

Table No.5.4 - Size of Credit Limit-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1997 (Part 1 of 2)

(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	213,14,233	16394,61	14875,46	4,92,278	1738,49	1672,19	2,50,476	1968,33	1685,23
1. Direct Finance	210,55,73	316164,77	14662,71	4,82,014	1701,40	1626,48	2,43,573	1913,72	1633,83
2. Indirect Finance	2,58,500	229,84	212,75	10,264	37,10	45,71	6,903	54,61	51,40
II. INDUSTRY	35,02,395	2680,82	2523,79	2,92,053	1071,07	1162,07	1,82,165	1462,48	1426,53
1. Mining & Quarrying	-	-	-	7,172	25,40	26,07	2,987	23,83	22,35
2. Food Manufacturing and Processing	34,887	31,42	28,91	36,246	130,45	130,00	17,673	140,55	138,54
(a) Rice Mills, Flour and Dal Mills	-	-	-	14,949	53,14	52,75	6,932	55,34	53,84
(b) Sugar	-	-	-	214	77	76	142	1,14	1,71
(c) Edible Oils and Vanaspati	-	-	-	6,707	24,30	24,68	3,993	31,90	30,97
(d) Tea Processing	-	-	-	124	43	40	94	78	2,11
(e) Processing of Fruits & Vegetables	-	-	-	918	3,33	3,08	366	2,90	2,54
(f) Others	34,887	31,42	28,91	13,334	48,47	48,33	6,146	48,50	47,36
3. Beverage and Tobacco	-	-	-	1,672	6,02	6,18	1,071	8,53	8,48
4. Textiles	-	-	-	42,651	153,85	173,36	24,838	199,78	193,48
(a) Cotton Textiles	-	-	-	7,072	26,55	33,16	6,009	49,12	46,71
(b) Jute Textiles	-	-	-	564	1,96	1,85	296	2,37	2,98
(c) Handloom Textiles & Khadi	-	-	-	5,333	18,39	17,07	2,456	19,79	18,86
(d) Other Textiles	-	-	-	29,682	106,94	121,29	16,077	128,50	124,94
5. Paper, Paper Products and Printing	-	-	-	12,400	45,79	48,89	9,703	78,43	75,65
6. Leather and Leather Products	-	-	-	5,493	19,77	22,05	2,521	20,05	20,88
7. Rubber and Rubber Products	-	-	-	2,630	9,82	11,24	2,185	17,81	22,51
8. Chemicals and Chemical Products	-	-	-	13,909	52,19	61,81	11,746	96,27	103,18
(a) Heavy Industrial Chemicals	-	-	-	834	3,01	4,29	823	6,83	7,37
(b) Fertilizers	-	-	-	305	1,13	1,53	259	2,12	1,73
(c) Drugs and Pharmaceuticals	-	-	-	2,037	7,91	10,43	2,139	17,76	21,99
(d) Non-Edible Oils	-	-	-	395	1,50	1,42	315	2,59	3,61
(e) Other Chemicals & Chemical Products	-	-	-	10,338	38,63	44,15	8,210	66,96	68,49
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	1,390	5,10	7,07	942	7,55	7,86
10. Manufacture of Cement & Cement Products	-	-	-	3,292	11,89	12,07	1,761	14,21	13,47
11. Basic Metals & Metal Products	-	-	-	22,076	81,91	105,97	16,076	130,70	130,49
(a) Iron and Steel	-	-	-	4,676	17,65	26,66	4,217	34,54	37,47
(b) Non-Ferrous Metals	-	-	-	1,435	5,25	7,58	979	7,94	8,35
(c) Other Metal Products	-	-	-	15,965	59,02	71,73	10,880	88,22	84,67
12. Engineering	-	-	-	23,889	89,02	102,00	19,743	160,70	154,01
(a) Heavy Engineering	-	-	-	2,056	7,56	8,66	2,055	16,88	16,25
(b) Light Engineering	-	-	-	10,869	40,65	45,78	8,908	72,62	69,16
(c) Electrical Machinery & Goods	-	-	-	6,516	24,17	27,38	4,708	38,17	37,32
(d) Electronic Machinery & Goods	-	-	-	4,448	16,65	20,17	4,072	33,03	31,27
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	9,550	34,70	35,69	6,149	49,11	46,93
14. Other Industries	34,67,508	2649,40	2494,88	1,02,673	378,52	386,54	57,541	455,96	432,83
15. Electricity, Gas & Water	-	-	-	2,630	9,61	13,07	2,432	19,49	16,06
(a) Electricity Generation & Transmission	-	-	-	2,126	7,90	11,50	2,166	17,33	14,14
(b) Non-Conventional Energy	-	-	-	189	60	50	63	51	46
(c) Gas, Steam & Water Supply	-	-	-	315	1,11	1,07	203	1,65	1,46
16. Construction	-	-	-	4,380	17,03	20,06	4,797	39,52	39,82
III. TRANSPORT OPERATORS	8,35,353	667,25	599,73	86,372	317,22	279,93	51,993	392,52	360,87
IV. PROFESSIONAL AND OTHER SERVICES	19,53,230	1415,82	1279,56	83,029	306,50	279,48	62,973	501,26	451,74
V. PERSONAL LOANS	94,63,613	10049,32	8314,98	8,84,948	3287,30	2814,51	5,11,773	3888,00	3464,32

