

**Table No. 5.4 - Size of Credit Limit-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation March 1998 (Part 2 of 4)**

(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
	13	14	15	16	17	18
I. AGRICULTURE	93,938	2635,71	2322,85	12,471	940,67	663,15
1. Direct Finance	88,035	2454,39	2165,16	10,247	777,16	529,10
2. Indirect Finance	5,903	181,32	157,69	2,224	163,51	134,05
II. INDUSTRY	1,35,266	4762,39	4250,25	63,669	4936,22	4349,42
1. Mining & Quarrying	2,474	85,93	73,81	1,048	81,23	71,14
2. Food Manufacturing & Processing	10,809	391,30	340,67	6,392	510,53	434,29
(a) Rice Mills, Flour & Dal Mills	4,731	174,61	146,94	3,222	260,62	211,54
(b) Sugar	181	6,50	5,95	103	8,32	7,31
(c) Edible Oils & Vanaspati	1,677	60,23	52,70	811	64,18	58,72
(d) Tea Processing	215	8,10	6,81	165	13,71	11,75
(e) Processing of Fruits & Vegetables	308	11,19	10,58	159	12,37	10,30
(f) Others	3,697	130,67	117,69	1,932	151,32	134,67
3. Beverage & Tobacco	798	28,31	25,05	460	36,36	30,91
4. Textiles	22,124	797,63	713,38	11,189	878,46	797,67
(a) Cotton Textiles	6,797	245,35	218,96	3,450	272,36	244,81
(b) Jute Textiles	163	5,72	7,19	116	9,37	9,51
(c) Handloom Textiles & Khadi	1,403	50,51	42,46	480	37,30	30,17
(d) Other Textiles	13,761	496,04	444,77	7,143	559,44	513,18
5. Paper, Paper Products & Printing	7,132	250,19	228,43	3,546	267,98	236,44
6. Leather & Leather Products	1,842	65,70	65,36	1,128	88,46	82,84
7. Rubber & Rubber Products	2,683	94,68	85,12	1,196	91,88	81,95
8. Chemicals & Chemical Products	13,709	490,30	440,52	7,507	584,60	521,46
(a) Heavy Industrial Chemicals	1,366	49,35	46,61	843	66,54	61,82
(b) Fertilisers	258	9,39	9,74	147	11,94	10,76
(c) Drugs & Pharmaceuticals	2,416	86,38	81,00	1,404	110,83	100,22
(d) Non-Edible Oils	275	9,91	9,37	170	13,42	12,17
(e) Other Chemicals & Chemical Products	9,394	335,26	293,80	4,943	381,88	336,49
9. Petroleum, Coal Products & Nuclear Fuels	865	31,20	27,25	477	37,40	32,41
10. Manufacture of Cement & Cement Products	1,270	44,87	39,58	621	48,59	41,53
11. Basic Metals & Metal Products	14,674	518,20	467,89	7,303	563,91	497,43
(a) Iron & Steel	4,786	172,94	158,31	2,834	222,83	197,73
(b) Non-Ferrous Metals	976	35,03	34,27	590	45,84	39,97
(c) Other Metal Products	8,912	310,22	275,31	3,879	295,24	259,72
12. Engineering	17,039	599,28	527,11	8,218	634,16	550,36
(a) Heavy Engineering	2,864	99,99	88,05	1,414	110,80	98,86
(b) Light Engineering	7,090	248,80	214,82	3,310	253,28	216,54
(c) Electrical Machinery & Goods	4,357	154,09	136,27	2,148	165,70	141,07
(d) Electronic Machinery & Goods	2,728	96,40	87,97	1,346	104,39	93,88
13. Vehicles, Vehicle Parts & Transport Equipments	5,227	174,81	146,39	1,747	133,01	114,85
14. Other Industries	28,564	977,58	874,77	10,113	767,47	664,36
15. Electricity, Gas & Water	962	32,36	27,44	467	35,27	30,23
(a) Electricity Generation & Transmission	657	21,63	17,89	325	24,62	20,53
(b) Non-Conventional Energy	82	2,95	2,68	42	3,11	2,81
(c) Gas, Steam & Water Supply	223	7,78	6,86	100	7,54	6,89
16. Construction	5,094	180,03	167,48	2,257	176,91	161,56
III. TRANSPORT OPERATORS	70,916	2279,60	1692,76	6,663	450,23	335,77
IV. PROFESSIONAL AND OTHER SERVICES	25,165	845,33	696,26	8,536	646,65	515,30
V. PERSONAL LOANS	1,92,526	6043,03	5008,90	20,549	1489,50	1160,05
1. Loans for Purchase of Consumer Durables	4,958	147,79	117,79	441	32,44	27,42
2. Loans for Housing	65,546	1968,82	1758,43	5,344	378,31	319,13
3. Rest of the Personal Loans	1,22,022	3926,42	3132,68	14,764	1078,75	813,50
VI. TRADE	98,926	3467,15	2914,30	31,315	2428,66	2033,75
1. Wholesale Trade	36,261	1313,38	1093,53	15,414	1210,73	1015,24
2. Retail Trade	62,665	2153,77	1820,77	15,901	1217,92	1018,51
VII. FINANCE	2,862	100,46	73,13	1,550	123,34	91,96
VIII. ALL OTHERS	18,123	619,20	545,54	16,072	1218,40	1013,79

TOTAL BANK CREDIT	6,37,722	20752,86	17503,99	1,60,825	12233,67	10163,19
OF WHICH: 1. Artisans & Village Industries	2,920	95,23	81,46	888	68,03	57,88
2. Other Small Scale Industries	77,886	2762,10	2463,85	37,355	2884,99	2521,75

