

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

| (Amount in Rupees Lakh)                     |                    |                 |                            |                    |                  |                            |
|---------------------------------------------|--------------------|-----------------|----------------------------|--------------------|------------------|----------------------------|
| OCCUPATION                                  | ABOVE Rs. 10 CRORE |                 |                            | TOTAL              |                  |                            |
|                                             | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                             | 37                 | 38              | 39                         | 40                 | 41               | 42                         |
| <b>I. AGRICULTURE</b>                       | <b>55</b>          | <b>1618,46</b>  | <b>1397,36</b>             | <b>241,88,573</b>  | <b>32916,39</b>  | <b>28808,96</b>            |
| 1. Direct Finance                           | 11                 | 277,92          | 200,71                     | 238,68,444         | 27464,11         | 24556,13                   |
| 2. Indirect Finance                         | 44                 | 1340,54         | 1196,65                    | 3,20,129           | 5452,29          | 4252,82                    |
| <b>II. INDUSTRY</b>                         | <b>1,564</b>       | <b>36902,12</b> | <b>28807,22</b>            | <b>46,23,051</b>   | <b>152279,32</b> | <b>122259,52</b>           |
| 1. Mining & Quarrying                       | 31                 | 905,85          | 715,73                     | 12,456             | 2471,75          | 1942,92                    |
| 2. Food Manufacturing and Processing        | 124                | 2446,55         | 2122,80                    | 1,22,057           | 12604,93         | 10153,71                   |
| (a) Rice Mills, Flour and Dal Mills         | 13                 | 234,19          | 234,93                     | 35,029             | 2161,26          | 1739,74                    |
| (b) Sugar                                   | 50                 | 871,25          | 770,47                     | 1,467              | 2136,07          | 1810,78                    |
| (c) Edible Oils and Vanaspati               | 14                 | 264,40          | 216,31                     | 16,303             | 2356,84          | 1842,44                    |
| (d) Tea Processing                          | 11                 | 271,18          | 196,42                     | 1,649              | 1511,66          | 1130,19                    |
| (e) Processing of Fruits & Vegetables       | -                  | -               | -                          | 2,089              | 254,24           | 201,21                     |
| (f) Others                                  | 36                 | 805,52          | 704,68                     | 65,520             | 4184,86          | 3429,35                    |
| 3. Beverage and Tobacco                     | 23                 | 447,17          | 287,98                     | 6,045              | 2120,16          | 1638,60                    |
| 4. Textiles                                 | 221                | 4724,15         | 3690,59                    | 1,32,801           | 25838,91         | 20495,39                   |
| (a) Cotton Textiles                         | 105                | 2153,73         | 1745,57                    | 36,481             | 10322,86         | 8354,72                    |
| (b) Jute Textiles                           | 4                  | 51,25           | 40,86                      | 1,568              | 558,00           | 450,62                     |
| (c) Handloom Textiles & Khadi               | 5                  | 102,70          | 90,11                      | 9,610              | 683,02           | 533,19                     |
| (d) Other Textiles                          | 107                | 2416,48         | 1814,04                    | 85,142             | 14275,02         | 11156,86                   |
| 5. Paper, Paper Products and Printing       | 34                 | 607,32          | 492,62                     | 42,027             | 4190,11          | 3453,91                    |
| 6. Leather and Leather Products             | 7                  | 101,99          | 90,08                      | 15,247             | 2463,74          | 2051,32                    |
| 7. Rubber and Rubber Products               | 26                 | 412,61          | 314,08                     | 13,069             | 2296,88          | 1880,16                    |
| 8. Chemicals and Chemical Products          | 211                | 4458,92         | 3253,27                    | 74,281             | 21544,96         | 16810,44                   |
| (a) Heavy Industrial Chemicals              | 44                 | 1044,72         | 773,69                     | 7,498              | 4129,40          | 3084,51                    |
| (b) Fertilizers                             | 50                 | 1148,33         | 762,60                     | 2,099              | 2678,00          | 2011,50                    |
| (c) Drugs and Pharmaceuticals               | 57                 | 1072,20         | 754,63                     | 14,828             | 6283,45          | 4928,98                    |
| (d) Non-Edible Oils                         | 4                  | 57,77           | 55,22                      | 1,651              | 349,77           | 298,91                     |
| (e) Other Chemicals & Chemical Products     | 56                 | 1135,92         | 907,13                     | 48,205             | 8104,33          | 6486,53                    |
| 9. Petroleum, Coal Products & Nuclear Fuels | 41                 | 1717,37         | 1401,74                    | 5,623              | 2931,51          | 2389,53                    |
| 10. Manufacture of Cement & Cement Products | 30                 | 925,45          | 536,61                     | 8,610              | 2417,42          | 1766,78                    |
| 11. Basic Metals & Metal Products           | 184                | 6250,66         | 4823,01                    | 84,994             | 18661,26         | 15191,82                   |
| (a) Iron and Steel                          | 139                | 5491,45         | 4210,05                    | 27,454             | 12942,47         | 10601,31                   |
| (b) Non-Ferrous Metals                      | 17                 | 252,50          | 228,04                     | 6,211              | 1372,35          | 1121,54                    |
| (c) Other Metal Products                    | 28                 | 506,71          | 384,91                     | 51,329             | 4346,43          | 3468,98                    |
| 12. Engineering                             | 315                | 6736,11         | 5376,46                    | 1,00,219           | 24607,35         | 19701,34                   |
| (a) Heavy Engineering                       | 116                | 2627,34         | 1941,99                    | 15,108             | 7326,85          | 5520,41                    |
| (b) Light Engineering                       | 56                 | 1092,22         | 860,31                     | 42,955             | 5525,76          | 4459,49                    |
| (c) Electrical Machinery & Goods            | 82                 | 1685,09         | 1385,30                    | 24,830             | 6080,17          | 4931,14                    |
| (d) Electronic Machinery & Goods            | 61                 | 1331,47         | 1188,87                    | 17,326             | 5674,58          | 4790,30                    |
| 13. Vehicles, Vehicle                       |                    |                 |                            |                    |                  |                            |

