

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2008

(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	196,20,432	30860,96	27987,26	165,88,328	106612,13	95351,06
1. Direct Finance	193,61,491	30441,87	27640,14	163,00,824	104457,24	93497,61
2. Indirect Finance	2,58,941	419,10	347,12	2,87,504	2154,89	1853,45
II. INDUSTRY	13,96,775	1887,73	1075,59	18,16,046	11003,87	10477,25
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,63,151	192,02	144,65	1,33,751	1120,23	1013,81
(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	1,23,329	178,21	131,95	2,28,185	2070,61	1954,79
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	10,555	12,45	9,80	32,294	189,00	182,96
6. Leather & Leather Products	30,906	42,35	26,78	20,517	118,03	142,83
7. Rubber & Plastic Products	11,169	20,24	18,15	17,215	117,82	120,68
8. Chemicals & Chemical Products	18,474	27,27	23,03	1,62,669	864,83	987,32
(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	4,528	6,03	4,58	17,997	100,03	98,96
11. Basic Metals & Metal Products	51,717	94,14	50,92	2,68,232	1136,83	1073,08
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	...	...	...	...	...	...
12. Engineering	4,58,494	567,62	78,74	1,38,788	789,93	634,17
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	13,780	19,31	14,24	22,249	194,31	205,74
14. Other Industries	4,62,183	652,50	503,83	6,95,694	3736,35	3504,38
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	48,489	75,60	68,91	78,455	565,90	558,53
III. TRANSPORT OPERATORS	1,07,556	146,36	111,77	2,76,716	2564,75	1990,34
IV. PROFESSIONAL AND OTHER SERVICES	12,69,853	2159,06	1423,99	39,40,414	26144,07	17935,98
V. PERSONAL LOANS	99,92,023	14424,60	8312,97	266,56,649	207362,51	111730,57
1. Loans for Purchase of Consumer Durables	2,29,617	357,24	274,22	6,99,917	5726,81	4538,32
2. Loans for Housing	2,09,532	340,66	303,31	19,09,027	22480,87	18532,41
3. Rest of the Personal Loans	95,52,874	13726,70	7735,44	240,47,705	179154,84	88659,84
VI. TRADE	28,37,533	4449,11	3556,87	27,61,768	20906,46	18420,28
1. Wholesale Trade	92,950	157,27	122,25	2,08,756	1887,83	2778,25
2. Retail Trade	27,44,583	4291,83	3434,62	25,53,012	19018,63	15642,03
VII. FINANCE	58,649	106,27	76,06	1,12,619	846,86	714,02
VIII. ALL OTHERS	30,15,254	4502,41	3875,80	41,03,771	29398,46	27982,03
TOTAL BANK CREDIT	382,98,075	58536,49	46420,32	562,56,311	404839,10	284601,53

... 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 2008**

(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	17,11,965	55017,34	49053,13	1,84,260	13085,30	11507,15
1. Direct Finance	16,27,701	52191,51	46678,44	1,61,110	11286,20	10058,78
2. Indirect Finance	84,264	2825,83	2374,69	23,150	1799,10	1448,36
II. INDUSTRY	2,87,219	10194,69	8888,74	1,68,188	13222,80	10992,29
1. Mining & Quarrying	8,772	321,41	274,93	5,168	398,02	321,20
2. Food Manufacturing & Processing	25,094	892,22	718,66	15,203	1211,70	952,58
(a) Rice Mills, Flour & Dal Mills	7,891	289,08	235,90	6,041	492,37	381,03
(b) Sugar	333	11,83	8,73	171	13,63	11,86
(c) Edible Oils & Vanaspati	1,838	66,50	54,97	1,114	90,54	72,61
(d) Tea Processing	180	6,40	8,63	128	10,37	8,42
