

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFTS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,775	1449,71	1121,99	2,278	292,20	219,93
1. Direct Finance	5,209	983,19	751,66	2,075	220,91	181,31
2. Indirect Finance	566	466,52	370,33	203	71,29	38,62
II. INDUSTRY	1,89,173	76793,05	59891,13	27,298	12662,47	8806,87
1. Mining & Quarrying	2,300	1632,31	968,01	418	130,17	116,56
2. Food Manufacturing & Processing	19,526	8843,51	6660,55	1,885	713,96	462,12
(a) Rice Mills, Flour & Dal Mills	9,982	2171,10	1593,31	613	112,64	83,11
(b) Sugar	635	2545,61	2036,41	58	56,43	40,62
(c) Edible Oils & Vanaspati	2,947	1606,25	1129,30	285	103,56	65,25
(d) Tea Processing	728	760,22	524,86	79	100,99	33,34
(e) Processing of Fruits & Vegetables	406	135,16	116,89	76	34,89	17,15
(f) Others	4,828	1625,16	1259,79	774	305,45	222,65
3. Beverage & Tobacco	1,390	760,65	599,85	262	221,99	125,25
4. Textiles	32,757	10881,61	8902,08	4,267	1462,18	1178,40
(a) Cotton Textiles	11,686	4976,18	3991,70	1,315	558,14	439,77
(b) Jute Textiles	372	253,83	176,86	45	33,37	20,58
(c) Handloom Textiles & Khadi	2,504	336,68	299,07	161	39,49	35,43
(d) Other Textiles	18,195	5314,91	4434,44	2,746	831,19	682,61
5. Paper, Paper Products & Printing	8,737	2365,26	1913,59	1,175	312,39	227,41
6. Leather & Leather Products	2,196	517,93	471,54	416	102,45	87,39
7. Rubber & Rubber Products	3,591	1220,33	966,76	417	204,46	119,16
8. Chemicals & Chemical Products	23,743	12001,29	9146,54	2,694	1897,21	1198,88
(a) Heavy Industrial Chemicals	2,402	1592,87	1126,39	288	335,92	192,98
(b) Fertilisers	762	2269,11	1767,08	60	83,50	57,77
(c) Drugs & Pharmaceuticals	4,685	2843,04	2170,04	616	599,03	432,23
(d) Non-Edible Oils	455	219,62	180,86	26	9,71	8,79
(e) Other Chemicals & Chemical Products	15,439	5076,65	3902,17	1,704	869,05	507,12
9. Petroleum, Coal Products & Nuclear Fuels	1,859	2574,64	1893,29	250	275,94	173,18
10. Manufacture of Cement & Cement Products	2,058	1120,85	857,73	219	294,78	223,98
11. Basic Metals & Metal Products	22,986	10316,67	8740,77	2,390	1046,61	799,27
(a) Iron & Steel	9,428	6864,58	5940,49	964	666,99	521,57
(b) Non-Ferrous Metals	1,819	813,43	666,04	209	118,55	65,00
(c) Other Metal Products	11,739	2638,66	2134,25	1,217	261,07	212,69
12. Engineering	23,665	11707,03	8927,55	3,660	1840,58	1214,94
(a) Heavy Engineering	4,031	2986,19	2092,54	579	355,20	265,10
(b) Light Engineering	8,399	2755,99	2071,55	1,411	664,65	371,36
(c) Electrical Machinery & Goods	6,964	3312,26	2538,78	961	400,29	251,39
(d) Electronic Machinery & Goods	4,271	2652,58	2224,67	709	420,44	327,09
13. Vehicles, Vehicle Parts & Transport Equipments	5,838	2565,70	1840,88	704	824,32	462,51
14. Other Industries	32,622	7950,84	6260,06	4,530	1515,66	1121,99
15. Electricity, Gas & Water	1,233	1130,63	778,58	170	735,41	399,80
(a) Electricity Generation & Transmission	908	1020,60	693,55	108	597,42	321,92
(b) Non-Conventional Energy	89	50,32	38,86	14	2,08	1,76
(c) Gas, Steam & Water Supply	236	59,70	46,17	48	135,91	76,12
16. Construction	4,672	1203,82	963,35	3,841	1084,36	896,03
III. TRANSPORT OPERATORS	2,950	841,07	673,58	1,724	284,41	187,25
IV. PROFESSIONAL AND OTHER SERVICES	8,457	1639,30	1158,42	5,958	2087,49	1807,58
V. PERSONAL LOANS	733	67,00	55,15	44,424	2505,18	1626,31
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	733	67,00	55,15	44,424	2505,18	1626,31
VI. TRADE	1,27,650	26501,80	22218,43	28,327	5414,03	4795,30
1. Wholesale Trade	51,534	19814,20	17083,74	11,981	3273,78	3127,92
2. Retail Trade	76,116	6687,60	5134,69	16,346	2140,25	1667,38
VII. FINANCE	3,892	5283,38	3246,74	3,504	3347,94	1957,86
VIII. ALL OTHERS	20,971	5383,40	4373,82	12,114	2783,10	2117,21
TOTAL BANK CREDIT	3,59,601	117958,70	92739,28	1,25,627	29376,83	21518,32
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,314	292,33	231,50	336	26,01	18,80
2. Other Small Scale Industries	99,410	16243,20	13200,53	9,090	1460,80	1158,47

See Notes on Tables.

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,919	1619,25	1528,13	45,177	5182,31	4026,32
1. Direct Finance	5,673	405,39	329,49	36,874	1605,45	1361,15
2. Indirect Finance	246	1213,86	1198,64	8,303	3576,86	2665,17
II. INDUSTRY	18,920	34543,52	28532,83	24,818	11878,11	10660,33
1. Mining & Quarrying	507	700,65	635,48	403	181,49	147,79
2. Food Manufacturing & Processing	1,504	1330,19	1130,17	2,041	801,76	734,83
(a) Rice Mills, Flour & Dal Mills	556	218,77	188,03	773	137,98	125,38
(b) Sugar	139	476,01	420,61	61	183,70	168,32
(c) Edible Oils & Vanaspati	175	177,21	133,45	235	47,27	39,18
(d) Tea Processing	52	159,15	154,83	167	134,94	126,20
(e) Processing of Fruits & Vegetables	56	13,61	11,91	80	19,71	18,72
(f) Others	526	285,45	221,34	725	278,15	257,05
3. Beverage & Tobacco	233	482,35	419,20	120	87,72	81,08
4. Textiles	2,691	3376,44	2817,76	3,002	1246,08	1084,03
(a) Cotton Textiles	981	1562,00	1279,78	987	491,52	447,93
(b) Jute Textiles	29	28,65	11,39	37	14,81	13,88
(c) Handloom Textiles & Khadi	105	37,79	34,27	92	31,91	19,97
(d) Other Textiles	1,576	1747,99	1492,31	1,886	707,84	602,26
5. Paper, Paper Products & Printing	789	1005,14	749,78	1,367	364,52	327,79
6. Leather & Leather Products	273	173,55	137,99	363	82,15	74,69
7. Rubber & Rubber Products	282	561,38	436,26	379	123,74	109,54
8. Chemicals & Chemical Products	2,107	4658,06	3792,75	2,518	1695,73	1564,17
(a) Heavy Industrial Chemicals	273	865,64	744,27	231	281,04	264,04
(b) Fertilisers	142	906,74	797,40	79	243,66	218,73
(c) Drugs & Pharmaceuticals	497	1166,40	914,88	402	346,65	330,32
(d) Non-Edible Oils	17	8,29	8,50	45	8,62	9,06
(e) Other Chemicals & Chemical Products	1,178	1710,98	1327,70	1,761	815,77	742,02
9. Petroleum, Coal Products & Nuclear Fuels	193	1811,65	1612,68	151	733,51	704,73
10. Manufacture of Cement & Cement Products	235	841,93	693,00	228	257,06	249,21
11. Basic Metals & Metal Products	1,912	6086,06	5758,09	2,091	822,95	733,90
(a) Iron & Steel	949	5229,06	5017,49	824	552,29	501,97
(b) Non-Ferrous Metals	188	202,53	162,15	157	35,72	30,63
(c) Other Metal Products	775	654,47	578,46	1,110	234,94	201,30
12. Engineering	2,589	5964,64	4712,15	2,888	1774,72	1548,50
(a) Heavy Engineering	544	1478,56	1075,73	500	473,21	412,61
(b) Light Engineering	752	1213,08	994,65	1,060	630,23	536,36
(c) Electrical Machinery & Goods	665	1414,62	1175,99	749	340,79	296,85
(d) Electronic Machinery & Goods	628	1858,39	1465,79	579	330,47	302,67
13. Vehicles, Vehicle Parts & Transport Equipments	709	2115,32	1662,85	1,104	624,10	563,45
14. Other Industries	3,418	2314,85	1700,27	6,442	1769,57	1533,58
15. Electricity, Gas & Water	270	2152,69	1439,88	283	602,74	566,86
(a) Electricity Generation & Transmission	226	2118,14	1412,61	157	545,06	521,04
(b) Non-Conventional Energy	11	8,17	9,26	13	24,57	19,56
(c) Gas, Steam & Water Supply	33	26,37	18,01	113	33,11	26,25
16. Construction	1,208	968,62	834,51	1,438	710,27	636,18
III. TRANSPORT OPERATORS	4,144	303,92	232,21	17,147	1622,26	1385,29
IV. PROFESSIONAL AND OTHER SERVICES	4,501	2028,62	1615,51	7,384	1934,14	1737,01
V. PERSONAL LOANS	30,452	1526,87	1271,58	99,101	3280,27	2912,92
1. Loans for Purchase of Consumer Durables	—	—	—	4,341	149,35	119,62
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	30,452	1526,87	1271,58	94,760	3130,92	2793,30
VI. TRADE	6,684	2041,36	1797,69	8,602	2424,23	2258,05
1. Wholesale Trade	2,868	1594,18	1415,93	2,774	1969,98	1895,51
2. Retail Trade	3,816	447,18	381,76	5,828	454,25	362,54
VII. FINANCE	1,122	4359,32	3464,94	809	2368,53	2077,01
VIII. ALL OTHERS	6,918	2543,72	2205,77	4,909	1779,11	1498,35
TOTAL BANK CREDIT	78,660	48966,57	40648,65	2,07,947	30468,96	26555,27
OF WHICH: 1. Artisans & Village Industries	332	27,79	20,92	563	36,96	28,31
2. Other Small Scale Industries	5,345	1313,16	1087,66	9,805	1604,02	1305,57

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	1,05,193	7159,95	5833,72	235	466,46	347,69
1. Direct Finance	97,405	4322,98	3680,51	232	464,74	347,27
2. Indirect Finance	7,788	2836,97	2153,22	3	1,72	42
II. INDUSTRY	63,792	36166,43	32150,93	12,981	20242,73	15052,02
1. Mining & Quarrying	1,725	758,40	671,53	341	387,33	289,18
2. Food Manufacturing & Processing	7,487	2350,68	2041,94	950	2348,00	1751,66
(a) Rice Mills, Flour & Dal Mills	3,363	463,18	370,75	105	563,78	464,83
(b) Sugar	215	513,05	466,02	8	16,80	13,46
(c) Edible Oils & Vanaspati	866	307,35	266,87	136	463,81	307,28
(d) Tea Processing	287	198,24	180,65	42	160,76	110,06
(e) Processing of Fruits & Vegetables	170	202,04	196,36	50	51,26	38,98
(f) Others	2,586	666,83	561,29	609	1091,59	817,05
3. Beverage & Tobacco	463	429,43	314,36	87	392,73	224,68
4. Textiles	9,000	5416,56	4911,16	5,522	5981,46	4483,15
(a) Cotton Textiles	3,364	2120,50	1915,52	1,053	2250,31	1727,47
(b) Jute Textiles	114	44,95	42,41	38	54,58	41,21
(c) Handloom Textiles & Khadi	424	68,29	51,50	117	58,44	48,69
(d) Other Textiles	5,098	3182,83	2901,73	4,314	3618,13	2665,78
5. Paper, Paper Products & Printing	4,104	1227,13	1071,96	84	92,67	59,07
6. Leather & Leather Products	651	180,69	163,03	1,216	930,96	842,57
7. Rubber & Rubber Products	1,144	304,76	248,71	176	353,78	249,18
8. Chemicals & Chemical Products	6,808	3812,19	3417,79	1,020	1916,45	1257,31
(a) Heavy Industrial Chemicals	573	715,50	644,17	163	302,18	188,82
(b) Fertilisers	158	610,20	544,59	24	89,64	68,50
(c) Drugs & Pharmaceuticals	1,185	777,98	715,61	347	752,63	521,41
(d) Non-Edible Oils	150	79,71	76,14	27	101,16	77,74
(e) Other Chemicals & Chemical Products	4,742	1628,80	1437,27	459	670,84	400,84
9. Petroleum, Coal Products & Nuclear Fuels	418	2987,90	2756,28	48	200,06	146,47
10. Manufacture of Cement & Cement Products	783	808,32	783,56	19	71,58	49,09
11. Basic Metals & Metal Products	6,036	4310,54	3869,83	939	2063,14	1558,43
(a) Iron & Steel	2,220	2974,08	2692,08	282	1463,91	1200,11
(b) Non-Ferrous Metals	417	535,30	485,07	121	188,93	103,20
(c) Other Metal Products	3,399	801,16	692,69	536	410,30	255,11
12. Engineering	6,695	3215,64	2953,98	798	1677,94	1152,61
(a) Heavy Engineering	1,434	841,73	777,10	200	682,60	501,08
(b) Light Engineering	2,520	910,11	797,47	228	246,18	169,94
(c) Electrical Machinery & Goods	1,551	800,81	749,39	176	356,28	233,81
(d) Electronic Machinery & Goods	1,190	662,98	630,01	194	392,88	247,79
13. Vehicles, Vehicle Parts & Transport Equipments	2,889	1947,37	1686,08	267	964,45	783,36
14. Other Industries	12,239	3592,15	2977,96	1,456	2598,48	2055,40
15. Electricity, Gas & Water	1,299	3585,45	3176,88	20	110,33	92,09
(a) Electricity Generation & Transmission	1,109	3436,15	3036,73	17	109,89	91,70
(b) Non-Conventional Energy	22	7,68	5,11	—	—	—
(c) Gas, Steam & Water Supply	168	141,62	135,04	3	44	40
16. Construction	2,051	1239,22	1105,87	38	153,37	57,77
III. TRANSPORT OPERATORS	56,165	2867,47	2166,03	203	27,05	20,11
IV. PROFESSIONAL AND OTHER SERVICES	22,485	3522,23	2976,38	256	225,14	152,04
V. PERSONAL LOANS	1,81,068	8357,25	7125,23	96	14,40	11,80
1. Loans for Purchase of Consumer Durables	3,420	107,23	82,65	—	—	—
2. Loans for Housing	1,28,073	6236,51	5383,90	—	—	—
3. Rest of the Personal Loans	49,575	2013,51	1658,68	96	14,40	11,80
VI. TRADE	13,874	1842,16	1561,63	3,429	2814,07	2130,51
1. Wholesale Trade	4,116	1012,00	882,29	2,855	2422,24	1850,12
2. Retail Trade	9,758	830,16	679,34	574	391,83	280,39
VII. FINANCE	1,770	6016,83	4677,21	32	68,78	59,52
VIII. ALL OTHERS	12,970	5009,47	4368,63	1,029	619,01	409,26
TOTAL BANK CREDIT	4,57,317	70941,79	60859,78	18,261	24477,65	18182,94
OF WHICH:						
1. Artisans & Village Industries	1,052	74,22	58,34	83	15,40	14,20
2. Other Small Scale Industries	30,757	4296,71	3379,15	5,300	3679,93	2888,68

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT TRADE BILLS PURCHASED			EXPORT TRADE BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	2	5,85	95	2	1,71	1,42
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	2	5,85	95	2	1,71	1,42
II. INDUSTRY	9,891	10068,98	6204,01	4,894	6879,83	4525,80
1. Mining & Quarrying	246	203,14	94,21	92	89,34	86,83
2. Food Manufacturing & Processing	550	1014,66	680,92	207	525,50	358,20
(a) Rice Mills, Flour & Dal Mills	72	319,26	227,54	27	202,97	156,76
(b) Sugar	1	7	7	2	36	36
(c) Edible Oils & Vanaspati	59	213,38	124,99	15	39,91	32,36
(d) Tea Processing	21	43,31	26,76	23	80,91	42,44
(e) Processing of Fruits & Vegetables	36	19,41	11,94	32	22,86	17,57
(f) Others	361	419,23	289,62	108	178,49	108,71
3. Beverage & Tobacco	28	99,98	28,28	18	123,59	13,32
4. Textiles	4,224	3389,93	2040,80	1,755	2440,34	1603,90
(a) Cotton Textiles	783	939,11	567,39	516	1034,05	742,07
(b) Jute Textiles	28	57,01	17,03	26	79,64	26,72
(c) Handloom Textiles & Khadi	92	75,43	48,90	44	37,92	19,31
(d) Other Textiles	3,321	2318,38	1407,48	1,169	1288,73	815,80
5. Paper, Paper Products & Printing	65	56,00	27,93	21	22,15	6,32
6. Leather & Leather Products	731	689,80	404,39	325	280,92	185,57
7. Rubber & Rubber Products	177	163,24	114,32	60	90,13	51,83
8. Chemicals & Chemical Products	1,291	1371,98	778,88	603	1172,86	806,62
(a) Heavy Industrial Chemicals	270	303,50	124,21	82	131,65	79,60
(b) Fertilisers	22	30,98	22,73	13	16,48	12,72
(c) Drugs & Pharmaceuticals	447	581,47	346,11	269	615,52	442,74
(d) Non-Edible Oils	18	34,77	19,09	9	9,52	8,50
(e) Other Chemicals & Chemical Products	534	421,26	266,73	230	399,69	263,06
9. Petroleum, Coal Products & Nuclear Fuels	44	41,84	30,85	58	34,55	30,38
10. Manufacture of Cement & Cement Products	21	50,40	31,66	8	19,35	10,53
11. Basic Metals & Metal Products	820	776,76	553,71	292	505,73	292,44
(a) Iron & Steel	204	334,57	270,98	117	311,61	160,65
(b) Non-Ferrous Metals	238	198,15	136,89	34	79,14	54,20
(c) Other Metal Products	378	244,04	145,85	141	114,98	77,59
12. Engineering	506	523,36	335,66	303	430,53	263,17
(a) Heavy Engineering	137	212,61	177,51	71	78,71	47,95
(b) Light Engineering	160	86,48	44,98	103	149,08	78,41
(c) Electrical Machinery & Goods	122	93,18	51,37	85	123,82	79,99
(d) Electronic Machinery & Goods	87	131,09	61,80	44	78,92	56,82
13. Vehicles, Vehicle Parts & Transport Equipments	333	294,41	155,74	145	185,18	92,11
14. Other Industries	820	1355,69	906,02	994	940,34	708,37
15. Electricity, Gas & Water	10	28,99	16,23	6	5,78	2,84
(a) Electricity Generation & Transmission	7	13,97	7,17	6	5,78	2,84
(b) Non-Conventional Energy	1	14,00	7,86	—	—	—
(c) Gas, Steam & Water Supply	2	1,02	1,19	—	—	—
16. Construction	25	8,80	4,40	7	13,53	13,38
III. TRANSPORT OPERATORS	16	10,30	9,51	5	1,47	1,75
IV. PROFESSIONAL AND OTHER SERVICES	147	124,25	84,30	43	103,37	72,81
V. PERSONAL LOANS	53	8,58	4,79	22	3,71	3,49
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	53	8,58	4,79	22	3,71	3,49
VI. TRADE	2,499	1948,02	1256,25	1,075	1360,63	936,43
1. Wholesale Trade	2,141	1755,74	1128,29	971	1253,68	878,63
2. Retail Trade	358	192,28	127,96	104	106,95	57,80
VII. FINANCE	12	9,53	3,58	4	29,40	3,41
VIII. ALL OTHERS	750	580,73	406,57	216	266,96	198,58
TOTAL BANK CREDIT	13,370	12756,24	7969,96	6,261	8647,07	5743,69
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	3,231	2342,19	1500,07	1,264	945,77	654,21

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT TRADE BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAW-BACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	1	13	13	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	1	13	13	—	—	—
II. INDUSTRY	2,267	3052,85	2054,75	230	177,94	132,88
1. Mining & Quarrying	29	8,91	5,22	—	—	—
2. Food Manufacturing & Processing	84	140,75	78,78	3	7,54	7,54
(a) Rice Mills, Flour & Dal Mills	13	35,75	24,44	—	—	—
(b) Sugar	1	1,76	1,76	—	—	—
(c) Edible Oils & Vanaspati	7	13,65	1,06	—	—	—
(d) Tea Processing	2	7,58	6,38	—	—	—
(e) Processing of Fruits & Vegetables	8	6,87	5,34	—	—	—
(f) Others	53	75,13	39,79	3	7,54	7,54
3. Beverage & Tobacco	5	6,82	5,55	—	—	—
4. Textiles	611	525,93	298,00	108	80,21	50,57
(a) Cotton Textiles	138	116,42	77,43	17	22,60	21,14
(b) Jute Textiles	11	15,25	10,24	1	12	—
(c) Handloom Textiles & Khadi	3	18	9	1	50	43
(d) Other Textiles	459	394,08	210,25	89	56,98	29,00
5. Paper, Paper Products & Printing	22	5,41	2,10	1	1,00	3
6. Leather & Leather Products	54	39,64	18,63	23	9,88	9,73
7. Rubber & Rubber Products	28	42,42	39,85	1	6,50	6,43
8. Chemicals & Chemical Products	332	352,94	163,69	29	25,42	22,18
(a) Heavy Industrial Chemicals	70	94,31	29,56	1	25	25
(b) Fertilisers	6	30,93	30,93	1	1,95	2,67
(c) Drugs & Pharmaceuticals	91	145,97	65,02	17	17,72	14,62
(d) Non-Edible Oils	2	1,10	88	—	—	—
(e) Other Chemicals & Chemical Products	163	80,63	37,30	10	5,50	4,64
9. Petroleum, Coal Products & Nuclear Fuels	10	16,83	16,46	—	—	—
10. Manufacture of Cement & Cement Products	37	12,55	4,76	—	—	—
11. Basic Metals & Metal Products	318	217,56	142,03	35	7,43	5,64
(a) Iron & Steel	211	165,62	127,84	16	4,82	3,90
(b) Non-Ferrous Metals	15	5,54	4,54	—	—	—
(c) Other Metal Products	92	46,40	9,65	19	2,61	1,73
12. Engineering	180	84,48	51,71	8	22,67	13,26
(a) Heavy Engineering	66	26,32	9,30	5	19,01	12,16
(b) Light Engineering	22	10,59	4,34	1	3,50	99
(c) Electrical Machinery & Goods	60	17,84	15,05	1	12	12
(d) Electronic Machinery & Goods	32	29,72	23,02	1	5	—
13. Vehicles, Vehicle Parts & Transport Equipments	24	59,56	46,59	4	2,10	3,31
14. Other Industries	526	1530,27	1174,34	18	15,19	14,18
15. Electricity, Gas & Water	4	8,26	6,50	—	—	—
(a) Electricity Generation & Transmission	4	8,26	6,50	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	3	53	53	—	—	—
III. TRANSPORT OPERATORS	2	20	5	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	36	24,34	12,85	4	58	15
V. PERSONAL LOANS	8	1,42	76	1	25	26
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	8	1,42	76	1	25	26
VI. TRADE	755	1159,10	809,40	58	17,70	14,06
1. Wholesale Trade	676	1093,52	762,42	50	16,93	13,41
2. Retail Trade	79	65,58	46,97	8	77	65
VII. FINANCE	14	11,74	11,77	—	—	—
VIII. ALL OTHERS	143	206,92	167,69	12	35,70	31,62
TOTAL BANK CREDIT	3,226	4456,70	3057,39	305	232,16	178,97
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	620	582,65	350,58	135	83,50	54,59