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
	19	20	21	22	23	24
I. AGRICULTURE	8,553	1353,90	921,83	3,507	1278,89	936,63
1. Direct Finance	3,359	544,33	475,33	1,396	507,87	435,50
2. Indirect Finance	5,194	809,56	446,51	2,111	771,02	501,13
II. INDUSTRY	53,477	9166,83	7873,03	28,254	10625,58	8653,86
1. Mining & Quarrying	868	149,89	121,75	442	165,24	130,66
2. Food Manufacturing & Processing	5,571	969,46	795,67	2,955	1104,05	860,95
(a) Rice Mills, Flour & Dal Mills	2,889	507,16	403,36	1,411	521,59	383,11
(b) Sugar	101	17,86	14,37	106	42,41	41,01
(c) Edible Oils & Vanaspati	698	121,44	99,39	387	149,19	120,04
(d) Tea Processing	231	40,70	36,91	182	68,59	56,98
(e) Processing of Fruits & Vegetables	145	25,51	20,00	93	35,48	27,81
(f) Others	1,507	256,78	221,64	776	286,79	232,00
3. Beverage & Tobacco	423	75,05	61,78	326	123,25	105,68
4. Textiles	10,344	1780,49	1513,58	5,921	2239,25	1792,16
(a) Cotton Textiles	3,213	556,19	493,58	2,019	766,05	617,36
(b) Jute Textiles	113	20,09	17,82	71	26,75	21,49
(c) Handloom Textiles & Khadi	317	52,57	45,55	129	50,35	41,40
(d) Other Textiles	6,701	1151,64	956,62	3,702	1396,10	1111,92
5. Paper, Paper Products & Printing	2,520	424,55	378,81	1,032	385,70	315,56
6. Leather & Leather Products	1,172	202,62	174,91	705	264,54	208,32
7. Rubber & Rubber Products	964	162,29	137,82	488	183,04	153,39
8. Chemicals & Chemical Products	6,745	1144,13	965,46	3,714	1396,75	1133,46
(a) Heavy Industrial Chemicals	837	143,89	125,79	543	205,23	167,85
(b) Fertilisers	186	33,12	28,01	143	55,67	50,94
(c) Drugs & Pharmaceuticals	1,466	252,08	219,58	938	354,49	298,49
(d) Non-Edible Oils	132	23,83	20,46	70	26,24	22,98
(e) Other Chemicals & Chemical Products	4,124	691,21	571,61	2,020	755,12	593,21
9. Petroleum, Coal Products & Nuclear Fuels	411	71,05	64,93	201	75,29	65,74
10. Manufacture of Cement & Cement Products	539	93,58	81,75	363	135,30	119,24
11. Basic Metals & Metal Products	6,227	1059,91	938,43	3,410	1290,26	1098,25
(a) Iron & Steel	2,900	503,35	456,15	1,830	694,03	628,26
(b) Non-Ferrous Metals	498	87,58	71,58	249	95,02	75,97
(c) Other Metal Products	2,829	468,97	410,70	1,331	501,21	394,01
12. Engineering	6,628	1128,13	967,15	3,585	1343,84	1122,79
(a) Heavy Engineering	1,281	220,59	188,27	808	303,34	258,66
(b) Light Engineering	2,194	369,38	306,16	1,059	395,09	309,22
(c) Electrical Machinery & Goods	1,827	311,18	268,76	1,002	375,72	315,93
(d) Electronic Machinery & Goods	1,326	226,99	203,96	716	269,69	238,99
13. Vehicles, Vehicle Parts & Transport Equipments	1,328	226,87	186,24	875	328,03	265,92
14. Other Industries	7,416	1287,54	1137,45	3,086	1158,68	927,44
15. Electricity, Gas & Water	454	75,40	59,24	298	109,96	76,21
(a) Electricity Generation & Transmission	336	56,03	42,37	236	86,93	57,27
(b) Non-Conventional Energy	32	5,20	4,34	15	5,78	4,70
(c) Gas, Steam & Water Supply	86	14,17	12,53	47	17,25	14,24
16. Construction	1,867	315,88	288,07	853	322,40	278,09
III. TRANSPORT OPERATORS	1,759	281,45	207,29	552	200,53	135,16
IV. PROFESSIONAL AND OTHER SERVICES	5,404	894,15	754,28	1,939	712,48	553,45
V. PERSONAL LOANS	8,631	1416,11	1057,07	2,461	877,12	616,57
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	1,902	301,98	197,41	435	159,15	116,83
3. Rest of the Personal Loans	6,729	1114,13	859,66	2,026	717,97	499,74
VI. TRADE	17,676	2963,53	2417,17	6,414	2396,74	1899,76
1. Wholesale Trade	10,261	1742,77	1422,00	4,145	1559,86	1202,18
2. Retail Trade	7,415	1220,76	995,17	2,269	836,88	697,58
VII. FINANCE	1,577	283,14	213,70	1,199	474,16	373,44
VIII. ALL OTHERS	10,177	1656,90	1395,86	4,140	1504,60	1235,00
TOTAL BANK CREDIT	1,07,254	18016,01	14840,24	48,466	18070,11	14403,88
OF WHICH: 1. Artisans & Village Industries	552	92,06	76,76	210	79,56	62,23
2. Other Small Scale Industries	28,432	4801,43	4081,66	11,964	4404,77	3494,85

