

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	188,06,772	28537,55	24680,82	188,08,645	129989,22	112335,58
1. Direct Finance	185,50,972	28108,76	24323,61	184,96,975	127426,47	110130,98
2. Indirect Finance	2,55,800	428,79	357,22	3,11,670	2562,76	2204,60
II. INDUSTRY	8,39,070	1121,63	822,65	14,50,779	13504,77	12145,60
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	1,38,685	174,51	128,74	1,22,316	1155,91	1005,71
(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	1,18,630	175,73	134,43	3,18,630	3737,37	3458,99
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute & Other Natural Fibre Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles & Textile Products	...	...	...	...	...	...
5. Paper, Paper Products & Printing	10,893	15,44	13,12	35,786	414,32	386,15
6. Woods and Wood Products	32,649	46,18	37,46	38,888	377,02	334,07
7. Leather & Leather Products	29,788	43,53	28,39	36,303	389,20	362,57
8. Gems and Jewellery	1,09,108	112,30	55,61	62,216	587,13	534,50
9. Rubber & Plastic Products	...	...	...	...	...	...
10. Chemicals & Chemical Products	18,664	28,80	25,45	2,46,588	1392,21	1245,35
(a) Heavy Industrial Chemicals	...	...	...	...	...	...
(b) Fertilisers	1,009	1,80	1,37	4,764	61,29	59,14
(c) Drugs & Pharmaceuticals	4,522	6,54	5,43	1,23,870	811,24	684,68
(d) Non-Edible Oils	...	...	...	...	...	...
(e) Other Chemicals & Chemical Products	13,133	20,46	18,65	1,17,954	519,68	501,53
11. Petroleum, Coal Products & Nuclear Fuels	...	...	...	...	...	...
12. Manufacture of Cement & Cement Products	4,458	6,53	5,10	10,299	111,08	93,50
13. Basic Metals & Metal Products	16,948	26,85	23,59	76,538	767,83	721,92
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Metal Products	16,948	26,85	23,59	76,538	767,83	721,92
14. Engineering	26,120	39,72	33,77	93,336	928,33	846,94
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	15,639	24,62	21,06	58,503	567,88	508,03
(c) Electrical Machinery & Goods	6,532	9,80	8,24	27,071	288,08	273,37
(d) Electronic Machinery & Goods	3,949	5,30	4,46	7,762	72,37	65,54
15. Vehicles, Vehicle Parts & Transport Equipments	...	...	...	...	...	...
16. Other Industries	2,94,215	392,81	289,51	2,90,459	2639,67	2254,46
17. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
18. Construction	18,832	31,38	24,81	66,442	484,59	421,06
(a) Other than Infrastructure	...	...	...	...	...	...
