

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

(Amount in Rupees Lakh)									
OCCUPATION	ABOVE Rs. 10 LAKH AND UPTO Rs.25 LAKH			ABOVE Rs.25 LAKH AND UPTO Rs. 50 LAKH			ABOVE Rs. 50 LAKH AND UPTO Rs. 1 CRORE		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	19	20	21	22	23	24	25	26	27
I. AGRICULTURE	10,209	1559,29	893,44	3,227	1166,18	911,77	1,438	1010,93	868,68
1. Direct Finance	3,335	532,29	435,39	1,230	447,32	404,67	617	452,79	441,39
2. Indirect Finance	6,874	1027,00	458,05	1,997	718,86	507,10	821	558,14	427,29
II. INDUSTRY	49,923	8549,18	7170,65	26,502	9959,73	7936,20	17,866	13486,50	10730,31
1. Mining & Quarrying	731	126,98	104,34	368	137,79	113,35	213	161,68	138,83
2. Food Manufacturing and Processing	5,230	904,76	704,82	2,493	934,24	715,61	1,607	1209,82	939,12
(a) Rice Mills, Flour and Dal Mills	2,766	477,83	354,41	1,043	387,63	282,45	394	288,12	211,52
(b) Sugar	123	21,68	16,04	97	37,77	29,18	104	83,15	72,09
(c) Edible Oils and Vanaspati	635	110,46	87,12	364	140,13	101,47	299	222,22	184,77
(d) Tea Processing	217	39,27	33,85	172	63,87	57,51	249	186,18	141,95
(e) Processing of Fruits & Vegetables	127	22,56	19,39	78	29,90	22,12	44	33,07	25,03
(f) Others	1,362	232,97	194,01	739	274,93	222,87	517	397,07	303,76
3. Beverage and Tobacco	432	78,36	63,33	314	121,57	103,16	219	168,97	140,78
4. Textiles	9,747	1686,17	1432,07	5,531	2103,08	1636,61	3,724	2850,32	2159,65
(a) Cotton Textiles	3,011	523,77	458,03	1,744	667,02	532,25	1,321	1008,91	805,97
(b) Jute Textiles	121	20,86	19,27	79	30,48	28,56	53	39,33	31,01
(c) Handloom Textiles & Khadi	295	51,14	42,76	126	49,19	37,32	92	70,83	57,59
(d) Other Textiles	6,320	1090,40	912,02	3,582	1356,38	1038,48	2,258	1731,25	1265,09
5. Paper, Paper Products and Printing	2,339	392,38	342,79	972	362,23	300,03	634	473,73	361,72
6. Leather and Leather Products	1,250	219,32	180,90	751	284,91	221,75	511	379,97	286,84
7. Rubber and Rubber Products	862	146,32	131,12	479	179,65	153,63	320	238,16	200,15
8. Chemicals and Chemical Products	6,700	1133,54	938,02	3,523	1329,99	1038,67	2,697	2043,73	1599,26
(a) Heavy Industrial Chemicals	912	155,46	124,43	576	218,66	167,89	466	355,14	259,19
(b) Fertilizers	189	33,28	26,71	151	58,84	50,22	154	121,20	104,33
(c) Drugs and Pharmaceuticals	1,524	263,90	221,70	892	337,33	275,56	781	588,48	477,00
(d) Non-Edible Oils	137	23,17	20,74	83	32,99	27,20	64	46,07	40,81
(e) Other Chemicals & Chemical Products	3,938	657,74	544,44	1,821	682,18	517,80	1,232	932,84	717,93
9. Petroleum, Coal Products & Nuclear Fuels	418	74,95	67,59	192	73,98	66,02	165	120,20	89,57
10. Manufacture of Cement & Cement Products	500	87,03	76,67	323	121,08	97,52	278	215,27	173,62
11. Basic Metals & Metal Products	5,763	986,18	837,85	3,078	1149,40	946,47	2,060	1535,45	1269,95
(a) Iron and Steel	2,786	483,97	427,12	1,648	616,47	535,71	1,212	905,11	786,08
(b) Non-Ferrous Metals	505	87,16	67,78	278	106,59	83,59	172	133,94	105,27
