

TABLE NO. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

(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	178,02,496	25969,47	22979,48	100,52,949	63635,63	54244,08
1. Direct Finance	174,22,090	25414,13	22526,02	98,65,661	62339,17	53187,83
2. Indirect Finance	3,80,406	555,34	453,46	1,87,288	1296,46	1056,25
II. INDUSTRY	15,70,860	1996,24	1507,45	10,60,532	9861,90	8351,00
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,12,641	123,16	99,74	65,467	633,21	540,13
(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	1,28,376	184,20	133,19	1,17,990	1275,70	1088,13
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	9,785	14,06	11,55	15,531	150,68	119,87
6. Leather & Leather Products	9,344	13,89	9,81	9,149	89,53	79,34
7. Rubber & Plastic Products	8,344	13,32	9,80	9,006	98,83	78,42
8. Chemicals & Chemical Products	21,182	29,80	22,54	65,527	598,15	513,88
(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	2,349	3,12	2,56	8,722	98,57	90,96
11. Basic Metals & Metal Products	22,591	30,29	22,38	24,430	239,40	195,98
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	...	...	...	...	...	...
12. Engineering	33,840	45,66	35,36	78,804	919,36	846,14
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	8,294	11,59	8,21	17,000	161,88	134,26
14. Other Industries	11,71,158	1460,49	1096,99	4,77,175	3832,75	3165,83
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	42,956	66,67	55,33	1,71,731	1763,85	1498,06
III. TRANSPORT OPERATORS	1,52,768	184,73	143,11	3,13,210	2931,71	2335,54
IV. PROFESSIONAL AND OTHER SERVICES	6,95,437	1011,72	820,34	5,74,103	4108,86	3380,93
V. PERSONAL LOANS	107,42,379	16794,03	11307,74	205,40,684	146192,57	94960,36
1. Loans for Purchase of Consumer Durables	2,99,606	474,15	354,16	11,48,991	8145,91	5872,70
2. Loans for Housing	2,20,483	342,27	309,60	18,86,439	22815,20	19294,96
3. Rest of the Personal Loans	102,22,290	15977,62	10643,97	175,05,254	115231,46	69792,70
VI. TRADE	31,80,006	4684,44	3734,77	21,90,588	16770,62	13722,37
1. Wholesale Trade	1,34,405	200,95	149,88	1,53,261	1629,88	1388,79
2. Retail Trade	30,45,601	4483,49	3584,90	20,37,327	15140,73	12333,58
VII. FINANCE	48,491	73,90	58,38	38,721	316,64	230,07
VIII. ALL OTHERS	42,26,667	5714,99	4666,07	39,32,434	30672,69	26056,47
TOTAL BANK CREDIT	384,19,104	56429,53	45217,34	387,03,221	274490,62	203280,82
OF WHICH: 1. Artisans and Village & Tiny Industries	8,42,331	1004,83	745,45	2,25,304	1658,62	1340,18
2. Other Small Scale Industries	4,85,042	646,21	485,97	3,34,360	3036,90	2527,26

