

**Table No. 5.4 - Size of Credit Limit-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation March 1998 (Part 3 of 4)**

(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
	25	26	27	28	29	30
I. AGRICULTURE	1,610	1105,34	871,73	981	1888,25	1622,76
1. Direct Finance	604	440,43	377,34	457	879,57	752,68
2. Indirect Finance	1,006	664,91	494,40	524	1008,68	870,08
II. INDUSTRY	19,236	14461,68	11464,73	21,785	44866,08	35668,93
1. Mining & Quarrying	242	178,80	150,57	282	560,70	464,88
2. Food Manufacturing & Processing	1,830	1363,20	1054,19	1,745	3595,95	2755,44
(a) Rice Mills, Flour & Dal Mills	548	397,21	305,99	209	403,03	290,21
(b) Sugar	119	94,90	81,23	218	468,33	364,93
(c) Edible Oils & Vanaspati	345	259,52	198,06	400	869,75	685,75
(d) Tea Processing	229	169,01	125,45	245	479,60	331,57
(e) Processing of Fruits & Vegetables	43	32,68	27,64	71	134,91	104,05
(f) Others	546	409,88	315,83	602	1240,31	978,93
3. Beverage & Tobacco	227	172,77	135,92	316	650,80	584,09
4. Textiles	4,022	3049,33	2309,86	4,524	9319,14	7216,25
(a) Cotton Textiles	1,525	1154,73	869,72	1,892	3997,19	3036,86
(b) Jute Textiles	45	34,52	24,55	89	176,09	113,18
(c) Handloom Textiles & Khadi	82	62,19	51,52	61	119,73	100,70
(d) Other Textiles	2,370	1797,88	1364,07	2,482	5026,12	3965,51
5. Paper, Paper Products & Printing	731	547,50	451,42	713	1459,40	1247,53
6. Leather & Leather Products	508	377,67	293,01	392	776,43	624,82
7. Rubber & Rubber Products	321	239,66	195,58	347	700,52	551,45
8. Chemicals & Chemical Products	2,779	2096,36	1656,39	3,423	7123,17	5556,63
(a) Heavy Industrial Chemicals	441	335,06	262,61	629	1326,58	1047,57
(b) Fertilisers	139	109,86	85,84	248	534,54	430,72
(c) Drugs & Pharmaceuticals	794	591,43	484,86	1,048	2201,63	1745,00
(d) Non-Edible Oils	68	49,41	43,34	42	76,80	73,62
(e) Other Chemicals & Chemical Products	1,337	1010,60	779,74	1,456	2983,63	2259,73
9. Petroleum, Coal Products & Nuclear Fuels	170	124,66	103,88	259	531,04	420,77
10. Manufacture of Cement & Cement Products	271	206,43	180,94	312	635,30	512,44
11. Basic Metals & Metal Products	2,319	1737,86	1462,92	2,335	4734,60	4021,25
(a) Iron & Steel	1,364	1020,58	886,83	1,505	3092,92	2687,92
(b) Non-Ferrous Metals	227	173,86	142,80	238	475,96	385,76
(c) Other Metal Products	728	543,42	433,29	592	1165,72	947,57
12. Engineering	2,633	1988,91	1595,55	3,424	7085,64	5687,70
(a) Heavy Engineering	678	514,29	415,54	867	1809,56	1380,74
(b) Light Engineering	669	501,87	381,22	823	1674,98	1353,75
(c) Electrical Machinery & Goods	640	478,78	375,12	873	1802,86	1439,66
(d) Electronic Machinery & Goods	646	493,97	423,68	861	1798,24	1513,55
13. Vehicles, Vehicle Parts & Transport Equipments	582	441,87	323,49	820	1717,59	1190,81
14. Other Industries	1,965	1464,53	1143,54	2,129	4384,61	3507,17
15. Electricity, Gas & Water	161	116,04	77,91	229	516,63	405,83
(a) Electricity Generation & Transmission	120	85,51	56,10	200	453,11	354,56
(b) Non-Conventional Energy	14	10,27	7,13	14	30,41	26,53
(c) Gas, Steam & Water Supply	27	20,26	14,68	15	33,10	24,74
16. Construction	475	356,11	329,56	535	1074,55	921,85
III. TRANSPORT OPERATORS	210	156,60	114,03	191	384,74	298,74
IV. PROFESSIONAL AND OTHER SERVICES	1,428	1045,43	891,91	984	1902,55	1608,14
V. PERSONAL LOANS	268	194,99	153,00	182	363,46	320,69
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	255	187,43	147,60	180	361,04	316,63
3. Rest of the Personal Loans	13	7,56	5,40	2	2,42	4,05
VI. TRADE	3,998	2987,33	2261,53	3,037	6090,44	4636,26
1. Wholesale Trade	2,508	1884,75	1410,59	1,905	3964,09	2881,30
2. Retail Trade	1,490	1102,58	850,94	1,132	2126,34	1754,96
VII. FINANCE	1,006	789,32	610,51	1,478	3207,89	2536,74
VIII. ALL OTHERS	3,202	2451,90	2136,86	1,953	3924,99	3362,52