(e) Processing of Fruits & Vegetables	1,361	47,65	37,14	725	55,55	42,65
(f) Others	13,491	470,76	373,29	7,024	549,24	436,03
3. Beverage & Tobacco	2,188	78,93	63,52	1,289	102,14	80,39
4. Textiles	32,300	1164,87	1021,76	21,327	1690,20	1428,44
(a) Cotton Textiles	9,222	326,41	319,12	5,137	416,24	379,28
(b) Jute & Other Natural Fibre Textiles	714	25,54	18,99	434	33,87	26,24
(c) Handloom Textiles & Khadi	3,493	124,63	92,94	1,778	141,76	108,58
(d) Other Textiles & Textile Products	18,871	688,29	590,71	13,978	1098,33	914,35
5. Paper, Paper Products & Printing	8,117	294,73	245,39	5,606	439,01	353,36
6. Leather & Leather Products	2,918	106,86	92,77	1,825	144,82	124,13
7. Rubber & Plastic Products	9,214	343,03	280,59	7,547	597,51	474,10
8. Chemicals & Chemical Products	10,118	373,85	307,14	7,441	594,67	474,39
(a) Heavy Industrial Chemicals	1,542	58,20	45,30	1,288	103,80	80,42
(b) Fertilisers	219	8,04	5,81	145	11,94	8,72
(c) Drugs & Pharmaceuticals	1,412	51,93	50,78	1,266	102,93	91,80
(d) Non-Edible Oils	291	10,93	8,79	220	17,59	14,01
(e) Other Chemicals & Chemical Products	6,654	244,75	196,46	4,522	358,41	279,44
9. Petroleum, Coal Products & Nuclear Fuels	773	27,81	23,31	563	44,97	41,91
10. Manufacture of Cement & Cement Products	3,648	135,02	133,13	3,277	282,18	254,46
11. Basic Metals & Metal Products	14,551	537,22	443,11	10,341	817,14	690,11
(a) Iron & Steel	4,595	170,39	145,24	3,602	284,32	255,81
(b) Non-Ferrous Metals	1,564	59,66	47,57	1,296	104,01	83,91
(c) Metal Products	8,392	307,17	250,30	5,443	428,81	350,38
12. Engineering	21,347	785,80	803,33	17,715	1423,41	1185,51
(a) Heavy Engineering	5,157	188,91	192,85	5,957	487,84	432,75
(b) Light Engineering	10,523	388,43	439,20	7,645	607,92	490,45
(c) Electrical Machinery & Goods	3,992	147,36	119,49	3,019	241,04	193,86
(d) Electronic Machinery & Goods	1,675	61,11	51,79	1,094	86,61	68,45
13. Vehicles, Vehicle Parts & Transport Equipments	5,090	183,46	175,60	3,166	245,70	199,12
14. Other Industries	61,494	2167,50	1841,86	29,825	2302,05	1933,39
15. Electricity, Gas & Water	1,153	40,63	39,45	739	58,24	106,96
(a) Electricity Generation & Transmission	226	7,81	13,98	177	13,79	69,94
(b) Non-Conventional Energy	303	9,76	7,15	102	8,01	6,28
(c) Gas, Steam & Water Supply	624	23,06	18,32	460	36,44	30,74
16. Construction	80,442	2741,35	2424,19	37,156	2871,03	2372,23
III. TRANSPORT OPERATORS	1,61,213	5387,66	4206,92	1,19,404	8793,79	6653,81
IV. PROFESSIONAL AND OTHER SERVICES	3,24,430	11018,86	8800,20	1,11,052	8389,22	6583,01
V. PERSONAL LOANS	50,76,076	166315,66	125636,20	14,97,998	107824,93	84229,62
1. Loans for Purchase of Consumer Durables	49,118	1556,39	1387,87	13,570	1014,97	910,30
2. Loans for Housing	16,86,550	58785,92	50275,09	8,32,807	60360,76	52263,21
3. Rest of the Personal Loans	33,40,408	105973,35	73973,25	6,51,621	46449,20	31056,11
VI. TRADE	4,53,503	16252,92	13257,40	1,95,623	15443,43	12519,08
1. Wholesale Trade	43,960	1563,79	1342,21	24,134	1943,79	1633,35
2. Retail Trade	4,09,543	14689,14	11915,19	1,71,489	13499,63	10885,74
VII. FINANCE	13,961	460,96	379,74	3,337	257,21	222,69
VIII. ALL OTHERS	1,47,589	4892,11	3491,66	1,53,948	11402,14	8618,58