(c) Other Metal Products	2,472	415,05	342,95	1,152	426,34	327,17	676	496,40	378,61
12. Engineering	6,497	1109,49	927,85	3,635	1360,04	1094,94	2,496	1894,79	1542,73
(a) Heavy Engineering	1,299	225,34	185,80	861	324,66	267,61	638	485,04	378,80
(b) Light Engineering	2,147	362,27	300,95	991	368,39	283,93	652	496,00	395,64
(c) Electrical Machinery & Goods	1,792	306,32	262,06	998	371,45	303,91	604	458,54	387,40
(d) Electronic Machinery & Goods	1,259	215,56	179,03	785	295,54	239,49	602	455,21	380,89
13. Vehicles, Vehicle Parts & Transport Equipments	1,455	249,07	194,96	858	320,42	250,87	602	456,86	358,90
14. Other Industries	5,880	992,75	858,12	2,907	1082,47	881,56	1,714	1277,84	1066,38
15. Electricity, Gas & Water	462	79,98	62,21	336	122,52	81,11	175	124,82	95,24
(a) Electricity Generation & Transmission	342	59,27	43,86	296	107,03	67,90	120	86,91	62,80
(b) Non-Conventional Energy	29	4,90	3,95	5	1,99	1,43	19	13,75	13,11
(c) Gas, Steam & Water Supply	91	15,81	14,41	35	13,50	11,78	36	24,15	19,33
16. Construction	1,657	281,91	248,01	742	276,36	234,91	451	334,90	307,57
III. TRANSPORT OPERATORS	1,577	248,68	191,08	416	151,93	114,59	170	126,02	90,55
IV. PROFESSIONAL AND OTHER SERVICES	4,080	666,57	563,00	1,496	549,97	419,53	1,177	867,93	715,46
V. PERSONAL LOANS	6,801	1089,84	818,18	5,035	1947,02	1659,93	231	173,39	141,06
1. Loans for Purchase of Consumer Durables	3	42	47	-	-	-	-	-	-
2. Loans for Housing	2,106	346,54	238,62	406	146,08	114,15	201	154,08	122,55
3. Rest of the Personal Loans	4,692	742,88	579,09	4,629	1800,93	1545,78	30	19,31	18,51
VI. TRADE	16,042	2677,36	2130,68	6,024	2243,55	1700,78	3,355	2516,12	1848,88
1. Wholesale Trade	9,593	1629,00	1289,13	4,029	1517,12	1124,39	2,086	1578,10	1130,71

2. Retail Trade	6,449	1048,36	841,55	1,995	726,42	576,39	1,269	938,02	718,18
VII. FINANCE	1,551	278,92	213,83	1,188	468,94	368,05	949	750,31	609,56
VIII. ALL OTHERS	10,184	1647,33	1220,47	3,998	1448,11	1084,34	2,193	1621,27	1311,18
TOTAL BANK CREDIT	1,00,367	16717,17	13201,33	47,886	17935,43	14195,18	27,379	20552,47	16315,66
OF WHICH : 1. Artisans & Village Industries	547	91,79	71,70	211	77,69	57,42	12	9,86	9,52
2. Other Small Scale Industries	27,121	4592,18	3843,50	11,157	4114,30	3209,28	4,908	3641,54	2680,90

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 1 CRORE AND ABOVE Rs. 4 CRORE AND ABOVE Rs. 6 CRORE AND			UPTO Rs. 4 CRORE			UPTO Rs. 6 CRORE			UPTO Rs. 10 CRORE		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
	28	29	30	31	32	33	34	35	36	37	38	39
I. AGRICULTURE	943	1848,07	1510,18	125	612,22	491,07	56	442,42	308,44			
1. Direct Finance	439	854,41	694,39	40	194,77	157,61	17	133,50	91,62			
2. Indirect Finance	504	993,65	815,79	85	417,45	333,45	39	308,92	216,82			
II. INDUSTRY	20,533	42090,90	33100,23	3,213	15973,92	12190,62	2,373	18870,70	13867,61			
1. Mining & Quarrying	290	606,11	469,97	47	233,03	184,33	45	369,54	273,75			
