

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. 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	8,117	5933,39	4694,15	5,932	11497,48	9324,81
1. Direct Finance	4,491	3306,29	2547,31	2,668	5137,87	4220,55
2. Indirect Finance	3,626	2627,10	2146,84	3,264	6359,61	5104,26
II. INDUSTRY	41,510	31777,27	23700,74	47,007	100054,44	73514,24
1. Mining & Quarrying	1,406	1061,99	794,14	1,057	2197,62	1679,30
2. Food Manufacturing & Processing	5,611	4268,99	3163,64	5,131	10325,59	7870,35
(a) Rice Mills, Flour & Dal Mills	2,763	2089,48	1515,90	1,767	3306,88	2466,57
(b) Sugar	117	97,66	73,32	254	577,03	432,50
(c) Edible Oils & Vanaspati	535	411,00	312,78	599	1309,71	1016,85
(d) Tea Processing	357	269,18	214,18	644	1281,63	1045,02
(e) Processing of Fruits & Vegetables	203	157,40	110,27	179	354,52	276,31
(f) Others	1,636	1244,26	937,18	1,688	3495,83	2633,10
3. Beverage & Tobacco	284	224,04	162,66	430	977,22	737,31
4. Textiles	7,789	5937,53	4385,60	9,074	19269,35	14167,90
(a) Cotton Textiles	2,980	2273,34	1712,97	3,770	8116,67	6117,15
(b) Jute & Other Natural Fibre Textiles	127	96,64	70,32	155	331,00	236,67
(c) Handloom Textiles & Khadi	231	179,14	134,19	205	427,41	331,80
(d) Other Textiles & Textile Products	4,451	3388,41	2468,12	4,944	10394,27	7482,28
5. Paper, Paper Products & Printing	1,639	1258,38	951,41	1,731	3656,60	2782,51
6. Leather & Leather Products	1,061	790,62	590,35	1,009	2037,73	1489,19
7. Rubber & Plastic Products	1,627	1251,10	929,81	1,649	3417,64	2527,94
8. Chemicals & Chemical Products	3,341	2607,22	1864,25	4,292	9355,37	6801,99
(a) Heavy Industrial Chemicals	652	509,94	372,15	904	2007,01	1488,15
(b) Fertilisers	187	148,23	116,92	228	478,49	327,65
(c) Drugs & Pharmaceuticals	945	734,93	551,50	1,414	3066,59	2364,10
(d) Non-Edible Oils	90	70,59	48,49	87	179,03	123,50
(e) Other Chemicals & Chemical Products	1,467	1143,53	775,17	1,659	3624,26	2498,60
9. Petroleum, Coal Products & Nuclear Fuels	476	360,33	273,33	454	973,46	796,10
10. Manufacture of Cement & Cement Products	252	189,73	148,37	341	746,53	563,15
11. Basic Metals & Metal Products	4,283	3312,05	2547,71	5,610	12235,12	9342,27
(a) Iron & Steel	2,153	1680,01	1299,50	3,281	7183,67	5628,70
(b) Non-Ferrous Metals	575	437,56	352,21	681	1465,22	1094,71
(c) Metal Products	1,555	1194,48	896,00	1,648	3586,24	2618,86
12. Engineering	4,335	3333,91	2410,86	5,065	10787,78	7882,73
(a) Heavy Engineering	862	661,04	461,11	1,056	2180,25	1520,59
(b) Light Engineering	1,800	1387,73	971,74	1,891	4054,96	2931,55
(c) Electrical Machinery & Goods	1,161	888,52	674,39	1,409	3018,07	2220,89
(d) Electronic Machinery & Goods	512	396,62	303,61	709	1534,50	1209,70
13. Vehicles, Vehicle Parts & Transport Equipments	1,335	1044,02	733,09	1,959	4270,06	2989,23
14. Other Industries	3,780	2887,66	2269,94	4,353	9151,65	6921,96
15. Electricity, Gas & Water	1,011	730,86	569,08	1,494	3520,48	1444,78
(a) Electricity Generation & Transmission	874	627,45	482,37	1,284	3071,24	1086,53