TOTAL BANK CREDIT	81,75,956	269540,21	213713,98	24,33,810	178418,81	141326,23

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2008**

(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	60,960	9647,30	8061,13	18,481	6873,01	5355,74
1. Direct Finance	42,278	6557,80	5596,36	11,623	4277,91	3301,03
2. Indirect Finance	18,682	3089,50	2464,77	6,858	2595,10	2054,72
II. INDUSTRY	1,77,151	29997,64	25349,67	76,874	29041,55	23416,82
1. Mining & Quarrying	4,150	719,72	577,41	2,049	775,97	620,68
2. Food Manufacturing & Processing	14,904	2634,08	2059,47	8,870	3421,12	2670,77
(a) Rice Mills, Flour & Dal Mills	7,175	1290,16	990,22	4,690	1828,08	1398,98
(b) Sugar	136	24,06	16,89	105	42,75	63,93
(c) Edible Oils & Vanaspati	1,194	212,36	171,22	738	286,39	229,84
(d) Tea Processing	167	31,41	23,88	149	58,20	38,37
(e) Processing of Fruits & Vegetables	572	98,13	79,30	265	98,87	73,55
(f) Others	5,660	977,95	777,95	2,923	1106,83	866,10
3. Beverage & Tobacco	1,194	209,90	169,34	609	236,70	177,50
4. Textiles	20,661	3572,74	2997,26	11,461	4360,74	3472,55
(a) Cotton Textiles	6,411	1148,32	963,32	3,961	1524,15	1247,58
(b) Jute & Other Natural Fibre Textiles	281	49,35	42,83	150	59,26	44,23
(c) Handloom Textiles & Khadi	1,184	201,55	166,57	473	179,74	143,03
(d) Other Textiles & Textile Products	12,785	2173,52	1824,54	6,877	2597,59	2037,71
5. Paper, Paper Products & Printing	5,332	918,29	735,84	2,559	962,90	750,48
6. Leather & Leather Products	2,117	372,13	312,85	1,382	524,57	400,62
7. Rubber & Plastic Products	6,588	1122,72	908,91	2,778	1043,00	836,99
8. Chemicals & Chemical Products	7,990	1406,16	1234,18	4,707	1808,36	1539,25
(a) Heavy Industrial Chemicals	1,581	281,08	231,56	990	382,47	357,88
(b) Fertilisers	175	32,96	24,69	116	45,64	37,57
(c) Drugs & Pharmaceuticals	1,578	280,64	317,36	1,214	467,55	409,61
(d) Non-Edible Oils	266	46,83	37,44	156	61,67	47,98
(e) Other Chemicals & Chemical Products	4,390	764,65	623,14	2,231	851,03	686,20
9. Petroleum, Coal Products & Nuclear Fuels	646	115,63	146,35	501	186,02	175,69
10. Manufacture of Cement & Cement Products	4,627	729,55	671,63	540	206,11	158,84
11. Basic Metals & Metal Products	10,645	1872,49	1569,34	5,991	2294,53	1870,96
(a) Iron & Steel	4,162	735,49	647,29	2,637	1011,39	837,60
(b) Non-Ferrous Metals	1,583	279,38	223,65	817	311,19	232,79
(c) Metal Products	4,900	857,62	698,39	2,537	971,95	800,56
12. Engineering	15,588	2724,78	2223,29	7,874	2988,77	2300,30
(a) Heavy Engineering	2,680	464,37	371,05	1,370	523,68	404,33
(b) Light Engineering	8,235	1432,81	1164,94	3,813	1428,81	1119,90
(c) Electrical Machinery & Goods	3,478	617,57	509,24	2,063	795,75	591,80
(d) Electronic Machinery & Goods	1,195	210,02	178,05	628	240,52	184,27
13. Vehicles, Vehicle Parts & Transport Equipments	3,227	549,76	460,26	1,843	715,80	537,61
14. Other Industries	20,825	3457,35	2997,35	6,675	2476,43	2133,02
15. Electricity, Gas & Water	1,151	229,15	191,93	968	357,02	287,41
(a) Electricity Generation & Transmission	646	143,31	120,63	716	258,90	209,64
(b) Non-Conventional Energy	104	18,58	15,13	75	29,95	24,80
(c) Gas, Steam & Water Supply	401	67,26	56,17	177	68,16	52,97
