

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

(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>185,77,402</b>   | <b>28319,50</b> | <b>25115,58</b>    | <b>130,00,708</b>                    | <b>83770,80</b>  | <b>72924,21</b>    |
| 1. Direct Finance                                    | 181,86,021          | 27691,05        | 24592,45           | 127,74,916                           | 82194,87         | 71607,03           |
| 2. Indirect Finance                                  | 3,91,381            | 628,45          | 523,14             | 2,25,792                             | 1575,92          | 1317,18            |
| <b>II. INDUSTRY</b>                                  | <b>12,55,979</b>    | <b>1682,06</b>  | <b>1317,50</b>     | <b>12,23,386</b>                     | <b>11476,09</b>  | <b>9422,57</b>     |
| 1. Mining & Quarrying                                | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| 2. Food Manufacturing & Processing                   | 85,848              | 97,62           | 83,30              | 88,876                               | 873,27           | 742,18             |
| (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  | 60,082              | 88,31           | 66,30              | 1,76,362                             | 1966,03          | 1636,33            |
| (a) Cotton Textiles                                  | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (b) Jute & Other Natural Fibre Textiles              | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (c) Handloom Textiles & Khadi                        | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (d) Other Textiles & Textile Products                | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| 5. Paper, Paper Products & Printing                  | 5,683               | 8,68            | 7,25               | 13,399                               | 129,75           | 109,07             |
| 6. Leather & Leather Products                        | 8,405               | 12,70           | 9,30               | 11,258                               | 107,55           | 98,77              |
| 7. Rubber & Plastic Products                         | 5,368               | 6,27            | 5,54               | 9,041                                | 95,42            | 80,91              |
| 8. Chemicals & Chemical Products                     | 14,029              | 21,10           | 19,51              | 1,68,321                             | 1756,24          | 1470,12            |
| (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          | 1,455               | 2,21            | 1,81               | 4,703                                | 49,99            | 43,73              |
| 11. Basic Metals & Metal Products                    | 8,723               | 11,77           | 10,52              | 23,385                               | 241,19           | 209,16             |
| (a) Iron & Steel                                     | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (b) Non-Ferrous Metals                               | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (c) Metal Products                                   | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| 12. Engineering                                      | 18,461              | 26,54           | 23,16              | 47,498                               | 501,39           | 437,13             |
| (a) Heavy Engineering                                | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (b) Light Engineering                                | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (c) Electrical Machinery & Goods                     | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (d) Electronic Machinery & Goods                     | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| 13. Vehicles, Vehicle Parts & Transport Equipments   | 7,525               | 10,80           | 8,41               | 14,921                               | 131,88           | 110,04             |
| 14. Other Industries                                 | 9,49,957            | 1249,40         | 949,45             | 4,95,473                             | 3950,58          | 3157,05            |
| 15. Electricity, Gas & Water                         | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (a) Electricity Generation & Transmission            | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (b) Non-Conventional Energy                          | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| (c) Gas, Steam & Water Supply                        | ..                  | ..              | ..                 | ..                                   | ..               | ..                 |
| 16. Construction                                     | 90,443              | 146,66          | 132,94             | 1,70,149                             | 1672,80          | 1328,08            |
| <b>III. TRANSPORT OPERATORS</b>                      | <b>1,49,813</b>     | <b>193,52</b>   | <b>148,86</b>      | <b>3,89,774</b>                      | <b>3838,52</b>   | <b>3161,29</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>           | <b>8,62,262</b>     | <b>1343,59</b>  | <b>971,70</b>      | <b>14,93,751</b>                     | <b>8817,93</b>   | <b>6458,20</b>     |
| <b>V. PERSONAL LOANS</b>                             | <b>114,28,895</b>   | <b>17780,01</b> | <b>10475,67</b>    | <b>239,36,266</b>                    | <b>175573,13</b> | <b>104636,09</b>   |