2. Food Manufacturing and Processing	1,766	3650,56	2810,32	308	1524,57	1128,45	231	1830,45	1233,56			
(a) Rice Mills, Flour and Dal Mills	176	361,34	266,53	22	109,83	89,24	22	168,61	104,58			
(b) Sugar	257	554,62	456,56	65	324,37	260,65	58	467,66	352,07			
(c) Edible Oils and Vanaspati	418	898,84	722,50	65	318,34	218,47	57	449,66	289,26			
(d) Tea Processing	258	510,23	370,94	44	216,96	148,62	21	164,59	120,46			
(e) Processing of Fruits & Vegetables	88	178,74	125,77	10	47,20	31,64	1	6,30	5,31			
(f) Others	569	1146,79	868,02	102	507,88	379,83	72	573,62	361,88			
3. Beverage and Tobacco	310	649,34	528,54	51	254,66	200,77	44	363,09	258,31			
4. Textiles	4,057	8301,89	6386,75	550	2733,18	2014,03	360	2809,49	1989,29			
(a) Cotton Textiles	1,617	3358,62	2661,40	251	1243,39	895,03	166	1279,18	874,83			
(b) Jute Textiles	88	177,22	129,73	20	98,36	62,92	17	125,49	97,63			
(c) Handloom Textiles & Khadi	68	142,91	117,15	1	4,50	11,06	7	55,27	39,27			
(d) Other Textiles	2,284	4623,15	3478,47	278	1386,93	1045,02	170	1349,55	977,56			
5. Paper, Paper Products and Printing	590	1184,54	987,92	73	361,63	278,87	53	429,30	317,83			
6. Leather and Leather Products	420	870,72	672,17	55	281,46	208,07	30	237,81	208,03			
7. Rubber and Rubber Products	365	732,53	612,89	52	261,57	220,45	41	334,77	242,14			
8. Chemicals and Chemical Products	3,351	6932,50	5240,53	542	2699,02	2047,99	382	3027,62	2249,60			
(a) Heavy Industrial Chemicals	640	1360,05	964,86	97	482,97	347,36	73	575,59	368,66			
(b) Fertilizers	287	611,81	482,16	72	363,01	238,83	45	358,22	270,58			
(c) Drugs and Pharmaceuticals	1,083	2271,58	1745,46	185	920,05	734,28	131	1053,48	819,73			
(d) Non-Edible Oils	48	95,75	81,85	7	34,55	25,26	4	30,75	19,79			
(e) Other Chemicals & Chemical Products	1,293	2593,31	1966,20	181	898,43	702,26	129	1009,59	770,83			
9. Petroleum, Coal Products & Nuclear Fuels	266	570,44	446,59	30	150,52	126,76	40	328,63	196,04			
10. Manufacture of Cement & Cement Products	310	634,50	551,89	51	257,53	192,49	42	339,08	245,52			
11. Basic Metals & Metal Products	2,131	4263,94	3581,33	349	1741,18	1486,01	253	2042,37	1549,17			
(a) Iron and Steel	1,370	2769,39	2386,11	254	1262,17	1108,28	182	1488,72	1193,13			
(b) Non-Ferrous Metals	195	405,04	323,03	26	130,71	111,40	26	196,11	156,36			
(c) Other Metal Products	566	1089,51	872,19	69	348,31	266,34	45	357,54	199,68			
12. Engineering	3,433	7029,32	5536,28	545	2701,45	1951,86	426	3363,72	2506,41			
(a) Heavy Engineering	906	1863,18	1419,05	158	784,31	534,26	127	1001,74	666,65			
(b) Light Engineering	794	1595,91	1240,95	117	585,61	429,08	93	730,37	527,81			
(c) Electrical Machinery & Goods	847	1740,97	1331,84	129	639,38	463,86	93	746,82	544,08			
(d) Electronic Machinery & Goods	886	1829,26	1544,44	141	692,15	524,66	113	884,79	767,87			
13. Vehicles, Vehicle Parts & Transport Equipments	749	1537,87	1164,25	132	648,40	476,90	87	695,39	517,57			