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	INLAND (TRADE) BILLS PURCHASED			INLAND (TRADE) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	1	3	3	4	1,90	1,90
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	1	3	3	4	1,90	1,90
II. INDUSTRY	6,480	3471,02	2129,66	10,036	7485,38	5196,89
1. Mining & Quarrying	72	175,22	93,04	93	120,32	68,29
2. Food Manufacturing & Processing	222	105,97	86,48	129	144,41	94,91
(a) Rice Mills, Flour & Dal Mills	43	24,60	23,39	18	8,64	7,93
(b) Sugar	5	1,99	1,74	13	23,52	23,43
(c) Edible Oils & Vanaspati	57	27,63	17,89	33	14,03	8,90
(d) Tea Processing	7	25,32	20,92	5	9,70	9,26
(e) Processing of Fruits & Vegetables	44	13,36	7,11	1	27	27
(f) Others	66	13,07	15,44	59	88,25	45,13
3. Beverage & Tobacco	65	16,98	15,82	20	48,68	29,36
4. Textiles	979	537,62	317,73	1,381	661,95	514,35
(a) Cotton Textiles	446	243,01	133,77	574	246,55	178,84
(b) Jute Textiles	13	1,62	50	30	12,43	12,65
(c) Handloom Textiles & Khadi	14	1,77	1,57	17	8,06	4,73
(d) Other Textiles	506	291,22	181,88	760	394,91	318,13
5. Paper, Paper Products & Printing	325	86,81	68,87	447	162,39	102,80
6. Leather & Leather Products	60	12,85	7,98	220	69,30	51,27
7. Rubber & Rubber Products	139	39,89	31,77	281	137,83	92,20
8. Chemicals & Chemical Products	920	441,21	281,08	1,954	853,33	652,28
(a) Heavy Industrial Chemicals	129	61,79	38,72	434	105,44	82,71
(b) Fertilisers	66	25,99	22,10	25	52,46	37,52
(c) Drugs & Pharmaceuticals	167	100,55	78,79	376	330,78	243,78
(d) Non-Edible Oils	15	11,96	9,07	5	3,85	4,34
(e) Other Chemicals & Chemical Products	543	240,92	132,40	1,114	360,81	283,93
9. Petroleum, Coal Products & Nuclear Fuels	62	126,50	24,24	130	105,02	77,76
10. Manufacture of Cement & Cement Products	27	16,01	9,91	41	75,84	56,61
11. Basic Metals & Metal Products	896	604,94	344,46	1,772	1313,67	1013,90
(a) Iron & Steel	391	260,02	128,96	1,214	923,06	764,31
(b) Non-Ferrous Metals	93	93,75	33,39	195	130,02	97,60
(c) Other Metal Products	412	251,17	182,12	363	260,60	151,99
12. Engineering	1,179	568,37	397,49	1,867	1618,71	1106,30
(a) Heavy Engineering	220	150,58	102,72	319	384,88	244,14
(b) Light Engineering	391	118,73	84,49	420	267,86	188,25
(c) Electrical Machinery & Goods	388	213,21	149,34	606	571,62	347,09
(d) Electronic Machinery & Goods	180	85,85	60,94	522	394,33	326,81
13. Vehicles, Vehicle Parts & Transport Equipments	289	151,19	107,66	623	479,20	253,61
14. Other Industries	1,101	541,66	306,62	980	1483,76	896,20
15. Electricity, Gas & Water	56	24,75	17,93	42	159,76	138,43
(a) Electricity Generation & Transmission	46	23,97	17,37	35	153,34	133,23
(b) Non-Conventional Energy	4	35	35	5	2,54	2,13
(c) Gas, Steam & Water Supply	6	43	21	2	3,87	3,06
16. Construction	88	21,03	18,58	56	51,21	48,62
III. TRANSPORT OPERATORS	321	86,35	62,76	238	74,72	44,28
IV. PROFESSIONAL AND OTHER SERVICES	356	103,37	63,18	116	95,21	79,17
V. PERSONAL LOANS	88	7,68	6,10	67	7,49	6,84
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	88	7,68	6,10	67	7,49	6,84
VI. TRADE	2,037	930,55	487,19	3,191	1135,93	814,16
1. Wholesale Trade	1,606	507,99	354,20	2,710	961,01	706,17
2. Retail Trade	431	422,56	132,99	481	174,91	107,98
VII. FINANCE	113	13,41	12,42	57	177,70	147,88
VIII. ALL OTHERS	753	399,83	327,79	774	723,47	488,63
TOTAL BANK CREDIT	10,149	5012,24	3089,13	14,483	9701,81	6779,74
OF WHICH:						
1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	2,260	441,33	300,29	2,339	748,07	449,62

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	INLAND (OTHERS) BILLS PURCHASED			INLAND (OTHERS) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42
I. AGRICULTURE	2	47	15	1	7	7
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	2	47	15	1	7	7
II. INDUSTRY	3,746	1285,59	656,60	2,588	2213,48	1557,21
1. Mining & Quarrying	34	64,60	34,84	47	115,02	79,94
2. Food Manufacturing & Processing	123	46,21	40,78	88	24,16	19,39
(a) Rice Mills, Flour & Dal Mills	21	2,98	1,88	2	8	8
(b) Sugar	4	1,58	1,49	—	—	—
(c) Edible Oils & Vanaspati	19	10,68	7,82	51	10,94	10,42
(d) Tea Processing	7	1,22	48	—	—	—
(e) Processing of Fruits & Vegetables	1	3	2	4	1,25	65
(f) Others	71	29,72	29,08	31	11,89	8,25
3. Beverage & Tobacco	33	5,14	3,71	19	7,13	6,72
4. Textiles	510	155,76	89,59	440	249,09	174,10
(a) Cotton Textiles	216	65,76	40,08	168	83,48	71,75
(b) Jute Textiles	2	25	5	4	16,11	5,42
(c) Handloom Textiles & Khadi	7	59	46	6	84	40
(d) Other Textiles	285	89,16	49,00	262	148,66	96,53
5. Paper, Paper Products & Printing	188	36,27	19,74	53	13,23	9,43
6. Leather & Leather Products	51	16,62	7,90	13	2,36	1,74
7. Rubber & Rubber Products	89	17,12	13,14	67	19,82	17,49
8. Chemicals & Chemical Products	638	202,93	92,62	325	162,60	125,63
(a) Heavy Industrial Chemicals	97	55,21	19,84	45	22,82	18,94
(b) Fertilisers	12	5,38	2,35	10	6,69	8,15
(c) Drugs & Pharmaceuticals	126	38,63	27,11	82	48,61	38,06
(d) Non-Edible Oils	6	1,32	43	2	20	14
(e) Other Chemicals & Chemical Products	397	102,40	42,89	186	84,27	60,34
9. Petroleum, Coal Products & Nuclear Fuels	43	23,08	11,09	24	42,92	22,25
10. Manufacture of Cement & Cement Products	18	7,05	2,14	12	13,01	7,54
11. Basic Metals & Metal Products	601	303,62	139,71	363	297,84	219,80
(a) Iron & Steel	206	142,30	81,82	216	258,98	187,08
(b) Non-Ferrous Metals	69	23,80	16,55	31	17,27	15,56
(c) Other Metal Products	326	137,52	41,34	116	21,60	17,15
12. Engineering	690	209,70	105,66	762	519,48	344,78
(a) Heavy Engineering	120	52,96	18,17	182	182,47	95,21
(b) Light Engineering	216	39,68	21,53	134	53,42	43,36
(c) Electrical Machinery & Goods	236	76,79	46,90	369	209,15	156,87
(d) Electronic Machinery & Goods	118	40,27	19,06	77	74,43	49,34
13. Vehicles, Vehicle Parts & Transport Equipments	139	76,90	27,66	60	43,43	21,86
14. Other Industries	422	85,02	42,25	244	375,59	336,83
15. Electricity, Gas & Water	31	12,03	6,71	18	294,45	137,21
(a) Electricity Generation & Transmission	21	10,57	5,49	14	287,95	131,47
(b) Non-Conventional Energy	6	94	84	3	5,99	5,59
(c) Gas, Steam & Water Supply	4	51	39	1	50	15
16. Construction	136	23,55	19,07	53	33,36	32,50
III. TRANSPORT OPERATORS	86	19,87	3,71	42	32,96	22,81
IV. PROFESSIONAL AND OTHER SERVICES	205	70,58	65,70	81	31,76	20,49
V. PERSONAL LOANS	130	11,84	9,21	35	4,43	3,82
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	130	11,84	9,21	35	4,43	3,82
VI. TRADE	1,153	1910,76	1782,48	644	208,56	148,92
1. Wholesale Trade	753	1807,50	1708,86	516	177,61	121,39
2. Retail Trade	400	103,25	73,62	128	30,95	27,53
VII. FINANCE	121	43,72	36,83	44	6,76	6,03
VIII. ALL OTHERS	726	197,50	163,10	331	114,19	97,35
TOTAL BANK CREDIT	6,169	3540,33	2717,79	3,766	2612,21	1856,69
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	1,736	259,77	148,94	654	174,23	115,72

**TABLE No. 5.1 – TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES/ TCs/DDs/TTs/MTs/ PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	43	44	45	46	47	48	49	50	51
I. AGRICULTURE	—	—	—	2	45	40	1,64,592	16180,47	13082,80
1. Direct Finance	—	—	—	—	—	—	1,47,468	8002,65	6651,38
2. Indirect Finance	—	—	—	2	45	40	17,124	8177,82	6431,42
II. INDUSTRY	1,251	2123,57	1414,70	879	411,10	331,64	3,79,244	229456,05	179298,25
1. Mining & Quarrying	11	2,45	1,49	23	8,85	8,41	6,341	4578,20	3300,82
2. Food Manufacturing & Processing	38	92,18	65,07	37	31,84	26,05	34,874	18521,33	14239,40
(a) Rice Mills, Flour & Dal Mills	3	3,67	2,57	15	21,89	16,67	15,606	4287,30	3286,68
(b) Sugar	1	4	4	—	—	—	1,143	3820,93	3174,33
(c) Edible Oils & Vanaspati	11	39,62	28,57	8	4,14	3,77	4,904	3079,43	2177,09
(d) Tea Processing	4	7,40	7,48	4	53	53	1,428	1690,27	1244,17
(e) Processing of Fruits & Vegetables	3	5,45	4,19	4	3,49	3,49	971	529,67	450,58
(f) Others	16	36,00	22,23	6	1,79	1,59	10,822	5113,73	3906,55
3. Beverage & Tobacco	9	14,58	11,72	5	1,07	75	2,757	2698,84	1879,65
4. Textiles	156	206,53	163,46	124	44,53	36,60	67,527	36656,21	28665,69
(a) Cotton Textiles	61	68,13	61,22	21	8,18	2,63	22,326	14785,93	11698,48
(b) Jute Textiles	—	—	—	2	1,93	2,28	752	614,56	381,23
(c) Handloom Textiles & Khadi	1	23	23	2	7	3	3,590	698,18	565,10
(d) Other Textiles	94	138,17	102,01	99	34,36	31,66	40,859	20557,53	16020,88
5. Paper, Paper Products & Printing	80	28,29	15,98	27	28,99	29,01	17,485	5807,65	4631,81
6. Leather & Leather Products	24	17,53	15,55	12	4,99	4,56	6,628	3131,62	2484,53
7. Rubber & Rubber Products	29	18,83	9,01	16	9,55	9,23	6,876	3313,78	2514,88
8. Chemicals & Chemical Products	241	284,45	200,84	102	42,17	30,37	45,325	30890,80	23531,62
(a) Heavy Industrial Chemicals	48	78,45	54,18	21	9,53	5,72	5,127	4956,08	3614,39
(b) Fertilisers	12	32,12	36,34	6	21	13	1,398	4406,04	3629,69
(c) Drugs & Pharmaceuticals	80	83,78	41,63	23	5,20	4,26	9,410	8453,96	6386,62
(d) Non-Edible Oils	5	14,94	14,00	2	59	59	784	505,36	418,14
(e) Other Chemicals & Chemical Products	96	75,15	54,69	50	26,64	19,68	28,606	12569,37	9482,78
9. Petroleum, Coal Products & Nuclear Fuels	28	153,60	83,96	29	16,09	12,93	3,347	9144,12	7596,56
10. Manufacture of Cement & Cement Products	5	9,88	7,30	5	3,55	2,62	3,716	3602,14	2989,66
11. Basic Metals & Metal Products	132	323,09	254,67	65	16,85	14,04	41,648	29013,46	24440,69
(a) Iron & Steel	73	209,05	169,45	38	13,24	11,56	17,353	20374,17	17780,27
(b) Non-Ferrous Metals	12	49,16	48,51	2	6	6	3,600	2491,34	1919,39
(c) Other Metal Products	47	64,89	36,72	25	3,54	2,41	20,695	6147,95	4741,03
12. Engineering	273	587,04	276,38	130	81,70	49,45	46,193	30826,59	23453,59
(a) Heavy Engineering	61	359,28	113,49	41	34,92	24,41	8,510	8319,23	5969,22
(b) Light Engineering	44	32,66	14,71	47	11,02	6,73	15,908	7193,27	5429,13
(c) Electrical Machinery & Goods	39	50,22	30,61	18	11,93	10,91	12,990	7992,95	6134,47
(d) Electronic Machinery & Goods	129	144,88	117,56	24	23,83	7,39	8,785	7321,14	5920,77
13. Vehicles, Vehicle Parts & Transport Equipments	58	101,30	73,17	13	3,34	1,89	13,199	10437,89	7782,71
14. Other Industries	141	217,66	174,22	260	63,55	52,36	66,213	26350,29	20260,67
15. Electricity, Gas & Water	15	34,57	30,65	4	97	97	3,461	8886,80	6811,56
(a) Electricity Generation & Transmission	10	14,69	10,52	2	80	80	2,670	8346,62	6392,94
(b) Non-Conventional Energy	2	12,11	12,36	2	17	17	172	128,92	103,86
(c) Gas, Steam & Water Supply	3	7,76	7,76	—	—	—	619	411,26	314,76
16. Construction	11	31,59	31,23	27	53,06	52,41	13,654	5596,31	4714,43
III. TRANSPORT OPERATORS	15	170,22	37,14	57	21,40	19,66	83,115	6363,68	4866,15
IV. PROFESSIONAL AND OTHER SERVICES	43	25,96	14,02	186	39,30	26,60	50,258	12055,64	9886,21
V. PERSONAL LOANS	7	1,01	1,06	140	11,45	10,39	3,56,425	15808,83	13049,73
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	7,761	256,58	202,26
2. Loans for Housing	—	—	—	—	—	—	1,28,073	6236,51	5383,90
3. Rest of the Personal Loans	7	1,01	1,06	140	11,45	10,39	2,20,591	9315,74	7463,56
VI. TRADE	253	225,58	149,85	311	124,37	90,06	2,00,542	50058,85	41250,40
1. Wholesale Trade	208	175,38	105,96	253	104,79	71,74	86,012	37940,55	32106,60
2. Retail Trade	45	50,20	43,89	58	19,58	18,32	1,14,530	12118,30	9143,80
VII. FINANCE	5	13,15	4,90	31	14,75	13,58	11,530	21764,94	15723,69
VIII. ALL OTHERS	83	68,52	44,04	485	113,36	87,82	63,184	20824,98	16986,24
TOTAL BANK CREDIT	1,657	2628,00	1665,71	2,091	736,17	580,15	13,08,890	372513,43	294143,47
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	15	1,51	1,50	5,695	474,22	373,58
2. Other Small Scale Industries	248	145,71	94,95	288	60,39	41,87	1,72,482	34381,44	26730,89

**TABLE No. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	247	990,94	660,39	290	421,61	325,71
1. Direct Finance	78	34,89	27,98	18	120,71	111,54
2. Indirect Finance	169	956,05	632,41	272	300,90	214,17
II. INDUSTRY	978	15576,43	12992,44	232	838,67	696,55
1. Mining & Quarrying	135	1883,15	1385,80	9	12,43	5,99
2. Food Manufacturing & Processing	29	234,52	176,80	18	22,09	23,59
(a) Rice Mills, Flour & Dal Mills	4	74,08	66,98	2	8	7
(b) Sugar	4	22,59	21,82	9	18,47	20,07
(c) Edible Oils & Vanaspati	1	3	3	2	34	25
(d) Tea Processing	4	29,19	16,44	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	5	4
(f) Others	16	108,62	71,54	4	3,15	3,16
3. Beverage & Tobacco	1	2,20	87	—	—	—
4. Textiles	84	476,85	248,91	15	11,23	11,47
(a) Cotton Textiles	66	430,99	220,45	8	8,23	9,04
(b) Jute Textiles	3	10,58	1,68	2	2,29	2,30
(c) Handloom Textiles & Khadi	3	5,09	5,18	1	50	—
(d) Other Textiles	12	30,18	21,59	4	20	12
5. Paper, Paper Products & Printing	7	17,97	4,50	12	12,55	7,23
6. Leather & Leather Products	—	—	—	1	1,25	1,32
7. Rubber & Rubber Products	12	29,11	25,42	4	2,98	3,07
8. Chemicals & Chemical Products	121	978,95	958,10	35	205,67	204,33
(a) Heavy Industrial Chemicals	11	99,57	51,88	19	164,71	166,58
(b) Fertilisers	72	585,68	501,05	3	36,59	34,41
(c) Drugs & Pharmaceuticals	23	117,20	117,03	4	1,90	1,75
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	15	176,49	288,14	9	2,47	1,59
9. Petroleum, Coal Products & Nuclear Fuels	47	2816,41	2410,45	—	—	—
10. Manufacture of Cement & Cement Products	12	34,78	35,15	11	12,58	12,33
11. Basic Metals & Metal Products	131	4500,73	3943,23	14	22,22	13,53
(a) Iron & Steel	113	4360,34	3885,84	7	9,83	4,66
(b) Non-Ferrous Metals	12	43,22	26,96	2	5,66	5,65
(c) Other Metal Products	6	97,17	30,43	5	6,73	3,21
12. Engineering	238	1926,94	1684,90	26	98,29	71,14
(a) Heavy Engineering	126	868,56	728,93	3	33,35	33,35
(b) Light Engineering	28	386,33	322,61	10	57,46	31,97
(c) Electrical Machinery & Goods	43	348,04	293,79	7	5,68	5,39
(d) Electronic Machinery & Goods	41	324,01	339,57	6	1,80	44
13. Vehicles, Vehicle Parts & Transport Equipments	39	317,03	237,20	2	2,52	1,81
14. Other Industries	57	635,83	363,18	32	139,09	139,54
15. Electricity, Gas & Water	31	1462,09	1308,44	41	203,50	129,93
(a) Electricity Generation & Transmission	31	1462,09	1308,44	37	79,43	62,70
(b) Non-Conventional Energy	—	—	—	1	8	8
(c) Gas, Steam & Water Supply	—	—	—	3	124,00	67,16
16. Construction	34	259,86	209,50	12	92,26	71,26
III. TRANSPORT OPERATORS	157	755,21	668,17	17	114,01	100,53
IV. PROFESSIONAL AND OTHER SERVICES	118	147,83	140,27	51	984,58	1038,07
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	341	15853,11	14850,87	22	1304,66	1531,10
1. Wholesale Trade	294	15847,08	14845,20	18	1285,09	1515,29
2. Retail Trade	47	6,03	5,67	4	19,57	15,82
VII. FINANCE	856	3803,69	2723,66	58	285,73	199,64
VIII. ALL OTHERS	312	634,76	473,71	127	121,56	106,18
TOTAL BANK CREDIT	3,009	37761,98	32509,51	797	4070,82	3997,78
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	19	1,37	1,19	6	1,75	33

See Notes on Tables.

**TABLE No. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,161	891,24	650,09	1,521	1364,86	1003,78
1. Direct Finance	104	156,59	107,36	27	10,15	3,63
2. Indirect Finance	1,057	734,66	542,72	1,494	1354,71	1000,15
II. INDUSTRY	1,910	3391,18	2661,00	460	1976,10	1561,92
1. Mining & Quarrying	56	99,07	77,88	12	27,09	16,13
2. Food Manufacturing & Processing	101	206,21	142,01	15	17,77	14,39
(a) Rice Mills, Flour & Dal Mills	13	34,80	34,59	3	48	30
(b) Sugar	40	43,03	35,61	3	35	26
(c) Edible Oils & Vanaspati	3	9,64	8,59	2	4,90	5,77
(d) Tea Processing	1	7	7	—	—	—
(e) Processing of Fruits & Vegetables	4	2,76	2,27	—	—	—
(f) Others	40	115,90	60,88	7	12,05	8,06
3. Beverage & Tobacco	2	44	44	—	—	—
4. Textiles	166	164,48	128,10	33	16,30	15,28
(a) Cotton Textiles	68	72,33	42,44	15	8,82	8,20
(b) Jute Textiles	6	3,71	3,28	—	—	—
(c) Handloom Textiles & Khadi	29	26,10	23,33	16	6,26	5,86
(d) Other Textiles	63	62,35	59,05	2	1,22	1,23
5. Paper, Paper Products & Printing	40	69,65	53,81	3	22,91	23,09
6. Leather & Leather Products	5	2,44	2,61	2	74	9
7. Rubber & Rubber Products	4	3,95	2,89	—	—	—
8. Chemicals & Chemical Products	146	295,21	211,82	10	55,37	28,88
(a) Heavy Industrial Chemicals	28	37,61	21,51	1	6	6
(b) Fertilisers	30	203,59	149,38	5	51,95	27,99
(c) Drugs & Pharmaceuticals	40	24,45	15,15	—	—	—
(d) Non-Edible Oils	2	30	20	—	—	—
(e) Other Chemicals & Chemical Products	46	29,26	25,57	4	3,36	83
9. Petroleum, Coal Products & Nuclear Fuels	72	65,18	55,41	6	102,12	54,82
10. Manufacture of Cement & Cement Products	24	80,30	72,22	2	4	4
11. Basic Metals & Metal Products	83	92,80	82,59	10	8,92	7,03
(a) Iron & Steel	70	77,54	67,18	5	2,14	54
(b) Non-Ferrous Metals	3	50	13	4	6,73	6,44
(c) Other Metal Products	10	14,76	15,28	1	5	5
12. Engineering	217	438,76	426,24	8	10,61	8,91
(a) Heavy Engineering	30	6,15	4,75	2	22	22
(b) Light Engineering	27	38,57	36,09	1	5	4
(c) Electrical Machinery & Goods	80	198,32	176,87	2	24	25
(d) Electronic Machinery & Goods	80	195,71	208,53	3	10,10	8,39
13. Vehicles, Vehicle Parts & Transport Equipments	17	71,96	64,31	2	532,23	558,03
14. Other Industries	315	263,62	169,18	28	33,05	26,71
15. Electricity, Gas & Water	640	1514,82	1158,61	306	1059,83	744,65
(a) Electricity Generation & Transmission	639	1514,21	1158,35	304	1019,80	703,21
(b) Non-Conventional Energy	—	—	—	1	3	3
(c) Gas, Steam & Water Supply	1	61	27	1	40,00	41,41
16. Construction	22	22,29	12,88	23	89,12	63,86
III. TRANSPORT OPERATORS	128	472,19	406,35	53	66,18	37,43
IV. PROFESSIONAL AND OTHER SERVICES	60	161,42	123,17	133	167,36	151,00
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	128	325,29	146,18	99	164,55	84,10
1. Wholesale Trade	90	282,20	111,26	54	150,39	77,06
2. Retail Trade	38	43,09	34,91	45	14,16	7,04
VII. FINANCE	268	1130,47	852,97	57	261,15	203,06
VIII. ALL OTHERS	390	635,19	508,71	359	501,67	374,53
TOTAL BANK CREDIT	4,045	7006,98	5348,47	2,682	4501,87	3415,81
OF WHICH: 1. Artisans & Village Industries	—	—	—	2	5	5
2. Other Small Scale Industries	—	—	—	1	5	5