| 1. Loans for Purchase of Consumer Durables           | 2,51,436            | 382,50          | 283,29             | 15,33,766                            | 11870,55         | 8607,94            |
| 2. Loans for Housing                                 | 3,11,209            | 440,26          | 411,56             | 18,59,875                            | 22022,93         | 18350,99           |
| 3. Rest of the Personal Loans                        | 108,66,250          | 16957,25        | 9780,81            | 205,42,625                           | 141679,65        | 77677,17           |
| <b>VI. TRADE</b>                                     | <b>30,89,823</b>    | <b>4651,59</b>  | <b>3710,65</b>     | <b>26,87,795</b>                     | <b>21273,33</b>  | <b>17382,62</b>    |
| 1. Wholesale Trade                                   | 1,58,372            | 236,69          | 204,59             | 3,79,022                             | 3720,86          | 2914,28            |
| 2. Retail Trade                                      | 29,31,451           | 4414,90         | 3506,06            | 23,08,773                            | 17552,48         | 14468,34           |
| <b>VII. FINANCE</b>                                  | <b>52,268</b>       | <b>81,38</b>    | <b>70,82</b>       | <b>76,847</b>                        | <b>728,49</b>    | <b>631,61</b>      |
| <b>VIII. ALL OTHERS</b>                              | <b>31,95,889</b>    | <b>4729,44</b>  | <b>4092,54</b>     | <b>29,26,540</b>                     | <b>22890,72</b>  | <b>18375,02</b>    |
| <b>TOTAL BANK CREDIT</b>                             | <b>386,12,331</b>   | <b>58781,09</b> | <b>45903,32</b>    | <b>457,35,067</b>                    | <b>328369,02</b> | <b>232991,61</b>   |
| OF WHICH : 1. Artisans and Village & Tiny Industries | 7,33,446            | 926,93          | 678,77             | 2,45,019                             | 1841,55          | 1399,26            |
| 2. Other Small Scale Industries                      | 2,50,932            | 349,74          | 284,73             | 3,02,407                             | 2717,07          | 2266,25            |

.. .. 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 2007**

(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>14,35,302</b>                     | <b>45619,64</b>  | <b>40028,12</b>    | <b>1,27,965</b>                       | <b>9025,53</b>   | <b>7668,74</b>     |
| 1. Direct Finance                                    | 13,63,617                            | 43201,77         | 38028,18           | 1,10,438                              | 7672,01          | 6607,41            |
| 2. Indirect Finance                                  | 71,685                               | 2417,87          | 1999,94            | 17,527                                | 1353,53          | 1061,34            |
| <b>II. INDUSTRY</b>                                  | <b>2,91,952</b>                      | <b>10274,95</b>  | <b>8208,14</b>     | <b>1,58,988</b>                       | <b>12436,69</b>  | <b>9887,26</b>     |
| 1. Mining & Quarrying                                | 11,590                               | 415,23           | 350,64             | 6,219                                 | 458,83           | 381,18             |
| 2. Food Manufacturing & Processing                   | 23,123                               | 828,46           | 654,72             | 14,274                                | 1139,96          | 889,17             |
| (a) Rice Mills, Flour & Dal Mills                    | 8,004                                | 293,49           | 234,22             | 6,146                                 | 499,48           | 383,33             |
| (b) Sugar  | 230                                  | 7,88             | 5,66               | 109                                   | 8,76             | 6,83               |
| (c) Edible Oils & Vanaspati                          | 1,903                                | 69,42            | 54,98              | 1,167                                 | 94,21            | 75,33              |
| (d) Tea Processing                                   | 394                                  | 13,64            | 11,20              | 200                                   | 16,37            | 12,96              |
| (e) Processing of Fruits & Vegetables                | 1,204                                | 42,18            | 32,87              | 589                                   | 45,42            | 34,99              |
| (f) Others   | 11,388                               | 401,86           | 315,79             | 6,063                                 | 475,71           | 375,74             |
| 3. Beverage & Tobacco                                | 1,561                                | 55,88            | 43,90              | 864                                   | 68,57            | 53,54              |
| 4. Textiles  | 28,467                               | 1035,59          | 812,06             | 19,637                                | 1556,75          | 1265,90            |
| (a) Cotton Textiles                                  | 8,682                                | 310,42           | 240,45             | 5,244                                 | 420,70           | 339,07             |
| (b) Jute & Other Natural Fibre Textiles              | 612                                  | 22,04            | 16,59              | 340                                   | 26,53            | 20,86              |
| (c) Handloom Textiles & Khadi                        | 2,677                                | 96,84            | 74,43              | 1,425                                 | 114,03           | 90,05              |
