

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	42,626	1486,42	1160,12	24,764	360,91	288,33
1. Direct Finance	40,708	1191,80	988,38	24,309	308,07	254,05
2. Indirect Finance	1,918	294,62	171,74	455	52,84	34,28
II. INDUSTRY	3,51,382	69537,66	54877,63	60,543	10408,79	7960,59
1. Mining & Quarrying	5,344	1204,94	839,52	1,113	140,84	127,12
2. Food Manufacturing & Processing	31,753	7344,02	5510,72	3,676	631,11	414,90
(a) Rice Mills, Flour & Dal Mills	13,647	1674,55	1293,50	1,181	105,17	81,72
(b) Sugar	747	2238,31	1762,32	86	23,17	14,28
(c) Edible Oils & Vanaspati	6,060	1388,37	1024,78	671	62,98	55,64
(d) Tea Processing	771	669,63	401,64	94	95,68	43,58
(e) Processing of Fruits & Vegetables	662	103,36	78,77	111	16,27	11,83
(f) Others	9,866	1269,79	949,71	1,533	327,85	207,85
3. Beverage & Tobacco	2,435	801,75	571,04	448	172,38	135,36
4. Textiles	53,339	9643,17	7925,38	9,431	1321,09	961,78
(a) Cotton Textiles	16,460	4367,57	3472,35	2,785	603,86	371,57
(b) Jute Textiles	622	278,91	201,23	91	46,55	26,77
(c) Handloom Textiles & Khadi	4,013	241,60	214,39	445	27,08	26,07
(d) Other Textiles	32,244	4755,09	4037,41	6,110	643,59	537,38
5. Paper, Paper Products & Printing	16,871	2099,46	1814,99	2,769	315,42	272,58
6. Leather & Leather Products	4,503	541,02	478,76	913	109,32	96,00
7. Rubber & Rubber Products	6,086	1136,01	991,35	746	98,02	66,66
8. Chemicals & Chemical Products	34,366	11183,12	8475,68	4,881	1579,75	1225,26
(a) Heavy Industrial Chemicals	3,271	1564,87	1126,82	451	175,17	136,59
(b) Fertilisers	979	2349,58	1496,54	88	182,91	152,51
(c) Drugs & Pharmaceuticals	6,838	2582,67	2107,38	1,137	461,75	378,30
(d) Non-Edible Oils	746	161,30	146,14	85	7,88	5,61
(e) Other Chemicals & Chemical Products	22,532	4524,69	3598,79	3,120	752,04	552,25
9. Petroleum, Coal Products & Nuclear Fuels	2,569	2629,62	1852,30	352	189,95	90,42
10. Manufacture of Cement & Cement Products	3,704	975,47	748,49	426	155,02	120,95
11. Basic Metals & Metal Products	39,494	9304,48	7842,19	5,104	946,08	771,31
(a) Iron & Steel	13,459	6057,47	5169,09	1,653	584,08	489,98
(b) Non-Ferrous Metals	2,618	855,21	619,75	295	90,71	66,98
(c) Other Metal Products	23,417	2391,80	2053,36	3,156	271,30	214,36
12. Engineering	42,932	11521,23	9044,57	7,721	1694,59	1230,87
(a) Heavy Engineering	6,254	3203,20	2472,84	1,123	459,28	298,95
(b) Light Engineering	18,411	3074,17	2304,33	3,358	460,69	359,07
(c) Electrical Machinery & Goods	11,291	2598,36	2022,67	1,857	327,46	225,72
(d) Electronic Machinery & Goods	6,976	2645,50	2244,73	1,383	447,17	347,13
13. Vehicles, Vehicle Parts & Transport Equipments	9,396	2345,92	1578,95	1,644	472,93	351,34
14. Other Industries	86,021	6568,72	5453,74	13,864	1371,32	1113,54
15. Electricity, Gas & Water	4,871	1115,21	803,86	453	314,62	202,86
(a) Electricity Generation & Transmission	4,422	1049,94	755,79	327	183,52	104,08
(b) Non-Conventional Energy	135	23,93	18,59	28	4,52	3,53
(c) Gas, Steam & Water Supply	314	41,33	29,48	98	126,57	95,25
16. Construction	7,698	1123,51	946,10	7,002	896,35	779,65
III. TRANSPORT OPERATORS	9,013	480,36	365,92	4,203	439,60	364,60
IV. PROFESSIONAL AND OTHER SERVICES	31,018	1615,83	1311,62	20,349	2073,11	1855,73
V. PERSONAL LOANS	17,267	340,61	270,77	2,87,611	3801,10	2596,56
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	17,267	340,61	270,77	2,87,611	3801,10	2596,56
VI. TRADE	3,92,458	23104,04	19772,78	91,297	5368,54	4584,66
1. Wholesale Trade	90,636	15561,64	13557,61	27,471	3022,50	2674,33
2. Retail Trade	3,01,822	7542,40	6215,17	63,826	2346,05	1910,33
VII. FINANCE	4,726	3999,33	2729,45	6,553	2149,79	1523,31
VIII. ALL OTHERS	40,642	5373,15	4662,52	29,429	2277,99	1986,55
TOTAL BANK CREDIT	8,89,132	105937,40	85150,80	5,24,749	26879,83	21160,34
OF WHICH: 1. Artisans & Village Industries	12,366	286,25	257,44	2,325	32,11	25,53
2. Other Small Scale Industries	2,02,047	15520,00	13247,87	21,108	1423,88	1146,26

See Notes on Tables.

