

**Table No.5.4 - Size of Credit Limit-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 1 of 3)**

(Amount in Rupees Lakh)									
OCCUPATION	Rs. 25,000 AND LESS			ABOVE Rs. 25,000 AND UPTO Rs. 50,000			ABOVE Rs. 50,000 AND UPTO Rs. 1 LAKH		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	231,41,796	15542,83	14253,70	3,84,898	1363,69	1411,03	2,64,295	2136,68	1735,65
1. Direct Finance	228,56,008	15299,41	14034,74	3,76,358	1331,96	1371,84	2,57,490	2082,21	1690,26
2. Indirect Finance	2,85,788	243,43	218,96	8,540	31,73	39,20	6,805	54,48	45,39
II. INDUSTRY	37,62,121	2717,42	2557,17	2,79,578	1022,21	1171,50	1,55,748	1272,33	1208,55
1. Mining & Quarrying	-	-	-	2,950	11,20	14,04	2,340	19,36	18,76
2. Food Manufacturing and Processing	35,006	31,97	28,99	36,654	131,12	148,71	14,474	118,39	112,55
(a) Rice Mills, Flour and Dal Mills	-	-	-	14,331	50,96	56,33	5,635	46,42	43,32
(b) Sugar	-	-	-	224	82	1,16	126	1,03	1,03
(c) Edible Oils and Vanaspati	-	-	-	7,487	26,97	33,14	3,213	26,62	25,01
(d) Tea Processing	-	-	-	155	56	86	126	1,03	1,03
(e) Processing of Fruits & Vegetables	-	-	-	828	3,00	3,39	319	2,54	2,24
(f) Others	35,006	31,97	28,99	13,629	48,81	53,84	5,055	40,76	39,91
3. Beverage and Tobacco	-	-	-	1,768	6,43	7,94	944	7,65	7,70
4. Textiles	-	-	-	38,286	139,91	167,90	20,651	169,90	159,33
(a) Cotton Textiles	-	-	-	7,438	28,16	36,73	5,792	47,88	44,49
(b) Jute Textiles	-	-	-	478	1,69	2,51	210	1,72	1,66
(c) Handloom Textiles & Khadi	-	-	-	3,796	13,80	14,58	1,773	14,72	13,56
(d) Other Textiles	-	-	-	26,574	96,26	114,08	12,876	105,58	99,61
5. Paper, Paper Products and Printing	-	-	-	13,137	48,44	55,54	8,745	71,11	67,63
6. Leather and Leather Products	-	-	-	5,001	18,06	21,50	2,069	16,69	17,63
7. Rubber and Rubber Products	-	-	-	2,888	10,79	13,86	2,076	17,08	17,60
8. Chemicals and Chemical Products	-	-	-	14,235	53,42	69,61	11,185	92,90	93,74
(a) Heavy Industrial Chemicals	-	-	-	818	3,05	6,45	768	6,35	6,72
(b) Fertilizers	-	-	-	245	92	2,04	244	2,07	1,94
(c) Drugs and Pharmaceuticals	-	-	-	2,117	8,30	11,39	2,156	18,08	19,30
(d) Non-Edible Oils	-	-	-	381	1,42	1,56	264	2,19	2,21
(e) Other Chemicals & Chemical Products	-	-	-	10,674	39,73	48,18	7,753	64,20	63,57
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1,403	5,22	9,58	911	7,47	6,62
10. Manufacture of Cement & Cement Products	-	-	-	3,253	11,69	12,77	1,369	11,34	10,55
11. Basic Metals & Metal Products	-	-	-	23,468	86,81	110,29	14,678	120,84	119,95
(a) Iron and Steel	-	-	-	4,959	18,71	29,81	3,782	31,45	32,69
(b) Non-Ferrous Metals	-	-	-	1,480	5,44	6,49	920	7,49	7,48
(c) Other Metal Products	-	-	-	17,029	62,66	73,98	9,976	81,90	79,79
12. Engineering	-	-	-	23,998	90,14	107,20	18,515	152,21	146,78
(a) Heavy Engineering	-	-	-	2,186	8,35	11,58	2,282	18,75	17,83
(b) Light Engineering	-	-	-	11,627	43,72	49,05	8,810	72,20	70,42
(c) Electrical Machinery & Goods	-	-	-	6,052	22,59	27,41	4,159	34,41	33,35
(d) Electronic Machinery & Goods	-	-	-	4,133	15,49	19,16	3,264	26,84	25,17
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	8,884	32,22	35,13	5,597	45,47	43,70