(b) Non-Conventional Energy	60	45,85	39,45	114	249,75	223,82
(c) Gas, Steam & Water Supply	77	57,56	47,27	96	199,49	134,43
16. Construction	3,280	2518,87	1906,50	3,358	7132,23	5517,52
III. TRANSPORT OPERATORS	905	685,97	540,64	628	1290,72	1031,02
IV. PROFESSIONAL AND OTHER SERVICES	10,551	7950,00	5943,60	9,446	19362,36	15344,37
V. PERSONAL LOANS	69,998	55088,68	44691,35	2,409	3649,36	2895,03
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	67,801	53310,67	43508,37	2,117	3156,85	2487,16
3. Rest of the Personal Loans	2,197	1778,00	1182,97	292	492,51	407,86
VI. TRADE	19,265	14639,22	10893,31	13,913	28475,55	21285,21
1. Wholesale Trade	7,828	5921,39	4627,76	5,641	11521,42	8711,17
2. Retail Trade	11,437	8717,83	6265,55	8,272	16954,13	12574,04
VII. FINANCE	2,666	2249,27	573,66	1,268	2689,50	2000,24
VIII. ALL OTHERS	5,943	4318,11	1994,40	2,508	4753,51	1782,90
TOTAL BANK CREDIT	1,58,955	122641,91	93031,85	83,111	171772,90	127177,81
OF WHICH : 1. Artisans and Village & Tiny Industries	2,398	1691,57	1278,46	-	-	-
2. Other Small Scale Industries	15,870	12089,70	9043,58	13,485	26509,68	19881,22

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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	756	3723,82	3040,65	751	6143,07	4512,48
1. Direct Finance	348	1733,32	1488,58	388	3232,23	2272,51
2. Indirect Finance	408	1990,51	1552,07	363	2910,84	2239,97
II. INDUSTRY	10,175	51014,80	37566,15	9,396	77220,54	55863,33
1. Mining & Quarrying	211	1066,16	717,04	176	1470,87	1088,16
2. Food Manufacturing & Processing	791	3937,95	3011,71	703	5734,29	4353,55
(a) Rice Mills, Flour & Dal Mills	153	746,29	537,34	84	683,97	501,08
(b) Sugar	103	515,45	407,12	122	1025,45	761,53
(c) Edible Oils & Vanaspati	129	634,92	498,32	131	1075,17	801,10
(d) Tea Processing	67	330,18	287,06	65	513,63	462,96
(e) Processing of Fruits & Vegetables	42	215,46	178,90	32	246,43	188,28
(f) Others	297	1495,65	1102,97	269	2189,64	1638,60
3. Beverage & Tobacco	100	504,96	415,73	108	889,25	735,30
4. Textiles	1,914	9568,62	6953,63	1,640	13262,71	9506,98
(a) Cotton Textiles	912	4580,71	3406,13	767	6258,58	4546,65
(b) Jute & Other Natural Fibre Textiles	32	157,91	111,97	32	251,73	195,68
(c) Handloom Textiles & Khadi	29	148,11	111,78	23	180,40	139,14
(d) Other Textiles & Textile Products	941	4681,89	3323,75	818	6572,01	4625,51
5. Paper, Paper Products & Printing	351	1758,36	1276,38	271	2204,90	1649,73
6. Leather & Leather Products	189	944,09	719,22	144	1159,79	936,06
7. Rubber & Plastic Products	369	1838,53	1313,40	244	1959,35	1428,92
8. Chemicals & Chemical Products	1,155	5781,67	4112,95	1,025	8471,67	5953,39
(a) Heavy Industrial Chemicals	245	1230,35	874,85	227	1854,86	1247,38
(b) Fertilisers	65	318,66	184,75	73	627,62	446,09
(c) Drugs & Pharmaceuticals	352	1747,96	1258,25	351	2906,20	2042,47
(d) Non-Edible Oils	22	107,29	83,45	15	125,35	71,09
(e) Other Chemicals & Chemical Products	471	2377,42	1711,65	359	2957,65	2146,35
9. Petroleum, Coal Products & Nuclear Fuels	83	413,40	317,36	78	650,36	523,58