**TABLE No. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	2,776	2129,73	1897,25	239	190,60	171,21
1. Direct Finance	817	164,35	114,78	125	59,03	55,22
2. Indirect Finance	1,959	1965,38	1782,47	114	131,57	115,99
II. INDUSTRY	561	380,16	310,60	5,259	6676,19	5399,53
1. Mining & Quarrying	6	19	16	111	173,99	91,60
2. Food Manufacturing & Processing	140	153,51	119,52	325	486,09	394,25
(a) Rice Mills, Flour & Dal Mills	64	5,32	4,01	70	34,10	27,49
(b) Sugar	27	123,63	103,59	45	248,66	207,26
(c) Edible Oils & Vanaspati	2	76	77	56	69,31	52,56
(d) Tea Processing	3	2,97	7	33	54,45	41,31
(e) Processing of Fruits & Vegetables	13	5,20	4,63	13	9,01	8,32
(f) Others	31	15,64	6,45	108	70,56	57,31
3. Beverage & Tobacco	8	2,44	1,91	48	75,46	61,29
4. Textiles	148	61,99	46,14	816	900,92	759,61
(a) Cotton Textiles	47	19,43	16,57	408	506,15	412,76
(b) Jute Textiles	2	56	44	5	4,53	2,91
(c) Handloom Textiles & Khadi	59	23,09	18,55	24	25,20	22,98
(d) Other Textiles	40	18,90	10,58	379	365,04	320,96
5. Paper, Paper Products & Printing	20	1,79	1,35	234	118,43	105,57
6. Leather & Leather Products	4	31	30	72	39,35	30,17
7. Rubber & Rubber Products	6	1,18	1,13	180	288,49	204,49
8. Chemicals & Chemical Products	38	96,49	93,47	1,130	1432,12	1195,52
(a) Heavy Industrial Chemicals	1	5	5	340	293,66	250,66
(b) Fertilisers	4	92,96	90,75	31	567,53	442,32
(c) Drugs & Pharmaceuticals	3	32	28	228	165,72	142,47
(d) Non-Edible Oils	—	—	—	5	1,61	2,18
(e) Other Chemicals & Chemical Products	30	3,16	2,39	526	403,60	357,89
9. Petroleum, Coal Products & Nuclear Fuels	4	2,19	46	56	473,33	442,87
10. Manufacture of Cement & Cement Products	2	7	5	74	114,98	101,92
11. Basic Metals & Metal Products	15	1,33	1,24	689	877,55	732,72
(a) Iron & Steel	2	20	18	445	687,83	583,11
(b) Non-Ferrous Metals	5	40	39	77	72,26	58,61
(c) Other Metal Products	8	73	67	167	117,46	91,00
12. Engineering	37	11,44	9,28	699	755,28	597,64
(a) Heavy Engineering	4	6,40	5,42	154	238,71	161,41
(b) Light Engineering	17	2,65	1,44	127	82,41	80,66
(c) Electrical Machinery & Goods	6	74	82	244	214,30	156,07
(d) Electronic Machinery & Goods	10	1,65	1,60	174	219,87	199,49
13. Vehicles, Vehicle Parts & Transport Equipments	5	88	75	236	225,30	159,43
14. Other Industries	99	25,22	22,54	423	398,47	280,75
15. Electricity, Gas & Water	14	84	64	64	117,34	61,75
(a) Electricity Generation & Transmission	5	52	42	57	115,93	60,03
(b) Non-Conventional Energy	6	26	17	1	4	1
(c) Gas, Steam & Water Supply	3	7	5	6	1,38	1,72
16. Construction	15	20,29	11,67	102	199,10	179,96
III. TRANSPORT OPERATORS	179	8,42	6,76	87	49,42	41,77
IV. PROFESSIONAL AND OTHER SERVICES	83	18,76	14,08	229	91,65	68,97
V. PERSONAL LOANS	2,786	1767,57	1394,54	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	2,786	1767,57	1394,54	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	882	224,96	164,92	516	1114,08	394,62
1. Wholesale Trade	78	127,22	94,45	280	296,27	215,59
2. Retail Trade	804	97,74	70,46	236	817,81	179,03
VII. FINANCE	950	1045,75	570,21	164	320,82	274,14
VIII. ALL OTHERS	169	122,55	84,36	327	432,98	405,51
TOTAL BANK CREDIT	8,386	5697,90	4442,73	6,821	8875,74	6755,75
OF WHICH:						
1. Artisans & Village Industries	42	4,34	3,72	20	1,80	1,76
2. Other Small Scale Industries	271	55,01	40,95	1,092	367,49	293,30

**TABLE No. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED & / OR MANAGED COMPANIES & CORPORATIONS			PARTNERSHIPS, PROPRIETARY CONCERNS, JOINT FAMILIES, ASSOCIATIONS, CLUBS, SOCIETIES, TRUSTS & GROUPS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	2,634	2400,98	2012,03	26,755	3017,81	2364,31
1. Direct Finance	1,829	1483,93	1202,84	21,521	1795,14	1452,26
2. Indirect Finance	805	917,05	809,19	5,234	1222,67	912,05
II. INDUSTRY	1,03,544	147180,67	113917,03	2,24,974	45930,91	35781,16
1. Mining & Quarrying	1,302	1383,75	1073,43	3,402	633,65	514,09
2. Food Manufacturing & Processing	6,464	10989,82	8514,08	23,147	5536,47	4128,28
(a) Rice Mills, Flour & Dal Mills	1,132	1326,93	1078,67	11,894	2498,59	1826,23
(b) Sugar	609	2971,74	2488,76	308	291,34	212,50
(c) Edible Oils & Vanaspati	1,281	2222,42	1541,27	2,991	627,38	441,12
(d) Tea Processing	801	1361,21	980,36	488	203,32	173,78
(e) Processing of Fruits & Vegetables	333	402,00	352,65	492	94,37	69,28
(f) Others	2,308	2705,52	2072,36	6,974	1821,46	1405,38
3. Beverage & Tobacco	1,024	1992,07	1335,29	1,393	572,39	428,54
4. Textiles	17,013	23380,10	18409,60	45,212	10714,96	8318,95
(a) Cotton Textiles	6,684	10335,59	8296,10	13,894	3015,96	2385,00
(b) Jute Textiles	272	465,28	281,65	401	109,32	77,41
(c) Handloom Textiles & Khadi	298	184,30	149,75	2,801	398,85	316,95
(d) Other Textiles	9,759	12394,92	9682,11	28,116	7190,83	5539,60
5. Paper, Paper Products & Printing	4,369	3800,54	2999,08	11,390	1589,66	1290,32
6. Leather & Leather Products	1,686	1742,56	1357,82	4,230	1202,35	926,77
7. Rubber & Rubber Products	2,159	2264,87	1718,08	3,925	632,63	490,46
8. Chemicals & Chemical Products	18,392	23280,96	17500,32	22,761	3896,58	2869,68
(a) Heavy Industrial Chemicals	2,746	3899,20	2837,88	1,946	443,75	275,19
(b) Fertilisers	733	2625,96	2203,19	502	165,16	131,11
(c) Drugs & Pharmaceuticals	4,949	7145,10	5317,07	3,615	792,83	648,58
(d) Non-Edible Oils	236	343,68	272,76	447	150,06	133,67
(e) Other Chemicals & Chemical Products	9,728	9267,03	6869,42	16,251	2344,78	1681,12
9. Petroleum, Coal Products & Nuclear Fuels	1,102	5161,51	4228,21	1,518	422,81	337,08
10. Manufacture of Cement & Cement Products	1,482	2976,11	2426,91	1,748	309,76	281,19
11. Basic Metals & Metal Products	12,940	17839,52	14910,91	24,834	4315,76	3503,77
(a) Iron & Steel	7,189	12107,60	10483,13	9,415	2227,85	1873,05
(b) Non-Ferrous Metals	1,215	1947,25	1489,75	2,270	388,04	309,78
(c) Other Metal Products	4,536	3784,66	2938,02	13,149	1699,87	1320,94
12. Engineering	16,288	23009,60	17058,31	25,314	3977,89	3110,46
(a) Heavy Engineering	3,478	6291,16	4368,20	3,898	756,76	580,39
(b) Light Engineering	4,156	5199,24	3857,90	10,334	1299,01	1004,69
(c) Electrical Machinery & Goods	4,797	5814,96	4391,79	7,076	1238,82	969,57
(d) Electronic Machinery & Goods	3,857	5704,23	4440,42	4,006	683,30	555,82
13. Vehicles, Vehicle Parts & Transport Equipments	3,893	7919,75	5763,70	6,720	1114,74	831,69
14. Other Industries	12,521	14153,56	10866,33	40,908	9352,15	7345,59
15. Electricity, Gas & Water	810	4181,81	3129,86	1,431	306,51	244,06
(a) Electricity Generation & Transmission	566	3963,15	2961,63	1,017	161,00	112,56
(b) Non-Conventional Energy	80	103,19	79,29	74	22,39	21,34
(c) Gas, Steam & Water Supply	164	115,47	88,95	340	123,12	110,16
16. Construction	2,099	3104,16	2625,09	7,041	1352,61	1160,23
III. TRANSPORT OPERATORS	1,382	1589,19	1219,18	13,940	922,12	707,50
IV. PROFESSIONAL AND OTHER SERVICES	4,716	4411,63	3354,38	24,535	4703,51	3935,50
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	11,321	9131,76	7026,33	1,53,545	19073,65	14787,50
1. Wholesale Trade	7,711	7467,78	5710,03	67,845	11645,89	8875,28
2. Retail Trade	3,610	1663,98	1316,29	85,700	7427,76	5912,21
VII. FINANCE	5,120	13538,68	9938,22	2,978	1179,35	805,74
VIII. ALL OTHERS	5,039	4771,54	3930,82	44,014	8890,01	7312,92
TOTAL BANK CREDIT	1,33,756	183024,46	141397,99	4,90,741	83717,35	65694,63
<i>OF WHICH:</i> 1. Artisans & Village Industries	355	55,56	45,73	3,503	284,08	221,95
2. Other Small Scale Industries	31,508	13204,25	10323,11	1,21,959	18718,58	14391,99

**TABLE No. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS – MALE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	195	53,99	43,72	1,20,866	4385,01	3676,25
1. Direct Finance	97	14,96	13,30	1,15,261	3863,09	3307,84
2. Indirect Finance	98	39,03	30,42	5,605	521,92	368,40
II. INDUSTRY	1,401	2586,75	1982,62	37,401	4632,33	3762,26
1. Mining & Quarrying	53	260,60	54,07	1,163	95,35	74,29
2. Food Manufacturing & Processing	92	138,07	128,03	4,239	691,84	562,01
(a) Rice Mills, Flour & Dal Mills	25	14,62	19,06	2,261	283,02	217,89
(b) Sugar	8	12,65	12,09	86	78,10	62,01
(c) Edible Oils & Vanaspati	20	80,25	71,58	504	60,48	52,12
(d) Tea Processing	—	—	—	94	37,93	31,81
(e) Processing of Fruits & Vegetables	4	3,04	3,08	105	12,83	9,97
(f) Others	35	27,50	22,22	1,189	219,49	188,21
3. Beverage & Tobacco	3	1,84	1,92	260	50,16	47,73
4. Textiles	102	267,51	203,78	3,614	620,05	485,27
(a) Cotton Textiles	33	95,46	77,85	1,008	279,68	217,23
(b) Jute Textiles	—	—	—	57	18,13	11,39
(c) Handloom Textiles & Khadi	2	17	16	336	27,20	21,11
(d) Other Textiles	67	171,87	125,77	2,213	295,04	235,55
5. Paper, Paper Products & Printing	46	17,81	17,26	1,241	144,88	121,73
6. Leather & Leather Products	12	7,89	2,20	592	131,83	160,97
7. Rubber & Rubber Products	23	13,23	9,89	532	72,88	56,00
8. Chemicals & Chemical Products	241	331,68	198,98	2,269	302,66	258,95
(a) Heavy Industrial Chemicals	31	15,15	8,32	4	2,33	2,27
(b) Fertilisers	18	76,62	49,48	—	—	—
(c) Drugs & Pharmaceuticals	70	121,55	66,19	449	82,80	76,30
(d) Non-Edible Oils	3	1,93	2,07	89	7,72	7,20
(e) Other Chemicals & Chemical Products	119	116,44	72,92	1,727	209,81	173,18
9. Petroleum, Coal Products & Nuclear Fuels	24	45,42	27,03	504	54,43	39,60
10. Manufacture of Cement & Cement Products	20	8,98	6,83	320	57,74	45,79
11. Basic Metals & Metal Products	222	968,57	935,80	2,550	356,01	287,81
(a) Iron & Steel	103	900,46	882,47	4	37	12
(b) Non-Ferrous Metals	12	27,28	21,67	—	—	—
(c) Other Metal Products	107	40,83	31,66	2,546	355,64	287,69
12. Engineering	201	129,01	88,71	2,925	440,89	379,68
(a) Heavy Engineering	45	20,36	13,90	697	92,57	69,20
(b) Light Engineering	32	14,37	8,06	1,100	100,76	78,87
(c) Electrical Machinery & Goods	76	63,11	39,39	620	106,15	98,83
(d) Electronic Machinery & Goods	48	31,18	27,36	508	141,41	132,79
13. Vehicles, Vehicle Parts & Transport Equipments	111	144,46	81,88	1,996	101,83	78,47
14. Other Industries	196	183,70	174,87	11,055	1106,18	822,12
15. Electricity, Gas & Water	20	33,26	28,30	100	6,15	5,03
(a) Electricity Generation & Transmission	12	30,11	25,54	—	—	—
(b) Non-Conventional Energy	1	2,12	2,16	8	83	80
(c) Gas, Steam & Water Supply	7	1,03	61	92	5,32	4,23
16. Construction	35	34,70	23,06	4,041	399,46	336,82
III. TRANSPORT OPERATORS	85	3,36	2,37	62,202	2201,91	1546,32
IV. PROFESSIONAL AND OTHER SERVICES	66	23,99	20,30	18,134	1223,20	947,00
V. PERSONAL LOANS	—	—	—	3,18,510	12612,31	10505,10
1. Loans for Purchase of Consumer Durables	—	—	—	6,987	231,54	182,58
2. Loans for Housing	—	—	—	1,14,379	4065,05	3630,22
3. Rest of the Personal Loans	—	—	—	1,97,144	8315,72	6692,30
VI. TRADE	236	137,99	109,61	31,483	2535,91	2004,15
1. Wholesale Trade	132	112,04	91,00	9,009	689,82	542,02
2. Retail Trade	104	25,95	18,61	22,474	1846,09	1462,13
VII. FINANCE	63	91,66	84,21	919	97,69	64,30
VIII. ALL OTHERS	235	1766,44	1416,11	10,697	2470,36	1976,07
TOTAL BANK CREDIT	2,281	4664,17	3658,94	6,00,212	30158,73	24481,45
<i>OF WHICH:</i> 1. Artisans & Village Industries	31	4,86	3,79	1,611	116,14	90,78
2. Other Small Scale Industries	533	171,60	137,13	16,005	1741,74	1451,84

**TABLE No. 5.2 – ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	INDIVIDUALS - FEMALE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	7,908	333,72	278,07	1,64,592	16180,47	13082,80
1. Direct Finance	7,591	299,83	254,62	1,47,468	8002,65	6651,38
2. Indirect Finance	317	33,89	23,45	17,124	8177,82	6431,42
II. INDUSTRY	2,524	286,65	233,13	3,79,244	229456,05	179298,25
1. Mining & Quarrying	92	8,91	7,39	6,341	4578,20	3300,82
2. Food Manufacturing & Processing	304	44,95	36,43	34,874	18521,33	14239,40
(a) Rice Mills, Flour & Dal Mills	138	15,28	11,40	15,606	4287,30	3286,68
(b) Sugar	4	10,37	10,36	1,143	3820,93	3174,33
(c) Edible Oils & Vanaspati	42	3,92	3,02	4,904	3079,43	2177,09
(d) Tea Processing	4	1,14	33	1,428	1690,27	1244,17
(e) Processing of Fruits & Vegetables	6	41	33	971	529,67	450,58
(f) Others	110	13,84	10,99	10,822	5113,73	3906,55
3. Beverage & Tobacco	18	1,85	1,66	2,757	2698,84	1879,65
4. Textiles	324	41,83	38,59	67,527	36656,21	28665,69
(a) Cotton Textiles	95	13,29	12,85	22,326	14785,93	11698,48
(b) Jute Textiles	4	14	17	752	614,56	381,23
(c) Handloom Textiles & Khadi	21	1,42	1,23	3,590	698,18	565,10
(d) Other Textiles	204	26,98	24,33	40,859	20557,53	16020,88
5. Paper, Paper Products & Printing	123	11,45	7,86	17,485	5807,65	4631,81
6. Leather & Leather Products	24	2,90	2,29	6,628	3131,62	2484,53
7. Rubber & Rubber Products	31	4,46	3,44	6,876	3313,78	2514,88
8. Chemicals & Chemical Products	182	15,11	11,57	45,325	30890,80	23531,62
(a) Heavy Industrial Chemicals	—	—	—	5,127	4956,08	3614,39
(b) Fertilisers	—	—	—	1,398	4406,04	3629,69
(c) Drugs & Pharmaceuticals	29	2,08	1,78	9,410	8453,96	6386,62
(d) Non-Edible Oils	2	5	5	784	505,36	418,14
(e) Other Chemicals & Chemical Products	151	12,97	9,74	28,606	12569,37	9482,78
9. Petroleum, Coal Products & Nuclear Fuels	14	74	61	3,347	9144,12	7596,56
10. Manufacture of Cement & Cement Products	21	6,80	7,24	3,716	3602,14	2989,66
11. Basic Metals & Metal Products	160	30,04	22,07	41,648	29013,46	24440,69
(a) Iron & Steel	—	—	—	17,353	20374,17	17780,27
(b) Non-Ferrous Metals	—	—	—	3,600	2491,34	1919,39
(c) Other Metal Products	160	30,04	22,07	20,695	6147,95	4741,03
12. Engineering	240	27,88	18,29	46,193	30826,59	23453,59
(a) Heavy Engineering	73	4,99	3,46	8,510	8319,23	5969,22
(b) Light Engineering	76	12,43	6,79	15,908	7193,27	5429,13
(c) Electrical Machinery & Goods	39	2,58	1,70	12,990	7992,95	6134,47
(d) Electronic Machinery & Goods	52	7,89	6,34	8,785	7321,14	5920,77
13. Vehicles, Vehicle Parts & Transport Equipments	178	7,18	5,44	13,199	10437,89	7782,71
14. Other Industries	579	59,42	49,86	66,213	26350,29	20260,67
15. Electricity, Gas & Water	4	68	28	3,461	8886,80	6811,56
(a) Electricity Generation & Transmission	2	40	8	2,670	8346,62	6392,94
(b) Non-Conventional Energy	—	—	—	172	128,92	103,86
(c) Gas, Steam & Water Supply	2	28	21	619	411,26	314,76
16. Construction	230	22,45	20,10	13,654	5596,31	4714,43
III. TRANSPORT OPERATORS	4,885	181,66	129,77	83,115	6363,68	4866,15
IV. PROFESSIONAL AND OTHER SERVICES	2,133	121,70	93,47	50,258	12055,64	9886,21
V. PERSONAL LOANS	35,129	1428,95	1150,09	3,56,425	15808,83	13049,73
1. Loans for Purchase of Consumer Durables	774	25,04	19,69	7,761	256,58	202,26
2. Loans for Housing	10,908	403,89	359,14	1,28,073	6236,51	5383,90
3. Rest of the Personal Loans	23,447	1000,02	771,26	2,20,591	9315,74	7463,56
VI. TRADE	1,969	192,88	151,03	2,00,542	50058,85	41250,40
1. Wholesale Trade	501	36,76	29,40	86,012	37940,55	32106,60
2. Retail Trade	1,468	156,12	121,63	1,14,530	12118,30	9143,80
VII. FINANCE	97	9,94	7,54	11,530	21764,94	15723,69
VIII. ALL OTHERS	1,128	227,92	193,42	63,184	20824,98	16986,24
TOTAL BANK CREDIT	55,773	2783,42	2236,52	13,08,890	372513,43	294143,47
OF WHICH:						
1. Artisans & Village Industries	131	7,38	5,80	5,695	474,22	373,58
2. Other Small Scale Industries	1,088	119,59	91,00	1,72,482	34381,44	26730,89

**TABLE No. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND ADVANCES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	12	7,50	7,02	328	238,16	187,79
1. Direct Finance	—	—	—	184	148,40	113,34
2. Indirect Finance	12	7,50	7,02	144	89,76	74,44
II. INDUSTRY	11	4,49	2,54	6,190	10539,04	7995,29
1. Mining & Quarrying	—	—	—	121	138,04	91,81
2. Food Manufacturing & Processing	—	—	—	395	1096,80	850,58
(a) Rice Mills, Flour & Dal Mills	—	—	—	67	330,86	293,86
(b) Sugar	—	—	—	5	5,00	2,10
(c) Edible Oils & Vanaspati	—	—	—	43	189,13	124,70
(d) Tea Processing	—	—	—	23	83,12	61,60
(e) Processing of Fruits & Vegetables	—	—	—	20	19,09	12,87
(f) Others	—	—	—	237	469,59	355,44
3. Beverage & Tobacco	—	—	—	32	127,17	67,67
4. Textiles	—	—	—	2,671	3054,56	2356,14
(a) Cotton Textiles	—	—	—	558	1315,97	992,75
(b) Jute Textiles	—	—	—	13	15,23	10,23
(c) Handloom Textiles & Khadi	—	—	—	42	30,33	25,69
(d) Other Textiles	—	—	—	2,058	1693,04	1327,47
5. Paper, Paper Products & Printing	—	—	—	31	33,61	20,55
6. Leather & Leather Products	—	—	—	428	438,38	374,49
7. Rubber & Rubber Products	—	—	—	109	208,42	156,28
8. Chemicals & Chemical Products	—	—	—	485	1071,86	714,65
(a) Heavy Industrial Chemicals	—	—	—	81	196,27	127,13
(b) Fertilisers	—	—	—	21	60,04	56,90
(c) Drugs & Pharmaceuticals	—	—	—	167	364,62	251,86
(d) Non-Edible Oils	—	—	—	10	77,11	54,93
(e) Other Chemicals & Chemical Products	—	—	—	206	373,83	223,83
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	23	146,08	108,13
10. Manufacture of Cement & Cement Products	—	—	—	7	34,60	28,98
11. Basic Metals & Metal Products	—	—	—	523	1370,43	1085,28
(a) Iron & Steel	—	—	—	153	1080,23	917,97
(b) Non-Ferrous Metals	—	—	—	75	89,86	58,68
(c) Other Metal Products	—	—	—	295	200,35	108,63
12. Engineering	—	—	—	353	771,58	565,32
(a) Heavy Engineering	—	—	—	83	293,03	257,31
(b) Light Engineering	—	—	—	91	109,26	79,03
(c) Electrical Machinery & Goods	—	—	—	78	152,27	84,88
(d) Electronic Machinery & Goods	—	—	—	101	217,02	144,10
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	120	276,21	218,85
14. Other Industries	1	45	6	855	1655,63	1306,09
15. Electricity, Gas & Water	2	8	8	22	25,78	21,61
(a) Electricity Generation & Transmission	2	8	8	22	25,78	21,61
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	8	3,96	2,41	15	89,90	28,86
III. TRANSPORT OPERATORS	1	2	2	36	4,37	3,48
IV. PROFESSIONAL AND OTHER SERVICES	1	2	2	104	87,61	51,24
V. PERSONAL LOANS	18,209	707,59	634,68	1,854	78,86	66,73
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	17,515	687,37	617,21	1,481	68,93	59,36
3. Rest of the Personal Loans	694	20,22	17,47	373	9,93	7,37
VI. TRADE	—	—	—	1,683	1320,54	976,14
1. Wholesale Trade	—	—	—	1,353	1163,04	855,26
2. Retail Trade	—	—	—	330	157,50	120,88
VII. FINANCE	41	26,07	20,27	308	179,87	138,73
VIII. ALL OTHERS	85	61,57	33,30	644	411,12	255,11
TOTAL LOANS AND ADVANCES	18,360	807,26	697,85	11,147	12859,59	9674,50
OF WHICH: 1. Artisans & Village Industries	—	—	—	33	6,46	5,38
2. Other Small Scale Industries	—	—	—	2,548	1974,19	1589,87

See Notes on Tables.