14. Other Industries	1,815	3723,08	3000,05	289	1433,54	1137,26	229	1804,45	1348,43			
15. Electricity, Gas & Water	236	511,91	343,52	57	281,73	195,71	56	463,61	366,70			
(a) Electricity Generation & Transmission	201	448,69	298,78	48	235,12	159,18	52	430,67	335,24			
(b) Non-Conventional Energy	18	35,53	32,33	4	22,18	19,87	2	13,00	13,82			
(c) Gas, Steam & Water Supply	17	27,68	12,41	5	24,44	16,65	2	19,94	17,63			
16. Construction	444	891,67	767,24	82	410,44	340,67	54	431,39	365,27			
III. TRANSPORT OPERATORS	147	265,49	201,53	23	118,84	106,05	9	77,74	62,35			
IV. PROFESSIONAL AND OTHER SERVICES	818	1647,67	1362,03	147	743,45	583,26	94	753,67	700,36			
V. PERSONAL LOANS	183	375,03	319,33	40	196,74	149,56	27	211,36	174,73			
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-			
2. Loans for Housing	173	355,92	300,18	40	196,74	149,56	27	211,36	174,73			
3. Rest of the Personal Loans	10	19,11	19,15	-	-	-	-	-	-			
VI. TRADE	2,667	5396,01	3956,55	434	2178,65	1538,62	321	2539,02	1774,61			
1. Wholesale Trade	1,821	3707,03	2623,77	323	1634,19	1118,29	239	1893,44	1323,86			

2. Retail Trade	846	1688,97	1332,78	111	544,46	420,33	82	645,58	450,75
VII. FINANCE	1,428	3112,79	2522,80	299	1499,45	1169,07	261	2168,63	1732,25
VIII. ALL OTHERS	2,094	4332,56	3589,24	316	1573,88	1241,41	256	2050,95	1625,54
TOTAL BANK CREDIT	28,813	59068,50	46561,90	4,597	22897,15	17469,65	3,397	27114,49	20245,90
OF WHICH :									
1. Artisans & Village Industries	2	2,14	1,88	-	-	-	-	-	-
2. Other Small Scale Industries	3,624	7097,80	5117,95	372	1864,52	1322,79	273	2178,85	1402,14

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 CRORE			TOTAL		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	37	38	39	40	41	42
I. AGRICULTURE	60	1576,95	1200,96	225,24,364	36980,55	31634,15
1. Direct Finance	10	285,65	188,48	222,24,763	30946,21	27217,36
2. Indirect Finance	50	1291,29	1012,48	2,99,601	6034,34	4416,80
II. INDUSTRY	2,056	52501,10	39854,04	44,27,994	178266,83	140313,60
1. Mining & Quarrying	47	3607,86	2282,48	17,631	5483,42	3787,07
2. Food Manufacturing and Processing	175	3802,20	2806,85	1,27,220	15190,12	11524,91
(a) Rice Mills, Flour and Dal Mills	15	306,22	271,06	38,284	2702,66	2103,62
(b) Sugar	69	1258,15	1071,33	1,579	2768,04	2276,47
(c) Edible Oils and Vanaspati	31	674,65	394,51	16,812	3019,00	2178,91
(d) Tea Processing	20	562,80	278,67	1,605	1764,32	1170,46
(e) Processing of Fruits & Vegetables	1	13,85	13,85	2,324	362,61	270,54
(f) Others	39	986,53	777,43	66,616	4573,49	3524,90
3. Beverage and Tobacco	34	538,27	331,62	6,084	2262,24	1709,81
4. Textiles	283	6319,49	4635,28	1,42,787	29068,36	22338,75
(a) Cotton Textiles	133	3077,70	2386,75	36,960	11831,74	9234,85
(b) Jute Textiles	3	44,73	34,12	1,759	559,95	426,74
(c) Handloom Textiles & Khadi	-	-	-	11,502	512,09	425,86
(d) Other Textiles	147	3197,06	2214,42	92,566	16164,58	12251,29