| (d) Other Textiles & Textile Products                | 16,496                               | 606,30           | 480,60             | 12,628                                | 995,49           | 815,93             |
| 5. Paper, Paper Products & Printing                  | 8,852                                | 319,07           | 247,41             | 5,930                                 | 462,75           | 355,41             |
| 6. Leather & Leather Products                        | 2,654                                | 96,10            | 79,71              | 2,243                                 | 178,60           | 151,22             |
| 7. Rubber & Plastic Products                         | 7,550                                | 281,01           | 220,04             | 5,764                                 | 455,11           | 358,52             |
| 8. Chemicals & Chemical Products                     | 10,340                               | 377,42           | 283,43             | 7,769                                 | 615,10           | 466,10             |
| (a) Heavy Industrial Chemicals                       | 1,497                                | 56,23            | 42,65              | 1,347                                 | 110,29           | 79,27              |
| (b) Fertilisers                                      | 1,038                                | 35,69            | 26,12              | 566                                   | 43,28            | 33,87              |
| (c) Drugs & Pharmaceuticals                          | 1,714                                | 62,07            | 47,60              | 1,522                                 | 118,93           | 89,96              |
| (d) Non-Edible Oils                                  | 229                                  | 8,43             | 6,63               | 174                                   | 14,14            | 11,23              |
| (e) Other Chemicals & Chemical Products              | 5,862                                | 215,00           | 160,44             | 4,160                                 | 328,47           | 251,77             |
| 9. Petroleum, Coal Products & Nuclear Fuels          | 652                                  | 23,02            | 16,66              | 495                                   | 39,81            | 30,21              |
| 10. Manufacture of Cement & Cement Products          | 3,015                                | 111,23           | 87,21              | 2,567                                 | 218,43           | 171,57             |
| 11. Basic Metals & Metal Products                    | 14,683                               | 539,61           | 417,08             | 9,931                                 | 782,18           | 617,55             |
| (a) Iron & Steel                                     | 4,683                                | 172,51           | 128,78             | 3,388                                 | 267,58           | 207,86             |
| (b) Non-Ferrous Metals                               | 1,684                                | 63,25            | 50,63              | 1,255                                 | 100,78           | 83,25              |
| (c) Metal Products                                   | 8,316                                | 303,86           | 237,67             | 5,288                                 | 413,82           | 326,44             |
| 12. Engineering                                      | 23,731                               | 858,22           | 663,43             | 17,780                                | 1421,90          | 1099,49            |
| (a) Heavy Engineering                                | 6,707                                | 231,34           | 189,00             | 6,663                                 | 542,89           | 425,48             |
| (b) Light Engineering                                | 10,090                               | 368,38           | 275,26             | 6,585                                 | 521,99           | 397,37             |
| (c) Electrical Machinery & Goods                     | 4,167                                | 153,84           | 115,20             | 3,072                                 | 244,11           | 184,57             |
| (d) Electronic Machinery & Goods                     | 2,767                                | 104,66           | 83,97              | 1,460                                 | 112,92           | 92,07              |
| 13. Vehicles, Vehicle Parts & Transport Equipments   | 4,607                                | 162,28           | 126,12             | 3,346                                 | 259,60           | 200,24             |
| 14. Other Industries                                 | 62,434                               | 2210,78          | 1771,47            | 30,213                                | 2355,66          | 1908,15            |
| 15. Electricity, Gas & Water                         | 1,453                                | 50,46            | 38,14              | 1,239                                 | 97,48            | 80,07              |
| (a) Electricity Generation & Transmission            | 468                                  | 15,72            | 12,24              | 650                                   | 50,50            | 42,34              |
| (b) Non-Conventional Energy                          | 322                                  | 10,72            | 7,43               | 96                                    | 7,13             | 5,25               |