10. Manufacture of Cement & Cement Products	91	446,92	336,65	123	1029,68	739,43
11. Basic Metals & Metal Products	1,309	6587,88	4987,10	1,331	10991,52	7910,67
(a) Iron & Steel	850	4291,50	3322,65	861	7013,42	5491,14
(b) Non-Ferrous Metals	155	775,39	501,80	162	1338,99	863,35
(c) Metal Products	304	1520,99	1162,64	308	2639,11	1556,18
12. Engineering	1,146	5750,95	3981,91	1,056	8635,36	6314,20
(a) Heavy Engineering	229	1138,02	749,02	204	1669,92	1113,12
(b) Light Engineering	406	2034,81	1427,56	382	3133,46	2196,85
(c) Electrical Machinery & Goods	345	1738,05	1192,18	300	2461,42	1839,66
(d) Electronic Machinery & Goods	166	840,07	613,16	170	1370,56	1164,57
13. Vehicles, Vehicle Parts & Transport Equipments	518	2631,57	1846,49	507	4156,97	2933,47
14. Other Industries	916	4582,25	3491,97	923	7650,25	5394,23
15. Electricity, Gas & Water	228	1133,40	936,46	273	2228,93	1438,13
(a) Electricity Generation & Transmission	177	876,25	737,84	228	1858,56	1157,41
(b) Non-Conventional Energy	32	161,49	132,59	33	269,39	213,01
(c) Gas, Steam & Water Supply	19	95,66	66,04	12	100,98	67,71
16. Construction	804	4068,09	3148,14	794	6724,64	4957,52
III. TRANSPORT OPERATORS	89	449,16	349,64	86	713,44	530,65
IV. PROFESSIONAL AND OTHER SERVICES	1,638	8132,42	6407,39	1,419	11625,79	9077,28
V. PERSONAL LOANS	123	630,96	537,14	78	639,39	483,01
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	102	520,92	454,69	60	487,13	364,80
3. Rest of the Personal Loans	21	110,04	82,46	18	152,26	118,22
VI. TRADE	2,142	10760,76	8268,83	1,542	12599,46	8860,90
1. Wholesale Trade	851	4292,30	3190,22	696	5728,57	4084,56
2. Retail Trade	1,291	6468,46	5078,61	846	6870,89	4776,33
VII. FINANCE	384	1924,84	1335,96	382	3344,62	2307,28
VIII. ALL OTHERS	273	1357,19	499,26	194	1594,76	667,18
TOTAL BANK CREDIT	15,580	77993,96	58005,02	13,848	113881,07	82302,11
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	1,542	7667,80	5807,03	1,117	9137,28	6370,86

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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	728	12014,41	9013,43	645	57882,02	43689,56
1. Direct Finance	357	5885,04	4410,52	200	13914,44	9294,03
2. Indirect Finance	371	6129,37	4602,92	445	43967,58	34395,53
II. INDUSTRY	10,243	168730,33	125579,90	6,637	631159,04	360335,95
1. Mining & Quarrying	185	2985,97	2074,37	201	24863,86	13621,70
2. Food Manufacturing & Processing	684	11041,12	7759,74	346	19773,49	12156,11
(a) Rice Mills, Flour & Dal Mills	80	1310,20	935,88	48	2611,59	1674,98
(b) Sugar	211	3546,96	2689,13	148	7645,00	5109,37
(c) Edible Oils & Vanaspati	100	1530,14	1042,40	32	1500,97	968,33
(d) Tea Processing	33	555,20	423,98	25	1888,67	1098,00
(e) Processing of Fruits & Vegetables	17	246,83	160,03	5	540,72	182,49
(f) Others	243	3851,78	2508,31	88	5586,53	3122,94
3. Beverage & Tobacco	100	1705,71	1329,00	47	2487,95	1742,07
4. Textiles	1,609	25156,89	18372,53	672	45420,93	24803,36
(a) Cotton Textiles	796	12292,56	8942,72	355	23412,90	13917,98