(b) Infrastructure Construction	18,832	31,38	24,81	66,442	484,59	421,06
III. TRANSPORT OPERATORS	1,03,423	141,84	109,34	3,07,969	3152,18	2158,36
IV. PROFESSIONAL AND OTHER SERVICES	8,68,423	1321,04	1066,37	10,04,331	8637,14	7233,00
1. Professional Services	2,36,237	373,67	294,16	2,16,665	1906,29	1615,30
2. Tourism, Hotel & Restaurants	46,548	72,17	57,69	61,554	561,38	465,19
3. Recreation services	8,340	14,13	11,16	13,970	115,45	85,99
4. IT and Telecommunications	...	...	...	...	...	...
5. Others	5,77,298	861,08	703,35	7,12,142	6054,03	5066,52
V. PERSONAL LOANS	134,52,689	16645,11	9630,76	287,03,116	233008,47	130843,35
1. Housing	2,20,539	329,87	296,90	19,90,771	23916,42	19146,95
2. Consumer Durables	6,97,052	957,64	311,33	7,60,671	6189,22	4495,35
3. Vehicles	9,07,954	1452,20	796,92	37,53,767	22324,55	11760,68
4. Education	77,820	128,20	119,76	9,29,271	10539,11	8696,01
5. Personal Credit Cards	73,30,572	7679,00	3112,04	108,35,349	81143,97	22456,19
6. Others	42,18,752	6098,20	4993,79	104,33,287	88895,20	64288,17
VI. TRADE	28,54,949	4552,38	3667,66	30,13,896	24536,01	19790,72
1. Wholesale Trade	1,12,277	186,95	148,93	2,72,236	2926,30	2581,42
2. Retail Trade	27,42,672	4365,43	3518,72	27,41,660	21609,70	17209,30
VII. FINANCE	2,33,900	401,38	293,35	5,12,023	3927,33	2995,71
VIII. ALL OTHERS	20,48,137	2985,48	2665,62	27,92,832	21841,99	19425,62
TOTAL BANK CREDIT	392,07,363	55706,42	42936,57	565,93,591	438597,11	306927,94

... 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 2009**

(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	20,43,860	65662,07	56706,10	2,16,103	15323,91	13351,32
1. Direct Finance	19,37,416	62176,85	53839,36	1,93,936	13603,13	11909,61
2. Indirect Finance	1,06,444	3485,21	2866,74	22,167	1720,78	1441,71
II. INDUSTRY	3,71,505	13164,12	10926,51	2,17,371	17004,13	13607,35
1. Mining & Quarrying	7,478	274,51	225,99	4,698	375,83	295,67
2. Food Manufacturing & Processing	29,358	1055,07	837,85	18,159	1443,99	1082,54
(a) Rice Mills, Flour & Dal Mills	7,894	289,78	231,12	5,729	468,64	362,69
(b) Sugar	319	11,39	8,45	163	12,85	9,93
(c) Edible Oils & Vanaspati	1,730	62,89	54,06	1,069	86,30	67,92
(d) Tea Processing	267	9,45	9,77	282	21,64	15,13
(e) Processing of Fruits & Vegetables	1,323	46,32	35,96	636	50,17	38,86
(f) Others	17,825	635,23	498,48	10,280	804,38	588,02
3. Beverage & Tobacco	2,224	80,47	65,18	1,305	102,86	80,57
4. Textiles	51,111	1761,75	1426,25	26,831	2114,91	1686,51
(a) Cotton Textiles	18,350	591,19	486,14	6,315	505,77	397,53
(b) Jute & Other Natural Fibre Textiles	831	29,22	21,91	511	40,20	29,59
(c) Handloom Textiles & Khadi	4,008	138,76	102,66	1,824	145,45	107,67
(d) Other Textiles & Textile Products	27,922	1002,58	815,54	18,181	1423,49	1151,72
5. Paper, Paper Products & Printing	8,296	303,33	245,23	6,117	480,74	378,15
6. Woods and Wood Products	4,390	163,09	124,52	2,723	218,92	167,53
7. Leather & Leather Products	2,930	105,13	91,87	1,984	156,93	131,12
8. Gems and Jewellery	1,788	66,14	51,98	874	69,22	61,10
9. Rubber & Plastic Products	7,466	279,32	220,18	6,317	500,82	383,40
10. Chemicals & Chemical Products	10,307	379,99	333,30	7,607	606,96	477,90
(a) Heavy Industrial Chemicals	2,450	87,27	91,80	1,376	110,05	88,01
(b) Fertilisers	208	8,26	6,57	184	15,07	10,90
(c) Drugs & Pharmaceuticals	1,542	56,82	49,97	1,361	107,64	85,53
(d) Non-Edible Oils	317	11,90	9,63	225	18,23	13,72
(e) Other Chemicals & Chemical Products	5,790	215,74	175,33	4,461	355,97	279,75