| (c) Gas, Steam & Water Supply                        | 663                                  | 24,02            | 18,47              | 493                                   | 39,86            | 32,47              |
| 16. Construction                                     | 87,240                               | 2910,59          | 2396,13            | 30,717                                | 2325,95          | 1858,94            |
| <b>III. TRANSPORT OPERATORS</b>                      | <b>97,876</b>                        | <b>3164,10</b>   | <b>2629,86</b>     | <b>39,668</b>                         | <b>2886,01</b>   | <b>2550,45</b>     |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>           | <b>1,63,383</b>                      | <b>5611,23</b>   | <b>4423,90</b>     | <b>57,760</b>                         | <b>4435,98</b>   | <b>3251,35</b>     |
| <b>V. PERSONAL LOANS</b>                             | <b>39,11,412</b>                     | <b>131850,49</b> | <b>104205,67</b>   | <b>12,79,667</b>                      | <b>92337,91</b>  | <b>75610,02</b>    |
| 1. Loans for Purchase of Consumer Durables           | 18,466                               | 599,39           | 467,55             | 3,981                                 | 288,40           | 230,75             |
| 2. Loans for Housing                                 | 15,37,198                            | 54380,76         | 46922,72           | 7,96,254                              | 57779,39         | 50097,53           |
| 3. Rest of the Personal Loans                        | 23,55,748                            | 76870,34         | 56815,40           | 4,79,432                              | 34270,13         | 25281,74           |
| <b>VI. TRADE</b>                                     | <b>3,77,780</b>                      | <b>13568,40</b>  | <b>11016,48</b>    | <b>1,72,748</b>                       | <b>13508,85</b>  | <b>10752,48</b>    |
| 1. Wholesale Trade                                   | 60,078                               | 2115,04          | 1740,23            | 37,983                                | 2959,34          | 2339,17            |
| 2. Retail Trade                                      | 3,17,702                             | 11453,36         | 9276,25            | 1,34,765                              | 10549,51         | 8413,30            |
| <b>VII. FINANCE</b>                                  | <b>9,931</b>                         | <b>332,85</b>    | <b>249,09</b>      | <b>3,534</b>                          | <b>270,57</b>    | <b>200,31</b>      |
| <b>VIII. ALL OTHERS</b>                              | <b>2,83,067</b>                      | <b>7779,83</b>   | <b>4215,28</b>     | <b>1,71,203</b>                       | <b>12943,33</b>  | <b>9911,49</b>     |
| <b>TOTAL BANK CREDIT</b>                             | <b>65,70,703</b>                     | <b>218201,49</b> | <b>174976,54</b>   | <b>20,11,533</b>                      | <b>147844,87</b> | <b>119832,09</b>   |
| OF WHICH : 1. Artisans and Village & Tiny Industries | 37,083                               | 1314,49          | 1062,00            | 16,855                                | 1314,05          | 1048,98            |
| 2. Other Small Scale Industries                      | 83,637                               | 3073,63          | 2400,50            | 57,589                                | 4553,90          | 3588,62            |

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2007**

(Amount in Rupees Lakh)

| OCCUPATION  | ABOVE Rs. 10 LAKH AND<br>UPTO Rs. 25 LAKH |                  |                       | ABOVE Rs. 25 LAKH AND<br>UPTO Rs. 50 LAKH |                 |                       |
|---|---|------------------|-----------------------|---|-----------------|-----------------------|
|   | No. of<br>Accounts                        | Credit<br>Limit  | Amount<br>Outstanding | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Outstanding |
|   | 13  | 14               | 15                    | 16  | 17              | 18                    |
| <b>I. AGRICULTURE</b>                                       | <b>41,627</b>                             | <b>6820,83</b>   | <b>5479,33</b>        | <b>16,634</b>                             | <b>6041,44</b>  | <b>4700,02</b>        |
| 1. Direct Finance   | 29,420                                    | 4714,45          | 3703,41               | 10,012                                    | 3618,64         | 2724,87               |
| 2. Indirect Finance   | 12,207                                    | 2106,38          | 1775,92               | 6,622                                     | 2422,80         | 1975,15               |
| <b>II. INDUSTRY</b>   | <b>1,35,397</b>                           | <b>22978,52</b>  | <b>18036,75</b>       | <b>63,742</b>                             | <b>24191,57</b> | <b>18464,61</b>       |
| 1. Mining & Quarrying                                       | 3,842                                     | 665,03           | 519,43                | 2,480                                     | 926,79          | 704,62                |
| 2. Food Manufacturing & Processing                          | 14,272                                    | 2526,09          | 1966,73               | 8,061                                     | 3091,35         | 2348,58               |
| (a) Rice Mills, Flour & Dal Mills                           | 7,024                                     | 1258,78          | 951,74                | 4,204                                     | 1622,51         | 1204,02               |
| (b) Sugar   | 116                                       | 21,72            | 15,87                 | 79  | 32,14           | 22,24                 |
