

Table No. 5.4 - Size of Credit Limit-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998 (Part 1 of 4)

(Amount in Rupees Lakh)						
OCCUPATION	Rs. 25,000 AND LESS			ABOVE Rs. 25,000 AND UPTO Rs. 50,000		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	202,69,975	17477,84	16284,23	6,31,223	2271,34	2176,98
1. Direct Finance	200,23,186	17221,10	16039,28	6,09,044	2187,12	2092,60
2. Indirect Finance	2,46,789	256,74	244,95	22,179	84,23	84,37
II. INDUSTRY	34,39,336	2987,80	2848,25	2,77,743	1041,71	1136,13
1. Mining & Quarrying	-	-	-	4,224	15,75	17,48
2. Food Manufacturing & Processing	38,404	41,71	40,37	35,215	129,90	138,35
(a) Rice Mills, Flour & Dal Mills	-	-	-	14,017	51,08	54,42
(b) Sugar	-	-	-	285	1,04	1,16
(c) Edible Oils & Vanaspati	-	-	-	6,326	23,39	26,24
(d) Tea Processing	-	-	-	112	43	43
(e) Processing of Fruits & Vegetables	-	-	-	913	3,45	3,36
(f) Others	38,404	41,71	40,37	13,562	50,52	52,73
3. Beverage & Tobacco	-	-	-	1,551	5,82	6,47
4. Textiles	-	-	-	35,920	133,87	149,06
(a) Cotton Textiles	-	-	-	6,359	24,16	27,84
(b) Jute Textiles	-	-	-	488	1,75	2,83
(c) Handloom Textiles & Khadi	-	-	-	3,763	13,83	13,98
(d) Other Textiles	-	-	-	25,310	94,12	104,40
5. Paper, Paper Products & Printing	-	-	-	10,800	40,76	48,41
6. Leather & Leather Products	-	-	-	5,048	18,64	22,16
7. Rubber & Rubber Products	-	-	-	2,228	8,45	10,39
8. Chemicals & Chemical Products	-	-	-	11,894	45,30	54,91
(a) Heavy Industrial Chemicals	-	-	-	525	1,99	3,32
(b) Fertilisers	-	-	-	155	57	1,13
(c) Drugs & Pharmaceuticals	-	-	-	1,771	6,95	9,49
(d) Non-Edible Oils	-	-	-	324	1,28	1,55
(e) Other Chemicals & Chemical Products	-	-	-	9,119	34,50	39,41
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1,222	4,50	6,45
10. Manufacture of Cement & Cement Products	-	-	-	3,045	11,09	11,76
11. Basic Metals & Metal Products	-	-	-	20,103	75,55	86,49
(a) Iron & Steel	-	-	-	2,710	10,54	17,03
(b) Non-Ferrous Metals	-	-	-	592	2,29	2,60
(c) Other Metal Products	-	-	-	16,801	62,72	66,86
12. Engineering	-	-	-	21,940	83,31	104,92
(a) Heavy Engineering	-	-	-	1,941	7,32	8,61
(b) Light Engineering	-	-	-	9,775	37,08	43,72
(c) Electrical Machinery & Goods	-	-	-	5,884	22,34	33,87
(d) Electronic Machinery & Goods	-	-	-	4,340	16,57	18,72
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	9,002	33,26	33,10
14. Other Industries	34,00,932	2946,09	2807,89	1,08,939	409,93	417,44
15. Electricity, Gas & Water	-	-	-	1,976	7,37	7,06
(a) Electricity Generation & Transmission	-	-	-	1,459	5,54	5,38
(b) Non-Conventional Energy	-	-	-	130	46	40
(c) Gas, Steam & Water Supply	-	-	-	387	1,37	1,28
16. Construction	-	-	-	4,636	18,22	21,70
III. TRANSPORT OPERATORS	8,08,925	752,00	693,15	1,05,453	400,06	351,50
IV. PROFESSIONAL AND OTHER SERVICES	17,76,091	1505,30	1406,67	88,132	334,36	306,39
V. PERSONAL LOANS	85,46,398	10157,71	9249,45	11,62,094	4342,94	3609,61
1. Loans for Purchase of Consumer Durables	7,57,442	974,32	845,45	43,013	144,65	123,48
2. Loans for Housing	4,16,832	664,15	638,80	1,36,112	513,54	454,58
3. Rest of the Personal Loans	73,72,124	8519,24	7765,20	9,82,969	3684,75	3031,55
VI. TRADE	74,98,684	6461,97	5996,41	3,54,711	1412,00	1300,50
1. Wholesale Trade	2,77,018	339,21	321,19	33,681	134,70	139,38
2. Retail Trade	72,21,666	6122,76	5675,22	3,21,030	1277,30	1161,13
VII. FINANCE	-	-	-	3,592	13,56	14,10
VIII. ALL OTHERS	44,88,984	4736,29	4617,05	42,178	159,39	165,53

TOTAL BANK CREDIT	468,28,393	44078,91	41095,20	26,65,126	9975,37	9060,74
OF WHICH: 1. Artisans & Village Industries	19,42,108	1325,70	1219,76	52,669	194,12	187,93
2. Other Small Scale Industries	11,47,107	1301,95	1274,48	1,30,002	486,85	552,57