16. Construction	57,506	9363,18	8094,28	18,067	6683,53	5484,14
III. TRANSPORT OPERATORS	64,102	8191,15	6691,05	2,767	1006,77	812,92
IV. PROFESSIONAL AND OTHER SERVICES	67,848	10905,32	8916,76	18,651	6901,76	5694,87
V. PERSONAL LOANS	6,39,284	97492,77	78618,24	1,25,365	43054,21	34911,08
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	4,43,214	68668,27	59262,77	99,288	33793,43	28522,26
3. Rest of the Personal Loans	1,96,070	28824,49	19355,47	26,077	9260,78	6388,82
VI. TRADE	1,23,816	21091,79	17235,74	41,124	15419,33	12434,46
1. Wholesale Trade	30,864	5592,49	4631,86	16,810	6386,31	5135,44
2. Retail Trade	92,952	15499,30	12603,88	24,314	9033,02	7299,01
VII. FINANCE	2,582	441,34	354,66	1,348	517,82	382,71
VIII. ALL OTHERS	84,331	13303,06	10358,87	20,733	7629,11	5917,88
TOTAL BANK CREDIT	12,20,074	191070,37	155586,12	3,05,343	110443,56	88926,48

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2008

(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	10,332	7949,54	5951,91	7,378	14529,22	11421,55
1. Direct Finance	6,112	4714,53	3513,38	3,862	7520,29	5895,11
2. Indirect Finance	4,220	3235,01	2438,53	3,516	7008,93	5526,44
II. INDUSTRY	47,337	36180,68	28158,68	52,570	111941,56	88730,80
1. Mining & Quarrying	1,128	851,76	649,10	1,021	2169,65	1662,24
2. Food Manufacturing & Processing	6,132	4705,75	3600,48	5,819	11908,91	9458,62
(a) Rice Mills, Flour & Dal Mills	3,053	2327,14	1728,15	2,134	4047,53	3169,04
(b) Sugar	114	97,11	73,96	352	827,59	708,67
(c) Edible Oils & Vanaspati	521	403,17	316,10	644	1403,70	1132,36
(d) Tea Processing	376	286,24	224,84	511	1075,48	868,10
(e) Processing of Fruits & Vegetables	208	161,58	124,61	213	418,88	339,95
(f) Others	1,860	1430,51	1132,83	1,965	4135,72	3240,50
3. Beverage & Tobacco	444	342,71	245,32	550	1220,87	960,17
4. Textiles	8,412	6404,37	4994,95	9,965	21246,12	15919,85
(a) Cotton Textiles	3,240	2484,06	2038,44	4,136	8971,40	6854,88
(b) Jute & Other Natural Fibre Textiles	139	108,00	102,44	197	410,55	290,30
(c) Handloom Textiles & Khadi	284	220,09	169,21	209	432,90	336,55
(d) Other Textiles & Textile Products	4,749	3592,22	2684,87	5,423	11431,27	8438,12
5. Paper, Paper Products & Printing	1,601	1219,44	979,19	1,701	3640,25	2914,61
6. Leather & Leather Products	988	741,00	568,33	1,076	2244,29	1617,64
7. Rubber & Plastic Products	1,837	1399,84	1088,78	1,851	3890,14	2974,18
8. Chemicals & Chemical Products	3,469	2697,63	2137,18	4,342	9423,92	7322,48
(a) Heavy Industrial Chemicals	805	629,97	516,11	994	2165,93	1607,26
(b) Fertilisers	96	77,98	50,10	173	372,13	333,69
(c) Drugs & Pharmaceuticals	1,011	780,92	648,36	1,425	3094,27	2454,06
(d) Non-Edible Oils	130	101,27	75,88	104	227,13	164,79
(e) Other Chemicals & Chemical Products	1,427	1107,50	846,72	1,646	3564,45	2762,69
9. Petroleum, Coal Products & Nuclear Fuels	312	241,93	214,94	399	908,21	599,57
10. Manufacture of Cement & Cement Products	363	280,34	211,90	408	901,98	842,15
11. Basic Metals & Metal Products	4,416	3448,10	2659,70	6,221	13569,81	11073,74
(a) Iron & Steel	2,102	1663,67	1298,02	3,694	8139,27	6828,72
(b) Non-Ferrous Metals	582	443,64	335,71	714	1535,51	1262,24