11. Petroleum, Coal Products & Nuclear Fuels	803	28,53	21,55	561	45,08	35,11
12. Manufacture of Cement & Cement Products	4,229	157,16	122,57	3,190	265,45	210,91
13. Basic Metals & Metal Products	15,367	566,09	489,07	11,214	892,94	738,30
(a) Iron & Steel	5,239	193,04	156,41	4,046	324,65	253,95
(b) Non-Ferrous Metals	1,551	58,61	45,87	1,361	108,87	85,65
(c) Metal Products	8,577	314,44	286,79	5,807	459,42	398,70
14. Engineering	35,972	1301,20	881,33	27,199	2123,39	1305,12
(a) Heavy Engineering	5,869	217,14	191,69	4,506	365,01	291,89
(b) Light Engineering	24,521	877,72	505,85	18,353	1414,20	744,53
(c) Electrical Machinery & Goods	4,100	151,96	118,13	3,302	261,62	203,61
(d) Electronic Machinery & Goods	1,482	54,38	65,65	1,038	82,55	65,09
15. Vehicles, Vehicle Parts & Transport Equipments	5,451	191,71	152,54	3,248	254,09	194,83
16. Other Industries	1,04,898	3718,98	3205,32	58,596	4568,38	3714,07
17. Electricity, Gas & Water	1,392	49,02	84,82	819	65,37	331,88
(a) Electricity Generation & Transmission	244	8,31	53,36	188	14,64	292,41
(b) Non-Conventional Energy	406	13,52	9,74	131	10,30	7,87
(c) Gas, Steam & Water Supply	742	27,18	21,73	500	40,42	31,59
18. Construction	78,045	2682,64	2346,96	35,929	2718,26	2332,67
(a) Other than Infrastructure	71,758	2457,71	2081,73	29,323	2207,89	1833,56
(b) Infrastructure Construction	6,287	224,93	265,24	6,606	510,37	499,11
III. TRANSPORT OPERATORS	1,54,713	5210,64	3985,35	97,002	7125,86	5321,18
IV. PROFESSIONAL AND OTHER SERVICES	2,70,921	9238,54	6636,03	1,15,565	8672,31	6005,18
1. Professional Services	26,878	917,48	664,79	13,350	1007,52	756,83
2. Tourism, Hotel & Restaurants	13,841	489,58	386,72	6,860	533,11	396,64
3. Recreation services	2,548	90,73	73,16	1,400	108,07	86,21
4. IT and Telecommunications	4,237	144,72	116,98	1,815	142,33	113,10
5. Others	2,23,417	7596,04	5394,37	92,140	6881,29	4652,39
V. PERSONAL LOANS	60,96,458	198254,02	141094,58	16,98,621	122693,54	94045,65
1. Housing	18,41,038	64443,54	56521,47	9,49,345	69199,56	59299,57
2. Consumer Durables	77,317	2462,44	1924,92	11,412	819,97	613,60
3. Vehicles	14,97,220	47921,71	31615,35	3,71,874	26199,30	15579,53
4. Education	4,09,199	12759,23	9008,03	67,944	5075,71	3674,47
5. Personal Credit Cards	6,70,721	19377,25	4068,03	33,751	2211,15	379,65
6. Others	16,00,963	51289,85	37956,78	2,64,295	19187,85	14498,83
VI. TRADE	5,14,906	18477,23	14714,10	2,20,686	17369,00	14044,87
1. Wholesale Trade	42,258	1556,45	1286,66	27,435	2213,78	1881,03
2. Retail Trade	4,72,648	16920,78	13427,44	1,93,251	15155,22	12163,83
VII. FINANCE	24,812	825,69	614,80	6,570	509,12	362,72
VIII. ALL OTHERS	1,04,052	3465,52	2525,95	77,936	5823,29	4191,67
TOTAL BANK CREDIT	95,81,227	314297,84	237203,44	26,49,854	194521,17	150929,94

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	65,017	10456,40	8431,47	19,427	7225,67	5436,75
1. Direct Finance	51,625	8156,82	6609,63	13,525	4971,38	3696,14
2. Indirect Finance	13,392	2299,58	1821,84	5,902	2254,29	1740,61
II. INDUSTRY	1,92,193	32735,08	25869,47	84,419	31798,56	24538,47
1. Mining & Quarrying	4,181	729,38	589,42	1,939	741,13	593,63
2. Food Manufacturing & Processing	17,194	3054,25	2340,57	9,875	3825,79	2962,27
(a) Rice Mills, Flour & Dal Mills	7,196	1304,73	1014,20	5,099	1995,36	1547,15
(b) Sugar	138	23,52	18,48	95	38,42	32,40
(c) Edible Oils & Vanaspati	1,160	207,96	159,92	768	300,58	237,42
(d) Tea Processing	254	44,56	35,19	156	60,51	46,55
(e) Processing of Fruits & Vegetables	623	109,43	86,54	324	125,08	100,85