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,41,191	1725,17	1582,87	3,68,366	6092,58	5310,80
1. Direct Finance	2,40,290	1641,57	1511,99	3,40,606	3431,18	3028,22
2. Indirect Finance	901	83,60	70,88	27,760	2661,40	2282,58
II. INDUSTRY	57,568	29652,90	25475,56	1,18,163	11641,11	10578,67
1. Mining & Quarrying	1,734	555,17	535,53	1,644	222,86	208,62
2. Food Manufacturing & Processing	5,503	1342,89	1171,88	12,100	828,50	755,22
(a) Rice Mills, Flour & Dal Mills	1,976	96,80	88,53	4,742	101,39	85,02
(b) Sugar	183	600,01	513,24	162	208,32	188,77
(c) Edible Oils & Vanaspati	1,143	161,98	158,34	1,514	86,57	76,81
(d) Tea Processing	104	185,29	169,41	185	132,37	123,49
(e) Processing of Fruits & Vegetables	276	20,94	16,79	574	20,68	20,57
(f) Others	1,821	277,87	225,57	4,923	279,17	260,55
3. Beverage & Tobacco	437	456,50	374,24	624	214,83	211,46
4. Textiles	7,810	2747,91	2371,44	15,580	1394,53	1267,79
(a) Cotton Textiles	1,998	1196,43	1045,57	3,801	525,84	481,22
(b) Jute Textiles	130	27,20	12,24	201	10,61	9,50
(c) Handloom Textiles & Khadi	663	20,35	18,40	1,668	28,21	25,24
(d) Other Textiles	5,019	1503,93	1295,23	9,910	829,86	751,84
5. Paper, Paper Products & Printing	2,352	782,12	707,74	5,252	341,72	295,19
6. Leather & Leather Products	817	129,29	112,56	1,772	75,99	70,82
7. Rubber & Rubber Products	556	473,06	414,66	1,090	213,88	200,76
8. Chemicals & Chemical Products	3,768	4576,98	3983,05	6,625	1511,43	1363,92
(a) Heavy Industrial Chemicals	395	1024,11	966,27	502	237,05	217,25
(b) Fertilisers	161	767,50	698,40	152	129,16	113,70
(c) Drugs & Pharmaceuticals	853	1228,64	1001,28	941	422,35	399,71
(d) Non-Edible Oils	71	6,87	7,69	138	9,89	8,98
(e) Other Chemicals & Chemical Products	2,288	1549,86	1309,42	4,892	712,98	624,28
9. Petroleum, Coal Products & Nuclear Fuels	478	2189,56	1405,00	586	402,80	376,62
10. Manufacture of Cement & Cement Products	547	740,98	671,19	1,327	314,06	301,45
11. Basic Metals & Metal Products	4,244	4533,93	3951,96	8,672	1060,71	988,71
(a) Iron & Steel	1,332	3982,35	3465,21	1,718	738,24	704,19
(b) Non-Ferrous Metals	232	186,50	154,96	349	65,24	59,33
(c) Other Metal Products	2,680	365,07	331,79	6,605	257,23	225,19
12. Engineering	6,107	5629,16	5048,45	10,837	1721,58	1551,37
(a) Heavy Engineering	991	1684,84	1446,62	1,556	503,20	450,41
(b) Light Engineering	2,343	1235,92	1129,51	4,384	475,95	432,33
(c) Electrical Machinery & Goods	1,504	1158,36	1051,61	2,527	466,27	406,37
(d) Electronic Machinery & Goods	1,269	1550,04	1420,71	2,370	276,16	262,26
13. Vehicles, Vehicle Parts & Transport Equipments	2,197	1403,13	1248,41	5,233	651,94	595,11
14. Other Industries	18,107	2290,61	2008,00	42,257	1340,18	1183,45
15. Electricity, Gas & Water	537	1041,71	843,46	1,551	486,74	438,25
(a) Electricity Generation & Transmission	388	1013,04	817,02	855	427,70	389,83
(b) Non-Conventional Energy	57	15,22	14,98	111	24,46	19,06
(c) Gas, Steam & Water Supply	92	13,45	11,45	585	34,58	29,35
16. Construction	2,374	759,91	627,98	3,013	859,37	769,94
III. TRANSPORT OPERATORS	10,934	403,73	338,11	94,596	1851,48	1544,66
IV. PROFESSIONAL AND OTHER SERVICES	28,764	1808,33	1613,66	47,702	1645,12	1400,39
V. PERSONAL LOANS	5,28,699	4524,06	3935,74	8,57,774	7601,04	6412,24
1. Loans for Purchase of Consumer Durables	—	—	—	42,290	341,75	284,93