(c) Metal Products	1,732	1340,79	1025,96	1,813	3895,03	2982,77
12. Engineering	4,831	3694,69	2726,01	5,554	11873,19	8892,37
(a) Heavy Engineering	807	620,60	500,94	1,056	2255,35	1640,86
(b) Light Engineering	2,150	1625,73	1141,70	2,171	4585,90	3537,41
(c) Electrical Machinery & Goods	1,394	1076,71	796,58	1,658	3542,16	2561,76
(d) Electronic Machinery & Goods	480	371,66	286,78	669	1489,77	1152,34
13. Vehicles, Vehicle Parts & Transport Equipments	1,494	1192,99	870,80	2,349	5278,24	3693,39
14. Other Industries	3,424	2607,39	2083,97	3,954	8493,42	6647,37
15. Electricity, Gas & Water	508	376,65	296,29	668	1475,03	1410,16
(a) Electricity Generation & Transmission	345	251,40	197,12	415	921,27	966,03
(b) Non-Conventional Energy	76	57,18	45,50	144	312,65	250,90
(c) Gas, Steam & Water Supply	87	68,06	53,67	109	241,10	193,23
16. Construction	7,978	5976,07	4831,74	6,692	13697,55	12742,26
III. TRANSPORT OPERATORS	1,045	783,54	671,59	800	1615,64	1290,77
IV. PROFESSIONAL AND OTHER SERVICES	13,573	10172,60	8032,77	11,177	23160,72	19072,92
V. PERSONAL LOANS	27,401	19400,94	15584,93	8,391	13585,39	11568,19
1. Loans for Purchase of Consumer Durables	6	6,00	4,03	16	31,10	24,44
2. Loans for Housing	25,186	17833,26	14754,70	7,850	12578,66	10790,91
3. Rest of the Personal Loans	2,209	1561,68	826,20	525	975,63	752,84
VI. TRADE	21,449	16329,13	12815,92	14,615	29735,43	23184,52
1. Wholesale Trade	8,974	6869,25	5528,57	7,142	14848,06	11433,82
2. Retail Trade	12,475	9459,88	7287,35	7,473	14887,37	11750,70
VII. FINANCE	990	794,48	640,69	1,437	3105,15	2381,84
VIII. ALL OTHERS	9,029	6741,33	5217,56	6,058	11886,30	9312,34
TOTAL BANK CREDIT	1,31,156	98352,23	77074,05	1,02,426	209559,41	166962,92

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2008

(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	971	4854,48	3863,30	786	6531,97	5239,03
1. Direct Finance	474	2375,58	1920,50	386	3221,26	2740,36
2. Indirect Finance	497	2478,90	1942,80	400	3310,71	2498,67
II. INDUSTRY	11,292	56675,00	42923,50	11,314	92816,24	66346,68
1. Mining & Quarrying	225	1132,63	787,27	190	1564,49	1187,30
2. Food Manufacturing & Processing	970	4877,78	3741,31	915	7529,81	5641,07
(a) Rice Mills, Flour & Dal Mills	190	955,14	732,44	130	1074,97	833,79
(b) Sugar	161	820,74	671,69	195	1631,19	1335,38
(c) Edible Oils & Vanaspati	141	704,26	554,97	165	1370,53	1014,10
(d) Tea Processing	63	312,10	224,33	63	496,08	378,77
(e) Processing of Fruits & Vegetables	39	197,76	159,77	42	324,47	190,31
(f) Others	376	1887,78	1398,12	320	2632,57	1888,72
3. Beverage & Tobacco	112	564,50	439,84	144	1217,35	943,68
4. Textiles	2,119	10634,17	7722,48	2,025	16582,11	11415,93
(a) Cotton Textiles	1,040	5250,01	3755,01	999	8225,10	5727,48
(b) Jute & Other Natural Fibre Textiles	36	173,22	117,30	35	282,87	195,18
(c) Handloom Textiles & Khadi	26	132,11	84,71	39	317,10	216,49
(d) Other Textiles & Textile Products	1,017	5078,84	3765,47	952	7757,04	5276,77
5. Paper, Paper Products & Printing	344	1708,30	1281,64	290	2336,42	1776,64
6. Leather & Leather Products	178	898,79	691,49	149	1199,63	921,63
7. Rubber & Plastic Products	377	1905,17	1335,03	318	2564,60	1789,88