(f) Others	7,823	1364,05	1026,24	3,433	1305,84	997,90
3. Beverage & Tobacco	1,148	202,18	165,59	647	251,54	196,55
4. Textiles	23,683	4114,82	3342,61	12,811	4855,70	3797,32
(a) Cotton Textiles	6,835	1218,67	964,79	4,576	1743,40	1363,97
(b) Jute & Other Natural Fibre Textiles	414	73,15	63,15	167	64,86	54,62
(c) Handloom Textiles & Khadi	1,246	212,49	170,65	524	199,02	157,99
(d) Other Textiles & Textile Products	15,188	2610,50	2144,03	7,544	2848,41	2220,75
5. Paper, Paper Products & Printing	5,899	1029,75	846,66	2,864	1075,75	831,20
6. Woods and Wood Products	2,098	373,78	298,50	876	334,76	272,49
7. Leather & Leather Products	2,095	366,41	307,53	1,196	462,58	362,99
8. Gems and Jewellery	952	167,37	155,95	703	269,35	243,76
9. Rubber & Plastic Products	5,917	1027,33	812,73	2,850	1075,59	845,28
10. Chemicals & Chemical Products	7,905	1396,76	1081,63	4,852	1850,52	1407,35
(a) Heavy Industrial Chemicals	1,486	265,04	201,91	988	376,94	278,67
(b) Fertilisers	207	38,34	29,55	133	51,42	42,36
(c) Drugs & Pharmaceuticals	1,626	289,22	227,91	1,210	461,62	362,47
(d) Non-Edible Oils	304	54,46	44,60	203	78,19	61,75
(e) Other Chemicals & Chemical Products	4,282	749,70	577,65	2,318	882,36	662,09
11. Petroleum, Coal Products & Nuclear Fuels	665	119,08	116,69	402	154,16	119,58
12. Manufacture of Cement & Cement Products	4,060	667,63	539,60	735	275,00	212,67
13. Basic Metals & Metal Products	11,506	2027,29	1732,79	6,419	2461,03	1957,90
(a) Iron & Steel	4,592	813,38	665,37	2,598	1000,14	779,71
(b) Non-Ferrous Metals	1,548	272,98	227,21	833	318,65	236,13
(c) Metal Products	5,366	940,93	840,21	2,988	1142,24	942,07
14. Engineering	24,056	4065,84	2886,69	12,479	4711,10	3536,21
(a) Heavy Engineering	4,720	893,58	771,03	4,733	1787,76	1516,97
(b) Light Engineering	14,556	2322,36	1428,62	4,945	1842,70	1206,87
(c) Electrical Machinery & Goods	3,668	655,45	536,96	2,146	827,36	622,34
(d) Electronic Machinery & Goods	1,112	194,44	150,08	655	253,28	190,04
15. Vehicles, Vehicle Parts & Transport Equipments	3,652	615,15	476,13	1,888	720,34	523,50
16. Other Industries	47,916	8066,33	6293,88	14,584	5272,95	3898,04
17. Electricity, Gas & Water	893	162,93	275,50	545	206,32	196,76
(a) Electricity Generation & Transmission	280	54,73	186,69	251	92,45	104,62
(b) Non-Conventional Energy	124	21,87	18,35	103	41,55	35,47
(c) Gas, Steam & Water Supply	489	86,33	70,47	191	72,31	56,67
18. Construction	28,373	4548,82	3607,00	8,754	3254,96	2580,97
(a) Other than Infrastructure	19,455	3105,09	2405,20	5,797	2152,31	1652,18
(b) Infrastructure Construction	8,918	1443,73	1201,79	2,957	1102,65	928,79
III. TRANSPORT OPERATORS	55,533	7568,74	5500,50	4,102	1455,16	1124,80
IV. PROFESSIONAL AND OTHER SERVICES	70,997	11645,03	8564,65	23,794	8813,63	6836,66
1. Professional Services	12,357	1994,01	1612,31	2,444	864,56	735,28
2. Tourism, Hotel & Restaurants	5,281	910,87	716,08	2,441	924,62	722,23
3. Recreation services	1,165	197,95	144,89	489	186,65	167,22
4. IT and Telecommunications	1,327	230,47	188,29	502	190,06	156,27
5. Others	50,867	8311,73	5903,08	17,918	6647,74	5055,65
V. PERSONAL LOANS	7,79,490	118764,19	94653,28	1,45,747	50002,90	40451,41
1. Housing	5,49,220	85736,09	72950,12	1,22,688	41732,78	34616,74
2. Consumer Durables	—	—	—	—	—	—
3. Vehicles	—	—	—	—	—	—
4. Education	35,508	5178,72	3283,12	243	85,71	56,03
5. Personal Credit Cards	3,388	499,24	198,10	—	—	—
6. Others	1,91,374	27350,14	18221,93	22,816	8184,40	5778,64
VI. TRADE	1,36,452	23324,62	18941,20	46,894	17634,53	14083,01