|                                            |              |                 |                 |                   |                  |                  |
|--------------------------------------------|--------------|-----------------|-----------------|-------------------|------------------|------------------|
| Parts & Transport Equipments               | 70           | 2017,44         | 1375,14         | 30,737            | 5937,75          | 4383,09          |
| 14. Other Industries                       | 145          | 2543,30         | 2120,66         | 39,38,507         | 17271,94         | 14577,67         |
| 15. Electricity, Gas & Water               | 60           | 1623,12         | 1274,73         | 11,343            | 3122,57          | 2371,63          |
| (a) Electricity Generation & Transmission  | 58           | 1580,01         | 1229,88         | 10,027            | 2883,45          | 2153,34          |
| (b) Non-Conventional Energy                | 1            | 13,14           | 13,14           | 371               | 113,90           | 106,09           |
| (c) Gas, Steam & Water Supply              | 1            | 29,98           | 31,71           | 945               | 125,22           | 112,20           |
| 16. Construction                           | 42           | 984,09          | 931,73          | 25,035            | 3798,09          | 3451,20          |
| <b>III. TRANSPORT OPERATORS</b>            | <b>11</b>    | <b>261,01</b>   | <b>231,88</b>   | <b>11,03,665</b>  | <b>5542,67</b>   | <b>4577,48</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> | <b>53</b>    | <b>1196,63</b>  | <b>796,94</b>   | <b>24,35,662</b>  | <b>10788,32</b>  | <b>9044,41</b>   |
| <b>V. PERSONAL LOANS</b>                   | <b>13</b>    | <b>232,09</b>   | <b>214,86</b>   | <b>97,69,658</b>  | <b>27725,80</b>  | <b>23628,68</b>  |
| 1. Loans for Purchase of Consumer Durables | -            | -               | -               | 7,01,457          | 1019,83          | 881,38           |
| 2. Loans for Housing                       | 13           | 232,09          | 214,86          | 8,19,856          | 8055,67          | 7113,60          |
| 3. Rest of the Personal Loans              | -            | -               | -               | 82,48,345         | 18650,29         | 15633,69         |
| <b>VI. TRADE</b>                           | <b>210</b>   | <b>14005,01</b> | <b>12260,32</b> | <b>92,46,430</b>  | <b>42134,20</b>  | <b>35342,54</b>  |
| 1. Wholesale Trade                         | 180          | 13189,40        | 11558,61        | 3,61,467          | 27691,39         | 22877,25         |
| 2. Retail Trade                            | 30           | 815,61          | 701,71          | 88,84,963         | 14442,81         | 12465,29         |
| <b>VII. FINANCE</b>                        | <b>155</b>   | <b>2918,25</b>  | <b>2419,17</b>  | <b>22,044</b>     | <b>11056,08</b>  | <b>9012,67</b>   |
| <b>VIII. ALL OTHERS</b>                    | <b>148</b>   | <b>5506,11</b>  | <b>4939,52</b>  | <b>52,83,346</b>  | <b>26136,57</b>  | <b>22017,86</b>  |
| <b>TOTAL BANK CREDIT</b>                   | <b>2,209</b> | <b>62639,69</b> | <b>51067,28</b> | <b>566,72,429</b> | <b>308579,35</b> | <b>254692,11</b> |
| OF WHICH :                                 |              |                 |                 |                   |                  |                  |
| 1. Artisans & Village Industries           | -            | -               | -               | 23,41,592         | 1686,65          | 1503,64          |
| 2. Other Small Scale Industries            | 21           | 262,56          | 216,39          | 17,52,054         | 31296,93         | 25822,70         |