

**Table No. 5.4 - Size of Credit Limit-Wise Classification of  
Outstanding Credit of Scheduled Commercial Banks According to  
Occupation (Part 1 of 3)  
MARCH 1999**

|                                                    |  | (Amount in Rupees Lakh) |                 |                       |                                       |                 |                       |
|----------------------------------------------------|--|-------------------------|-----------------|-----------------------|---------------------------------------|-----------------|-----------------------|
|                                                    |  | Rs.25,000 AND LESS      |                 |                       | ABOVE Rs.25,000 AND UPTO<br>Rs.2 LAKH |                 |                       |
| OCCUPATION                                         |  | No. of<br>Accounts      | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts                    | Credit<br>Limit | Amount<br>Outstanding |
|                                                    |  | 1                       | 2               | 3                     | 4                                     | 5               | 6                     |
| <b>I. AGRICULTURE</b>                              |  | <b>177,94,494</b>       | <b>17595,10</b> | <b>15645,14</b>       | <b>18,29,299</b>                      | <b>13880,82</b> | <b>12161,32</b>       |
| 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                |
| <b>II. INDUSTRY</b>                                |  | <b>36,18,668</b>        | <b>3570,78</b>  | <b>3246,54</b>        | <b>7,54,417</b>                       | <b>6011,04</b>  | <b>5402,09</b>        |
| 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                |
| <b>III. TRANSPORT OPERATORS</b>                    |  | <b>4,95,158</b>         | <b>481,63</b>   | <b>414,63</b>         | <b>2,52,278</b>                       | <b>2211,31</b>  | <b>1792,61</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         |  | <b>13,85,648</b>        | <b>1366,86</b>  | <b>1187,63</b>        | <b>2,48,259</b>                       | <b>1760,31</b>  | <b>1471,63</b>        |
| <b>V. PERSONAL LOANS</b>                           |  | <b>87,88,773</b>        | <b>10379,68</b> | <b>8516,12</b>        | <b>34,25,604</b>                      | <b>22835,90</b> | <b>18023,61</b>       |
| 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              |
| <b>VI. TRADE</b>                                   |  | <b>62,28,751</b>        | <b>5874,40</b>  | <b>5063,93</b>        | <b>9,44,050</b>                       | <b>6844,39</b>  | <b>5966,66</b>        |
| 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               |
| <b>VII. FINANCE</b>                                |  | <b>32,276</b>           | <b>32,16</b>    | <b>29,62</b>          | <b>9,583</b>                          | <b>70,98</b>    | <b>60,17</b>          |

|                                                   |                   |                 |                 |                  |                 |                 |
|---------------------------------------------------|-------------------|-----------------|-----------------|------------------|-----------------|-----------------|
| <b>VIII. ALL OTHERS</b>                           | <b>44,03,578</b>  | <b>4438,93</b>  | <b>4181,36</b>  | <b>7,85,730</b>  | <b>5583,65</b>  | <b>5118,50</b>  |
| <b>TOTAL BANK CREDIT</b>                          | <b>427,47,346</b> | <b>43739,53</b> | <b>38284,97</b> | <b>82,49,220</b> | <b>59198,42</b> | <b>49996,59</b> |
| <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         |

(Amount in Rupees Lakh)

| OCCUPATION                                         | ABOVE Rs.2 LAKH AND<br>UPTO Rs.5 LAKH |                 |                       | ABOVE Rs.5 LAKH AND<br>UPTO Rs.10 LAKH |                 |                       |
|----------------------------------------------------|---------------------------------------|-----------------|-----------------------|----------------------------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts                    | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts                     | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 7                                     | 9               | 9                     | 10                                     | 11              | 12                    |
| <b>I. AGRICULTURE</b>                              | <b>1,36,943</b>                       | <b>3761,63</b>  | <b>3230,97</b>        | <b>13,028</b>                          | <b>963,69</b>   | <b>722,13</b>         |
| 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                |
| <b>II. INDUSTRY</b>                                | <b>1,53,385</b>                       | <b>5324,80</b>  | <b>4285,42</b>        | <b>74,117</b>                          | <b>5731,02</b>  | <b>4616,53</b>        |
| 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                |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>72,631</b>                         | <b>2317,34</b>  | <b>1620,65</b>        | <b>7,339</b>                           | <b>496,97</b>   | <b>377,85</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>28,959</b>                         | <b>958,63</b>   | <b>738,14</b>         | <b>10,062</b>                          | <b>758,52</b>   | <b>576,10</b>         |
| <b>V. PERSONAL LOANS</b>                           | <b>3,15,232</b>                       | <b>9784,49</b>  | <b>8354,44</b>        | <b>28,451</b>                          | <b>2060,05</b>  | <b>1631,64</b>        |
| 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               |
| <b>VI. TRADE</b>                                   | <b>1,23,398</b>                       | <b>4279,15</b>  | <b>3452,63</b>        | <b>39,763</b>                          | <b>3094,46</b>  | <b>2479,44</b>        |
| 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               |
| <b>VII. FINANCE</b>                                | <b>3,490</b>                          | <b>119,94</b>   | <b>91,14</b>          | <b>1,564</b>                           | <b>124,40</b>   | <b>85,24</b>          |
| <b>VIII. ALL OTHERS</b>                            | <b>24,460</b>                         | <b>824,05</b>   | <b>654,49</b>         | <b>17,700</b>                          | <b>1343,91</b>  | <b>1043,65</b>        |
| <b>TOTAL BANK CREDIT</b>                           | <b>8,58,498</b>                       | <b>27370,03</b> | <b>22427,88</b>       | <b>1,92,024</b>                        | <b>14573,01</b> | <b>11532,58</b>       |
| <i>OF WHICH:</i> 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               |

.. .. indicates break-up not available separately.