... 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 2006

(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	10,83,357	33672,46	29417,75	76,025	5457,65	4564,56
1. Direct Finance	10,35,441	32042,66	28044,38	61,976	4370,33	3694,24
2. Indirect Finance	47,916	1629,80	1373,37	14,049	1087,32	870,31
II. INDUSTRY	2,87,715	10070,29	8207,46	1,38,433	10842,76	8702,17
1. Mining & Quarrying	10,165	358,45	295,00	4,457	340,60	274,88
2. Food Manufacturing & Processing	24,261	871,74	701,52	13,229	1064,45	829,76
(a) Rice Mills, Flour & Dal Mills	7,731	285,84	225,41	5,993	491,08	373,43
(b) Sugar	212	7,56	5,93	103	8,36	6,87
(c) Edible Oils & Vanaspati	1,949	70,79	56,45	1,157	92,97	73,39
(d) Tea Processing	394	13,69	11,26	223	18,16	14,35
(e) Processing of Fruits & Vegetables	2,935	103,46	87,85	550	42,45	33,75
(f) Others	11,040	390,40	314,61	5,203	411,42	327,96
3. Beverage & Tobacco	1,696	60,40	47,27	835	65,34	50,34
4. Textiles	29,861	1071,49	856,08	17,132	1360,02	1102,09
(a) Cotton Textiles	10,385	357,81	289,79	5,026	405,23	328,31
(b) Jute & Other Natural Fibre Textiles	567	20,53	15,86	314	24,86	19,59
(c) Handloom Textiles & Khadi	2,451	90,13	70,21	1,325	105,80	86,24
(d) Other Textiles & Textile Products	16,458	603,03	480,23	10,467	824,14	667,95
5. Paper, Paper Products & Printing	9,131	328,70	260,87	5,498	428,40	341,03
6. Leather & Leather Products	2,730	98,65	84,83	1,884	146,95	125,59
7. Rubber & Plastic Products	8,374	305,44	243,96	5,511	432,19	347,75
8. Chemicals & Chemical Products	9,788	357,06	280,10	6,778	537,91	428,61
(a) Heavy Industrial Chemicals	1,709	63,43	50,51	1,193	96,20	76,54
(b) Fertilisers	236	8,70	6,50	124	10,31	8,08
(c) Drugs & Pharmaceuticals	1,676	60,74	48,44	1,337	106,03	85,79
(d) Non-Edible Oils	220	8,10	6,68	168	13,69	10,41
(e) Other Chemicals & Chemical Products	5,947	216,10	167,97	3,956	311,67	247,79
9. Petroleum, Coal Products & Nuclear Fuels	925	32,74	24,73	602	46,36	35,56
10. Manufacture of Cement & Cement Products	2,659	98,27	78,15	2,291	178,48	147,27
11. Basic Metals & Metal Products	15,993	582,41	459,52	10,137	798,18	640,50
(a) Iron & Steel	5,463	200,12	154,49	3,635	286,54	227,31
(b) Non-Ferrous Metals	1,727	64,56	51,16	1,289	103,00	84,23
(c) Metal Products	8,803	317,72	253,87	5,213	408,64	328,96
12. Engineering	25,672	920,98	721,97	13,205	1048,39	830,87
(a) Heavy Engineering	8,035	276,48	220,36	3,048	243,98	198,73
(b) Light Engineering	9,646	350,22	269,20	5,731	452,53	353,38
(c) Electrical Machinery & Goods	5,218	187,70	146,34	3,179	251,82	201,84
(d) Electronic Machinery & Goods	2,773	106,58	86,07	1,247	100,05	76,92
13. Vehicles, Vehicle Parts & Transport Equipments	4,382	156,24	124,21	3,967	316,19	238,14
14. Other Industries	51,638	1814,72	1469,42	22,132	1729,41	1397,56
15. Electricity, Gas & Water	1,816	64,13	51,75	1,573	126,77	95,46
(a) Electricity Generation & Transmission	903	31,29	26,21	1,040	84,55	61,43
(b) Non-Conventional Energy	227	7,84	5,78	92	7,08	5,86
(c) Gas, Steam & Water Supply	686	25,00	19,76	441	35,14	28,17
16. Construction	88,624	2948,88	2508,09	29,202	2223,09	1816,75
III. TRANSPORT OPERATORS	99,872	3248,12	2724,75	37,925	2709,03	2448,83
IV. PROFESSIONAL AND OTHER SERVICES	1,16,239	3995,11	3116,52	57,091	4368,72	3197,94
V. PERSONAL LOANS	34,36,992	113616,81	89810,78	10,31,343	75439,16	61986,99
1. Loans for Purchase of Consumer Durables	12,648	398,37	310,70	2,742	207,04	174,66
2. Loans for Housing	14,41,806	50017,49	44020,11	6,35,462	46764,96	41345,19
3. Rest of the Personal Loans	19,82,538	63200,96	45479,97	3,93,139	28467,16	20467,14
VI. TRADE	3,08,774	11159,91	9012,59	1,26,218	10059,55	8077,95
1. Wholesale Trade	47,885	1734,08	1369,75	28,209	2280,46	1808,20
2. Retail Trade	2,60,889	9425,83	7642,84	98,009	7779,09	6269,76
VII. FINANCE	8,722	292,90	218,05	3,100	241,07	179,34
VIII. ALL OTHERS	2,47,492	7064,79	5078,33	1,23,692	9179,44	7036,48
TOTAL BANK CREDIT	55,89,163	183120,40	147586,23	15,93,827	118297,37	96194,26
OF WHICH:						
1. Artisans and Village & Tiny Industries	36,583	1289,05	1049,20	15,980	1260,43	994,56
2. Other Small Scale Industries	84,545	3101,33	2457,97	53,012	4186,52	3322,40

