4571,95	3125,91	761	6285,58	4107,72
(a) Heavy Industrial Chemicals	242	1192,14	774,84	176	1438,90	936,37
(b) Fertilisers	59	298,74	205,45	60	493,50	385,87
(c) Drugs & Pharmaceuticals	285	1424,63	1003,14	269	2234,83	1468,61
(d) Non-Edible Oils	13	63,68	45,31	14	119,49	69,51
(e) Other Chemicals & Chemical Products	319	1592,76	1097,18	242	1998,86	1247,35
9. Petroleum, Coal Products & Nuclear Fuels	86	433,79	311,53	42	363,14	268,47
10. Manufacture of Cement & Cement Products	106	537,83	460,76	97	784,11	605,45
11. Basic Metals & Metal Products	879	4392,36	3172,32	797	6483,50	4568,83
(a) Iron & Steel	542	2715,00	1989,78	481	3904,17	2869,23
(b) Non-Ferrous Metals	115	570,85	373,31	120	965,55	569,20
(c) Metal Products	222	1106,50	809,23	196	1613,78	1130,40
12. Engineering	830	4121,36	2970,35	703	5722,62	4206,48
(a) Heavy Engineering	183	907,84	651,44	152	1210,63	873,37
(b) Light Engineering	248	1229,45	848,08	198	1631,50	1249,17
(c) Electrical Machinery & Goods	236	1177,98	859,25	176	1431,10	997,95
(d) Electronic Machinery & Goods	163	806,09	611,58	177	1449,39	1085,99
13. Vehicles, Vehicle Parts & Transport Equipments	399	1988,70	1425,24	337	2744,46	1890,93
14. Other Industries	694	3504,15	2582,30	693	5628,53	4061,43
15. Electricity, Gas & Water	122	606,81	418,99	152	1312,55	880,02
(a) Electricity Generation & Transmission	90	447,99	309,94	121	1042,96	697,72
(b) Non-Conventional Energy	19	94,42	70,46	16	138,15	114,18
(c) Gas, Steam & Water Supply	13	64,39	38,59	15	131,44	68,13
16. Construction	552	2792,08	2070,93	504	4224,00	3128,34
<b>III. TRANSPORT OPERATORS</b>	<b>62</b>	<b>306,33</b>	<b>243,89</b>	<b>59</b>	<b>493,32</b>	<b>346,76</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>896</b>	<b>4507,03</b>	<b>3474,25</b>	<b>662</b>	<b>5488,98</b>	<b>4026,18</b>
<b>V. PERSONAL LOANS</b>	<b>152</b>	<b>754,80</b>	<b>580,86</b>	<b>130</b>	<b>1062,22</b>	<b>851,03</b>
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	147	731,70	557,75	128	1044,36	833,17
3. Rest of the Personal Loans	5	23,10	23,10	2	17,86	17,86
<b>VI. TRADE</b>	<b>1,160</b>	<b>5776,08</b>	<b>3729,67</b>	<b>936</b>	<b>7686,13</b>	<b>4916,24</b>
1. Wholesale Trade	576	2889,76	1958,10	516	4263,00	2865,55
2. Retail Trade	584	2886,32	1771,57	420	3423,13	2050,69
<b>VII. FINANCE</b>	<b>378</b>	<b>1888,21</b>	<b>1325,82</b>	<b>352</b>	<b>3042,16</b>	<b>2134,17</b>
<b>VIII. ALL OTHERS</b>	<b>444</b>	<b>2246,24</b>	<b>1070,70</b>	<b>292</b>	<b>2426,28</b>	<b>1250,90</b>
<b>TOTAL BANK CREDIT</b>	<b>11,422</b>	<b>57131,31</b>	<b>41030,05</b>	<b>9,160</b>	<b>75195,97</b>	<b>51949,24</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	-	-	-	-	-	-
2. Other Small Scale Industries	982	4915,03	3446,23	714	5765,17	3997,67

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MARCH 2005**

(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
<b>I. AGRICULTURE</b>	<b>318</b>	<b>5424,68</b>	<b>4116,33</b>	<b>248</b>	<b>20111,99</b>	<b>15629,17</b>
1. Direct Finance	112	1855,90	1357,89	50	2953,31	1876,63
2. Indirect Finance	206	3568,79	2758,44	198	17158,68	13752,54
<b>II. INDUSTRY</b>	<b>6,570</b>	<b>107599,43</b>	<b>71249,81</b>	<b>4,330</b>	<b>355929,63</b>	<b>189031,44</b>
1. Mining & Quarrying	105	1711,50	1005,39	157	25416,33	11381,52
2. Food Manufacturing & Processing	563	9188,59	5701,26	305	31144,19	6079,12
(a) Rice Mills, Flour & Dal Mills	84	1429,50	722,77	57	3278,43	1061,93
(b) Sugar	173	2842,23	2104,42	77	4187,27	1942,38
(c) Edible Oils & Vanaspati	69	1062,43	617,85	21	987,55	554,37
(d) Tea Processing	32	547,88	328,43	64	12174,66	368,00