**TABLE No. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND ADVANCES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	10% AND ABOVE BUT LESS THAN 12%			12% AND ABOVE BUT LESS THAN 13%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,143	958,12	619,66	5,849	920,49	739,98
1. Direct Finance	1,272	144,44	106,27	4,969	320,51	260,71
2. Indirect Finance	871	813,68	513,39	880	599,98	479,27
II. INDUSTRY	4,197	4906,97	3713,15	6,461	15031,91	12198,52
1. Mining & Quarrying	223	84,43	42,31	125	328,23	87,61
2. Food Manufacturing & Processing	331	499,92	344,84	504	560,00	433,66
(a) Rice Mills, Flour & Dal Mills	101	170,17	117,03	144	47,10	38,98
(b) Sugar	7	6,71	4,29	26	87,38	65,52
(c) Edible Oils & Vanaspati	52	126,44	74,95	74	159,76	130,82
(d) Tea Processing	29	39,78	37,60	30	39,75	29,89
(e) Processing of Fruits & Vegetables	9	6,48	5,73	20	34,43	23,57
(f) Others	133	150,34	105,23	210	191,57	144,89
3. Beverage & Tobacco	30	165,61	114,27	46	236,82	135,11
4. Textiles	1,069	1223,56	992,33	1,231	2011,34	1695,28
(a) Cotton Textiles	244	511,24	468,47	354	559,27	394,59
(b) Jute Textiles	6	4,37	3,12	13	9,91	6,46
(c) Handloom Textiles & Khadi	103	62,16	55,21	77	43,64	31,80
(d) Other Textiles	716	645,79	465,53	787	1398,52	1262,43
5. Paper, Paper Products & Printing	91	58,14	47,43	205	252,49	199,59
6. Leather & Leather Products	185	122,17	106,05	251	128,43	109,47
7. Rubber & Rubber Products	40	39,34	33,96	93	234,75	183,70
8. Chemicals & Chemical Products	305	303,82	230,58	708	1464,21	1132,61
(a) Heavy Industrial Chemicals	39	47,62	40,18	52	94,21	58,20
(b) Fertilisers	11	4,73	4,55	50	619,81	534,01
(c) Drugs & Pharmaceuticals	81	147,80	106,97	195	306,38	260,10
(d) Non-Edible Oils	7	1,29	1,78	8	6,72	8,06
(e) Other Chemicals & Chemical Products	167	102,37	77,09	403	437,10	272,25
9. Petroleum, Coal Products & Nuclear Fuels	31	47,73	41,04	66	2028,84	1784,28
10. Manufacture of Cement & Cement Products	31	24,19	20,98	86	219,43	122,02
11. Basic Metals & Metal Products	316	367,77	267,80	684	1868,24	1721,14
(a) Iron & Steel	104	190,81	155,79	253	1611,92	1513,37
(b) Non-Ferrous Metals	28	58,56	27,03	45	33,25	28,22
(c) Other Metal Products	184	118,40	84,99	386	223,07	179,55
12. Engineering	366	423,37	317,89	736	1379,77	952,14
(a) Heavy Engineering	82	106,93	88,52	172	610,20	395,34
(b) Light Engineering	102	82,19	60,61	232	98,55	77,15
(c) Electrical Machinery & Goods	85	92,09	71,52	179	449,03	322,87
(d) Electronic Machinery & Goods	97	142,16	97,24	153	221,98	156,78
13. Vehicles, Vehicle Parts & Transport Equipments	104	162,56	81,09	217	1295,23	1132,96
14. Other Industries	901	1158,36	882,39	1,208	1078,86	833,14
15. Electricity, Gas & Water	65	201,78	166,94	71	1685,18	1499,98
(a) Electricity Generation & Transmission	39	200,44	166,29	67	1684,16	1499,40
(b) Non-Conventional Energy	7	33	24	—	—	—
(c) Gas, Steam & Water Supply	19	1,00	41	4	1,02	58
16. Construction	109	24,21	23,24	230	260,09	175,84
III. TRANSPORT OPERATORS	518	48,55	28,03	2,254	120,74	104,91
IV. PROFESSIONAL AND OTHER SERVICES	663	108,99	84,83	1,206	409,45	370,20
V. PERSONAL LOANS	58,165	2215,50	2045,56	14,007	726,53	574,20
1. Loans for Purchase of Consumer Durables	—	—	—	137	4,85	3,69
2. Loans for Housing	56,303	2158,08	1994,88	5,769	321,45	260,32
3. Rest of the Personal Loans	1,862	57,43	50,68	8,101	400,23	310,19
VI. TRADE	1,550	746,69	569,69	3,913	3824,77	3567,64
1. Wholesale Trade	731	582,71	445,41	1,568	3401,69	3258,71
2. Retail Trade	819	163,98	124,27	2,345	423,08	308,92
VII. FINANCE	269	1203,60	1088,90	546	4251,89	3015,28
VIII. ALL OTHERS	1,520	594,68	514,05	2,256	2263,01	1941,19
TOTAL LOANS AND ADVANCES	69,025	10783,10	8663,86	36,492	27548,79	22511,92
OF WHICH: 1. Artisans & Village Industries	69	6,47	4,62	129	12,17	9,87
2. Other Small Scale Industries	1,582	816,12	607,25	2,299	603,82	496,35

**TABLE No. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND ADVANCES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	13% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	20,824	2911,66	2523,49	28,587	2095,61	1621,61
1. Direct Finance	19,058	858,18	706,93	25,502	984,09	795,91
2. Indirect Finance	1,766	2053,48	1816,56	3,085	1111,52	825,71
II. INDUSTRY	23,434	18869,45	15483,31	34,292	18535,41	14386,36
1. Mining & Quarrying	373	815,51	735,90	553	748,54	581,86
2. Food Manufacturing & Processing	2,091	1033,65	763,75	3,506	1499,09	1164,60
(a) Rice Mills, Flour & Dal Mills	989	275,89	229,57	1,888	346,57	247,31
(b) Sugar	44	104,12	77,89	119	587,45	474,02
(c) Edible Oils & Vanaspati	290	121,87	62,56	496	186,89	122,84
(d) Tea Processing	61	39,00	21,70	69	160,66	153,54
(e) Processing of Fruits & Vegetables	33	13,69	12,21	52	8,82	7,25
(f) Others	674	479,08	359,82	882	208,70	159,64
3. Beverage & Tobacco	162	194,15	123,37	201	115,49	67,59
4. Textiles	4,497	2957,37	2292,60	5,281	1691,52	1402,10
(a) Cotton Textiles	1,268	1134,23	849,59	1,869	642,15	526,58
(b) Jute Textiles	34	50,22	29,30	47	16,73	15,44
(c) Handloom Textiles & Khadi	466	53,99	45,35	440	59,31	52,15
(d) Other Textiles	2,729	1718,93	1368,38	2,925	973,33	807,93
5. Paper, Paper Products & Printing	866	252,04	194,27	1,568	616,73	517,73
6. Leather & Leather Products	448	208,14	168,79	439	107,41	103,09
7. Rubber & Rubber Products	452	230,97	189,05	627	326,45	221,28
8. Chemicals & Chemical Products	2,375	2248,52	1777,14	4,028	2960,43	2284,98
(a) Heavy Industrial Chemicals	238	426,94	329,61	350	689,80	603,88
(b) Fertilisers	95	504,23	428,15	148	674,60	479,31
(c) Drugs & Pharmaceuticals	486	383,52	271,54	729	466,40	341,00
(d) Non-Edible Oils	52	66,66	57,87	84	45,08	37,44
(e) Other Chemicals & Chemical Products	1,504	867,18	689,98	2,717	1084,55	823,35
9. Petroleum, Coal Products & Nuclear Fuels	342	1331,94	1232,39	324	867,79	764,58
10. Manufacture of Cement & Cement Products	243	195,62	162,09	390	361,10	294,68
11. Basic Metals & Metal Products	2,473	3528,27	3264,43	4,119	2601,59	2131,24
(a) Iron & Steel	858	3140,93	2997,51	1,322	1728,68	1408,84
(b) Non-Ferrous Metals	250	83,48	34,74	331	474,62	428,03
(c) Other Metal Products	1,365	303,86	232,18	2,466	398,29	294,37
12. Engineering	2,577	2122,45	1515,77	4,214	2266,04	1783,35
(a) Heavy Engineering	528	972,38	638,45	913	600,64	468,23
(b) Light Engineering	961	468,86	354,62	1,454	628,58	464,66
(c) Electrical Machinery & Goods	675	382,18	283,14	1,220	571,06	470,21
(d) Electronic Machinery & Goods	413	299,02	239,56	627	465,76	380,25
13. Vehicles, Vehicle Parts & Transport Equipments	1,156	886,26	623,83	1,290	1079,19	856,70
14. Other Industries	4,485	1437,80	1178,03	6,435	1465,44	1032,61
15. Electricity, Gas & Water	205	1001,09	890,08	518	1550,68	949,80
(a) Electricity Generation & Transmission	178	996,69	885,91	477	1424,26	898,99
(b) Non-Conventional Energy	4	13	10	11	11,42	1,80
(c) Gas, Steam & Water Supply	23	4,27	4,08	30	115,00	49,01
16. Construction	689	425,68	371,83	799	277,92	230,18
III. TRANSPORT OPERATORS	4,322	481,30	414,28	8,516	1200,50	1044,21
IV. PROFESSIONAL AND OTHER SERVICES	3,313	1047,06	885,30	4,247	1006,52	820,14
V. PERSONAL LOANS	24,674	1265,02	996,60	26,292	1339,97	1040,96
1. Loans for Purchase of Consumer Durables	313	10,35	7,81	888	28,76	20,59
2. Loans for Housing	9,126	542,39	430,98	9,447	593,92	458,74
3. Rest of the Personal Loans	15,235	712,28	557,81	15,957	717,29	561,63
VI. TRADE	13,365	8588,95	7330,74	16,983	3249,25	3110,45
1. Wholesale Trade	4,611	7853,69	6802,10	6,040	2374,57	2430,92
2. Retail Trade	8,754	735,26	528,64	10,943	874,68	679,53
VII. FINANCE	833	2391,59	1720,02	837	2310,69	1533,04
VIII. ALL OTHERS	4,982	1525,26	1229,59	6,336	2135,58	1723,80
TOTAL LOANS AND ADVANCES	95,747	37080,28	30583,33	1,26,090	31873,54	25280,58
<i>OF WHICH:</i> 1. Artisans & Village Industries	658	48,10	39,05	616	39,95	31,06
2. Other Small Scale Industries	12,030	1844,57	1401,56	19,167	2352,52	1866,62

**TABLE No. 5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND ADVANCES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	32,567	2434,45	1990,01	31,522	2889,47	2329,18
1. Direct Finance	29,798	1425,47	1197,81	28,065	1672,36	1401,37
2. Indirect Finance	2,769	1008,98	792,20	3,457	1217,10	927,82
II. INDUSTRY	45,212	26789,53	22100,96	85,505	43826,38	34153,15
1. Mining & Quarrying	743	331,95	236,81	1,427	639,50	461,19
2. Food Manufacturing & Processing	5,461	2547,10	1904,27	8,936	3761,67	2875,89
(a) Rice Mills, Flour & Dal Mills	2,861	617,63	462,01	4,449	987,19	728,32
(b) Sugar	215	698,04	552,07	258	837,07	708,60
(c) Edible Oils & Vanaspati	693	336,80	239,68	1,169	627,16	454,32
(d) Tea Processing	234	320,46	218,00	332	375,76	251,72
(e) Processing of Fruits & Vegetables	93	23,74	25,82	233	54,07	50,86
(f) Others	1,365	550,43	406,69	2,495	880,41	682,06
3. Beverage & Tobacco	332	369,98	299,02	643	552,77	412,77
4. Textiles	6,525	3433,74	2782,41	14,003	5611,48	4640,91
(a) Cotton Textiles	2,296	1356,52	1164,47	4,885	2609,10	2099,99
(b) Jute Textiles	70	56,82	37,16	137	88,40	65,01
(c) Handloom Textiles & Khadi	641	82,08	73,46	792	106,06	89,97
(d) Other Textiles	3,518	1938,31	1507,31	8,189	2807,92	2385,94
5. Paper, Paper Products & Printing	2,140	845,02	701,01	4,336	1354,59	1054,46
6. Leather & Leather Products	528	158,63	131,44	941	272,65	228,94
7. Rubber & Rubber Products	814	333,27	271,43	1,445	576,91	391,45
8. Chemicals & Chemical Products	5,531	4417,52	3703,18	10,464	6345,10	4763,64
(a) Heavy Industrial Chemicals	538	662,65	475,14	1,105	1035,64	769,86
(b) Fertilisers	198	836,02	727,77	320	871,55	720,82
(c) Drugs & Pharmaceuticals	1,087	1294,42	1101,63	2,079	1553,90	1109,90
(d) Non-Edible Oils	116	48,00	37,94	159	52,08	42,83
(e) Other Chemicals & Chemical Products	3,592	1576,43	1360,70	6,801	2831,93	2120,23
9. Petroleum, Coal Products & Nuclear Fuels	402	885,83	780,80	726	2402,62	1840,31
10. Manufacture of Cement & Cement Products	506	538,61	482,04	910	1071,94	872,64
11. Basic Metals & Metal Products	5,012	3425,56	3099,97	9,810	4516,94	3811,33
(a) Iron & Steel	1,849	2424,42	2283,06	4,155	2997,34	2589,59
(b) Non-Ferrous Metals	409	193,68	156,95	758	370,24	275,13
(c) Other Metal Products	2,754	807,46	659,97	4,897	1149,36	946,61
12. Engineering	5,955	3884,43	3111,79	10,465	7387,33	5603,39
(a) Heavy Engineering	948	646,52	509,73	1,837	1883,96	1348,81
(b) Light Engineering	2,385	1488,81	1145,96	3,679	1735,03	1375,14
(c) Electrical Machinery & Goods	1,626	951,52	772,22	2,998	1893,70	1387,59
(d) Electronic Machinery & Goods	996	797,58	683,88	1,951	1874,65	1491,85
13. Vehicles, Vehicle Parts & Transport Equipments	1,640	1158,09	927,71	2,930	2458,66	1780,02
14. Other Industries	7,908	2812,94	2248,12	15,341	4498,20	3621,22
15. Electricity, Gas & Water	545	1077,54	922,01	648	1289,17	962,91
(a) Electricity Generation & Transmission	414	964,71	821,51	414	1148,35	826,62
(b) Non-Conventional Energy	13	1,01	1,05	47	25,02	22,18
(c) Gas, Steam & Water Supply	118	111,81	99,45	187	115,80	114,10
16. Construction	1,170	569,32	498,95	2,480	1086,83	832,08
III. TRANSPORT OPERATORS	12,645	941,89	748,78	18,214	1086,88	794,38
IV. PROFESSIONAL AND OTHER SERVICES	5,988	2333,48	2082,15	11,431	2260,76	1684,55
V. PERSONAL LOANS	88,781	3327,05	2809,59	46,236	2388,19	1902,25
1. Loans for Purchase of Consumer Durables	783	25,11	20,16	2,051	68,48	54,46
2. Loans for Housing	10,517	544,52	458,22	9,093	655,47	542,08
3. Rest of the Personal Loans	77,481	2757,43	2331,20	35,092	1664,24	1305,70
VI. TRADE	20,741	4086,51	3387,85	46,932	7413,26	6050,37
1. Wholesale Trade	8,327	2927,79	2493,86	19,683	4795,25	3978,21
2. Retail Trade	12,414	1158,72	893,99	27,249	2618,01	2072,16
VII. FINANCE	1,111	2388,74	1767,19	1,953	3488,29	2304,82
VIII. ALL OTHERS	7,782	1996,82	1621,97	13,260	3971,96	3326,74
TOTAL LOANS AND ADVANCES	2,14,827	44298,46	36508,50	2,55,053	67325,19	52545,44
OF WHICH: 1. Artisans & Village Industries	943	87,10	65,73	1,596	139,64	111,72
2. Other Small Scale Industries	22,039	3956,08	3198,05	40,032	7039,19	5644,87

**TABLE No.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND ADVANCES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	22,944	1888,98	1532,64	17,146	1534,78	1271,79
1. Direct Finance	20,703	1189,81	998,03	15,659	1081,64	904,17
2. Indirect Finance	2,241	699,17	534,61	1,487	453,13	367,62
II. INDUSTRY	62,599	25462,00	20521,54	49,389	19725,00	16839,56
1. Mining & Quarrying	1,053	363,83	281,33	833	210,64	188,26
2. Food Manufacturing & Processing	6,199	2763,88	2151,06	4,391	1800,11	1512,75
(a) Rice Mills, Flour & Dal Mills	2,613	477,52	364,65	1,719	304,39	233,42
(b) Sugar	217	759,41	639,00	165	530,10	451,17
(c) Edible Oils & Vanaspati	902	474,66	346,66	658	348,57	272,03
(d) Tea Processing	318	234,64	175,45	201	168,27	132,20
(e) Processing of Fruits & Vegetables	178	60,17	48,70	133	50,64	39,04
(f) Others	1,971	757,47	576,58	1,515	398,14	384,90
3. Beverage & Tobacco	490	227,88	188,90	383	225,55	206,32
4. Textiles	10,054	3836,27	3186,17	8,589	3315,03	2894,72
(a) Cotton Textiles	3,198	1721,26	1459,25	3,437	1463,65	1233,55
(b) Jute Textiles	142	103,81	76,32	129	60,47	44,50
(c) Handloom Textiles & Khadi	403	54,40	47,96	312	66,87	56,99
(d) Other Textiles	6,311	1956,80	1602,63	4,711	1724,04	1559,67
5. Paper, Paper Products & Printing	3,295	890,10	702,54	2,716	730,88	650,25
6. Leather & Leather Products	899	229,76	240,33	666	216,29	221,46
7. Rubber & Rubber Products	1,107	313,82	267,79	901	355,69	304,45
8. Chemicals & Chemical Products	7,480	3630,99	2766,76	5,499	2718,17	2310,66
(a) Heavy Industrial Chemicals	759	428,76	327,44	533	363,47	307,51
(b) Fertilisers	207	381,69	308,86	140	224,54	176,70
(c) Drugs & Pharmaceuticals	1,342	921,66	766,11	1,089	764,99	629,72
(d) Non-Edible Oils	129	52,46	44,54	112	45,41	40,42
(e) Other Chemicals & Chemical Products	5,043	1846,41	1319,80	3,625	1319,76	1156,32
9. Petroleum, Coal Products & Nuclear Fuels	501	327,98	245,39	373	200,24	156,39
10. Manufacture of Cement & Cement Products	649	504,03	452,22	517	317,23	278,52
11. Basic Metals & Metal Products	6,783	3615,53	3110,97	4,879	2395,27	2116,14
(a) Iron & Steel	3,016	2358,94	2077,90	2,211	1555,87	1369,21
(b) Non-Ferrous Metals	501	304,10	247,23	346	214,48	183,33
(c) Other Metal Products	3,266	952,49	785,83	2,322	624,91	563,61
12. Engineering	7,530	3620,58	2943,79	5,856	3093,54	2596,74
(a) Heavy Engineering	1,341	770,44	604,00	1,079	699,77	609,90
(b) Light Engineering	2,750	837,33	638,06	1,958	698,04	520,59
(c) Electrical Machinery & Goods	1,977	930,20	769,36	1,601	852,55	736,39
(d) Electronic Machinery & Goods	1,462	1082,60	932,37	1,218	843,17	729,85
13. Vehicles, Vehicle Parts & Transport Equipments	2,034	854,95	693,07	1,596	551,76	403,41
14. Other Industries	11,261	2560,05	2007,33	8,474	2212,28	1860,74
15. Electricity, Gas & Water	799	876,55	579,52	303	423,93	278,51
(a) Electricity Generation & Transmission	681	850,25	560,76	180	378,51	243,83
(b) Non-Conventional Energy	22	3,23	2,77	32	23,23	18,28
(c) Gas, Steam & Water Supply	96	23,07	15,98	91	22,18	16,40
16. Construction	2,465	845,80	704,38	3,413	958,40	860,24
III. TRANSPORT OPERATORS	13,487	749,83	530,36	18,309	1046,36	776,89
IV. PROFESSIONAL AND OTHER SERVICES	9,108	1628,32	1308,48	8,900	1693,88	1411,17
V. PERSONAL LOANS	29,840	1469,01	1190,13	27,199	1332,80	1065,26
1. Loans for Purchase of Consumer Durables	1,701	54,48	43,65	1,215	38,32	29,88
2. Loans for Housing	4,175	327,76	279,57	3,712	277,72	232,14
3. Rest of the Personal Loans	23,964	1086,76	866,91	22,272	1016,76	803,24
VI. TRADE	37,877	6674,94	5462,12	31,938	3488,36	2863,06
1. Wholesale Trade	15,421	4299,48	3772,11	13,009	1821,68	1462,12
2. Retail Trade	22,456	2375,47	1690,02	18,929	1666,67	1400,94
VII. FINANCE	1,536	1757,42	1302,93	2,337	2262,24	1699,58
VIII. ALL OTHERS	10,295	2624,36	2176,65	7,873	1733,15	1429,38
TOTAL LOANS AND ADVANCES	1,87,686	42254,86	34024,84	1,63,091	32816,56	27356,68
OF WHICH: 1. Artisans & Village Industries	1,003	80,86	63,49	496	41,64	33,41
2. Other Small Scale Industries	30,726	5118,40	4116,78	21,880	3578,82	2981,76