1. Loans for Purchase of Consumer Durables	7,26,872	822,98	666,94	24,081	79,24	67,42	6,413	49,65	42,72
2. Loans for Housing	4,41,680	514,07	496,97	1,28,486	480,74	426,91	1,77,979	1423,92	1261,08
3. Rest of the Personal Loans	82,95,061	8712,27	7151,07	7,32,381	2727,33	2320,18	3,27,381	2414,42	2160,52
VI. TRADE	82,00,459	6020,68	5459,34	2,86,420	1123,74	1081,73	1,99,732	1624,63	1468,09
1. Wholesale Trade	2,50,497	246,53	230,80	30,228	118,71	131,13	32,133	269,16	241,61
2. Retail Trade	79,49,962	5774,14	5228,54	2,56,192	1005,03	950,60	1,67,599	1355,47	1226,48
VII. FINANCE	-	-	-	3,698	13,87	19,27	3,500	28,39	25,05
VIII. ALL OTHERS	48,24,734	4503,09	4393,60	35,981	134,70	140,23	27,600	219,17	197,43
TOTAL BANK CREDIT	500,94,017	41731,59	37446,45	21,64,779	7992,89	7449,41	12,90,212	10084,78	9079,26
OF WHICH : 1. Artisans & Village Industries	19,75,774	1240,27	1107,22	55,888	193,71	176,74	21,775	168,45	157,81
2. Other Small Scale Industries	12,85,480	1216,44	1181,17	1,30,948	486,20	536,04	87,391	707,80	689,01