(b) Jute & Other Natural Fibre Textiles	31	446,85	273,76	4	137,30	75,22
(c) Handloom Textiles & Khadi	21	319,30	217,14	8	580,66	355,51
(d) Other Textiles & Textile Products	761	12098,19	8938,91	305	21290,07	10454,64
5. Paper, Paper Products & Printing	282	4554,07	3329,33	122	7914,91	4363,94
6. Leather & Leather Products	138	2167,81	1670,15	73	6416,83	2496,80
7. Rubber & Plastic Products	185	2947,58	2245,58	96	5499,29	3256,63
8. Chemicals & Chemical Products	1,122	18102,64	13202,52	562	55169,61	24169,13
(a) Heavy Industrial Chemicals	204	3277,79	2354,31	150	14951,45	7725,86
(b) Fertilisers	142	2644,55	2159,25	84	7313,61	4989,25
(c) Drugs & Pharmaceuticals	379	5955,40	4440,63	180	22942,88	6452,57
(d) Non-Edible Oils	19	290,56	169,50	9	581,91	531,41
(e) Other Chemicals & Chemical Products	378	5934,32	4078,82	139	9379,75	4470,04
9. Petroleum, Coal Products & Nuclear Fuels	98	1605,48	1208,86	205	69696,05	29203,49
10. Manufacture of Cement & Cement Products	201	3215,25	2602,52	102	7093,23	4687,64
11. Basic Metals & Metal Products	1,519	26180,52	20581,35	936	84382,51	45637,77
(a) Iron & Steel	1,118	19835,10	16299,83	657	66209,54	34905,81
(b) Non-Ferrous Metals	181	2851,08	1665,61	166	11686,42	6891,63
(c) Metal Products	220	3494,34	2615,91	113	6486,55	3840,34
12. Engineering	970	15889,85	10792,11	523	41264,03	22909,20
(a) Heavy Engineering	183	2873,84	1961,02	166	13970,49	8417,61
(b) Light Engineering	315	5181,08	3461,30	151	11588,21	6884,79
(c) Electrical Machinery & Goods	292	4793,51	3270,64	112	8563,34	3646,17
(d) Electronic Machinery & Goods	180	3041,42	2099,14	94	7141,99	3960,63
13. Vehicles, Vehicle Parts & Transport Equipments	440	7217,95	5079,72	313	31920,33	16767,94
14. Other Industries	1,172	19676,78	14895,63	658	67290,30	32488,99
15. Electricity, Gas & Water	419	7270,55	5348,60	673	67850,23	55937,22
(a) Electricity Generation & Transmission	354	6140,94	4475,19	607	61647,66	51195,12
(b) Non-Conventional Energy	31	491,27	423,61	26	1879,98	1640,30
(c) Gas, Steam & Water Supply	34	638,33	449,80	40	4322,60	3101,80
16. Construction	1,119	19012,15	15087,90	1,108	94115,49	66093,96
III. TRANSPORT OPERATORS	132	2336,37	1736,34	141	13673,46	11281,79
IV. PROFESSIONAL AND OTHER SERVICES	1,412	23015,60	17977,01	887	73233,91	43844,22
V. PERSONAL LOANS	1	23,37	23,37	4	189,31	189,31
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
2. Loans for Housing	1	23,37	23,37	4	189,31	189,31
1. Loans for Purchase of Consumer Durables	–	–	–	–	–	–
VI. TRADE	1,559	24409,06	16579,55	800	134704,35	72450,47
1. Wholesale Trade	579	9370,09	6442,33	392	92043,30	56607,06
2. Retail Trade	980	15038,97	10137,22	408	42661,04	15843,42
VII. FINANCE	627	11211,44	8699,09	1,167	135863,85	107303,86
VIII. ALL OTHERS	129	1893,51	930,05	69	5093,68	4055,98
TOTAL BANK CREDIT	14,831	243634,08	180538,75	10,350	1051799,62	643151,13
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	–	–	–	–	–	–
2. Other Small Scale Industries	438	5707,92	4152,04	6	282,25	239,56