1. Wholesale Trade	33,612	6072,60	4964,56	17,843	6807,53	5323,80
2. Retail Trade	1,02,840	17252,02	13976,64	29,051	10827,00	8759,21
VII. FINANCE	6,522	1111,03	848,34	1,893	708,87	495,43
VIII. ALL OTHERS	47,814	7704,30	5585,38	14,357	5248,23	4029,67
TOTAL BANK CREDIT	13,54,018	213309,39	168394,28	3,40,633	122887,54	96996,21

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	10,007	7621,23	5888,15	7,558	14675,54	11369,98
1. Direct Finance	6,242	4734,13	3646,29	4,246	8159,29	6227,43
2. Indirect Finance	3,765	2887,10	2241,86	3,312	6516,25	5142,55
II. INDUSTRY	50,927	38971,85	29581,44	58,360	124345,55	90266,63
1. Mining & Quarrying	1,249	959,69	749,93	1,404	2824,04	2066,95
2. Food Manufacturing & Processing	6,711	5154,83	3913,99	6,646	13714,95	10085,40
(a) Rice Mills, Flour & Dal Mills	3,372	2586,76	1991,48	2,617	5120,57	3883,35
(b) Sugar	111	95,10	69,58	373	895,05	699,81
(c) Edible Oils & Vanaspati	540	423,30	315,43	652	1449,69	1064,33
(d) Tea Processing	354	267,29	197,54	464	973,86	703,86
(e) Processing of Fruits & Vegetables	236	174,68	142,07	241	485,64	358,07
(f) Others	2,098	1607,69	1197,89	2,299	4790,14	3375,98
3. Beverage & Tobacco	415	319,67	245,30	553	1220,07	990,21
4. Textiles	8,968	6859,03	5065,21	10,772	23170,05	15293,66
(a) Cotton Textiles	3,464	2657,31	1953,27	4,421	9601,80	6643,58
(b) Jute & Other Natural Fibre Textiles	160	123,01	94,49	223	474,47	330,02
(c) Handloom Textiles & Khadi	321	240,41	181,79	227	459,36	349,41
(d) Other Textiles & Textile Products	5,023	3838,31	2835,66	5,901	12634,41	7970,65
5. Paper, Paper Products & Printing	1,872	1449,80	1179,72	2,137	4550,96	3420,43
6. Woods and Wood Products	453	354,98	308,64	388	794,57	620,69
7. Leather & Leather Products	843	648,71	452,27	1,079	2269,69	1360,76
8. Gems and Jewellery	628	496,92	412,95	1,223	2744,13	2184,61
9. Rubber & Plastic Products	1,964	1502,92	1124,33	2,087	4394,46	3197,95
10. Chemicals & Chemical Products	3,703	2851,38	2173,96	4,685	10134,98	7489,64
(a) Heavy Industrial Chemicals	756	591,45	440,54	1,031	2237,55	1601,81
(b) Fertilisers	115	91,81	66,84	157	312,65	225,25
(c) Drugs & Pharmaceuticals	989	761,84	608,27	1,608	3477,59	2687,83
(d) Non-Edible Oils	149	115,26	88,90	121	259,71	200,36
(e) Other Chemicals & Chemical Products	1,694	1291,02	969,42	1,768	3847,48	2774,39
11. Petroleum, Coal Products & Nuclear Fuels	348	270,35	219,04	371	812,19	572,94
12. Manufacture of Cement & Cement Products	428	328,44	250,21	460	1020,49	768,29
13. Basic Metals & Metal Products	5,101	3921,27	3056,52	8,080	17999,74	13696,46
(a) Iron & Steel	2,293	1798,71	1323,59	3,924	8828,51	6558,33
(b) Non-Ferrous Metals	574	441,42	344,15	822	1799,84	1295,69
(c) Metal Products	2,234	1681,14	1388,79	3,334	7371,39	5842,45
14. Engineering	6,563	5004,44	3567,28	6,507	13753,39	9577,10
(a) Heavy Engineering	1,830	1375,78	934,45	1,431	2963,69	1887,12
(b) Light Engineering	2,795	2104,65	1456,28	2,688	5651,40	3936,94
(c) Electrical Machinery & Goods	1,498	1176,10	906,52	1,760	3771,51	2734,90
(d) Electronic Machinery & Goods	440	347,92	270,02	628	1366,80	1018,14
15. Vehicles, Vehicle Parts & Transport Equipments	1,515	1192,59	878,28	2,317	5168,11	3619,70
16. Other Industries	5,281	4005,12	3058,44	4,733	9328,92	7201,74
17. Electricity, Gas & Water	378	289,91	337,99	669	1505,16	1188,29
(a) Electricity Generation & Transmission	176	138,68	218,54	370	877,36	662,51
(b) Non-Conventional Energy	95	70,67	56,46	190	405,82	323,32
(c) Gas, Steam & Water Supply	107	80,57	62,99	109	221,99	202,46