5. Paper, Paper Products and Printing	33	717,83	551,24	43,648	4650,91	3793,85
6. Leather and Leather Products	16	234,88	201,77	15,882	2738,56	2202,70
7. Rubber and Rubber Products	32	671,68	535,58	13,063	2811,05	2325,19
8. Chemicals and Chemical Products	295	6777,44	5079,01	76,599	25391,33	19521,58
(a) Heavy Industrial Chemicals	64	1455,61	1024,98	8,092	4764,46	3413,94
(b) Fertilizers	64	1762,06	1249,04	2,197	3338,86	2452,25
(c) Drugs and Pharmaceuticals	79	1616,32	1300,05	15,028	7317,25	5836,61
(d) Non-Edible Oils	3	41,81	47,97	1,749	339,25	294,99
(e) Other Chemicals & Chemical Products	85	1901,64	1456,98	49,533	9631,51	7523,79
9. Petroleum, Coal Products & Nuclear Fuels	46	2211,74	1960,76	5,785	3629,34	3042,47
10. Manufacture of Cement & Cement Products	42	1050,12	873,99	9,541	2836,83	2331,07
11. Basic Metals & Metal Products	272	8080,23	6239,40	86,975	21294,90	17303,52
(a) Iron and Steel	222	7017,04	5446,39	28,676	15075,81	12388,83
(b) Non-Ferrous Metals	21	401,15	299,64	6,159	1570,15	1250,82
(c) Other Metal Products	29	662,04	493,37	52,140	4648,94	3663,87
12. Engineering	368	8239,64	6412,84	1,02,645	27446,94	21559,15
(a) Heavy Engineering	120	2675,03	2069,30	14,659	7618,37	5757,90
(b) Light Engineering	72	1748,88	1281,44	42,200	6607,72	5108,94
(c) Electrical Machinery & Goods	100	2266,07	1719,92	26,592	6998,66	5440,28
(d) Electronic Machinery & Goods	76	1549,66	1342,18	19,194	6222,19	5252,03
13. Vehicles, Vehicle Parts & Transport Equipments	93	2535,78	1973,04	33,009	6945,62	5372,62
14. Other Industries	174	3453,01	2630,68	37,11,536	19428,30	16187,34
15. Electricity, Gas & Water	84	2919,89	2178,44	11,393	4652,05	3452,86
(a) Electricity Generation & Transmission	80	2846,76	2128,28	9,809	4338,25	3204,04
(b) Non-Conventional Energy	3	56,96	33,99	503	155,69	125,27
(c) Gas, Steam & Water Supply	1	16,17	16,17	1,081	158,10	123,55
16. Construction	62	1341,05	1161,06	24,196	4436,86	3860,73
III. TRANSPORT OPERATORS	10	284,17	252,34	11,22,131	6302,64	5202,06
IV. PROFESSIONAL AND OTHER SERVICES	53	1500,39	986,56	21,77,329	10854,51	8941,84
V. PERSONAL LOANS	18	392,55	349,75	114,32,406	33121,63	28201,32
1. Loans for Purchase of Consumer Durables	-	-	-	7,68,459	1189,49	973,61
2. Loans for Housing	18	392,55	349,75	10,33,802	8931,08	7945,99
3. Rest of the Personal Loans	-	-	-	96,30,145	23001,06	19281,73
VI. TRADE	256	12307,79	10579,77	89,47,094	45704,05	37440,43
1. Wholesale Trade	211	11243,92	9665,94	4,13,569	26755,94	21283,11
2. Retail Trade	45	1063,86	913,83	85,33,525	18948,11	16157,32
VII. FINANCE	236	5412,94	4399,34	21,970	14043,12	11293,34
VIII. ALL OTHERS	163	5561,99	4704,96	49,64,629	25343,34	21346,56
TOTAL BANK CREDIT	2,852	79537,87	62327,73	556,17,917	350616,67	284373,30

OF WHICH : 1. Artisans & Village Industries	-	-	-	20,66,264	2062,70	1824,65
2. Other Small Scale Industries	66	921,52	739,63	17,37,692	33638,90	<u>26793,32</u>