| (c) Edible Oils & Vanaspati                                 | 1,159                                     | 206,83           | 165,17                | 651                                       | 252,84          | 197,50                |
| (d) Tea Processing  | 258                                       | 47,63            | 36,51                 | 305                                       | 120,36          | 91,51                 |
| (e) Processing of Fruits & Vegetables                       | 542                                       | 93,13            | 75,28                 | 289                                       | 109,91          | 83,63                 |
| (f) Others  | 5,173                                     | 898,00           | 722,16                | 2,533                                     | 953,58          | 749,68                |
| 3. Beverage & Tobacco                                       | 705                                       | 123,65           | 96,48                 | 441                                       | 175,62          | 119,44                |
| 4. Textiles   | 20,109                                    | 3404,46          | 2726,41               | 10,761                                    | 4112,11         | 3129,82               |
| (a) Cotton Textiles   | 6,067                                     | 1066,22          | 846,52                | 3,803                                     | 1470,02         | 1123,78               |
| (b) Jute & Other Natural Fibre Textiles                     | 386                                       | 59,25            | 48,50                 | 153                                       | 59,97           | 43,46                 |
| (c) Handloom Textiles & Khadi                               | 1,089                                     | 185,69           | 150,24                | 431                                       | 165,55          | 128,73                |
| (d) Other Textiles & Textile Products                       | 12,567                                    | 2093,30          | 1681,16               | 6,374                                     | 2416,58         | 1833,85               |
| 5. Paper, Paper Products & Printing                         | 5,506                                     | 944,63           | 726,38                | 2,707                                     | 1018,84         | 786,71                |
| 6. Leather & Leather Products                               | 2,240                                     | 386,71           | 313,63                | 1,323                                     | 508,24          | 384,41                |
| 7. Rubber & Plastic Products                                | 5,134                                     | 879,34           | 691,73                | 2,412                                     | 917,89          | 713,67                |
| 8. Chemicals & Chemical Products                            | 8,007                                     | 1391,85          | 1063,29               | 4,518                                     | 1735,05         | 1275,93               |
| (a) Heavy Industrial Chemicals                              | 1,481                                     | 253,80           | 190,57                | 871                                       | 328,20          | 247,16                |
| (b) Fertilisers   | 454                                       | 79,21            | 61,42                 | 205                                       | 77,35           | 60,66                 |
| (c) Drugs & Pharmaceuticals                                 | 1,675                                     | 295,79           | 230,52                | 1,128                                     | 440,15          | 330,14                |
| (d) Non-Edible Oils   | 176                                       | 31,15            | 25,23                 | 127                                       | 48,71           | 38,80                 |
| (e) Other Chemicals & Chemical Products                     | 4,221                                     | 731,89           | 555,55                | 2,187                                     | 840,65          | 599,16                |
| 9. Petroleum, Coal Products & Nuclear Fuels                 | 708                                       | 134,78           | 105,39                | 1,037                                     | 385,74          | 290,35                |
| 10. Manufacture of Cement & Cement Products                 | 4,824                                     | 727,36           | 544,94                | 437                                       | 165,51          | 130,10                |
| 11. Basic Metals & Metal Products                           | 9,607                                     | 1671,91          | 1310,24               | 5,640                                     | 2159,57         | 1693,93               |
| (a) Iron & Steel  | 3,733                                     | 656,48           | 518,88                | 2,540                                     | 978,66          | 780,38                |
| (b) Non-Ferrous Metals                                      | 1,404                                     | 245,01           | 195,39                | 776                                       | 293,00          | 227,93                |
| (c) Metal Products  | 4,470                                     | 770,42           | 595,98                | 2,324                                     | 887,91          | 685,63                |