OCCUPATION	ABOVE Rs. 50,000 AND UPTO Rs. 1 LAKH			ABOVE Rs. 1 LAKH AND UPTO Rs. 2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,81,947	2215,14	1876,15	4,15,590	6571,36	5386,41
1. Direct Finance	2,71,690	2134,07	1802,00	3,99,611	6312,39	5169,32
2. Indirect Finance	10,257	81,07	74,15	15,979	258,98	217,08
II. INDUSTRY	1,87,532	1523,72	1450,55	1,33,355	2186,10	1976,03
1. Mining & Quarrying	2,909	23,55	22,46	2,959	48,92	43,11
2. Food Manufacturing & Processing	18,840	153,39	148,77	10,154	166,94	152,30
(a) Rice Mills, Flour & Dal Mills	7,543	61,82	59,09	4,097	67,56	61,75
(b) Sugar	196	1,55	1,54	145	2,39	2,19
(c) Edible Oils & Vanaspati	3,912	32,08	31,35	1,944	31,98	29,05
(d) Tea Processing	91	74	2,33	98	1,59	1,45
(e) Processing of Fruits & Vegetables	400	3,23	3,66	257	4,25	3,64
(f) Others	6,698	53,99	50,82	3,613	59,17	54,21
3. Beverage & Tobacco	1,043	8,44	8,16	776	12,83	11,71
4. Textiles	24,883	203,89	194,94	19,026	316,63	288,61
(a) Cotton Textiles	6,049	50,31	47,31	5,585	93,93	86,05
(b) Jute Textiles	272	2,20	1,96	228	3,72	3,27
(c) Handloom Textiles & Khadi	2,485	20,82	19,55	1,542	25,67	22,38
(d) Other Textiles	16,077	130,55	126,12	11,671	193,31	176,90
5. Paper, Paper Products & Printing	9,617	79,23	75,20	6,485	105,08	96,18
6. Leather & Leather Products	2,671	21,53	20,96	1,687	27,49	27,39
7. Rubber & Rubber Products	1,959	16,10	15,82	2,250	37,05	32,96
8. Chemicals & Chemical Products	10,646	87,98	88,62	10,657	175,26	164,54
(a) Heavy Industrial Chemicals	620	5,18	5,87	969	15,64	13,52
(b) Fertilisers	142	1,18	1,12	139	2,34	1,99
(c) Drugs & Pharmaceuticals	1,698	14,02	14,68	1,856	30,54	29,87
(d) Non-Edible Oils	320	2,67	3,03	204	3,33	2,95
(e) Other Chemicals & Chemical Products	7,866	64,93	63,92	7,489	123,41	116,22
9. Petroleum, Coal Products & Nuclear Fuels	937	7,62	7,18	851	14,06	12,42
10. Manufacture of Cement & Cement Products	1,846	15,12	14,73	1,179	19,46	18,52
11. Basic Metals & Metal Products	16,108	131,93	128,04	13,430	221,00	205,55
(a) Iron & Steel	2,972	24,65	25,38	3,549	59,11	56,93
(b) Non-Ferrous Metals	590	4,94	5,44	773	12,79	12,32
(c) Other Metal Products	12,546	102,35	97,22	9,108	149,10	136,31
12. Engineering	19,755	162,15	153,93	16,034	263,65	234,85
(a) Heavy Engineering	2,133	17,74	17,45	2,816	47,04	41,41
(b) Light Engineering	8,733	71,97	67,70	7,199	117,84	103,94
(c) Electrical Machinery & Goods	4,486	36,64	35,27	3,575	59,07	52,40
(d) Electronic Machinery & Goods	4,403	35,80	33,52	2,444	39,70	37,10
13. Vehicles, Vehicle Parts & Transport Equipments	6,067	47,98	44,37	5,772	95,02	77,00
14. Other Industries	63,378	508,28	476,25	34,933	567,98	509,46
15. Electricity, Gas & Water	2,178	17,65	12,28	2,598	40,13	30,98
(a) Electricity Generation & Transmission	1,802	14,59	9,53	2,319	35,78	27,17
(b) Non-Conventional Energy	74	59	52	48	80	81
(c) Gas, Steam & Water Supply	302	2,47	2,23	231	3,55	3,00
16. Construction	4,695	38,88	38,84	4,564	74,60	70,43
III. TRANSPORT OPERATORS	65,598	483,69	441,37	82,271	1379,49	1039,62
IV. PROFESSIONAL AND OTHER SERVICES	73,226	587,82	511,25	45,725	729,77	591,58
V. PERSONAL LOANS	6,89,432	5221,95	4300,57	6,37,533	9436,05	8476,07
1. Loans for Purchase of Consumer Durables	9,688	75,88	64,33	11,440	178,82	143,94
2. Loans for Housing	1,84,125	1483,51	1289,06	2,69,356	3977,85	3592,39
3. Rest of the Personal Loans	4,95,619	3662,55	2947,18	3,56,737	5279,39	4739,74
VI. TRADE	2,50,573	2034,03	1791,13	1,35,213	2263,10	1894,34
1. Wholesale Trade	32,772	269,13	231,70	33,331	560,78	457,70
2. Retail Trade	2,17,801	1764,90	1559,43	1,01,882	1702,32	1436,63
VII. FINANCE	3,099	24,60	19,52	2,676	42,69	31,72
VIII. ALL OTHERS	32,346	258,02	239,62	26,623	416,41	370,63
TOTAL BANK CREDIT	15,83,753	12348,96	10630,17	14,78,986	23024,98	19766,39
OF WHICH: 1. Artisans & Village Industries	21,067	163,98	151,14	7,660	121,75	104,98
2. Other Small Scale Industries	93,826	770,76	743,38	68,746	1132,54	1034,05