**TABLE No.5.3 – INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND ADVANCES
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	2,655	290,66	254,61	1,64,577	16169,88	13077,77
1. Direct Finance	2,258	177,75	166,86	1,47,468	8002,65	6651,38
2. Indirect Finance	397	112,91	87,75	17,109	8167,22	6426,39
II. INDUSTRY	19,692	8596,14	7699,73	3,36,982	192286,32	155094,12
1. Mining & Quarrying	243	129,68	121,47	5,694	3790,34	2828,54
2. Food Manufacturing & Processing	1,579	825,88	779,87	33,393	16388,11	12781,27
(a) Rice Mills, Flour & Dal Mills	561	110,12	110,27	15,392	3667,45	2825,42
(b) Sugar	60	176,33	170,77	1,116	3791,61	3145,44
(c) Edible Oils & Vanaspati	267	134,15	112,75	4,644	2705,45	1941,31
(d) Tea Processing	58	52,85	48,23	1,355	1514,30	1129,94
(e) Processing of Fruits & Vegetables	67	185,54	173,96	838	456,67	400,01
(f) Others	566	166,89	163,90	10,048	4252,62	3339,16
3. Beverage & Tobacco	236	159,45	149,40	2,555	2374,87	1764,42
4. Textiles	3,319	1229,46	1133,93	57,239	28364,33	23376,58
(a) Cotton Textiles	1,277	645,24	612,93	19,386	11958,64	9802,17
(b) Jute Textiles	44	24,25	18,78	635	430,20	306,33
(c) Handloom Textiles & Khadi	127	13,77	10,37	3,403	572,60	488,94
(d) Other Textiles	1,871	546,20	491,85	33,815	15402,89	12779,14
5. Paper, Paper Products & Printing	1,008	333,52	261,78	16,256	5367,11	4349,60
6. Leather & Leather Products	330	105,87	93,15	5,115	1987,73	1777,21
7. Rubber & Rubber Products	401	148,82	110,21	5,989	2768,44	2129,61
8. Chemicals & Chemical Products	2,015	820,31	693,23	38,890	25980,92	20377,44
(a) Heavy Industrial Chemicals	235	147,79	121,73	3,930	4093,15	3160,66
(b) Fertilisers	35	25,65	16,99	1,225	4202,85	3454,06
(c) Drugs & Pharmaceuticals	477	282,04	245,66	7,732	6485,73	5084,50
(d) Non-Edible Oils	43	32,28	35,27	720	427,11	361,09
(e) Other Chemicals & Chemical Products	1,225	332,55	273,58	25,283	10772,09	8317,13
9. Petroleum, Coal Products & Nuclear Fuels	131	344,65	333,34	2,919	8583,71	7286,64
10. Manufacture of Cement & Cement Products	203	127,75	142,43	3,542	3394,51	2856,58
11. Basic Metals & Metal Products	1,755	956,37	851,99	36,354	24645,97	21460,29
(a) Iron & Steel	746	661,77	560,48	14,667	17750,90	15873,71
(b) Non-Ferrous Metals	168	72,19	72,75	2,911	1894,46	1512,09
(c) Other Metal Products	841	222,42	218,76	18,776	5000,61	4074,49
12. Engineering	2,243	1231,47	1119,56	40,295	26180,54	20509,73
(a) Heavy Engineering	305	233,62	203,87	7,288	6817,49	5124,17
(b) Light Engineering	758	273,58	225,51	14,370	6420,24	4941,33
(c) Electrical Machinery & Goods	627	350,46	348,03	11,066	6625,06	5246,22
(d) Electronic Machinery & Goods	553	373,80	342,15	7,571	6317,75	5198,02
13. Vehicles, Vehicle Parts & Transport Equipments	424	318,36	281,48	11,511	9041,26	6999,12
14. Other Industries	3,838	861,53	679,53	60,707	19741,55	15649,26
15. Electricity, Gas & Water	97	185,48	182,66	3,275	8317,25	6454,10
(a) Electricity Generation & Transmission	51	154,03	152,55	2,525	7827,27	6077,55
(b) Non-Conventional Energy	13	28,45	28,12	149	92,82	74,55
(c) Gas, Steam & Water Supply	33	3,01	1,99	601	397,16	301,99
16. Construction	1,870	817,54	765,71	13,248	5359,66	4493,72
III. TRANSPORT OPERATORS	4,031	265,75	219,13	82,333	5946,19	4664,47
IV. PROFESSIONAL AND OTHER SERVICES	4,080	860,84	748,88	49,041	11436,92	9446,95
V. PERSONAL LOANS	20,617	900,44	677,05	3,55,874	15750,97	13002,99
1. Loans for Purchase of Consumer Durables	673	26,22	22,01	7,761	256,58	202,26
2. Loans for Housing	935	58,91	50,41	1,28,073	6236,51	5383,90
3. Rest of the Personal Loans	19,009	815,31	604,63	2,20,040	9257,88	7416,83
VI. TRADE	13,584	1644,38	1443,56	1,88,566	41037,65	34761,61
1. Wholesale Trade	5,385	866,47	756,83	76,128	30086,39	26255,52
2. Retail Trade	8,199	777,91	686,74	1,12,438	10951,27	8506,09
VII. FINANCE	1,358	1184,39	892,51	11,129	21444,77	15483,28
VIII. ALL OTHERS	3,878	800,28	721,24	58,911	18117,80	14973,04
TOTAL LOANS AND ADVANCES	69,895	14542,89	12656,72	12,47,413	322190,51	260504,23
OF WHICH: 1. Artisans & Village Industries	137	10,32	7,75	5,680	472,70	372,07
2. Other Small Scale Industries	7,404	1314,11	1116,95	1,59,707	28597,82	23020,06

**TABLE No. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(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	177,94,494	17595,10	15645,14	18,29,299	13880,82	12161,32
1. Direct Finance	175,86,075	17385,66	15457,39	17,86,862	13510,84	11832,36
2. Indirect Finance	2,08,419	209,45	187,75	42,437	369,98	328,95
II. INDUSTRY	36,18,668	3570,78	3246,54	7,54,417	6011,04	5402,09
1. Mining & Quarrying	...	...	...	...	...	...
2. Food Manufacturing & Processing	...	...	...	37,926	296,93	266,73
(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	...	...	...	62,084	531,30	481,51
(a) Cotton Textiles	...	...	...	...	...	...
(b) Jute Textiles	...	...	...	...	...	...
(c) Handloom Textiles & Khadi	...	...	...	...	...	...
(d) Other Textiles	...	...	...	...	...	...
5. Paper, Paper Products & Printing	...	...	...	17,144	151,30	136,78
6. Leather & Leather Products	...	...	...	6,729	51,51	47,39
7. Rubber & Rubber Products	...	...	...	4,740	47,57	42,41
8. Chemicals & Chemical Products	...	...	...	22,242	219,78	197,63
(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	...	...	...	3,503	30,90	27,20
11. Basic Metals & Metal Products	...	...	...	24,776	228,22	208,76
(a) Iron & Steel	...	...	...	...	...	...
(b) Non-Ferrous Metals	...	...	...	...	...	...
(c) Other Metal Products	...	...	...	...	...	...
12. Engineering	...	...	...	40,587	374,01	335,56
(a) Heavy Engineering	...	...	...	...	...	...
(b) Light Engineering	...	...	...	...	...	...
(c) Electrical Machinery & Goods	...	...	...	...	...	...
(d) Electronic Machinery & Goods	...	...	...	...	...	...
13. Vehicles, Vehicle Parts & Transport Equipments	...	...	...	17,987	152,48	130,76
14. Other Industries	35,91,727	3544,06	3221,96	5,02,521	3797,73	3410,26
15. Electricity, Gas & Water	...	...	...	...	...	...
(a) Electricity Generation & Transmission	...	...	...	...	...	...
(b) Non-Conventional Energy	...	...	...	...	...	...
(c) Gas, Steam & Water Supply	...	...	...	...	...	...
16. Construction	26,941	26,71	24,58	14,178	129,32	117,09
III. TRANSPORT OPERATORS	4,95,158	481,63	414,63	2,52,278	2211,31	1792,61
IV. PROFESSIONAL AND OTHER SERVICES	13,85,648	1366,86	1187,63	2,48,259	1760,31	1471,63
V. PERSONAL LOANS	87,88,773	10379,68	8516,12	34,25,604	22835,90	18023,61
1. Loans for Purchase of Consumer Durables	8,13,623	1098,31	897,86	1,54,431	933,76	806,31
2. Loans for Housing	4,44,593	510,46	466,12	7,02,483	7329,79	6526,71
3. Rest of the Personal Loans	75,30,557	8770,90	7152,14	25,68,690	14572,36	10690,60
VI. TRADE	62,28,751	5874,40	5063,93	9,44,050	6844,39	5966,66
1. Wholesale Trade	2,57,972	261,53	240,86	85,416	775,28	664,15
2. Retail Trade	59,70,779	5612,87	4823,06	8,58,634	6069,11	5302,51
VII. FINANCE	32,276	32,16	29,62	9,583	70,98	60,17
VIII. ALL OTHERS	44,03,578	4438,93	4181,36	7,85,730	5583,65	5118,50
TOTAL BANK CREDIT	427,47,346	43739,53	38284,97	82,49,220	59198,42	49996,59
<i>OF WHICH:</i> 1. Artisans & Village Industries	17,54,891	1575,34	1373,75	1,37,128	858,74	771,42
2. Other Small Scale Industries	14,20,300	1601,54	1471,68	4,37,138	3586,46	3225,87

... 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 1999

(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	9	9	10	11	12
I. AGRICULTURE	1,36,943	3761,63	3230,97	13,028	963,69	722,13
1. Direct Finance	1,30,281	3546,35	3058,54	10,601	780,61	582,20
2. Indirect Finance	6,662	215,27	172,43	2,427	183,07	139,94
II. INDUSTRY	1,53,385	5324,80	4285,42	74,117	5731,02	4616,53
1. Mining & Quarrying	2,814	97,61	79,28	1,324	101,79	84,68
2. Food Manufacturing & Processing	11,949	429,07	340,42	7,279	578,20	453,71
(a) Rice Mills, Flour & Dal Mills	5,196	191,77	149,70	3,665	296,19	225,01
(b) Sugar	164	5,89	4,90	134	10,56	8,78
(c) Edible Oils & Vanaspati	1,760	61,98	50,12	922	73,06	55,24
(d) Tea Processing	238	8,41	5,93	163	12,66	10,26
(e) Processing of Fruits & Vegetables	373	13,04	10,10	179	13,60	10,84
(f) Others	4,218	147,99	119,67	2,216	172,13	143,57
3. Beverage & Tobacco	839	29,56	22,72	490	38,69	28,59
4. Textiles	24,760	879,57	715,33	13,044	1021,39	828,34
(a) Cotton Textiles	7,521	268,43	218,70	4,084	321,60	266,81
(b) Jute Textiles	233	8,46	7,26	140	11,08	8,72
(c) Handloom Textiles & Khadi	1,923	68,02	55,65	729	56,40	44,75
(d) Other Textiles	15,083	534,66	433,73	8,091	632,31	508,06
5. Paper, Paper Products & Printing	7,669	266,64	215,00	3,856	291,68	236,50
6. Leather & Leather Products	2,060	71,46	61,10	1,303	100,90	83,74
7. Rubber & Rubber Products	2,788	98,19	78,19	1,452	111,39	92,66
8. Chemicals & Chemical Products	15,781	556,06	454,53	9,025	696,72	560,14
(a) Heavy Industrial Chemicals	1,401	49,58	40,72	948	72,94	61,04
(b) Fertilisers	298	10,47	9,28	161	12,77	10,67
(c) Drugs & Pharmaceuticals	2,622	91,86	75,73	1,620	126,26	103,70
(d) Non-Edible Oils	258	9,43	7,84	155	12,42	10,37
(e) Other Chemicals & Chemical Products	11,202	394,71	320,97	6,141	472,33	374,35
9. Petroleum, Coal Products & Nuclear Fuels	1,181	42,00	32,66	606	47,55	36,94
10. Manufacture of Cement & Cement Products	1,281	44,95	36,07	678	52,89	43,41
11. Basic Metals & Metal Products	15,950	555,54	440,41	8,176	629,46	504,11
(a) Iron & Steel	5,275	184,20	149,50	3,010	234,23	188,73
(b) Non-Ferrous Metals	1,227	42,72	33,69	721	56,03	45,62
(c) Other Metal Products	9,448	328,61	257,22	4,445	339,20	269,76
12. Engineering	18,480	634,00	503,07	8,868	678,30	543,00
(a) Heavy Engineering	2,918	99,62	80,05	1,483	115,27	93,55
(b) Light Engineering	7,456	253,90	199,66	3,268	247,09	197,03
(c) Electrical Machinery & Goods	5,004	173,44	137,49	2,606	199,82	159,57
(d) Electronic Machinery & Goods	3,102	107,05	85,88	1,511	116,12	92,86
13. Vehicles, Vehicle Parts & Transport Equipments	6,130	204,74	161,79	2,110	160,58	126,95
14. Other Industries	34,663	1170,78	944,51	12,666	967,99	784,05
15. Electricity, Gas & Water	999	32,93	25,09	445	34,30	25,47
(a) Electricity Generation & Transmission	661	21,45	16,12	304	23,37	16,44
(b) Non-Conventional Energy	56	1,98	1,75	32	2,44	2,15
(c) Gas, Steam & Water Supply	282	9,51	7,22	109	8,49	6,87
16. Construction	6,041	211,69	175,24	2,795	219,18	184,24
III. TRANSPORT OPERATORS	72,631	2317,34	1620,65	7,339	496,97	377,85
IV. PROFESSIONAL AND OTHER SERVICES	28,959	958,63	738,14	10,062	758,52	576,10
V. PERSONAL LOANS	3,15,232	9784,49	8354,44	28,451	2060,05	1631,64
1. Loans for Purchase of Consumer Durables	7,146	212,04	165,81	615	44,54	36,45
2. Loans for Housing	1,15,608	3636,25	3268,61	9,272	658,95	571,58
3. Rest of the Personal Loans	1,92,478	5936,19	4920,02	18,564	1356,56	1023,61
VI. TRADE	1,23,398	4279,15	3452,63	39,763	3094,46	2479,44
1. Wholesale Trade	43,330	1552,10	1216,97	19,535	1541,54	1224,29
2. Retail Trade	80,068	2727,05	2235,65	20,228	1552,91	1255,15
VII. FINANCE	3,490	119,94	91,14	1,564	124,40	85,24
VIII. ALL OTHERS	24,460	824,05	654,49	17,700	1343,91	1043,65
TOTAL BANK CREDIT	8,58,498	27370,03	22427,88	1,92,024	14573,01	11532,58
OF WHICH:						
1. Artisans & Village Industries	3,265	110,38	85,26	1,266	97,46	75,96
2. Other Small Scale Industries	77,021	2715,57	2169,91	39,117	3027,47	2423,79

TABLE No. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999

(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	7,763	1264,61	906,82	3,725	1350,91	999,49
1. Direct Finance	3,726	601,35	492,61	1,589	572,34	474,25
2. Indirect Finance	4,037	663,25	414,21	2,136	778,57	525,24
II. INDUSTRY	62,382	10629,26	8488,66	34,373	12876,45	10356,63
1. Mining & Quarrying	949	159,74	126,38	529	199,09	157,96
2. Food Manufacturing & Processing	6,741	1174,38	933,36	3,730	1406,28	1091,50
(a) Rice Mills, Flour & Dal Mills	3,564	630,56	486,89	1,957	733,19	551,70
(b) Sugar	130	24,10	19,87	112	42,62	38,25
(c) Edible Oils & Vanaspati	784	137,32	107,47	478	183,98	139,22
(d) Tea Processing	222	39,39	33,57	198	75,45	62,19
(e) Processing of Fruits & Vegetables	171	29,05	25,40	98	37,48	26,60
(f) Others	1,870	313,96	260,16	887	333,56	273,53
3. Beverage & Tobacco	462	81,26	64,06	307	118,38	98,46
4. Textiles	11,803	2040,59	1611,05	6,930	2625,37	2105,09
(a) Cotton Textiles	3,923	673,22	556,64	2,371	899,38	756,35
(b) Jute Textiles	119	21,62	15,75	77	28,55	20,65
(c) Handloom Textiles & Khadi	491	81,57	66,81	201	76,50	59,73
(d) Other Textiles	7,270	1264,18	971,84	4,281	1620,94	1268,36
5. Paper, Paper Products & Printing	2,939	491,46	398,73	1,232	458,24	374,83
6. Leather & Leather Products	1,258	217,05	180,42	829	316,17	268,66
7. Rubber & Rubber Products	1,118	185,31	150,50	599	227,15	178,27
8. Chemicals & Chemical Products	8,124	1370,07	1091,39	4,350	1623,28	1287,90
(a) Heavy Industrial Chemicals	954	161,57	130,28	535	204,04	153,94
(b) Fertilisers	209	36,49	30,63	159	61,02	52,64
(c) Drugs & Pharmaceuticals	1,686	286,21	233,30	1,048	393,03	326,98
(d) Non-Edible Oils	150	26,58	21,20	69	25,07	21,58
(e) Other Chemicals & Chemical Products	5,125	859,22	675,97	2,539	940,13	732,75
9. Petroleum, Coal Products & Nuclear Fuels	592	100,84	78,26	279	104,44	79,52
10. Manufacture of Cement & Cement Products	563	97,63	77,89	386	144,26	129,56
11. Basic Metals & Metal Products	7,162	1223,13	982,79	4,081	1536,91	1249,82
(a) Iron & Steel	3,173	550,13	447,84	2,091	793,26	672,44
(b) Non-Ferrous Metals	675	119,89	90,83	375	139,61	110,38
(c) Other Metal Products	3,314	553,11	444,12	1,615	604,04	467,00
12. Engineering	7,261	1227,36	987,12	3,903	1466,70	1230,73
(a) Heavy Engineering	1,376	234,75	178,32	868	325,20	250,46
(b) Light Engineering	2,352	391,27	312,48	1,089	408,70	338,26
(c) Electrical Machinery & Goods	2,116	363,11	293,00	1,134	422,71	368,56
(d) Electronic Machinery & Goods	1,417	238,24	203,32	812	310,09	273,45
13. Vehicles, Vehicle Parts & Transport Equipments	1,902	322,03	254,36	1,042	391,30	300,54
14. Other Industries	8,579	1441,97	1152,72	4,407	1600,80	1325,85
15. Electricity, Gas & Water	625	104,06	69,66	659	240,75	115,85
(a) Electricity Generation & Transmission	485	80,23	50,53	596	217,32	97,07
(b) Non-Conventional Energy	30	5,07	4,03	15	5,72	5,06
(c) Gas, Steam & Water Supply	110	18,76	15,10	48	17,71	13,72
16. Construction	2,304	392,36	329,97	1,110	417,33	362,07
III. TRANSPORT OPERATORS	1,986	315,50	238,80	586	214,68	154,35
IV. PROFESSIONAL AND OTHER SERVICES	6,123	1009,11	778,44	2,193	806,51	623,67
V. PERSONAL LOANS	9,429	1507,13	1149,13	2,678	964,38	733,70
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	2,162	351,06	277,97	529	190,74	141,44
3. REST of the Personal Loans	7,267	1156,06	871,16	2,149	773,64	592,25
VI. TRADE	21,614	3622,69	2858,17	7,636	2851,49	2223,23
1. Wholesale Trade	12,717	2158,01	1686,32	4,991	1870,77	1446,28
2. Retail Trade	8,897	1464,68	1171,84	2,645	980,72	776,95
VII. FINANCE	1,790	320,40	233,45	1,295	506,18	371,90
VIII. ALL OTHERS	11,348	1872,89	1485,84	4,725	1748,44	1366,32
TOTAL BANK CREDIT	1,22,435	20541,58	16139,31	57,211	21319,04	16829,29
OF WHICH: 1. Artisans & Village Industries	809	135,41	104,54	355	130,97	107,81
2. Other Small Scale Industries	30,516	5170,30	4082,35	14,020	5215,48	4092,24

TABLE No. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999

(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	1,845	1279,97	985,74	974	1977,83	1677,00
1. Direct Finance	711	515,68	434,10	451	904,77	747,84
2. Indirect Finance	1,134	764,29	551,63	523	1073,06	929,16
II. INDUSTRY	22,006	16611,49	13283,70	23,116	47819,23	37850,74
1. Mining & Quarrying	273	207,49	173,37	290	601,39	499,99
2. Food Manufacturing & Processing	2,268	1703,28	1324,24	2,038	4200,55	3300,61
(a) Rice Mills, Flour & Dal Mills	840	617,32	452,14	282	521,81	382,27
(b) Sugar	118	92,87	77,69	231	536,21	450,30
(c) Edible Oils & Vanaspati	362	280,54	224,97	441	918,05	718,83
(d) Tea Processing	241	175,81	143,17	278	562,08	407,14
(e) Processing of Fruits & Vegetables	56	39,72	31,41	79	163,52	127,69
(f) Others	651	497,02	394,86	727	1498,87	1214,38
3. Beverage & Tobacco	200	153,93	126,37	319	673,97	546,45
4. Textiles	4,583	3472,29	2695,14	4,869	10072,43	7996,92
(a) Cotton Textiles	1,677	1270,02	1013,33	2,040	4329,22	3488,18
(b) Jute Textiles	49	38,36	32,39	88	178,23	128,09
(c) Handloom Textiles & Khadi	120	89,76	76,25	114	221,34	180,17
(d) Other Textiles	2,737	2074,14	1573,18	2,627	5343,64	4200,48
5. Paper, Paper Products & Printing	842	633,94	530,50	731	1475,23	1217,84
6. Leather & Leather Products	613	449,03	371,04	446	908,16	757,68
7. Rubber & Rubber Products	383	290,47	247,73	385	804,48	650,18
8. Chemicals & Chemical Products	3,008	2273,45	1767,11	3,477	7144,43	5438,61
(a) Heavy Industrial Chemicals	408	311,27	229,79	614	1248,30	897,86
(b) Fertilisers	131	106,05	79,54	216	470,61	382,11
(c) Drugs & Pharmaceuticals	869	654,37	536,63	1,067	2199,47	1758,00
(d) Non-Edible Oils	71	51,32	40,78	57	115,85	95,08
(e) Other Chemicals & Chemical Products	1,529	1150,44	880,37	1,523	3110,20	2305,56
9. Petroleum, Coal Products & Nuclear Fuels	205	153,66	115,44	256	524,11	394,24
10. Manufacture of Cement & Cement Products	263	197,99	163,56	366	769,60	620,81
11. Basic Metals & Metal Products	2,610	1954,84	1654,32	2,543	5136,04	4270,76
(a) Iron & Steel	1,472	1109,49	951,34	1,549	3125,35	2695,79
(b) Non-Ferrous Metals	243	181,12	156,29	237	492,07	396,70
(c) Other Metal Products	895	664,23	546,69	757	1518,62	1178,27
12. Engineering	2,803	2119,58	1706,17	3,357	6971,52	5511,85
(a) Heavy Engineering	673	515,77	395,02	789	1640,80	1216,71
(b) Light Engineering	691	513,54	425,17	745	1493,53	1154,78
(c) Electrical Machinery & Goods	780	585,45	466,12	959	2012,45	1622,58
(d) Electronic Machinery & Goods	659	504,82	419,86	864	1824,75	1517,79
13. Vehicles, Vehicle Parts & Transport Equipments	735	573,33	425,43	836	1778,76	1285,37
14. Other Industries	2,407	1824,18	1450,35	2,424	5159,81	3984,84
15. Electricity, Gas & Water	191	134,95	95,12	238	523,52	433,01
(a) Electricity Generation & Transmission	136	94,74	62,01	204	441,97	366,92
(b) Non-Conventional Energy	17	13,00	12,78	14	32,05	29,21
(c) Gas, Steam & Water Supply	38	27,20	20,33	20	49,50	36,89
16. Construction	622	469,09	437,80	541	1075,23	941,57
III. TRANSPORT OPERATORS	253	191,62	152,31	216	463,25	351,27
IV. PROFESSIONAL AND OTHER SERVICES	1,476	1097,75	878,07	1,072	2112,25	1719,04
V. PERSONAL LOANS	390	288,91	195,19	164	359,81	299,24
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	258	196,98	141,54	163	358,46	296,38
3. Rest of the Personal Loans	132	91,93	53,65	1	1,35	2,86
VI. TRADE	4,106	3071,01	2286,27	2,982	6094,44	4538,91
1. Wholesale Trade	2,593	1955,54	1426,07	2,015	4208,68	3125,15
2. Retail Trade	1,513	1115,46	860,20	967	1885,76	1413,76
VII. FINANCE	980	771,91	588,48	1,426	3122,61	2463,95
VIII. ALL OTHERS	2,489	1867,77	1533,27	1,796	3628,57	2911,89
TOTAL BANK CREDIT	33,545	25180,43	19903,02	31,746	65577,97	51812,03
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	6,962	5152,94	3973,16	4,091	7915,26	6105,69