8. Chemicals & Chemical Products	1,191	5944,93	4307,63	1,161	9629,45	6561,70
(a) Heavy Industrial Chemicals	291	1454,71	962,48	269	2186,49	1470,26
(b) Fertilisers	61	304,98	183,94	69	604,19	336,82
(c) Drugs & Pharmaceuticals	407	2030,68	1543,93	425	3545,35	2415,49
(d) Non-Edible Oils	23	118,60	83,16	20	160,76	113,87
(e) Other Chemicals & Chemical Products	409	2035,96	1534,12	378	3132,65	2225,26
9. Petroleum, Coal Products & Nuclear Fuels	89	447,12	338,82	71	596,12	413,99
10. Manufacture of Cement & Cement Products	87	433,96	372,41	148	1249,98	870,10
11. Basic Metals & Metal Products	1,552	7809,02	5912,00	1,833	14769,60	9988,31
(a) Iron & Steel	990	4988,74	3878,14	1,336	10691,12	7159,60
(b) Non-Ferrous Metals	204	1029,37	692,52	159	1321,58	879,00
(c) Metal Products	358	1790,92	1341,34	338	2756,90	1949,71
12. Engineering	1,170	5856,22	4330,12	1,030	8391,88	6086,37
(a) Heavy Engineering	253	1265,78	896,52	195	1570,82	1089,41
(b) Light Engineering	408	2048,36	1523,64	400	3241,65	2320,35
(c) Electrical Machinery & Goods	351	1746,52	1257,38	295	2436,11	1729,60
(d) Electronic Machinery & Goods	158	795,56	652,57	140	1143,30	947,01
13. Vehicles, Vehicle Parts & Transport Equipments	595	3014,87	2116,35	594	4873,68	3572,30
14. Other Industries	866	4347,60	3357,54	877	7175,52	5033,43
15. Electricity, Gas & Water	176	882,26	735,59	266	2174,34	1728,27
(a) Electricity Generation & Transmission	129	642,77	564,52	204	1670,01	1329,38
(b) Non-Conventional Energy	34	169,88	130,79	42	339,58	279,41
(c) Gas, Steam & Water Supply	13	69,61	40,28	20	164,75	119,49
16. Construction	1,241	6217,66	5453,98	1,303	10961,26	8416,07
III. TRANSPORT OPERATORS	128	630,61	496,21	95	785,32	571,21
IV. PROFESSIONAL AND OTHER SERVICES	2,216	11050,85	8853,20	1,814	15035,81	11847,87
V. PERSONAL LOANS	397	1942,78	2121,70	275	2212,90	1731,66
1. Loans for Purchase of Consumer Durables	1	4,75	93	1	7,00	6,41
2. Loans for Housing	361	1758,91	1507,53	245	1966,19	1592,49
3. Rest of the Personal Loans	35	179,12	613,25	29	239,71	132,76
VI. TRADE	2,150	10769,21	7937,13	1,689	13797,30	9898,49
1. Wholesale Trade	1,148	5739,82	4083,18	911	7513,12	5327,22
2. Retail Trade	1,002	5029,38	3853,95	778	6284,18	4571,27
VII. FINANCE	389	1962,76	1402,15	404	3512,29	2537,11
VIII. ALL OTHERS	963	4801,97	3464,64	802	6833,49	4420,81
TOTAL BANK CREDIT	18,506	92687,66	71061,83	17,179	141525,32	102592,86

TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2008

(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	678	11436,44	8977,41	607	54020,61	41372,45
1. Direct Finance	303	5065,47	3757,12	166	12633,27	7968,31
2. Indirect Finance	375	6370,97	5220,30	441	41387,34	33404,14
II. INDUSTRY	11,897	195474,17	141812,39	9,090	719956,54	480363,37
1. Mining & Quarrying	256	4164,04	3006,30	230	31317,80	21276,66
2. Food Manufacturing & Processing	937	15323,59	11346,52	452	27310,22	17152,51
(a) Rice Mills, Flour & Dal Mills	117	1903,57	1477,10	51	3588,15	2510,47
(b) Sugar	306	5120,26	4033,33	211	10912,29	7774,05
(c) Edible Oils & Vanaspati	141	2297,13	1616,94	56	2985,83	2088,84
(d) Tea Processing	53	852,80	621,41	15	918,28	564,72
(e) Processing of Fruits & Vegetables	15	238,01	184,28	2	124,28	34,11