TOTAL BANK CREDIT	30,958	23192,59	18504,32	30,591	62628,38	50054,77
OF WHICH: 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	5,450	4010,65	3016,33	3,895	7592,78	5735,97

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
	31	32	33	34	35	36
I. AGRICULTURE	116	572,29	477,64	92	718,11	584,16
1. Direct Finance	47	233,12	194,82	34	262,28	214,23
2. Indirect Finance	69	339,17	282,82	58	455,83	369,93
II. INDUSTRY	3,596	17883,86	13996,22	2,675	21162,95	16026,52
1. Mining & Quarrying	46	234,64	189,67	34	265,06	197,67
2. Food Manufacturing & Processing	327	1619,49	1218,55	236	1808,66	1321,10
(a) Rice Mills, Flour & Dal Mills	29	136,72	113,79	15	110,79	92,11
(b) Sugar	63	317,56	258,36	77	599,88	465,28
(c) Edible Oils & Vanaspati	66	320,02	224,80	45	345,91	219,93
(d) Tea Processing	49	240,82	156,97	21	162,52	123,97
(e) Processing of Fruits & Vegetables	8	38,65	29,92	5	38,03	36,46
(f) Others	112	565,71	434,71	73	551,53	383,36
3. Beverage & Tobacco	59	297,28	278,45	38	305,74	263,00
4. Textiles	667	3311,93	2596,46	418	3266,48	2331,51
(a) Cotton Textiles	319	1581,24	1254,38	190	1488,36	1062,59
(b) Jute Textiles	21	102,48	71,66	21	158,09	101,31
(c) Handloom Textiles & Khadi	5	22,94	17,54	2	14,80	12,98
(d) Other Textiles	322	1605,27	1252,89	205	1605,24	1154,63
5. Paper, Paper Products & Printing	83	409,58	353,71	58	467,23	379,55
6. Leather & Leather Products	68	338,72	240,52	43	335,60	211,36
7. Rubber & Rubber Products	59	300,89	224,27	43	344,69	244,35
8. Chemicals & Chemical Products	575	2870,99	2231,32	430	3373,44	2601,49
(a) Heavy Industrial Chemicals	98	494,10	379,85	92	713,83	520,99
(b) Fertilisers	52	258,58	203,42	51	403,56	342,62
(c) Drugs & Pharmaceuticals	193	968,50	730,02	150	1171,43	911,98
(d) Non-Edible Oils	9	46,15	37,72	6	46,94	34,85
(e) Other Chemicals & Chemical Products	223	1103,66	880,32	131	1037,69	791,05
9. Petroleum, Coal Products & Nuclear Fuels	41	205,57	140,18	47	386,34	316,83
10. Manufacture of Cement & Cement Products	59	288,59	241,14	41	329,53	267,21
11. Basic Metals & Metal Products	376	1859,37	1533,36	282	2267,92	1708,36
(a) Iron & Steel	255	1258,96	1051,67	199	1593,90	1283,34
(b) Non-Ferrous Metals	46	232,23	179,84	28	222,18	129,34
(c) Other Metal Products	75	368,17	301,84	55	451,84	295,68
12. Engineering	561	2797,77	2076,44	505	3989,67	3071,17
(a) Heavy Engineering	148	736,08	526,43	149	1169,28	848,51
(b) Light Engineering	115	578,79	453,88	111	865,83	660,26
(c) Electrical Machinery & Goods	144	709,00	527,55	117	934,81	712,28
(d) Electronic Machinery & Goods	154	773,90	568,58	128	1019,75	850,11
13. Vehicles, Vehicle Parts & Transport Equipments	149	734,20	585,89	102	818,04	534,79
14. Other Industries	347	1715,31	1376,13	276	2177,57	1745,04
15. Electricity, Gas & Water	78	399,11	295,80	65	544,47	437,24
(a) Electricity Generation & Transmission	70	357,35	263,52	63	527,21	419,99
(b) Non-Conventional Energy	6	31,26	26,60	-	-	-
(c) Gas, Steam & Water Supply	2	10,50	5,67	2	17,25	17,25
16. Construction	101	500,41	414,30	57	482,50	395,86
III. TRANSPORT OPERATORS	31	151,71	128,17	21	178,52	145,71
IV. PROFESSIONAL AND OTHER SERVICES	151	755,32	588,10	101	825,78	683,10
V. PERSONAL LOANS	37	186,02	165,07	20	165,64	157,08
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	37	186,02	165,07	20	165,64	157,08
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	413	2057,81	1599,15	306	2486,34	1807,70
1. Wholesale Trade	289	1444,50	1086,78	236	1910,73	1367,19
2. Retail Trade	124	613,31	512,37	70	575,60	440,51
VII. FINANCE	287	1432,20	1146,26	251	2091,95	1764,83
VIII. ALL OTHERS	263	1279,49	1088,56	204	1607,64	1311,94
TOTAL BANK CREDIT	4,894	24318,70	19189,17	3,670	29236,94	22481,04
OF WHICH: 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	375	1856,49	1420,80	239	1849,90	1359,62