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 1 LAKH AND UPTO Rs. 2 LAKH			ABOVE Rs. 2 LAKH AND UPTO Rs. 5 LAKH			ABOVE Rs. 5 LAKH AND UPTO Rs. 10 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
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	3,68,968	5640,13	4841,80	68,203	1936,29	1739,89	14,148	1086,63	635,05
1. Direct Finance	3,61,185	5518,65	4736,62	64,602	1820,66	1640,49	11,968	926,27	503,67
2. Indirect Finance	7,783	121,48	105,18	3,601	115,63	99,40	2,180	160,35	131,38
II. INDUSTRY	1,33,781	2165,69	1971,45	1,33,171	4670,10	4187,27	61,963	4784,65	4192,84
1. Mining & Quarrying	2,559	41,67	37,42	2,216	76,17	69,26	956	73,36	64,92
2. Food Manufacturing and Processing	9,666	156,97	145,65	10,747	386,20	332,36	6,191	487,92	410,72
(a) Rice Mills, Flour and Dal Mills	3,918	63,97	58,56	4,929	181,38	153,45	3,118	249,24	205,23
(b) Sugar	131	2,18	2,58	198	6,92	5,38	121	9,62	8,12
(c) Edible Oils and Vanaspati	1,835	29,76	28,66	1,600	56,14	46,28	808	62,61	50,23
(d) Tea Processing	82	1,35	1,11	189	6,80	6,02	135	11,05	8,81
(e) Processing of Fruits & Vegetables	274	4,42	4,06	286	10,39	9,52	131	9,95	8,23
(f) Others	3,426	55,29	50,68	3,545	124,56	111,72	1,878	145,46	130,09
3. Beverage and Tobacco	732	12,03	11,55	762	26,61	26,30	443	34,79	30,79
4. Textiles	18,833	310,54	282,31	21,587	770,19	688,33	10,626	830,41	747,58
(a) Cotton Textiles	5,562	92,95	82,42	6,654	237,42	211,63	3,420	267,11	246,69
(b) Jute Textiles	212	3,49	3,17	193	6,52	5,60	113	9,14	9,92
(c) Handloom Textiles & Khadi	1,468	24,14	21,08	1,233	43,17	35,56	423	32,76	28,14
(d) Other Textiles	11,591	189,96	175,64	13,507	483,07	435,54	6,670	521,39	462,83
5. Paper, Paper Products and Printing	6,601	106,06	95,67	6,895	242,73	214,06	3,355	256,27	219,20
6. Leather and Leather Products	1,723	27,86	26,52	1,958	70,29	68,97	1,154	91,51	84,76
7. Rubber and Rubber Products	2,278	36,85	32,52	2,691	94,67	84,29	1,128	87,21	78,66
8. Chemicals and Chemical Products	11,506	187,68	178,33	14,078	502,44	450,21	7,870	608,90	534,97
(a) Heavy Industrial Chemicals	1,097	17,74	16,46	1,483	53,90	49,73	1,027	79,49	78,74
(b) Fertilizers	222	3,71	3,24	282	10,16	10,67	167	13,31	13,22
(c) Drugs and Pharmaceuticals	2,149	35,00	39,07	2,558	90,82	86,35	1,470	114,62	104,97
(d) Non-Edible Oils	215	3,50	3,41	272	10,09	9,00	206	16,46	13,93
(e) Other Chemicals & Chemical Products	7,823	127,72	116,15	9,483	337,46	294,47	5,000	385,02	324,10
9. Petroleum, Coal Products & Nuclear Fuels	891	14,63	14,54	909	32,60	27,67	496	39,02	31,98
10. Manufacture of Cement & Cement Products	1,155	18,87	17,45	1,222	43,28	39,16	565	43,99	37,24
11. Basic Metals & Metal Products	13,063	213,67	197,12	14,694	515,74	471,64	7,160	554,13	488,11
(a) Iron and Steel	4,023	66,40	62,61	5,208	187,03	174,86	2,878	227,34	204,41
(b) Non-Ferrous Metals	879	14,52	13,48	1,078	38,59	36,09	565	43,15	38,26
(c) Other Metal Products	8,161	132,74	121,03	8,408	290,12	260,69	3,717	283,64	245,45
12. Engineering	16,317	265,74	242,16	17,081	600,03	540,05	8,215	633,00	548,01
(a) Heavy Engineering	2,556	41,95	39,74	2,554	89,48	82,03	1,329	103,20	89,73
(b) Light Engineering	7,271	118,02	105,04	7,115	248,28	218,39	3,171	240,73	210,76
(c) Electrical Machinery & Goods	3,863	63,41	58,58	4,622	163,05	150,92	2,320	180,32	152,99
(d) Electronic Machinery & Goods	2,627	42,36	38,80	2,790	99,22	88,71	1,395	108,75	94,53
13. Vehicles, Vehicle Parts & Transport Equipments	6,061	99,00	81,14	5,512	185,51	155,97	1,761	133,51	116,42
14. Other Industries	34,493	549,68	494,68	26,811	914,80	828,92	9,502	712,81	627,03
15. Electricity, Gas & Water	3,436	51,69	44,41	1,065	34,56	30,00	424	32,26	26,41
(a) Electricity Generation & Transmission	3,221	48,24	41,30	850	26,94	23,22	307	23,40	17,84
(b) Non-Conventional Energy	68	1,09	1,10	62	2,08	2,00	41	3,10	2,71
(c) Gas, Steam & Water Supply	147	2,36	2,00	153	5,53	4,78	76	5,76	5,86
16. Construction	4,467	72,75	69,99	4,943	174,29	160,09	2,117	165,56	146,04
III. TRANSPORT OPERATORS	79,036	1302,12	1038,38	61,370	1967,80	1595,18	5,655	382,87	309,46
IV. PROFESSIONAL AND OTHER SERVICES	41,074	643,59	537,73	21,945	728,46	610,38	7,213	529,23	452,75

V. PERSONAL LOANS	4,08,286	5993,51	5329,99	1,33,016	4198,68	3544,55	18,435	1318,90	1120,45
1. Loans for Purchase of Consumer Durables	7,495	115,23	93,30	3,235	96,61	79,87	360	25,36	22,89
2. Loans for Housing	2,44,553	3530,16	3257,70	35,169	959,41	880,88	2,964	219,52	172,92
3. Rest of the Personal Loans	1,56,238	2348,12	1978,99	94,612	3142,66	2583,80	15,111	1074,02	924,65
VI. TRADE	1,17,922	1950,84	1632,01	85,773	3000,02	2515,51	27,689	2125,66	1753,87
1. Wholesale Trade	33,179	551,83	447,89	34,978	1255,54	1037,42	14,252	1111,36	918,17
2. Retail Trade	84,743	1399,01	1184,11	50,795	1744,48	1478,08	13,437	1014,30	835,70
VII. FINANCE	3,732	58,87	46,41	3,568	126,29	92,77	1,560	123,71	94,94
VIII. ALL OTHERS	23,088	356,93	300,43	15,286	520,09	415,85	18,736	1373,28	1121,88
TOTAL BANK CREDIT	11,75,887	18111,69	15698,19	5,22,332	17147,72	14701,39	1,55,399	11724,92	9681,24
OF WHICH :									
1. Artisans & Village Industries	9,103	144,20	129,33	2,159	73,32	63,25	793	61,27	49,79
2. Other Small Scale Industries	69,492	1136,37	1042,19	79,408	2800,18	2512,33	37,452	2881,20	2516,38