**TABLE No. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(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	118	574,40	462,30	100	802,45	590,39
1. Direct Finance	44	215,44	171,13	42	322,49	240,96
2. Indirect Finance	74	358,96	291,17	58	479,97	349,43
II. INDUSTRY	3,828	19138,71	14472,76	2,946	23492,24	17418,20
1. Mining & Quarrying	59	292,71	218,80	39	313,39	163,51
2. Food Manufacturing & Processing	352	1770,61	1300,54	258	2011,15	1550,90
(a) Rice Mills, Flour & Dal Mills	32	157,36	128,30	33	259,49	171,39
(b) Sugar	87	451,68	381,34	61	474,27	399,31
(c) Edible Oils & Vanaspati	69	339,52	222,01	47	360,13	223,82
(d) Tea Processing	36	176,05	105,38	31	244,00	200,64
(e) Processing of Fruits & Vegetables	8	38,67	33,65	3	24,76	24,29
(f) Others	120	607,33	429,85	83	648,49	531,45
3. Beverage & Tobacco	63	318,17	235,89	43	341,80	257,68
4. Textiles	706	3518,47	2715,66	459	3594,97	2554,85
(a) Cotton Textiles	334	1659,12	1329,86	210	1653,15	1182,54
(b) Jute Textiles	21	106,62	65,20	21	172,05	76,78
(c) Handloom Textiles & Khadi	4	19,84	16,78	6	44,58	34,97
(d) Other Textiles	347	1732,89	1303,82	222	1725,18	1260,56
5. Paper, Paper Products & Printing	90	445,80	369,50	68	540,46	395,18
6. Leather & Leather Products	63	315,17	226,14	28	221,73	169,74
7. Rubber & Rubber Products	61	310,23	257,18	47	379,42	232,19
8. Chemicals & Chemical Products	624	3115,77	2318,55	460	3632,69	2665,53
(a) Heavy Industrial Chemicals	102	507,03	365,14	82	637,41	428,82
(b) Fertilisers	62	309,88	231,43	58	455,76	362,90
(c) Drugs & Pharmaceuticals	207	1041,76	735,95	160	1276,30	943,76
(d) Non-Edible Oils	11	55,25	46,14	7	56,15	38,89
(e) Other Chemicals & Chemical Products	242	1201,85	939,89	153	1207,08	891,16
9. Petroleum, Coal Products & Nuclear Fuels	47	230,34	161,72	54	426,37	317,37
10. Manufacture of Cement & Cement Products	60	298,20	259,63	59	488,35	394,35
11. Basic Metals & Metal Products	418	2090,56	1687,60	328	2634,90	2028,23
(a) Iron & Steel	269	1347,47	1109,96	223	1802,06	1447,56
(b) Non-Ferrous Metals	56	285,69	230,11	34	270,24	182,87
(c) Other Metal Products	93	457,40	347,53	71	562,60	397,81
12. Engineering	575	2881,33	2142,64	489	3949,92	2935,87
(a) Heavy Engineering	135	682,45	509,87	123	1015,04	731,62
(b) Light Engineering	118	593,59	426,76	95	762,07	591,31
(c) Electrical Machinery & Goods	167	824,49	578,83	110	882,79	644,55
(d) Electronic Machinery & Goods	155	780,79	627,18	161	1290,02	968,39
13. Vehicles, Vehicle Parts & Transport Equipments	164	817,43	546,62	116	921,64	690,21
14. Other Industries	374	1875,08	1381,90	353	2822,47	2146,98
15. Electricity, Gas & Water	71	361,89	254,56	80	680,47	498,69
(a) Electricity Generation & Transmission	64	326,57	231,13	75	642,47	472,23
(b) Non-Conventional Energy	4	20,32	15,96	1	9,70	15
(c) Gas, Steam & Water Supply	3	15,00	7,47	4	28,30	26,31
16. Construction	101	496,97	395,83	65	532,51	416,93
III. TRANSPORT OPERATORS	29	141,38	99,97	30	263,36	191,94
IV. PROFESSIONAL AND OTHER SERVICES	149	742,24	563,48	124	1034,01	799,58
V. PERSONAL LOANS	34	169,73	142,43	30	269,24	207,59
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	34	169,73	142,43	30	269,24	207,59
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	423	2114,31	1600,21	358	2825,35	2143,90
1. Wholesale Trade	316	1581,83	1188,46	287	2277,43	1727,76
2. Retail Trade	107	532,48	411,74	71	547,93	416,14
VII. FINANCE	301	1522,33	1181,85	288	2462,75	1772,23
VIII. ALL OTHERS	264	1330,05	1082,64	227	1793,45	1384,33
TOTAL BANK CREDIT	5,146	25733,15	19605,64	4,103	32942,86	24508,16
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	400	1993,56	1438,13	260	2039,31	1541,65

**TABLE No. 5.4 – SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1999**

(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	62	951,89	748,11	34	3253,10	2759,85
1. Direct Finance	18	283,62	235,73	5	260,00	214,02
2. Indirect Finance	44	668,28	512,38	29	2993,10	2545,83
II. INDUSTRY	2,254	35411,81	26612,04	837	52421,04	41913,57
1. Mining & Quarrying	41	705,29	541,38	23	1899,69	1255,47
2. Food Manufacturing & Processing	210	3218,59	2424,54	49	2029,22	1519,59
(a) Rice Mills, Flour & Dal Mills	27	431,80	393,02	10	447,80	346,26
(b) Sugar	84	1341,76	1125,48	22	840,96	668,40
(c) Edible Oils & Vanaspati	36	514,78	328,02	5	210,08	107,39
(d) Tea Processing	18	282,49	182,84	3	113,93	93,04
(e) Processing of Fruits & Vegetables	2	21,98	12,70	2	147,86	147,90
(f) Others	43	625,78	382,47	7	268,59	156,61
3. Beverage & Tobacco	27	449,85	290,87	7	493,23	208,56
4. Textiles	290	4524,65	3295,32	83	4906,48	4148,00
(a) Cotton Textiles	137	2173,13	1515,24	29	1538,65	1370,84
(b) Jute Textiles	4	49,60	26,39	—	—	—
(c) Handloom Textiles & Khadi	2	40,16	29,98	—	—	—
(d) Other Textiles	147	2261,76	1723,70	54	3367,83	2777,16
5. Paper, Paper Products & Printing	46	655,98	459,89	12	548,23	433,82
6. Leather & Leather Products	25	367,00	285,02	3	164,94	80,98
7. Rubber & Rubber Products	35	586,05	408,60	8	321,09	219,39
8. Chemicals & Chemical Products	369	5605,92	4281,56	107	4872,42	3666,31
(a) Heavy Industrial Chemicals	68	1029,09	740,76	15	734,86	566,05
(b) Fertilisers	65	1064,11	880,85	39	1878,88	1589,62
(c) Drugs & Pharmaceuticals	111	1671,46	1227,10	20	713,24	445,46
(d) Non-Edible Oils	3	43,79	40,85	3	109,50	95,40
(e) Other Chemicals & Chemical Products	122	1797,47	1392,00	30	1435,93	969,77
9. Petroleum, Coal Products & Nuclear Fuels	68	1186,16	877,38	59	6328,66	5503,03
10. Manufacture of Cement & Cement Products	46	722,69	595,97	14	785,59	668,40
11. Basic Metals & Metal Products	261	4157,00	3408,86	119	9095,08	8213,78
(a) Iron & Steel	190	3078,32	2678,42	101	8149,66	7438,68
(b) Non-Ferrous Metals	22	327,42	179,26	10	576,55	493,64
(c) Other Metal Products	49	751,26	551,18	8	368,87	281,46
12. Engineering	333	5185,16	3699,92	124	5712,72	4193,20
(a) Heavy Engineering	99	1572,20	1047,25	46	2118,14	1466,38
(b) Light Engineering	63	1040,14	667,32	31	1489,44	1116,36
(c) Electrical Machinery & Goods	93	1472,49	1128,47	21	1056,20	735,29
(d) Electronic Machinery & Goods	78	1100,33	856,88	26	1048,94	875,18
13. Vehicles, Vehicle Parts & Transport Equipments	111	1813,17	1341,05	53	3454,92	2650,38
14. Other Industries	252	3942,18	2768,38	88	5545,01	4321,08
15. Electricity, Gas & Water	85	1429,57	1200,90	68	5344,37	4093,20
(a) Electricity Generation & Transmission	81	1374,61	1152,32	64	5123,90	3928,16
(b) Non-Conventional Energy	3	38,65	32,76	..	..	..
(c) Gas, Steam & Water Supply	1	16,32	15,82	4	220,47	165,03
16. Construction	55	862,54	732,40	20	919,41	738,38
III. TRANSPORT OPERATORS	20	330,01	257,57	25	1629,58	1421,45
IV. PROFESSIONAL AND OTHER SERVICES	78	1245,14	1028,37	22	2291,48	2181,32
V. PERSONAL LOANS	14	265,18	206,46	3	139,91	129,91
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	14	265,18	206,46	3	139,91	129,91
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	166	2671,35	1882,49	96	19434,61	17785,16
1. Wholesale Trade	140	2208,72	1543,50	88	18585,93	17521,78
2. Retail Trade	26	462,63	339,00	8	848,68	263,38
VII. FINANCE	256	4390,95	3037,95	140	8423,48	5897,51
VIII. ALL OTHERS	108	1717,17	1400,62	67	4698,68	4123,20
TOTAL BANK CREDIT	2,958	46983,49	35173,61	1,224	92291,87	76211,96
OF WHICH:						
1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	95	1151,54	903,96	—	—	—

TABLE No. 5.5

(On Next Page)

TABLE No. 5.5 – POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

RURAL

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I AGRICULTURE	25,80,045	5278,61	4482,23	55,16,345	11427,73	9960,94
1. Direct Finance	25,47,701	4973,93	4291,11	54,67,996	10398,27	9167,30
2. Indirect Finance	32,344	304,68	191,12	48,349	1029,45	793,64
II. INDUSTRY	4,42,585	6909,42	5653,94	7,65,403	7882,94	6600,97
1. Mining & Quarrying	283	153,11	120,29	752	178,22	142,05
2. Food Manufacturing & Processing	5,097	711,52	554,48	11,722	1208,40	995,69
(a) Rice Mills, Flour & Dal Mills	3,178	179,64	137,68	6,097	299,23	253,55
(b) Sugar	66	196,34	202,76	136	406,33	346,72
(c) Edible Oils & Vanaspati	691	83,39	59,82	1,514	100,55	77,93
(d) Tea Processing	72	131,20	54,64	164	123,14	109,32
(e) Processing of Fruits & Vegetables	32	10,81	9,57	116	17,54	14,27
(f) Others	1,058	110,13	90,00	3,695	261,61	193,91
3. Beverage & Tobacco	73	18,16	18,11	207	75,62	57,71
4. Textiles	3,901	678,71	553,30	8,733	901,87	762,49
(a) Cotton Textiles	700	300,17	232,98	1,759	417,84	301,51
(b) Jute Textiles	10	1,46	1,21	16	3,95	2,50
(c) Handloom Textiles & Khadi	915	15,81	14,94	1,353	24,54	20,85
(d) Other Textiles	2,276	361,27	304,17	5,605	455,54	437,63
5. Paper, Paper Products & Printing	626	134,82	124,41	1,647	212,87	187,95
6. Leather & Leather Products	335	55,51	47,86	581	55,81	50,23
7. Rubber & Rubber Products	270	133,91	114,15	442	69,64	54,55
8. Chemicals & Chemical Products	1,754	869,56	617,51	3,692	991,25	811,48
(a) Heavy Industrial Chemicals	107	183,78	136,90	224	156,65	110,96
(b) Fertilisers	51	80,26	68,00	64	194,51	161,73
(c) Drugs & Pharmaceuticals	328	254,70	201,87	607	192,14	167,42
(d) Non-Edible Oils	27	3,24	2,75	67	19,53	19,30
(e) Other Chemicals & Chemical Products	1,241	347,59	208,00	2,730	428,41	352,07
9. Petroleum, Coal Products & Nuclear Fuels	83	806,67	737,54	111	119,68	106,34
10. Manufacture of Cement & Cement Products	516	87,92	52,87	900	188,36	158,28
11. Basic Metals & Metal Products	1,340	675,97	598,70	3,799	1136,96	1012,80
(a) Iron & Steel	342	348,97	306,98	739	879,72	804,48
(b) Non-Ferrous Metals	61	78,61	74,24	148	55,64	47,15
(c) Other Metal Products	937	248,39	217,47	2,912	201,60	161,17
12. Engineering	2,158	958,17	774,66	4,154	773,02	604,92
(a) Heavy Engineering	204	224,58	166,74	333	151,84	129,59
(b) Light Engineering	1,008	376,98	304,67	2,077	219,63	150,67
(c) Electrical Machinery & Goods	750	129,67	105,03	1,499	227,50	175,69
(d) Electronic Machinery & Goods	196	226,94	198,23	245	174,05	148,95
13. Vehicles, Vehicle Parts & Transport Equipments	1,897	356,82	274,24	2,372	267,88	168,72
14. Other Industries	4,23,347	993,02	866,48	7,15,500	1500,36	1306,26
15. Electricity, Gas & Water	138	208,43	152,66	194	103,36	96,80
(a) Electricity Generation & Transmission	99	179,81	140,39	142	99,20	93,95
(b) Non-Conventional Energy	7	25,61	10,03	11	72	62
(c) Gas, Steam & Water Supply	32	3,01	2,25	41	3,44	2,24
16. Construction	767	67,12	46,67	10,597	99,64	84,70
III. TRANSPORT OPERATORS	42,155	410,48	289,47	1,13,877	894,34	696,05
IV. PROFESSIONAL AND OTHER SERVICES	43,895	216,69	162,25	3,72,412	814,61	696,00
V. PERSONAL LOANS	7,52,958	1826,84	1570,03	11,75,247	3151,25	2774,26
1. Loans for Purchase of Consumer Durables	55,737	114,17	93,32	68,174	149,21	123,69
2. Loans for Housing	34,431	356,26	311,01	1,15,234	916,77	816,44
3. Rest of the Personal Loans	6,62,790	1356,42	1165,70	9,91,839	2085,27	1834,13
VI. TRADE	7,31,444	1807,93	1523,27	13,34,219	4758,37	4406,09
1. Wholesale Trade	27,708	472,29	394,86	41,088	2460,56	2463,76
2. Retail Trade	7,03,736	1335,64	1128,41	12,93,131	2297,81	1942,33
VII. FINANCE	5,871	299,77	179,61	4,949	103,15	94,45
VIII. ALL OTHERS	1,68,223	598,85	502,23	9,41,030	2655,56	2333,57
TOTAL BANK CREDIT	47,67,176	17348,58	14363,03	102,23,482	31687,95	27562,32
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,05,129	279,13	243,96	3,69,412	512,49	458,43
2. Other Small Scale Industries	1,91,522	1370,76	1146,09	3,13,639	1815,63	1533,18

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

RURAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
4	25,55	22,82	45,66,336	5340,35	4606,83	2,79,640	687,09	598,94	129,42,370	22759,32	19671,76	I
4	25,55	22,82	44,88,469	5227,82	4512,08	2,72,833	621,29	551,48	127,77,003	21246,87	18544,80	1
—	—	—	77,867	112,53	94,75	6,807	65,80	47,46	1,65,367	1512,46	1126,96	2
470	1593,17	930,92	8,12,347	717,64	603,56	27,643	1122,17	929,74	20,48,448	18225,34	14719,13	II
—	—	—	74	4,52	3,81	47	6,18	5,21	1,156	342,03	271,37	1
22	85,18	46,67	2,377	25,73	20,15	768	135,62	109,11	19,986	2166,45	1726,11	2
—	—	—	1,266	13,26	10,82	336	19,03	14,18	10,877	511,16	416,23	2(a)
—	—	—	4	17	15	11	35,84	35,81	217	638,68	585,44	2(b)
—	—	—	326	3,65	3,20	175	24,86	11,29	2,706	212,45	152,24	2(c)
8	41,74	21,13	2	12	7	22	7,39	5,29	268	303,60	190,44	2(d)
—	—	—	4	19	11	7	2,42	2,38	159	30,96	26,33	2(e)
14	43,44	25,54	775	8,35	5,81	217	46,08	40,16	5,759	469,61	355,42	2(f)
25	72,71	65,72	10	1,43	78	34	20,70	18,02	349	188,61	160,35	3
67	154,10	135,80	495	4,52	3,88	1,145	132,96	120,27	14,341	1872,16	1575,75	4
38	105,22	97,55	60	69	58	643	85,19	78,39	3,200	909,10	711,00	4(a)
—	—	—	1	4	4	7	5,79	5,33	34	11,25	9,08	4(b)
—	—	—	65	40	37	51	73	59	2,384	41,48	36,76	4(c)
29	48,88	38,25	369	3,38	2,89	444	41,26	35,95	8,723	910,33	818,90	4(d)
17	75,05	31,48	131	1,99	1,70	173	44,72	37,93	2,594	469,44	383,48	5
1	69	69	41	26	23	65	5,15	5,56	1,023	117,42	104,58	6
16	106,47	29,88	31	31	26	113	27,04	14,37	872	337,37	213,21	7
89	320,03	163,16	229	1,93	1,60	401	167,65	136,06	6,165	2350,42	1729,81	8
11	52,70	19,91	—	—	—	29	17,54	15,04	371	410,67	282,80	8(a)
3	1,46	1,62	2	8	3	6	13,48	13,09	126	289,78	244,46	8(b)
30	195,39	95,16	48	41	35	55	35,31	30,99	1,068	677,96	495,79	8(c)
—	—	—	1	7	2	3	11	7	98	22,95	22,14	8(d)
45	70,48	46,47	178	1,37	1,20	308	101,21	76,87	4,502	949,06	684,61	8(e)
4	23,50	11,73	3	10	7	8	7,99	5,39	209	957,94	861,07	9
5	9,70	5,65	92	1,30	1,13	58	21,69	21,45	1,571	308,98	239,38	10
37	124,74	74,11	229	1,89	1,65	268	144,19	109,46	5,673	2083,75	1796,73	11
12	32,67	26,89	—	—	—	80	79,93	77,01	1,173	1341,29	1215,36	11(a)
13	80,13	36,60	—	—	—	17	11,00	5,29	239	225,38	163,27	11(b)
12	11,94	10,63	229	1,89	1,65	171	53,26	27,17	4,261	517,08	418,10	11(c)
114	289,21	177,90	788	11,95	9,24	380	155,31	132,40	7,594	2187,66	1699,11	12
41	85,15	58,35	170	5,97	4,21	44	39,39	38,28	792	506,94	397,17	12(a)
38	107,92	60,04	474	5,05	4,21	172	12,89	6,26	3,769	722,48	525,85	12(b)
11	25,52	13,04	141	81	72	140	59,89	47,22	2,541	443,39	341,71	12(c)
24	70,61	46,46	3	13	11	24	43,13	40,63	492	514,85	434,39	12(d)
45	174,66	93,43	992	12,63	9,09	342	45,96	42,01	5,648	857,95	587,49	13
24	91,88	82,88	8,06,697	646,69	547,78	23,226	144,65	119,86	19,68,794	3376,59	2923,26	14
—	—	—	3	10	7	5	24,44	23,50	340	336,32	273,03	15
—	—	—	—	—	—	3	20,60	20,61	244	299,61	254,95	15(a)
—	—	—	—	—	—	1	3,80	2,87	19	30,13	13,51	15(b)
—	—	—	3	10	7	1	3	3	77	6,58	4,57	15(c)
4	65,25	11,81	155	2,29	2,12	610	37,92	29,13	12,133	272,22	174,42	16
1	50	48	2,19,894	519,11	393,03	8,488	124,48	96,58	3,84,415	1948,92	1475,61	III
10	15,23	7,77	3,01,922	274,27	232,35	22,054	95,33	82,72	7,40,293	1416,13	1181,09	IV
29	1,23	72	8,76,937	1193,84	1039,00	1,25,976	366,55	329,54	29,31,147	6539,72	5713,55	V
1	4	5	78,009	132,11	108,67	9,160	19,52	16,12	2,11,081	415,05	341,84	1
6	20	20	36,475	145,35	132,84	9,114	111,93	99,90	1,95,260	1530,51	1360,39	2
22	99	47	7,62,453	916,37	797,49	1,07,702	235,10	213,53	25,24,806	4594,16	4011,32	3
17	30,30	18,05	16,69,176	1472,27	1250,23	67,824	407,91	334,41	38,02,680	8476,77	7532,05	VI
16	28,10	17,93	40,782	57,39	48,32	2,493	178,66	139,76	1,12,087	3196,99	3064,63	1
1	2,20	13	16,28,394	1414,88	1201,90	65,331	229,25	194,65	36,90,593	5279,77	4467,42	2
1	60	60	109	1,39	1,02	187	24,52	21,28	11,117	429,43	296,96	VII
2	11	11	4,22,144	366,40	333,94	81,171	166,09	148,62	16,12,570	3787,02	3318,48	VIII
534	1666,70	981,47	88,68,865	9885,27	8459,96	6,12,983	2994,14	2541,84	244,73,040	63582,64	53908,62	Total
—	—	—	6,71,392	516,80	436,00	11,139	21,94	17,75	12,57,072	1330,37	1156,15	1
45	42,25	24,95	1,22,781	135,66	115,60	10,874	211,36	177,28	6,38,861	3575,66	2997,10	2