| 12. Engineering   | 13,823                                    | 2385,67          | 1823,66               | 6,593                                     | 2521,10         | 1878,11               |
| (a) Heavy Engineering                                       | 3,128                                     | 535,78           | 399,78                | 1,335                                     | 512,43          | 375,28                |
| (b) Light Engineering                                       | 6,220                                     | 1070,13          | 817,48                | 2,762                                     | 1049,87         | 778,24                |
| (c) Electrical Machinery & Goods                            | 3,153                                     | 552,76           | 428,90                | 1,762                                     | 676,25          | 506,74                |
| (d) Electronic Machinery & Goods                            | 1,322                                     | 227,01           | 177,50                | 734                                       | 282,55          | 217,85                |
| 13. Vehicles, Vehicle Parts & Transport Equipments          | 3,115                                     | 525,65           | 395,64                | 1,537                                     | 591,33          | 435,34                |
| 14. Other Industries  | 19,152                                    | 3196,20          | 2628,81               | 6,583                                     | 2450,47         | 1962,00               |
| 15. Electricity, Gas & Water                                | 1,912                                     | 408,56           | 329,29                | 2,108                                     | 759,47          | 591,45                |
| (a) Electricity Generation & Transmission                   | 1,495                                     | 335,26           | 268,78                | 1,901                                     | 679,10          | 529,70                |
| (b) Non-Conventional Energy                                 | 90  | 15,95            | 13,11                 | 51  | 20,87           | 16,25                 |
| (c) Gas, Steam & Water Supply                               | 327                                       | 57,36            | 47,39                 | 156                                       | 59,50           | 45,50                 |
| 16. Construction  | 22,441                                    | 3606,65          | 2794,70               | 7,104                                     | 2672,50         | 2020,15               |
| <b>III. TRANSPORT OPERATORS</b>                             | <b>13,722</b>                             | <b>1845,80</b>   | <b>1664,43</b>        | <b>1,543</b>                              | <b>580,17</b>   | <b>445,84</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                  | <b>35,493</b>                             | <b>5708,02</b>   | <b>4431,26</b>        | <b>11,706</b>                             | <b>4386,53</b>  | <b>3325,87</b>        |
| <b>V. PERSONAL LOANS</b>                                    | <b>5,53,805</b>                           | <b>81732,85</b>  | <b>66334,72</b>       | <b>85,203</b>                             | <b>29200,67</b> | <b>23480,58</b>       |
| 1. Loans for Purchase of Consumer Durables                  | 321                                       | 32,82            | 32,82                 | -   | -               | -                     |
| 2. Loans for Housing  | 3,69,131                                  | 55112,56         | 47555,80              | 66,161                                    | 22321,13        | 18557,05              |
| 3. Rest of the Personal Loans                               | 1,84,353                                  | 26587,46         | 18746,09              | 19,042                                    | 6879,54         | 4923,53               |
| <b>VI. TRADE</b>  | <b>1,00,404</b>                           | <b>16988,83</b>  | <b>13592,41</b>       | <b>34,450</b>                             | <b>12933,82</b> | <b>10070,87</b>       |
| 1. Wholesale Trade  | 37,186                                    | 6415,58          | 5178,88               | 15,827                                    | 5997,64         | 4714,12               |
| 2. Retail Trade   | 63,218                                    | 10573,26         | 8413,53               | 18,623                                    | 6936,18         | 5356,75               |
| <b>VII. FINANCE</b>   | <b>2,628</b>                              | <b>443,55</b>    | <b>301,13</b>         | <b>1,135</b>                              | <b>439,67</b>   | <b>289,15</b>         |
| <b>VIII. ALL OTHERS</b>                                     | <b>90,562</b>                             | <b>14700,14</b>  | <b>11406,68</b>       | <b>27,667</b>                             | <b>9496,72</b>  | <b>7165,74</b>        |
| <b>TOTAL BANK CREDIT</b>                                    | <b>9,73,638</b>                           | <b>151218,54</b> | <b>121246,72</b>      | <b>2,42,080</b>                           | <b>87270,58</b> | <b>67942,69</b>       |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 10,534                                    | 1794,82          | 1434,16               | 5,683                                     | 2126,92         | 1629,57               |
| 2. Other Small Scale Industries                             | 51,963                                    | 8945,87          | 6985,66               | 25,110                                    | 9535,49         | 7292,02               |