18. Construction	4,507	3361,79	2587,39	4,249	8939,66	6931,83
(a) Other than Infrastructure	2,862	2136,38	1635,90	2,527	5197,17	3955,25
(b) Infrastructure Construction	1,645	1225,41	951,49	1,722	3742,49	2976,58
III. TRANSPORT OPERATORS	1,670	1224,72	948,70	1,172	2377,47	1904,60
IV. PROFESSIONAL AND OTHER SERVICES	16,561	12344,02	9483,66	13,829	28445,96	21893,67
1. Professional Services	4,955	3559,26	2769,80	2,378	4504,14	3545,77
2. Tourism, Hotel & Restaurants	1,482	1120,99	879,72	1,461	2962,77	2275,90
3. Recreation services	284	213,57	173,43	352	767,64	616,37
4. IT and Telecommunications	312	239,62	184,52	357	745,15	515,15
5. Others	9,528	7210,59	5476,19	9,281	19466,26	14940,47
V. PERSONAL LOANS	27,312	19149,67	15733,91	8,890	15093,00	12394,36
1. Housing	27,152	19023,31	15635,21	8,792	14896,29	12231,93
2. Consumer Durables	–	–	–	3	7,95	7,00
3. Vehicles	–	–	–	2	4,09	4,09
4. Education	–	–	–	2	5,57	5,57
5. Personal Credit Cards	–	–	–	–	–	–
6. Others	160	126,35	98,71	91	179,10	145,77
VI. TRADE	24,881	18898,78	14652,79	17,708	35706,64	27640,52
1. Wholesale Trade	9,621	7405,74	5714,04	7,913	16039,10	12189,03
2. Retail Trade	15,260	11493,03	8938,75	9,795	19667,54	15451,49
VII. FINANCE	1,280	1012,01	713,96	1,518	3322,63	2395,99
VIII. ALL OTHERS	6,510	4868,85	3642,37	3,908	7856,88	5943,58
TOTAL BANK CREDIT	1,39,148	104091,14	80644,99	1,12,943	231823,67	173809,32

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	945	4720,13	3500,15	811	6748,25	4711,37
1. Direct Finance	461	2299,15	1675,85	401	3341,78	2303,33
2. Indirect Finance	484	2420,98	1824,30	410	3406,47	2408,04
II. INDUSTRY	12,507	62942,41	44362,27	12,358	101670,94	70581,80
1. Mining & Quarrying	251	1256,52	881,98	218	1774,66	1212,21
2. Food Manufacturing & Processing	1,137	5723,40	4027,50	1,081	8993,53	6039,31
(a) Rice Mills, Flour & Dal Mills	269	1346,37	1001,40	178	1478,57	1157,91
(b) Sugar	183	941,65	643,66	221	1844,81	1378,80
(c) Edible Oils & Vanaspati	162	823,07	618,40	148	1231,86	896,86
(d) Tea Processing	85	421,65	263,47	68	548,72	360,31
(e) Processing of Fruits & Vegetables	48	237,06	123,76	28	230,14	166,65
(f) Others	390	1953,60	1376,82	438	3659,43	2078,78
3. Beverage & Tobacco	137	694,63	515,71	166	1408,89	1081,96
4. Textiles	2,282	11481,96	7218,78	2,231	18138,20	11845,62
(a) Cotton Textiles	997	5072,41	3366,92	1,045	8589,37	5950,84
(b) Jute & Other Natural Fibre Textiles	36	183,57	147,72	44	350,60	256,04
(c) Handloom Textiles & Khadi	35	178,72	142,41	45	373,14	235,09
(d) Other Textiles & Textile Products	1,214	6047,26	3561,73	1,097	8825,10	5403,65
5. Paper, Paper Products & Printing	381	1909,94	1423,01	376	3055,15	2311,19
6. Woods and Wood Products	69	348,59	274,58	75	612,73	418,79
7. Leather & Leather Products	220	1080,89	555,14	222	1744,22	666,96
8. Gems and Jewellery	328	1647,15	1230,03	413	3380,78	2503,00
9. Rubber & Plastic Products	424	2144,71	1418,82	350	2825,66	1862,52
10. Chemicals & Chemical Products	1,188	5975,72	4288,11	1,085	8920,17	6309,92
(a) Heavy Industrial Chemicals	259	1301,19	878,31	233	1900,38	1276,98
(b) Fertilisers	35	175,15	108,93	58	499,98	275,20
(c) Drugs & Pharmaceuticals	431	2169,99	1604,16	377	3121,27	2367,99
(d) Non-Edible Oils	24	121,22	89,16	19	154,13	129,10
(e) Other Chemicals & Chemical Products	439	2208,18	1607,55	398	3244,42	2260,65
11. Petroleum, Coal Products & Nuclear Fuels	103	510,42	333,91	85	708,56	433,70
12. Manufacture of Cement & Cement Products	100	509,82	396,52	161	1350,16	857,73
