

**Table No. 5.4 - Size of Credit Limit-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation (Part 2 of 3)
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
<i>OF WHICH:</i> 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

(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
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