(f) Others	305	4911,82	3413,47	117	8781,39	4180,32
3. Beverage & Tobacco	138	2389,49	1768,01	77	6526,80	4153,04
4. Textiles	2,138	34016,45	24126,38	875	52128,72	33123,37
(a) Cotton Textiles	989	15816,61	11899,05	443	26819,80	16097,35
(b) Jute & Other Natural Fibre Textiles	32	485,18	324,64	5	471,78	43,26
(c) Handloom Textiles & Khadi	25	387,60	262,30	15	900,39	590,41
(d) Other Textiles & Textile Products	1,092	17327,05	11640,40	412	23936,75	16392,35
5. Paper, Paper Products & Printing	281	4540,77	3509,26	137	7445,67	4928,65
6. Leather & Leather Products	137	2154,04	1812,47	50	2894,00	2172,94
7. Rubber & Plastic Products	255	3965,13	2779,43	157	7727,58	4614,21
8. Chemicals & Chemical Products	1,150	18826,19	13549,45	672	45769,84	28079,26
(a) Heavy Industrial Chemicals	254	4210,08	2921,09	150	11143,65	7715,09
(b) Fertilisers	66	1119,22	970,79	100	7538,59	5249,07
(c) Drugs & Pharmaceuticals	392	6310,62	4722,10	241	14726,20	8103,45
(d) Non-Edible Oils	26	452,58	287,30	10	508,72	235,41
(e) Other Chemicals & Chemical Products	412	6733,69	4648,17	171	11852,68	6776,24
9. Petroleum, Coal Products & Nuclear Fuels	112	1923,11	2543,03	244	52239,12	38131,45
10. Manufacture of Cement & Cement Products	160	2665,76	1906,79	190	13316,30	8819,93
11. Basic Metals & Metal Products	1,593	26096,76	19018,58	1,177	95510,22	60883,80
(a) Iron & Steel	1,109	18368,23	13879,34	865	73378,58	46922,32
(b) Non-Ferrous Metals	199	3108,70	1992,51	152	12583,45	8586,77
(c) Metal Products	285	4619,83	3146,73	160	9548,19	5374,72
12. Engineering	1,041	17078,11	11721,72	593	41500,45	27597,51
(a) Heavy Engineering	176	2829,48	1857,64	94	6440,35	3600,61
(b) Light Engineering	361	5787,39	3940,93	215	16255,57	12106,19
(c) Electrical Machinery & Goods	335	5608,58	3774,88	164	8830,90	5373,73
(d) Electronic Machinery & Goods	169	2852,66	2148,28	120	9973,62	6516,98
13. Vehicles, Vehicle Parts & Transport Equipments	779	12774,52	6513,02	1,022	44952,50	17054,72
14. Other Industries	940	15183,19	10624,61	635	48456,73	33670,36
15. Electricity, Gas & Water	407	6880,44	4966,47	887	95232,76	70986,82
(a) Electricity Generation & Transmission	344	5857,52	4168,69	802	86464,71	65188,56
(b) Non-Conventional Energy	43	706,22	569,57	37	3677,81	2495,91
(c) Gas, Steam & Water Supply	20	316,70	228,22	48	5090,24	3302,34
16. Construction	1,573	27492,60	22620,35	1,692	147627,81	107718,14
III. TRANSPORT OPERATORS	120	2203,30	1718,42	233	24968,88	19480,90
IV. PROFESSIONAL AND OTHER SERVICES	1,858	31036,45	24077,16	1,250	93096,52	66029,48
V. PERSONAL LOANS	173	2870,82	2178,16	129	11253,03	8792,59
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	151	2511,84	1994,65	120	10746,22	8635,66
3. Rest of the Personal Loans	22	358,98	183,51	9	506,80	156,93
VI. TRADE	1,336	21474,44	15241,71	866	100227,35	66054,28
1. Wholesale Trade	726	11787,67	8238,11	525	69785,39	54896,74
2. Retail Trade	610	9686,77	7003,60	341	30441,96	11157,54
VII. FINANCE	577	10510,72	7793,50	1,437	205970,20	153669,01
VIII. ALL OTHERS	650	10441,63	7533,71	443	34177,06	23645,67
TOTAL BANK CREDIT	17,289	285447,98	209332,46	14,055	1243670,19	859407,75