13. Basic Metals & Metal Products	2,053	10369,68	7672,14	2,121	17458,37	12574,90
(a) Iron & Steel	1,074	5429,96	3962,25	1,178	9761,12	7015,18
(b) Non-Ferrous Metals	200	1005,40	700,50	185	1513,15	982,21
(c) Metal Products	779	3934,33	3009,39	758	6184,10	4577,52
14. Engineering	1,345	6789,77	4757,11	1,260	10366,07	7331,86
(a) Heavy Engineering	294	1495,54	991,84	244	2006,83	1234,80
(b) Light Engineering	514	2591,50	1866,36	456	3741,28	2603,70
(c) Electrical Machinery & Goods	392	1974,61	1380,63	378	3131,57	2370,39
(d) Electronic Machinery & Goods	145	728,12	518,27	182	1486,39	1122,97
15. Vehicles, Vehicle Parts & Transport Equipments	634	3204,82	2299,27	660	5442,76	3648,02
16. Other Industries	633	3163,15	2378,91	540	4399,06	3141,45
17. Electricity, Gas & Water	229	1144,76	855,87	273	2220,14	1652,04
(a) Electricity Generation & Transmission	149	737,44	550,52	204	1673,57	1225,22
(b) Non-Conventional Energy	66	333,46	247,88	47	365,85	303,40
(c) Gas, Steam & Water Supply	14	73,86	57,47	22	180,72	123,42
18. Construction	993	4986,49	3834,86	1,041	8871,84	6690,60
(a) Other than Infrastructure	491	2453,08	1899,09	495	4169,31	3142,31
(b) Infrastructure Construction	502	2533,41	1935,77	546	4702,54	3548,29
III. TRANSPORT OPERATORS	180	885,35	699,81	135	1126,87	867,61
IV. PROFESSIONAL AND OTHER SERVICES	2,619	13056,09	10098,29	2,176	17996,01	13679,70
1. Professional Services	317	1553,14	1250,92	196	1614,70	1291,85
2. Tourism, Hotel & Restaurants	240	1192,59	913,83	230	1895,25	1408,60
3. Recreation services	87	433,51	341,89	88	727,90	525,50
4. IT and Telecommunications	59	296,04	222,53	64	525,71	417,99
5. Others	1,916	9580,80	7369,12	1,598	13232,46	10035,77
V. PERSONAL LOANS	536	2626,25	2092,09	328	2666,10	2198,28
1. Housing	519	2545,96	2027,56	309	2524,76	2076,66
2. Consumer Durables	-	-	-	-	-	-
3. Vehicles	-	-	-	-	-	-
4. Education	1	5,22	5,22	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	16	75,07	59,30	19	141,35	121,62
VI. TRADE	2,815	14095,65	9992,93	2,009	16634,15	11919,04
1. Wholesale Trade	1,433	7206,18	5021,81	1,073	8944,33	6191,03
2. Retail Trade	1,382	6889,47	4971,12	936	7689,82	5728,01
VII. FINANCE	465	2327,98	1618,52	424	3697,45	2536,46
VIII. ALL OTHERS	705	3507,93	2529,34	692	5874,78	3363,71
TOTAL BANK CREDIT	20,772	104161,79	74893,38	18,933	156414,56	109857,97

**TABLE NO. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2009**

(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	664	11421,89	8260,63	685	73287,96	54797,13
1. Direct Finance	309	5221,71	3660,02	185	14195,82	10680,56
2. Indirect Finance	355	6200,18	4600,61	500	59092,14	44116,57
II. INDUSTRY	13,687	225967,44	156007,26	11,179	988986,75	655733,54
1. Mining & Quarrying	304	5079,31	3375,73	293	33829,02	20104,43
2. Food Manufacturing & Processing	1,160	19011,60	12015,58	612	39275,15	23633,08
(a) Rice Mills, Flour & Dal Mills	127	2107,59	1522,51	104	7112,06	4260,53
(b) Sugar	317	5198,40	3785,36	264	14310,89	10692,67
(c) Edible Oils & Vanaspati	150	2439,73	1658,11	71	4345,49	2691,09
(d) Tea Processing	74	1135,49	565,10	24	1450,03	876,89
(e) Processing of Fruits & Vegetables	35	639,28	442,10	4	287,95	11,36
(f) Others	457	7491,10	4042,39	145	11768,74	5100,54
3. Beverage & Tobacco	157	2563,01	2011,89	115	8096,39	5376,27
4. Textiles	2,230	36489,68	24477,16	1,229	64497,48	41105,67
(a) Cotton Textiles	1,068	17461,64	12116,95	563	30923,61	20933,71
(b) Jute & Other Natural Fibre Textiles	23	345,30	251,97	7	254,23	159,95
(c) Handloom Textiles & Khadi	25	409,01	333,12	16	931,25	1690,14