TABLE No. 5.5 – POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SEMI-URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	23,51,983	6150,89	5257,64	24,02,919	6042,14	5297,22
1. Direct Finance	23,29,356	5701,53	4924,24	23,80,280	5242,70	4647,00
2. Indirect Finance	22,627	449,36	333,41	22,639	799,44	650,22
II. INDUSTRY	5,49,728	8892,11	7216,14	4,99,809	12156,51	9875,27
1. Mining & Quarrying	667	178,73	113,37	981	386,45	294,23
2. Food Manufacturing & Processing	10,878	1520,27	1185,94	12,681	2559,52	1905,93
(a) Rice Mills, Flour & Dal Mills	5,662	606,98	460,56	6,103	744,26	552,68
(b) Sugar	102	204,20	183,70	242	875,52	671,03
(c) Edible Oils & Vanaspati	1,893	384,54	287,88	1,590	250,37	184,89
(d) Tea Processing	121	44,59	29,62	299	139,35	105,98
(e) Processing of Fruits & Vegetables	77	25,28	22,82	118	23,88	17,35
(f) Others	3,023	254,68	201,37	4,329	526,14	373,99
3. Beverage & Tobacco	206	37,79	28,50	378	99,51	83,22
4. Textiles	10,714	1160,87	946,70	11,350	1875,17	1469,37
(a) Cotton Textiles	2,975	594,25	495,02	3,135	821,92	666,81
(b) Jute Textiles	41	16,05	11,74	74	23,92	10,15
(c) Handloom Textiles & Khadi	1,576	26,69	22,81	1,807	76,46	69,02
(d) Other Textiles	6,122	523,88	417,12	6,334	952,86	723,40
5. Paper, Paper Products & Printing	2,469	335,36	274,73	4,430	407,44	350,42
6. Leather & Leather Products	966	107,44	104,49	1,221	70,33	61,92
7. Rubber & Rubber Products	861	122,84	96,01	1,226	111,97	98,92
8. Chemicals & Chemical Products	4,795	1237,40	1028,28	7,595	1833,94	1505,43
(a) Heavy Industrial Chemicals	315	127,17	81,48	587	283,81	248,22
(b) Fertilisers	81	101,93	83,28	106	319,19	244,68
(c) Drugs & Pharmaceuticals	722	188,55	139,92	1,184	275,44	245,49
(d) Non-Edible Oils	120	95,94	79,01	88	25,09	18,80
(e) Other Chemicals & Chemical Products	3,557	723,82	644,58	5,630	930,41	748,24
9. Petroleum, Coal Products & Nuclear Fuels	204	83,80	62,46	228	240,82	224,17
10. Manufacture of Cement & Cement Products	765	118,15	84,79	984	226,05	202,75
11. Basic Metals & Metal Products	3,721	1044,35	805,18	6,827	1360,08	1216,84
(a) Iron & Steel	908	568,70	410,22	1,766	945,78	852,49
(b) Non-Ferrous Metals	111	116,70	97,02	187	89,40	83,30
(c) Other Metal Products	2,702	358,95	297,95	4,874	324,90	281,06
12. Engineering	5,306	713,62	591,37	6,557	793,42	655,18
(a) Heavy Engineering	355	147,68	105,61	519	155,50	115,87
(b) Light Engineering	2,886	131,84	110,05	3,118	221,41	203,39
(c) Electrical Machinery & Goods	1,691	266,30	232,14	2,470	251,67	183,82
(d) Electronic Machinery & Goods	374	167,80	143,57	450	164,86	152,10
13. Vehicles, Vehicle Parts & Transport Equipments	3,598	228,17	176,14	2,414	205,87	178,61
14. Other Industries	5,02,491	1837,97	1589,73	4,33,107	1712,65	1416,94
15. Electricity, Gas & Water	218	114,65	86,75	206	122,79	87,98
(a) Electricity Generation & Transmission	129	103,68	79,81	138	114,52	81,96
(b) Non-Conventional Energy	12	86	68	11	2,39	2,29
(c) Gas, Steam & Water Supply	77	10,11	6,26	57	5,88	3,74
16. Construction	1,869	50,69	41,70	9,624	150,49	123,36
III. TRANSPORT OPERATORS	61,331	645,54	466,42	90,511	820,59	638,68
IV. PROFESSIONAL AND OTHER SERVICES	70,594	420,15	324,93	2,86,332	1089,71	923,97
V. PERSONAL LOANS	12,43,359	3927,03	3402,87	11,78,025	4100,92	3590,13
1. Loans for Purchase of Consumer Durables	1,28,551	263,30	219,03	93,997	205,98	172,13
2. Loans for Housing	1,05,665	1325,37	1163,83	1,47,059	1381,47	1220,16
3. Rest of the Personal Loans	10,09,143	2338,36	2020,01	9,36,969	2513,46	2197,84
VI. TRADE	7,49,813	3238,56	2683,53	8,64,210	3574,65	2935,10
1. Wholesale Trade	45,056	932,24	725,33	37,829	835,13	644,30
2. Retail Trade	7,04,757	2306,32	1958,20	8,26,381	2739,52	2290,81
VII. FINANCE	8,326	133,30	100,40	5,294	253,62	189,75
VIII. ALL OTHERS	3,11,868	1268,97	1090,92	7,85,991	2447,03	2119,11
TOTAL BANK CREDIT	53,47,002	24676,55	20542,86	61,13,091	30485,18	25569,23
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,64,068	348,72	301,50	1,75,654	343,45	304,73
2. Other Small Scale Industries	3,06,360	2960,51	2397,96	2,57,659	3304,62	2615,28

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

SEMI-URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
3	5,41	2,16	8,29,464	941,83	846,17	2,55,901	841,99	753,67	58,40,270	13982,27	12156,86	I
—	—	—	8,15,096	922,60	829,23	2,51,479	723,12	662,45	57,76,211	12589,95	11062,91	1
3	5,41	2,16	14,368	19,23	16,95	4,422	118,87	91,21	64,059	1392,32	1093,95	2
162	518,67	338,25	1,32,369	180,45	155,77	52,733	2624,42	2120,86	12,34,801	24372,17	19706,28	II
1	1,24	4	29	2,06	1,41	129	58,07	33,97	1,807	626,55	443,03	1
13	12,62	9,86	1,055	16,22	13,70	2,473	424,64	326,39	27,100	4533,26	3441,82	2
1	68	68	390	8,02	6,87	1,117	109,07	85,49	13,273	1469,01	1106,28	2(a)
—	90	—	3	11	6	16	31,08	26,12	364	1111,81	880,92	2(b)
—	—	—	159	2,25	1,90	512	70,54	53,54	4,154	707,70	528,21	2(c)
3	2,04	1,99	—	—	—	14	15,10	13,76	437	201,08	151,35	2(d)
6	3,11	2,66	8	39	38	26	6,50	3,19	235	59,15	46,40	2(e)
2	5,89	4,53	495	5,45	4,47	788	192,35	144,29	8,637	984,51	728,65	2(f)
5	17,54	15,63	8	32	20	108	24,31	21,12	705	179,47	148,66	3
10	7,80	5,66	644	6,34	5,19	3,592	745,66	608,12	26,310	3795,85	3035,04	4
—	—	—	68	1,67	1,26	1,577	458,43	388,59	7,755	1876,28	1551,67	4(a)
—	—	—	4	16	22	29	9,39	8,30	148	49,51	30,41	4(b)
—	—	—	59	58	47	224	24,67	18,29	3,666	128,40	110,59	4(c)
10	7,80	5,66	513	3,93	3,24	1,762	253,17	192,94	14,741	1741,65	1342,36	4(d)
—	—	—	158	2,34	2,18	1,370	164,69	150,30	8,427	909,82	777,63	5
—	—	—	42	41	39	145	8,07	7,94	2,374	186,26	174,74	6
8	12,79	11,27	32	38	35	451	59,81	35,69	2,578	307,79	242,24	7
40	80,00	60,75	188	3,51	2,90	1,343	178,09	147,94	13,961	3332,94	2745,31	8
7	15,16	14,35	—	—	—	34	6,71	6,56	943	432,85	350,62	8(a)
—	—	—	—	—	—	12	15,31	15,24	199	436,42	343,20	8(b)
5	9,50	8,27	34	52	48	223	22,82	19,10	2,168	496,83	413,27	8(c)
—	—	—	—	—	—	32	6,46	6,16	240	127,49	103,97	8(d)
28	55,33	38,13	154	2,99	2,42	1,042	126,80	100,88	10,411	1839,35	1534,25	8(e)
—	—	—	4	15	12	43	12,11	11,43	479	336,87	298,18	9
—	—	—	68	1,50	1,41	244	85,24	81,16	2,061	430,94	370,11	10
3	75	17	171	1,71	1,48	734	148,12	85,09	11,456	2555,01	2108,77	11
—	—	—	1	6	6	217	121,55	59,43	2,892	1636,09	1322,19	11(a)
—	—	—	2	5	5	8	81	86	308	206,96	181,22	11(b)
3	75	17	168	1,60	1,37	509	25,76	24,81	8,256	711,96	605,35	11(c)
31	73,88	50,63	406	4,08	3,33	1,134	177,14	149,41	13,434	1762,14	1449,91	12
2	2,25	2,28	23	81	66	92	28,74	21,59	991	334,97	246,01	12(a)
17	25,25	22,79	144	1,62	1,30	508	56,84	55,92	6,673	436,95	393,45	12(b)
1	1,50	3	232	1,41	1,20	456	84,26	64,81	4,850	605,13	482,00	12(c)
11	44,87	25,53	7	26	16	78	7,30	7,09	920	385,09	328,46	12(d)
22	130,15	87,14	431	6,23	4,82	729	82,70	71,48	7,194	653,13	518,19	13
20	69,96	28,20	1,28,805	128,39	111,81	37,804	304,95	259,34	11,02,227	4053,92	3406,01	14
7	111,80	68,86	4	13	8	21	23,33	21,35	456	372,70	265,02	15
7	111,80	68,86	2	6	4	8	20,39	20,24	284	350,46	250,90	15(a)
—	—	—	—	—	—	3	2,59	79	26	5,83	3,76	15(b)
—	—	—	2	7	4	10	35	32	146	16,41	10,36	15(c)
2	16	3	324	6,68	6,41	2,413	127,50	110,14	14,232	335,51	281,64	16
2	8	8	42,155	165,71	121,73	22,873	330,94	258,04	2,16,872	1962,85	1484,94	III
5	37	31	77,295	100,81	86,07	42,737	310,89	262,61	4,76,963	1921,93	1597,89	IV
124	1,58	1,55	3,00,741	501,54	442,22	3,09,164	1170,15	1051,69	30,31,413	9701,22	8488,45	V
—	—	—	35,965	56,53	46,38	18,492	41,71	33,83	2,77,005	567,52	471,38	1
1	8	8	41,400	145,33	130,89	33,009	403,13	355,09	3,27,134	3255,38	2870,04	2
123	1,50	1,47	2,23,376	299,67	264,95	2,57,663	725,32	662,77	24,27,274	5878,31	5147,04	3
6	4,58	4,33	4,19,443	474,56	414,41	1,21,227	1286,49	1018,12	21,54,699	8578,84	7055,49	VI
6	4,58	4,33	9,474	24,93	21,97	10,662	471,01	330,96	1,03,027	2267,89	1726,89	1
—	—	—	4,09,969	449,63	392,44	1,10,565	815,48	687,16	20,51,672	6310,95	5328,60	2
—	—	—	17	68	57	717	100,33	68,46	14,354	487,94	359,17	VII
—	—	—	1,19,356	119,38	107,45	2,70,981	770,41	653,45	14,88,196	4605,78	3970,93	VIII
302	530,69	346,66	19,20,840	2484,95	2174,39	10,76,333	7435,63	6186,88	144,57,568	65613,00	54820,02	Total
—	—	—	1,00,966	89,48	77,26	10,143	30,83	25,77	4,50,831	812,48	709,27	1
23	37,51	30,62	25,865	48,71	43,34	31,043	955,86	739,79	6,20,950	7307,23	5826,99	2

TABLE No. 5.5 – POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	3,28,706	1497,89	1251,75	5,12,013	2802,74	2388,37
1. Direct Finance	3,23,358	1191,94	1045,04	4,95,891	1869,22	1642,03
2. Indirect Finance	5,348	305,96	206,71	16,122	933,52	746,34
II. INDUSTRY	2,66,570	13459,88	10962,99	4,52,246	22721,06	18553,25
1. Mining & Quarrying	560	394,46	187,08	1,185	326,02	275,69
2. Food Manufacturing & Processing	5,002	1815,29	1499,24	10,542	2746,30	2173,38
(a) Rice Mills, Flour & Dal Mills	2,101	383,02	299,63	3,905	897,65	671,15
(b) Sugar	92	465,59	380,81	185	569,53	475,78
(c) Edible Oils & Vanaspati	849	374,27	295,08	1,391	335,67	266,42
(d) Tea Processing	45	67,23	58,90	165	118,08	98,45
(e) Processing of Fruits & Vegetables	81	20,75	16,46	175	37,48	27,83
(f) Others	1,834	504,44	448,36	4,721	787,88	633,75
3. Beverage & Tobacco	163	66,66	58,22	642	629,38	437,28
4. Textiles	10,987	2004,60	1681,19	24,997	4310,85	3557,57
(a) Cotton Textiles	2,564	785,22	672,97	6,788	2386,32	1960,25
(b) Jute Textiles	90	92,26	59,02	84	40,19	23,59
(c) Handloom Textiles & Khadi	1,324	92,85	65,94	2,577	200,34	160,58
(d) Other Textiles	7,009	1034,27	883,27	15,548	1683,99	1413,15
5. Paper, Paper Products & Printing	2,581	371,45	287,29	6,597	807,01	716,06
6. Leather & Leather Products	1,022	167,47	148,07	2,108	220,94	173,49
7. Rubber & Rubber Products	1,245	234,64	166,82	2,690	522,33	442,18
8. Chemicals & Chemical Products	4,774	1077,87	886,06	11,174	2163,78	1764,39
(a) Heavy Industrial Chemicals	271	90,56	64,27	669	379,83	293,86
(b) Fertilisers	135	200,36	158,08	249	323,21	245,74
(c) Drugs & Pharmaceuticals	969	194,34	163,72	2,141	319,97	284,27
(d) Non-Edible Oils	111	52,04	43,17	115	38,20	26,76
(e) Other Chemicals & Chemical Products	3,288	540,57	456,81	8,000	1102,57	913,77
9. Petroleum, Coal Products & Nuclear Fuels	369	99,01	76,76	482	337,76	311,47
10. Manufacture of Cement & Cement Products	720	141,07	114,35	1,138	299,85	270,06
11. Basic Metals & Metal Products	7,215	1889,45	1518,87	16,500	3994,96	3306,12
(a) Iron & Steel	1,646	1180,15	960,73	3,797	2740,09	2354,30
(b) Non-Ferrous Metals	547	124,02	98,10	697	274,39	190,76
(c) Other Metal Products	5,022	585,28	460,05	12,006	980,48	761,06
12. Engineering	7,302	2231,25	1923,89	15,724	2287,70	1719,96
(a) Heavy Engineering	1,154	645,42	594,16	1,260	627,28	481,41
(b) Light Engineering	3,194	318,29	267,29	8,403	466,44	320,19
(c) Electrical Machinery & Goods	2,346	887,96	678,79	5,080	755,46	551,69
(d) Electronic Machinery & Goods	608	379,58	383,65	981	438,51	366,68
13. Vehicles, Vehicle Parts & Transport Equipments	2,165	579,63	498,43	4,456	663,54	530,36
14. Other Industries	2,20,631	1953,13	1559,37	3,45,818	2739,09	2282,00
15. Electricity, Gas & Water	346	335,23	283,27	322	315,13	278,31
(a) Electricity Generation & Transmission	265	320,02	270,10	227	299,81	268,26
(b) Non-Conventional Energy	13	6,48	6,37	21	3,31	2,72
(c) Gas, Steam & Water Supply	68	8,72	6,79	74	12,01	7,33
16. Construction	1,488	98,67	74,08	7,871	356,42	314,93
III. TRANSPORT OPERATORS	28,598	359,04	265,35	83,543	860,81	710,59
IV. PROFESSIONAL AND OTHER SERVICES	43,842	597,06	497,43	2,13,224	1966,43	1631,47
V. PERSONAL LOANS	9,36,312	4004,88	3467,94	14,36,974	6175,50	5397,17
1. Loans for Purchase of Consumer Durables	1,29,847	296,55	246,84	1,32,582	353,32	291,62
2. Loans for Housing	1,25,487	1753,85	1560,02	2,32,907	2318,27	2063,17
3. Rest of the Personal Loans	6,80,978	1954,47	1661,08	10,71,485	3503,91	3042,39
VI. TRADE	2,45,132	5234,80	4081,18	5,94,452	5734,54	4701,08
1. Wholesale Trade	26,593	3829,10	2882,20	51,011	2318,85	1849,71
2. Retail Trade	2,18,539	1405,69	1198,98	5,43,441	3415,69	2851,38
VII. FINANCE	3,052	178,69	141,63	3,853	637,60	503,81
VIII. ALL OTHERS	2,29,441	1714,26	1436,96	7,52,266	3634,95	3150,92
TOTAL BANK CREDIT	20,81,653	27046,51	22105,23	40,48,571	44533,63	37036,67
<i>OF WHICH:</i> 1. Artisans & Village Industries	37,777	164,46	142,63	95,106	310,92	271,82
2. Other Small Scale Industries	1,66,073	4254,66	3449,99	2,68,042	5850,70	4701,00

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
2	23,07	23,07	68,410	94,35	80,55	31,686	374,58	320,91	9,40,817	4792,63	4064,65	I
1	17,31	17,31	61,993	80,26	70,30	29,731	244,06	223,11	9,10,974	3402,78	2997,78	1
1	5,77	5,77	6,417	14,09	10,24	1,955	130,52	97,80	29,843	1389,85	1066,87	2
1,558	1547,67	1105,81	24,293	63,27	54,30	45,870	5356,64	4313,66	7,90,537	43148,51	34990,02	II
3	22	12	14	1,40	1,04	126	102,72	90,68	1,888	824,82	554,62	1
30	112,24	49,80	174	9,76	7,90	2,056	694,39	509,12	17,804	5377,98	4239,45	2
1	3	3	75	5,62	4,35	683	114,22	90,31	6,765	1400,53	1065,47	2(a)
4	41,00	30,34	—	—	—	35	85,95	69,90	316	1162,08	956,84	2(b)
1	89	89	21	51	34	277	85,37	49,59	2,539	796,72	612,33	2(c)
4	10,19	3,56	—	—	—	8	6,40	5,58	222	201,90	166,49	2(d)
1	32	28	—	—	—	28	13,19	10,46	285	71,73	55,03	2(e)
19	59,81	14,71	78	3,63	3,21	1,025	389,26	283,27	7,677	1745,03	1383,29	2(f)
7	13,96	12,00	1	5	5	89	35,89	36,72	902	745,94	544,27	3
78	218,39	189,76	236	1,46	1,20	7,925	2016,19	1595,44	44,223	8551,49	7025,16	4
35	129,69	114,06	15	12	8	4,095	1224,47	997,17	13,497	4525,82	3744,53	4(a)
—	—	—	—	—	—	72	7,50	7,40	246	139,95	90,01	4(b)
—	—	—	14	19	18	260	13,08	9,76	4,175	306,45	236,46	4(c)
43	88,70	75,70	207	1,15	94	3,498	771,15	581,11	26,305	3579,27	2954,17	4(d)
22	28,27	19,06	113	1,70	1,53	1,160	136,92	123,65	10,473	1345,34	1147,58	5
6	4,57	2,22	39	50	56	318	36,01	27,51	3,493	429,50	351,84	6
23	41,92	28,64	12	18	16	324	81,98	49,51	4,294	881,04	687,31	7
79	181,83	99,56	71	1,99	2,02	1,504	393,11	319,50	17,602	3818,59	3071,53	8
5	7,58	7,08	—	—	—	122	69,28	69,36	1,067	547,25	434,57	8(a)
2	1,38	85	3	42	42	20	34,60	26,45	409	559,97	431,54	8(b)
23	93,59	31,11	24	63	61	311	70,98	51,84	3,468	679,50	531,54	8(c)
—	—	—	—	—	—	20	4,48	3,76	246	94,72	73,70	8(d)
49	79,28	60,52	44	95	99	1,031	213,77	168,09	12,412	1937,13	1600,18	8(e)
3	43	27	1	2	1	57	18,93	17,00	912	456,16	405,51	9
6	9,94	6,18	3	6	6	210	96,59	95,84	2,077	547,51	486,50	10
50	123,80	71,67	455	4,69	4,25	1,625	384,78	348,08	25,845	6397,68	5248,99	11
18	54,54	27,14	5	2,18	2,25	650	300,38	287,96	6,116	4277,35	3632,39	11(a)
2	1,50	14	3	12	4	95	8,31	7,43	1,344	408,34	296,46	11(b)
30	67,76	44,39	447	2,38	1,96	880	76,10	52,69	18,385	1712,00	1320,14	11(c)
187	410,59	314,12	138	1,67	1,52	2,273	298,96	252,69	25,624	5230,17	4212,18	12
20	38,83	34,31	3	19	12	237	53,64	43,71	2,674	1365,36	1153,71	12(a)
107	217,03	166,38	60	79	70	1,184	81,31	77,36	12,948	1083,87	831,92	12(b)
29	79,98	41,78	73	58	62	663	105,31	80,74	8,191	1829,29	1353,62	12(c)
31	74,75	71,66	2	11	7	189	58,70	50,88	1,811	951,65	872,94	12(d)
112	210,24	159,91	199	2,02	1,45	910	117,66	99,57	7,842	1573,09	1289,71	13
924	119,05	99,36	22,719	35,38	30,46	25,093	549,29	439,73	6,15,185	5395,94	4410,93	14
11	29,95	17,70	2	4	3	70	38,36	29,58	751	718,71	608,89	15
8	28,77	17,65	—	—	—	27	17,70	13,36	527	666,30	569,37	15(a)
—	—	—	—	—	—	11	15,00	10,87	45	24,80	19,96	15(b)
3	1,18	5	2	4	3	32	5,66	5,34	179	27,62	19,56	15(c)
17	42,26	35,44	116	2,35	2,05	2,130	354,85	279,04	11,622	854,55	705,54	16
21	4,14	3,86	11,793	56,63	40,47	12,002	215,25	167,91	1,35,957	1495,87	1188,18	III
24	49,66	38,79	14,590	41,39	32,60	23,347	1688,95	1651,42	2,95,027	4343,50	3851,72	IV
6,876	80,75	67,33	1,24,044	320,27	281,10	2,28,431	1024,33	893,28	27,32,637	11605,73	10106,82	V
327	10,72	10,55	13,593	24,03	19,51	31,206	72,72	61,34	3,07,555	757,33	629,85	1
57	3,60	3,19	39,159	168,45	151,46	21,577	278,99	243,13	4,19,187	4523,16	4020,98	2
6,492	66,43	53,59	71,292	127,80	110,12	1,75,648	672,63	588,81	20,05,895	6325,23	5455,99	3
405	40,45	31,49	68,090	110,27	94,22	72,976	1835,24	1457,23	9,81,055	12955,29	10365,19	VI
296	35,07	27,00	648	6,81	5,73	10,417	813,89	621,29	88,965	7003,73	5385,92	1
109	5,38	4,49	67,442	103,45	88,49	62,559	1021,35	835,93	8,92,090	5951,56	4979,27	2
10	59,89	54,58	219	1,57	1,14	1,517	312,65	132,63	8,651	1190,40	833,78	VII
876	102,29	54,38	33,482	53,67	49,68	91,739	728,90	624,40	11,07,804	6234,07	5316,34	VIII
9,772	1907,91	1379,31	3,44,921	741,41	634,03	5,07,568	11536,54	9561,45	69,92,485	85766,00	70716,68	Total
1	2	—	17,399	17,91	15,37	5,460	28,38	23,86	1,55,743	521,68	453,69	1
60	59,24	32,40	5,010	21,02	17,88	22,604	1601,35	1206,69	4,61,789	11786,97	9407,96	2