Products	11,394	186,62	178,74	13,817	493,72	453,17	7,491	583,70	517,11
(a) Heavy Industrial Chemicals	980	16,21	16,14	1,422	51,64	47,02	910	71,93	62,34
(b) Fertilizers	230	3,83	4,88	299	10,92	13,32	171	13,91	15,56
(c) Drugs and Pharmaceuticals	2,114	34,79	36,84	2,600	92,97	94,20	1,525	119,99	114,13
(d) Non-Edible Oils	195	3,12	3,23	264	9,65	8,37	181	14,24	14,40
(e) Other Chemicals & Chemical Products	7,875	128,68	117,64	9,232	328,54	290,26	4,704	363,63	310,68
9. Petroleum, Coal Products & Nuclear Fuels	893	14,58	13,52	907	32,61	29,01	466	36,20	31,11
10. Manufacture of Cement & Cement Products	1,056	17,21	15,89	1,068	37,83	34,40	511	40,45	36,18
11. Basic Metals & Metal Products	12,879	211,36	194,73	14,140	499,33	463,09	6,911	538,07	480,93
(a) Iron and Steel	3,988	65,83	60,80	4,898	176,72	165,72	2,769	219,37	198,67
(b) Non-Ferrous Metals	924	15,26	13,75	1,093	39,80	37,18	605	46,99	38,92
(c) Other Metal Products	7,967	130,27	120,17	8,149	282,80	260,20	3,537	271,71	243,34
12. Engineering	16,288	264,85	242,78	16,908	593,68	536,04	7,938	614,96	538,32
(a) Heavy Engineering	2,598	42,20	37,61	2,663	93,26	83,37	1,401	109,96	93,93
(b) Light Engineering	7,513	121,68	108,67	7,304	254,63	227,24	3,044	231,91	205,51
(c) Electrical Machinery & Goods	3,782	62,19	60,79	4,335	152,99	140,01	2,167	169,75	147,84
(d) Electronic Machinery & Goods	2,395	38,77	35,71	2,606	92,79	85,42	1,326	103,33	91,04
13. Vehicles, Vehicle Parts & Transport Equipments	6,204	100,87	83,17	5,020	167,40	149,06	1,547	117,29	103,28
14. Other Industries	29,266	470,69	417,04	22,337	766,33	689,77	7,597	581,57	509,78
15. Electricity, Gas & Water	3,268	45,91	38,90	801	26,99	21,57	435	33,73	26,87
(a) Electricity Generation & Transmission	3,084	42,99	36,02	624	20,88	15,87	336	26,16	20,01
(b) Non-Conventional Energy	60	1,00	1,10	53	1,73	1,69	30	2,26	2,04
(c) Gas, Steam & Water Supply	124	1,93	1,78	124	4,39	4,01	69	5,31	4,82
16. Construction	4,795	77,85	70,52	4,934	173,59	163,34	2,111	165,98	147,52
III. TRANSPORT OPERATORS	80,380	1307,40	1038,95	51,013	1593,50	1256,71	4,132	283,31	228,94
IV. PROFESSIONAL AND OTHER SERVICES	34,086	531,54	434,06	21,010	699,23	585,40	6,868	520,03	435,70
V. PERSONAL LOANS	3,77,235	5467,84	4928,63	1,19,238	3760,94	3238,10	9,768	717,64	611,51
1. Loans for Purchase of Consumer Durables	5,165	78,57	66,70	2,104	63,45	56,03	173	12,85	11,34
2. Loans for Housing	2,29,313	3236,90	2999,35	26,788	724,20	659,34	3,497	260,34	235,84
3. Rest of the Personal Loans	1,42,757	2152,36	1862,58	90,346	2973,29	2522,74	6,098	444,45	364,33
VI. TRADE	98,679	1630,97	1358,81	73,475	2562,77	2146,77	23,105	1796,32	1497,03
1. Wholesale Trade	32,807	543,34	446,57	33,717	1205,00	988,95	13,604	1072,49	885,47
2. Retail Trade	65,872	1087,63	912,24	39,758	1357,77	1157,82	9,501	723,83	611,56
VII. FINANCE	3,740	57,15	44,26	3,625	128,58	96,42	1,532	123,42	99,32
VIII. ALL OTHERS	1,788	26,38	22,56	1,041	36,01	29,38	13,314	1039,16	900,89
TOTAL BANK CREDIT	10,55,736	15973,41	13866,26	4,42,208	14574,55	12570,20	1,24,675	9585,60	8244,71
OF WHICH :									
1. Artisans & Village Industries	3,093	49,43	43,19	1,560	54,13	46,94	542	42,19	35,92
2. Other Small Scale Industries	77,914	1279,25	1186,85	84,366	2975,59	2704,85	38,735	3002,73	2663,01