(d) Other Textiles & Textile Products	1,114	18273,73	11775,13	643	32388,39	18321,87
5. Paper, Paper Products & Printing	352	5665,74	4324,78	180	9191,06	5949,84
6. Woods and Wood Products	56	833,04	643,77	13	519,91	261,35
7. Leather & Leather Products	164	2315,99	1289,49	26	1311,81	784,42
8. Gems and Jewellery	587	9469,43	6506,82	353	21894,50	7911,19
9. Rubber & Plastic Products	307	4734,73	3297,03	145	11104,08	5273,56
10. Chemicals & Chemical Products	1,324	21996,55	14273,24	900	66260,53	38641,74
(a) Heavy Industrial Chemicals	276	4520,29	2880,91	163	9922,31	6007,95
(b) Fertilisers	65	1132,92	746,63	121	14072,25	8700,84
(c) Drugs & Pharmaceuticals	482	7992,03	5510,62	311	19523,22	13226,61
(d) Non-Edible Oils	26	460,44	295,57	15	661,28	394,20
(e) Other Chemicals & Chemical Products	475	7890,87	4839,50	290	22081,07	10312,14
11. Petroleum, Coal Products & Nuclear Fuels	120	2029,64	1251,83	304	73935,44	55226,27
12. Manufacture of Cement & Cement Products	194	3318,45	2225,10	255	19747,77	14801,08
13. Basic Metals & Metal Products	2,438	40117,29	28391,18	1,951	175335,77	109015,48
(a) Iron & Steel	1,439	23670,10	17036,59	1,177	105553,65	64580,59
(b) Non-Ferrous Metals	250	4017,96	2464,88	173	15331,05	8927,98
(c) Metal Products	749	12429,23	8889,71	601	54451,07	35506,90
14. Engineering	1,184	19755,38	13656,59	771	56218,36	39399,46
(a) Heavy Engineering	238	4023,12	2802,22	136	10364,05	7155,48
(b) Light Engineering	379	6388,15	4344,38	242	20682,94	13758,34
(c) Electrical Machinery & Goods	394	6456,69	4356,72	243	13636,21	9676,49
(d) Electronic Machinery & Goods	173	2887,43	2153,27	150	11535,15	8809,15
15. Vehicles, Vehicle Parts & Transport Equipments	742	11784,03	7662,54	494	40490,13	26226,83
16. Other Industries	503	8329,80	5887,45	326	20027,35	13834,29
17. Electricity, Gas & Water	399	6821,59	4926,18	1,135	134280,61	97409,78
(a) Electricity Generation & Transmission	312	5339,24	3828,56	1,023	124797,84	91854,56
(b) Non-Conventional Energy	58	979,01	755,85	58	4726,24	2888,72
(c) Gas, Steam & Water Supply	29	503,35	341,77	54	4756,54	2666,51
18. Construction	1,466	25652,19	19790,92	2,077	212971,39	150778,80
(a) Other than Infrastructure	570	9617,45	7302,84	573	45860,12	33626,63
(b) Infrastructure Construction	896	16034,75	12488,08	1,504	167111,28	117152,17
III. TRANSPORT OPERATORS	166	2975,27	2114,60	355	38421,52	33408,76
IV. PROFESSIONAL AND OTHER SERVICES	2,322	38847,88	29334,62	1,996	176555,42	127621,71
1. Professional Services	187	3105,92	2596,30	181	18654,83	12506,91
2. Tourism, Hotel & Restaurants	252	4217,69	3109,94	246	13893,20	8099,32
3. Recreation services	116	1951,77	1485,53	98	6971,62	5707,60
4. IT and Telecommunications	97	1673,55	1309,80	235	34903,40	27331,49
5. Others	1,670	27898,96	20833,05	1,236	102132,36	73976,39
V. PERSONAL LOANS	209	3389,94	2386,54	137	11538,55	8022,26
1. Housing	197	3216,50	2232,28	132	11231,81	7715,52
2. Consumer Durables	1	21,11	21,11	-	-	-
3. Vehicles	1	10,51	10,51	1	56,94	56,94
4. Education	-	-	-	-	-	-
5. Personal Credit Cards	-	-	-	-	-	-
6. Others	10	141,82	122,64	4	249,80	249,80
VI. TRADE	1,864	30467,34	20235,85	1,290	227229,09	107507,97
1. Wholesale Trade	891	14783,43	10883,97	714	177128,77	74227,32
2. Retail Trade	973	15683,90	9351,88	576	50100,32	33280,64
VII. FINANCE	686	12339,86	8572,27	1,658	216708,66	167211,01
VIII. ALL OTHERS	460	7324,78	4772,60	337	27803,88	19132,37
TOTAL BANK CREDIT	20,058	332734,39	231684,36	17,637	1760531,84	1173434,75