TABLE No. 5.5 – POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

METROPOLITAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	11,491	1998,73	1813,18	45,917	3502,66	2669,95
1. Direct Finance	9,817	438,74	302,25	39,091	952,39	794,07
2. Indirect Finance	1,674	1559,99	1510,93	6,826	2550,27	1875,87
II. INDUSTRY	2,20,042	42177,11	34193,24	3,98,945	67477,32	52131,90
1. Mining & Quarrying	410	1292,11	920,27	872	1057,86	805,21
2. Food Manufacturing & Processing	1,712	1664,99	1273,05	4,760	3241,68	2421,39
(a) Rice Mills, Flour & Dal Mills	483	270,40	209,82	865	588,09	440,94
(b) Sugar	89	372,86	283,00	107	412,79	354,10
(c) Edible Oils & Vanaspati	381	514,03	317,23	564	546,91	380,21
(d) Tea Processing	48	143,14	130,05	305	406,93	298,36
(e) Processing of Fruits & Vegetables	29	31,78	30,25	219	274,79	237,16
(f) Others	682	332,78	302,70	2,700	1012,16	710,61
3. Beverage & Tobacco	119	561,97	284,91	475	456,26	346,75
4. Textiles	7,621	5983,96	4954,66	31,395	12173,61	9027,48
(a) Cotton Textiles	1,198	2139,87	1773,62	5,062	3873,91	2808,38
(b) Jute Textiles	49	36,74	27,29	198	223,93	139,89
(c) Handloom Textiles & Khadi	310	109,02	90,83	977	155,23	128,35
(d) Other Textiles	6,064	3698,33	3062,93	25,158	7920,55	5950,86
5. Paper, Paper Products & Printing	2,386	732,55	612,65	9,274	1672,30	1215,08
6. Leather & Leather Products	1,326	773,28	565,85	4,256	1329,63	1060,82
7. Rubber & Rubber Products	678	454,17	386,19	2,259	912,87	673,21
8. Chemicals & Chemical Products	5,905	6000,06	4863,79	19,440	9427,12	6790,62
(a) Heavy Industrial Chemicals	408	852,91	717,62	1,774	1821,60	1162,43
(b) Fertilisers	220	1561,22	1321,48	343	1095,94	922,69
(c) Drugs & Pharmaceuticals	1,571	1494,94	1161,25	4,007	2798,55	2042,31
(d) Non-Edible Oils	35	28,43	19,74	137	216,61	183,79
(e) Other Chemicals & Chemical Products	3,671	2062,55	1643,71	13,179	3494,42	2479,40
9. Petroleum, Coal Products & Nuclear Fuels	316	3012,29	2506,50	1,072	3072,72	2774,47
10. Manufacture of Cement & Cement Products	374	653,46	538,23	877	778,50	675,22
11. Basic Metals & Metal Products	4,708	5934,80	5203,72	15,812	9027,72	7729,01
(a) Iron & Steel	1,586	4856,77	4398,89	4,298	6080,55	5433,77
(b) Non-Ferrous Metals	380	384,66	283,33	986	940,27	777,78
(c) Other Metal Products	2,742	693,37	521,50	10,528	2006,91	1517,47
12. Engineering	8,105	4762,88	3972,77	25,764	9040,21	6711,07
(a) Heavy Engineering	788	1216,34	987,66	2,469	2860,94	1901,27
(b) Light Engineering	3,417	1298,22	1086,38	11,627	1876,08	1440,21
(c) Electrical Machinery & Goods	2,744	1175,66	918,63	8,544	2363,49	1885,83
(d) Electronic Machinery & Goods	1,156	1072,66	980,09	3,124	1939,70	1483,76
13. Vehicles, Vehicle Parts & Transport Equipments	2,808	1754,12	1332,50	6,155	2896,81	2182,07
14. Other Industries	1,81,901	5502,10	4362,70	2,62,318	7030,53	5473,04
15. Electricity, Gas & Water	943	2727,54	2091,08	749	3526,87	2623,29
(a) Electricity Generation & Transmission	887	2710,43	2075,45	559	3217,51	2383,81
(b) Non-Conventional Energy	15	5,51	6,71	45	19,76	19,12
(c) Gas, Steam & Water Supply	41	11,60	8,92	145	289,61	220,37
16. Construction	730	366,84	324,36	13,467	1832,61	1623,16
III. TRANSPORT OPERATORS	14,439	662,92	526,66	71,928	1902,51	1667,75
IV. PROFESSIONAL AND OTHER SERVICES	23,565	679,20	548,62	1,28,682	4271,01	3519,06
V. PERSONAL LOANS	5,84,421	2956,23	2510,77	13,83,526	7555,10	6298,24
1. Loans for Purchase of Consumer Durables	49,699	132,01	108,26	95,024	277,97	226,49
2. Loans for Housing	84,148	1193,09	1047,24	2,25,531	2863,54	2431,22
3. Rest of the Personal Loans	4,50,574	1631,13	1355,27	10,62,971	4413,60	3640,52
VI. TRADE	87,986	7990,26	6311,93	3,12,149	19538,54	16912,90
1. Wholesale Trade	23,135	6357,26	5463,78	91,528	16358,01	14407,48
2. Retail Trade	64,851	1632,99	848,15	2,20,621	3180,53	2505,42
VII. FINANCE	5,644	2655,37	1937,59	10,122	8171,52	6289,84
VIII. ALL OTHERS	2,16,832	3115,56	2691,48	7,23,379	9982,62	8451,12
TOTAL BANK CREDIT	11,64,420	62235,38	50533,48	30,74,648	122401,27	97940,75
<i>OF WHICH:</i> 1. Artisans & Village Industries	7,463	61,50	53,16	24,648	169,78	134,81
2. Other Small Scale Industries	92,558	4684,11	3713,70	2,07,685	9313,56	7141,71

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

METROPOLITAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
132	132,01	105,32	86	28	24	7,302	488,50	407,30	64,928	6122,17	4995,98	I
73	83,64	72,28	84	24	21	7,152	184,55	166,83	56,217	1659,56	1335,65	1
59	48,36	33,03	2	4	3	150	303,95	240,47	8,711	4462,62	3660,34	2
25,079	25580,14	17533,83	389	81	65	34,088	18056,47	14671,84	6,78,543	153291,84	118531,46	II
19	139,90	55,96	—	—	—	189	294,92	250,37	1,490	2784,80	2031,81	1
408	944,14	594,55	2	2	2	1,028	889,74	809,75	7,910	6740,56	5098,76	2
9	7,13	3,96	2	2	2	266	174,35	164,30	1,625	1039,98	819,03	2(a)
7	29,16	10,40	—	—	—	43	93,55	103,63	246	908,36	751,13	2(b)
49	180,46	76,24	—	—	—	224	171,38	156,42	1,218	1412,78	930,11	2(c)
87	306,66	197,88	—	—	—	61	126,96	109,60	501	983,69	735,89	2(d)
11	20,19	19,31	—	—	—	33	41,08	36,09	292	367,84	322,82	2(e)
245	400,54	286,75	—	—	—	401	282,42	239,71	4,028	2027,90	1539,78	2(f)
98	352,66	203,16	—	—	—	109	213,93	191,55	801	1584,82	1026,37	3
1,380	2569,51	1742,37	2	1	—	4,339	2240,93	1786,73	44,737	22968,02	17511,25	4
253	818,99	599,72	—	—	—	768	732,85	590,27	7,281	7565,63	5771,99	4(a)
18	47,93	35,65	—	—	—	59	105,26	48,91	324	413,86	251,73	4(b)
8	21	11	—	—	—	39	16,01	14,18	1,334	280,46	233,46	4(c)
1,101	1702,38	1106,89	2	1	—	3,473	1386,81	1133,38	35,798	14708,08	11254,08	4(d)
381	489,10	367,77	3	15	10	1,091	340,24	264,29	13,135	3234,34	2459,90	5
192	119,91	93,22	—	—	—	693	227,14	180,87	6,467	2449,95	1900,77	6
543	275,94	183,99	1	1	1	391	192,16	171,13	3,872	1835,15	1414,53	7
1,695	3893,92	2704,58	2	4	2	2,797	2287,50	1823,60	29,839	21608,64	16182,61	8
213	535,28	409,67	—	—	—	351	355,53	256,68	2,746	3565,31	2546,40	8(a)
34	217,81	176,93	—	—	—	67	244,89	189,39	664	3119,86	2610,49	8(b)
553	1694,50	1207,31	2	4	2	715	655,30	574,38	6,848	6643,33	4985,26	8(c)
12	2,43	1,55	—	—	—	16	12,71	13,25	200	260,19	218,33	8(d)
883	1443,90	909,13	—	—	—	1,648	1019,07	789,89	19,381	8019,94	5822,12	8(e)
109	757,08	305,59	—	—	—	250	551,07	445,24	1,747	7393,16	6031,80	9
123	704,49	521,04	1	15	15	135	209,01	186,22	1,510	2345,61	1920,86	10
881	1555,18	1078,16	—	—	—	2,049	1687,54	1484,08	23,450	18205,23	15494,97	11
330	971,54	719,10	—	—	—	958	1210,57	1058,58	7,172	13119,43	11610,33	11(a)
115	200,14	104,84	—	—	—	228	125,60	112,50	1,709	1650,66	1278,44	11(b)
436	383,50	254,22	—	—	—	863	351,36	313,01	14,569	3435,13	2606,20	11(c)
2,374	6213,00	4065,31	1	2	2	3,884	2004,52	1678,78	40,128	22020,63	16427,95	12
317	1644,89	962,15	—	—	—	479	389,79	321,26	4,053	6111,96	4172,34	12(a)
814	1642,70	1059,95	1	2	2	1,125	359,80	293,18	16,984	5176,82	3879,74	12(b)
777	1177,45	838,26	—	—	—	1,464	545,70	448,16	13,529	5262,30	4090,89	12(c)
466	1747,96	1204,95	—	—	—	816	709,23	616,18	5,562	5469,55	4284,98	12(d)
376	2492,68	1757,23	1	1	1	1,162	362,57	246,26	10,502	7506,20	5518,08	13
15,994	3977,42	3029,01	376	40	31	13,666	4355,18	3287,63	4,74,255	20865,63	16152,70	14
87	602,55	470,29	—	—	—	135	602,10	479,96	1,914	7459,06	5664,61	15
67	544,22	418,82	—	—	—	102	558,10	439,64	1,615	7030,25	5317,72	15(a)
2	5,45	6,13	—	—	—	20	37,44	34,68	82	68,17	66,63	15(b)
18	52,88	45,34	—	—	—	13	6,56	5,64	217	360,64	280,27	15(c)
419	492,67	361,62	—	—	—	2,170	1597,93	1385,37	16,786	4290,05	3694,50	16
578	540,58	343,65	73	1,01	71	6,289	541,95	385,90	93,307	3648,97	2924,66	III
2,907	1243,82	807,00	716	66	63	16,012	1306,55	1039,46	1,71,882	7501,24	5914,78	IV
17,43,536	9510,83	5489,81	1,628	8,12	6,54	1,62,494	1147,47	975,28	38,75,605	21177,75	15280,64	V
7,710	79,97	78,08	231	54	31	27,510	58,26	50,22	1,80,174	548,74	463,37	1
9,280	362,65	347,57	342	5,81	5,01	14,267	342,62	294,28	3,33,568	4767,70	4125,32	2
17,26,546	9068,21	5064,16	1,055	1,78	1,22	1,20,717	746,59	630,79	33,61,863	15861,30	10691,96	3
3,031	1221,43	765,28	826	1,32	93	30,917	4015,20	3337,21	4,34,909	32766,74	27328,25	VI
1,692	790,72	474,97	—	—	—	8,966	3002,75	2487,93	1,25,321	26508,75	22834,16	1
1,339	430,70	290,31	826	1,32	93	21,951	1012,45	849,28	3,09,588	6258,00	4494,09	2
787	4037,76	2470,38	—	—	—	2,714	4895,65	3625,77	19,267	19760,31	14323,58	VII
50,265	1340,93	1108,91	67	50	50	53,379	1781,10	1428,34	10,43,922	16220,71	13680,35	VIII
18,26,315	43607,49	28624,17	3,785	12,70	10,21	3,13,195	32232,89	25871,09	63,82,363	260489,73	202979,71	Total
1,010	1,59	1,56	97	12	10	850	10,77	10,01	34,068	243,77	199,65	1
805	629,13	491,34	182	39	32	12,413	2306,80	1877,43	3,13,643	16933,99	13224,50	2

TABLE No. 5.5 – POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

ALL-INDIA

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	52,72,225	14926,12	12804,81	84,77,194	23775,27	20316,48
1. Direct Finance	52,10,232	12306,14	10562,64	83,83,258	18462,58	16250,40
2. Indirect Finance	61,993	2619,99	2242,17	93,936	5312,69	4066,07
II. INDUSTRY	14,78,925	71438,52	58026,31	21,16,403	110237,82	87161,39
1. Mining & Quarrying	1,920	2018,42	1341,01	3,790	1948,55	1517,18
2. Food Manufacturing & Processing	22,689	5712,07	4512,72	39,705	9755,90	7496,40
(a) Rice Mills, Flour & Dal Mills	11,424	1440,02	1107,69	16,970	2529,23	1918,31
(b) Sugar	349	1239,00	1050,27	670	2264,18	1847,64
(c) Edible Oils & Vanaspati	3,814	1356,23	960,01	5,059	1233,51	909,46
(d) Tea Processing	286	386,17	273,21	933	787,50	612,12
(e) Processing of Fruits & Vegetables	219	88,62	79,11	628	353,69	296,62
(f) Others	6,597	1202,03	1042,43	15,445	2587,79	1912,26
3. Beverage & Tobacco	561	684,58	389,73	1,702	1260,77	924,96
4. Textiles	33,223	9828,14	8135,85	76,475	19261,49	14816,92
(a) Cotton Textiles	7,437	3819,51	3174,58	16,744	7499,99	5736,95
(b) Jute Textiles	190	146,51	99,26	372	291,99	176,12
(c) Handloom Textiles & Khadi	4,125	244,37	194,52	6,714	456,57	378,80
(d) Other Textiles	21,471	5617,75	4667,50	52,645	11012,95	8525,05
5. Paper, Paper Products & Printing	8,062	1574,17	1299,09	21,948	3099,62	2469,50
6. Leather & Leather Products	3,649	1103,70	866,27	8,166	1676,72	1346,46
7. Rubber & Rubber Products	3,054	945,56	763,17	6,617	1616,81	1268,87
8. Chemicals & Chemical Products	17,228	9184,90	7395,65	41,901	14416,09	10871,92
(a) Heavy Industrial Chemicals	1,101	1254,42	1000,28	3,254	2641,89	1815,47
(b) Fertilisers	487	1943,76	1630,84	762	1932,85	1574,84
(c) Drugs & Pharmaceuticals	3,590	2132,54	1666,76	7,939	3586,10	2739,48
(d) Non-Edible Oils	293	179,65	144,68	407	299,44	248,65
(e) Other Chemicals & Chemical Products	11,757	3674,53	2953,10	29,539	5955,81	4493,48
9. Petroleum, Coal Products & Nuclear Fuels	972	4001,77	3383,25	1,893	3770,99	3416,44
10. Manufacture of Cement & Cement Products	2,375	1000,61	790,24	3,899	1492,76	1306,32
11. Basic Metals & Metal Products	16,984	9544,57	8126,48	42,938	15519,72	13264,77
(a) Iron & Steel	4,482	6954,60	6076,83	10,600	10646,15	9445,04
(b) Non-Ferrous Metals	1,099	703,98	552,68	2,018	1359,69	1098,98
(c) Other Metal Products	11,403	1885,98	1496,97	30,320	3513,89	2720,75
12. Engineering	22,871	8665,92	7262,68	52,199	12894,36	9691,13
(a) Heavy Engineering	2,501	2234,02	1854,17	4,581	3795,57	2628,14
(b) Light Engineering	10,505	2125,33	1768,39	25,225	2783,56	2114,47
(c) Electrical Machinery & Goods	7,531	2459,58	1934,59	17,593	3598,12	2797,03
(d) Electronic Machinery & Goods	2,334	1846,98	1705,54	4,800	2717,12	2151,49
13. Vehicles, Vehicle Parts & Transport Equipments	10,468	2918,74	2281,32	15,397	4034,11	3059,76
14. Other Industries	13,28,370	10286,22	8378,28	17,56,743	12982,63	10478,24
15. Electricity, Gas & Water	1,645	3385,85	2613,76	1,471	4068,15	3086,38
(a) Electricity Generation & Transmission	1,380	3313,94	2565,75	1,066	3731,04	2827,98
(b) Non-Conventional Energy	47	38,47	23,79	88	26,17	24,74
(c) Gas, Steam & Water Supply	218	33,44	24,22	317	310,94	233,67
16. Construction	4,854	583,31	486,80	41,559	2439,16	2146,15
III. TRANSPORT OPERATORS	1,46,523	2077,99	1547,90	3,59,859	4478,25	3713,07
IV. PROFESSIONAL AND OTHER SERVICES	1,81,896	1913,10	1533,24	10,00,650	8141,76	6770,49
V. PERSONAL LOANS	35,17,050	12714,98	10951,60	51,73,772	20982,76	18059,81
1. Loans for Purchase of Consumer Durables	3,63,834	806,03	667,44	3,89,777	986,47	813,93
2. Loans for Housing	3,49,731	4628,58	4082,09	7,20,731	7480,05	6531,00
3. Rest of the Personal Loans	28,03,485	7280,37	6202,07	40,63,264	12516,24	10714,88
VI. TRADE	18,14,375	18271,54	14599,91	31,05,030	33606,10	28955,17
1. Wholesale Trade	1,22,492	11590,89	9466,18	2,21,456	21972,55	19365,24
2. Retail Trade	16,91,883	6680,64	5133,73	28,83,574	11633,55	9589,93
VII. FINANCE	22,893	3267,14	2359,22	24,218	9165,90	7077,84
VIII. ALL OTHERS	9,26,364	6697,63	5721,59	32,02,666	18720,15	16054,72
TOTAL BANK CREDIT	133,60,251	131307,01	107544,59	234,59,792	229108,02	188108,98
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,14,437	853,82	741,25	6,64,820	1336,63	1169,80
2. Other Small Scale Industries	7,56,513	13270,04	10707,75	10,47,025	20284,51	15991,17

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

ALL-INDIA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
141	186,04	153,37	54,64,296	6376,80	5533,79	5,74,529	2392,16	2080,82	197,88,385	47656,40	40889,26	I
78	126,50	112,41	53,65,642	6230,92	5411,82	5,61,195	1773,02	1603,87	195,20,405	38899,16	33941,14	1
63	59,55	40,97	98,654	145,89	121,97	13,334	619,14	476,95	2,67,980	8757,24	6948,12	2
27,269	29239,65	19908,81	9,69,398	962,17	814,28	1,60,334	27159,70	22036,10	47,52,329	239037,86	187946,88	II
23	141,36	56,12	117	7,98	6,27	491	461,89	380,24	6,341	4578,20	3300,82	1
473	1154,18	700,88	3,608	51,73	41,77	6,325	2144,38	1754,36	72,800	18818,26	14506,13	2
11	7,84	4,67	1,733	26,92	22,07	2,402	416,68	354,28	32,540	4420,68	3407,01	2(a)
12	71,06	40,74	7	28	21	105	246,41	235,47	1,143	3820,93	3174,33	2(b)
50	181,35	77,14	506	6,41	5,45	1,188	352,15	270,85	10,617	3129,66	2222,90	2(c)
102	360,62	224,56	2	12	7	105	155,85	134,22	1,428	1690,27	1244,17	2(d)
18	23,62	22,25	12	58	49	94	63,17	52,12	971	529,67	450,58	2(e)
280	509,69	331,52	1,348	17,43	13,49	2,431	910,11	707,44	26,101	5227,05	4007,14	2(f)
135	456,87	296,51	19	1,80	1,04	340	294,82	267,41	2,757	2698,84	1879,65	3
1,535	2949,80	2073,59	1,377	12,33	10,28	17,001	5135,75	4110,55	1,29,611	37187,51	29147,20	4
326	1053,90	811,33	143	2,48	1,92	7,083	2500,95	2054,41	31,733	14876,83	11779,19	4(a)
18	47,93	35,65	5	20	26	167	127,94	69,94	752	614,56	381,23	4(b)
8	21	11	138	1,17	1,03	574	54,48	42,82	11,559	756,79	617,27	4(c)
1,183	1847,77	1226,52	1,091	8,47	7,07	9,177	2452,39	1943,39	85,567	20939,32	16369,51	4(d)
420	592,41	418,31	405	6,17	5,51	3,794	686,57	576,17	34,629	5958,95	4768,59	5
199	125,17	96,13	122	1,16	1,17	1,221	276,37	221,88	13,357	3183,13	2531,92	6
590	437,12	253,78	76	88	78	1,279	360,99	270,69	11,616	3361,35	2557,29	7
1,903	4475,77	3028,05	490	7,47	6,53	6,045	3026,36	2427,11	67,567	31110,59	23729,26	8
236	610,72	451,00	—	—	—	536	449,06	347,65	5,127	4956,08	3614,39	8(a)
39	220,65	179,40	5	50	44	105	308,28	244,17	1,398	4406,04	3629,69	8(b)
611	1992,98	1341,86	108	1,60	1,45	1,304	784,42	676,31	13,552	8497,63	6425,86	8(c)
12	2,43	1,55	1	7	2	71	23,76	23,24	784	505,36	418,14	8(d)
1,005	1648,99	1054,25	376	5,30	4,61	4,029	1460,85	1135,74	46,706	12745,48	9641,17	8(e)
116	781,01	317,60	8	27	19	358	590,09	479,07	3,347	9144,12	7596,56	9
134	724,13	532,87	164	3,01	2,75	647	412,53	384,68	7,219	3633,05	3016,86	10
971	1804,47	1224,11	855	8,29	7,38	4,676	2364,63	2026,72	66,424	29241,68	24649,45	11
360	1058,75	773,12	6	2,24	2,31	1,905	1712,43	1482,97	17,353	20374,17	17780,27	11(a)
130	281,76	141,57	5	17	9	348	145,73	126,07	3,600	2491,34	1919,39	11(b)
481	463,95	309,42	844	5,87	4,98	2,423	506,47	417,68	45,471	6376,17	4949,80	11(c)
2,706	6986,67	4607,95	1,333	17,73	14,11	7,671	2635,92	2213,28	86,780	31200,60	23789,15	12
380	1771,13	1057,09	196	6,96	4,99	852	511,55	424,84	8,510	8319,23	5969,22	12(a)
976	1992,91	1309,16	679	7,47	6,23	2,989	510,84	432,72	40,374	7420,11	5630,96	12(b)
818	1284,45	893,11	446	2,80	2,54	2,723	795,16	640,93	29,111	8140,11	6268,20	12(c)
532	1938,19	1348,60	12	49	34	1,107	818,37	714,79	8,785	7321,14	5920,77	12(d)
555	3007,74	2097,70	1,623	20,89	15,37	3,143	608,90	459,32	31,186	10590,37	7913,47	13
16,962	4258,30	3239,45	9,58,597	810,87	690,37	99,789	5354,06	4106,55	41,60,461	33692,08	26892,89	14
105	744,30	556,85	9	27	18	231	688,24	554,39	3,461	8886,80	6811,56	15
82	684,79	505,33	2	6	4	140	616,79	493,85	2,670	8346,62	6392,94	15(a)
2	5,45	6,13	—	—	—	35	58,84	49,21	172	128,92	103,86	15(b)
21	54,05	45,39	7	21	14	56	12,61	11,33	619	411,26	314,76	15(c)
442	600,34	408,90	595	11,32	10,58	7,323	2118,20	1803,67	54,773	5752,34	4856,10	16
602	545,30	348,06	2,73,915	742,46	555,93	49,652	1212,62	908,42	8,30,551	9056,62	7073,39	III
2,946	1309,09	853,87	3,94,523	417,13	351,65	1,04,150	3401,72	3036,22	16,84,165	15182,81	12545,47	IV
17,50,565	9594,39	5559,40	13,03,350	2023,77	1768,85	8,26,065	3708,51	3249,80	125,70,802	49024,41	39589,46	V
8,038	90,73	88,67	1,27,798	213,20	174,87	86,368	192,22	161,51	9,75,815	2288,65	1906,43	1
9,344	366,53	351,04	1,17,376	464,94	420,20	77,967	1136,65	992,39	12,75,149	14076,76	12376,73	2
17,33,183	9137,13	5119,69	10,58,176	1345,62	1173,78	6,61,730	2379,64	2095,89	103,19,838	32659,00	25306,30	3
3,459	1296,76	819,14	21,57,535	2058,41	1759,79	2,92,944	7544,84	6146,96	73,73,343	62777,64	52280,98	VI
2,010	858,47	524,22	50,904	89,13	76,03	32,538	4466,31	3579,94	4,29,400	38977,36	33011,61	1
1,449	438,28	294,92	21,06,631	1969,28	1683,77	2,60,406	3078,53	2567,02	69,43,943	23800,28	19269,38	2
798	4098,25	2525,56	345	3,64	2,72	5,135	5333,15	3848,14	53,389	21868,08	15813,48	VII
51,143	1443,33	1163,40	5,75,049	539,95	491,57	4,97,270	3446,50	2854,81	52,52,492	30847,56	26286,10	VIII
18,36,923	47712,80	31331,62	111,38,411	13124,34	11278,59	25,10,079	54199,20	44161,26	523,05,456	475451,38	382425,03	Total
1,011	1,61	1,56	7,89,854	624,31	528,74	27,592	91,93	77,39	18,97,714	2908,30	2518,74	1
933	768,14	579,31	1,53,838	205,78	177,14	76,934	5075,38	4001,18	20,35,243	39603,84	31456,54	2