(e) Processing of Fruits & Vegetables	11	156,75	107,92	6	262,33	251,89
(f) Others	194	3149,80	1819,86	80	10253,95	1900,54
3. Beverage & Tobacco	105	1569,56	1195,77	28	1802,65	875,79
4. Textiles	1,072	16995,11	9867,38	484	29196,34	9118,57
(a) Cotton Textiles	540	8519,33	5057,16	240	12857,51	4926,95
(b) Jute & Other Natural Fibre Textiles	17	252,15	151,77	6	342,03	99,00
(c) Handloom Textiles & Khadi	21	335,82	246,59	15	1516,72	1057,58
(d) Other Textiles & Textile Products	494	7887,81	4411,86	223	14480,08	3035,02
5. Paper, Paper Products & Printing	154	2462,34	1729,77	77	5330,66	2645,53
6. Leather & Leather Products	59	976,32	608,20	22	889,19	401,59
7. Rubber & Plastic Products	138	2247,68	1224,58	59	4315,89	1402,11
8. Chemicals & Chemical Products	731	12047,55	7242,20	457	34067,23	14657,90
(a) Heavy Industrial Chemicals	160	2757,54	1567,19	124	9012,80	5090,68
(b) Fertilisers	125	2172,77	1650,96	108	8261,49	5103,27
(c) Drugs & Pharmaceuticals	213	3456,69	1954,76	144	10862,11	2523,53
(d) Non-Edible Oils	17	248,91	126,14	4	137,80	70,66
(e) Other Chemicals & Chemical Products	216	3411,64	1943,15	77	5793,03	1869,76
9. Petroleum, Coal Products & Nuclear Fuels	73	1291,43	906,87	122	15806,34	9896,39
10. Manufacture of Cement & Cement Products	138	2210,95	1826,44	87	5160,61	3602,56
11. Basic Metals & Metal Products	785	12653,40	9077,58	545	45514,68	24373,78
(a) Iron & Steel	535	8629,60	6539,00	411	37798,52	20952,73
(b) Non-Ferrous Metals	109	1784,89	903,21	83	5533,46	2202,69
(c) Metal Products	141	2238,91	1635,37	51	2182,70	1218,36
12. Engineering	642	10518,42	7222,50	306	23124,14	13215,16
(a) Heavy Engineering	129	2181,93	1601,95	59	3302,53	2571,09
(b) Light Engineering	175	2840,12	1857,45	91	8367,30	3890,57
(c) Electrical Machinery & Goods	162	2648,86	1745,88	78	6146,13	3469,07
(d) Electronic Machinery & Goods	176	2847,51	2017,23	78	5308,18	3284,43
13. Vehicles, Vehicle Parts & Transport Equipments	285	4483,58	2909,73	187	14004,47	8083,32
14. Other Industries	830	13580,18	9346,85	458	34952,30	20824,57
15. Electricity, Gas & Water	300	5331,10	3812,61	503	42023,73	30059,78
(a) Electricity Generation & Transmission	235	4324,19	3167,90	474	40392,12	29022,60
(b) Non-Conventional Energy	27	404,38	224,38	10	664,86	202,68
(c) Gas, Steam & Water Supply	38	602,53	420,32	19	966,75	834,50
16. Construction	590	10331,71	7572,69	533	43180,89	32413,77
<b>III. TRANSPORT OPERATORS</b>	<b>92</b>	<b>1638,45</b>	<b>1138,24</b>	<b>85</b>	<b>5945,50</b>	<b>4495,39</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>616</b>	<b>9984,65</b>	<b>7476,76</b>	<b>309</b>	<b>27258,59</b>	<b>15077,94</b>
<b>V. PERSONAL LOANS</b>	<b>114</b>	<b>1955,55</b>	<b>1588,06</b>	<b>88</b>	<b>7588,52</b>	<b>6681,22</b>
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	114	1955,55	1588,06	88	7588,52	6681,22
3. Rest of the Personal Loans	-	-	-	-	-	-
<b>VI. TRADE</b>	<b>696</b>	<b>11665,85</b>	<b>6632,12</b>	<b>413</b>	<b>67951,66</b>	<b>51644,31</b>
1. Wholesale Trade	406	6833,18	3877,49	270	55613,35	45283,07
2. Retail Trade	290	4832,67	2754,62	143	12338,31	6361,24
<b>VII. FINANCE</b>	<b>556</b>	<b>9995,20</b>	<b>7918,69</b>	<b>707</b>	<b>71675,53</b>	<b>58396,47</b>
<b>VIII. ALL OTHERS</b>	<b>265</b>	<b>4303,98</b>	<b>2848,98</b>	<b>175</b>	<b>13098,08</b>	<b>8625,27</b>
<b>TOTAL BANK CREDIT</b>	<b>9,227</b>	<b>152567,79</b>	<b>102968,98</b>	<b>6,355</b>	<b>569559,50</b>	<b>349581,20</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1	12,69	12,69	-	-	-
2. Other Small Scale Industries	301	3829,12	2660,86	1	212,49	166,45