TABLE NO.5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2006

(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	29,317	4758,37	3813,85	10,851	3994,79	3186,74
1. Direct Finance	21,977	3505,29	2814,83	6,018	2188,39	1653,29
2. Indirect Finance	7,340	1253,08	999,02	4,833	1806,40	1533,45
II. INDUSTRY	1,28,589	21503,05	17596,80	51,446	19556,10	15012,19
1. Mining & Quarrying	2,683	450,64	355,77	1,141	433,39	328,09
2. Food Manufacturing & Processing	12,884	2287,45	1776,63	7,195	2759,03	2057,69
(a) Rice Mills, Flour & Dal Mills	6,474	1157,77	874,99	3,786	1455,59	1048,12
(b) Sugar	112	21,13	15,70	111	43,95	31,79
(c) Edible Oils & Vanaspati	1,178	213,53	169,40	610	237,01	182,80
(d) Tea Processing	275	49,35	37,89	292	114,99	88,16
(e) Processing of Fruits & Vegetables	487	82,14	65,84	244	90,66	70,25
(f) Others	4,358	763,54	612,81	2,152	816,82	636,57
3. Beverage & Tobacco	696	124,51	95,60	374	146,33	107,78
4. Textiles	16,481	2879,64	2303,54	9,264	3530,36	2703,11
(a) Cotton Textiles	5,332	944,11	746,85	3,421	1309,69	993,66
(b) Jute & Other Natural Fibre Textiles	264	46,59	36,25	138	54,10	43,77
(c) Handloom Textiles & Khadi	955	165,72	136,91	393	146,98	116,37
(d) Other Textiles & Textile Products	9,930	1723,22	1383,53	5,312	2019,59	1549,31
5. Paper, Paper Products & Printing	4,572	778,76	618,93	1,903	716,70	559,02
6. Leather & Leather Products	1,984	342,36	277,72	1,122	428,13	328,83
7. Rubber & Plastic Products	4,906	836,28	660,70	2,231	850,94	670,36
8. Chemicals & Chemical Products	6,675	1163,22	920,40	3,795	1449,91	1094,28
(a) Heavy Industrial Chemicals	1,352	235,75	184,52	787	302,43	227,08
(b) Fertilisers	195	34,44	28,29	103	38,44	28,64
(c) Drugs & Pharmaceuticals	1,461	257,35	201,99	995	384,56	288,78
(d) Non-Edible Oils	164	29,42	22,99	112	42,30	34,66
(e) Other Chemicals & Chemical Products	3,503	606,25	482,62	1,798	682,17	515,12
9. Petroleum, Coal Products & Nuclear Fuels	496	84,57	67,65	253	96,71	72,59
10. Manufacture of Cement & Cement Products	1,590	252,62	214,35	461	174,88	129,49
11. Basic Metals & Metal Products	9,318	1616,97	1304,73	4,983	1906,11	1494,48
(a) Iron & Steel	3,657	637,27	511,57	2,181	844,31	662,38
(b) Non-Ferrous Metals	1,399	245,70	203,48	755	282,77	226,35
(c) Metal Products	4,262	734,00	589,68	2,047	779,04	605,74
12. Engineering	11,734	2017,38	1579,05	5,530	2097,64	1591,92
(a) Heavy Engineering	2,466	422,80	331,34	1,032	393,86	287,25
(b) Light Engineering	5,054	865,97	673,44	2,245	848,49	634,71
(c) Electrical Machinery & Goods	3,054	527,92	415,35	1,648	625,56	487,83
(d) Electronic Machinery & Goods	1,160	200,69	158,92	605	229,73	182,13
13. Vehicles, Vehicle Parts & Transport Equipments	21,164	3159,48	3022,23	1,779	691,49	510,14
14. Other Industries	12,730	2163,73	1742,85	4,840	1806,43	1428,92
15. Electricity, Gas & Water	1,191	185,32	142,75	451	169,19	139,29
(a) Electricity Generation & Transmission	722	106,10	80,29	254	94,43	76,52
(b) Non-Conventional Energy	66	12,07	9,70	48	19,04	15,21
(c) Gas, Steam & Water Supply	403	67,14	52,76	149	55,72	47,57
16. Construction	19,485	3160,12	2513,90	6,124	2298,85	1796,20
III. TRANSPORT OPERATORS	12,270	1598,97	1472,07	1,218	452,07	368,84
IV. PROFESSIONAL AND OTHER SERVICES	30,780	5029,49	4032,13	9,341	3472,65	2681,17
V. PERSONAL LOANS	3,98,033	60282,58	50091,23	63,838	22132,69	17828,52
1. Loans for Purchase of Consumer Durables	17	2,38	2,38	-	-	-
2. Loans for Housing	2,77,189	42381,24	37215,04	47,111	16068,37	13472,13
3. Rest of the Personal Loans	1,20,827	17898,96	12873,82	16,727	6064,32	4356,39
VI. TRADE	74,030	12762,95	10215,01	26,429	9898,53	7677,55
1. Wholesale Trade	28,943	5097,06	4094,43	12,312	4653,05	3628,75
2. Retail Trade	45,087	7665,89	6120,58	14,117	5245,48	4048,80
VII. FINANCE	6,575	1018,44	906,14	1,078	412,86	288,38
VIII. ALL OTHERS	67,900	11352,75	9075,15	25,568	9976,18	6975,70
TOTAL BANK CREDIT	7,47,494	118306,60	97202,38	1,89,769	69895,86	54019,07
OF WHICH: 1. Artisans and Village & Tiny Industries	9,671	1625,37	1276,76	3,515	1319,29	1013,93
2. Other Small Scale Industries	44,862	7759,49	6099,88	21,636	8172,78	6260,45