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	5,28,699	4524,06	3935,74	8,15,484	7259,29	6127,30
VI. TRADE	56,822	3191,88	3096,92	1,10,979	1959,00	1773,66
1. Wholesale Trade	8,323	2503,96	2449,56	9,612	816,55	760,49
2. Retail Trade	48,499	687,92	647,36	1,01,367	1142,45	1013,18
VII. FINANCE	3,234	4125,58	3568,19	1,973	1854,96	1737,80
VIII. ALL OTHERS	26,782	2348,69	2081,36	15,410	3778,40	3514,12
TOTAL BANK CREDIT	9,53,994	47780,34	41692,41	16,14,963	36423,69	32272,33
OF WHICH: 1. Artisans & Village Industries	5,877	55,64	47,09	19,654	131,49	118,10
2. Other Small Scale Industries	19,212	1336,08	1181,48	56,842	1891,74	1631,89

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	7,72,609	12787,05	10329,82	505	385,18	303,91
1. Direct Finance	7,38,126	10064,15	8385,05	498	376,44	301,94
2. Indirect Finance	34,483	2722,89	1944,76	7	8,74	1,97
II. INDUSTRY	2,78,259	27163,67	24261,03	14,285	17623,79	13760,54
1. Mining & Quarrying	4,531	695,84	650,42	421	371,58	299,38
2. Food Manufacturing & Processing	38,316	1967,89	1692,48	1,197	2084,56	1643,36
(a) Rice Mills, Flour & Dal Mills	16,783	430,07	357,15	133	403,16	364,78
(b) Sugar	452	353,54	315,48	5	11,51	7,64
(c) Edible Oils & Vanaspati	6,736	306,02	262,81	220	497,11	365,71
(d) Tea Processing	347	206,07	171,48	44	181,98	95,02
(e) Processing of Fruits & Vegetables	627	49,32	41,76	59	56,64	41,89
(f) Others	13,371	622,86	543,81	736	934,15	768,33
3. Beverage & Tobacco	1,669	213,72	187,91	83	282,41	315,02
4. Textiles	36,537	3856,06	3322,09	5,683	5262,29	4109,79
(a) Cotton Textiles	8,345	2053,87	1803,94	1,155	1976,75	1548,23
(b) Jute Textiles	463	50,85	43,32	26	52,67	43,02
(c) Handloom Textiles & Khadi	3,148	52,47	44,66	102	51,22	38,20
(d) Other Textiles	24,581	1698,86	1430,17	4,400	3181,65	2480,34
5. Paper, Paper Products & Printing	13,230	1185,19	1054,23	130	107,09	92,63
6. Leather & Leather Products	4,336	166,05	145,45	1,343	967,48	799,13
7. Rubber & Rubber Products	2,772	315,31	281,98	160	278,95	155,25
8. Chemicals & Chemical Products	15,296	3052,81	2729,10	1,046	1760,36	1226,20
(a) Heavy Industrial Chemicals	1,230	701,40	639,17	176	277,66	184,42
(b) Fertilisers	190	345,94	303,53	15	39,29	14,51
(c) Drugs & Pharmaceuticals	2,162	665,23	598,07	344	677,38	492,23
(d) Non-Edible Oils	490	81,62	78,68	30	108,14	93,96
(e) Other Chemicals & Chemical Products	11,224	1258,62	1109,65	481	657,88	441,08
9. Petroleum, Coal Products & Nuclear Fuels	1,111	1592,31	1519,16	40	441,02	416,85
10. Manufacture of Cement & Cement Products	3,264	662,60	675,02	53	119,03	93,59
11. Basic Metals & Metal Products	22,503	3293,00	2993,20	933	1504,17	1150,51
(a) Iron & Steel	4,182	2308,62	2124,94	269	1093,70	877,30
(b) Non-Ferrous Metals	656	261,41	249,82	92	88,67	52,40
(c) Other Metal Products	17,665	722,97	618,44	572	321,80	220,81
12. Engineering	24,334	2912,00	2603,66	954	1391,51	986,75
(a) Heavy Engineering	3,606	909,08	790,61	210	492,71	343,61
(b) Light Engineering	9,637	881,52	786,29	342	266,08	196,27
(c) Electrical Machinery & Goods	5,682	591,47	536,62	190	324,82	238,92
(d) Electronic Machinery & Goods	5,409	529,94	490,13	212	307,90	207,96
13. Vehicles, Vehicle Parts & Transport Equipments	11,372	1160,10	1006,51	265	487,95	387,47
14. Other Industries	92,688	3107,36	2788,00	1,848	2268,72	1860,51
15. Electricity, Gas & Water	1,873	1787,35	1505,16	36	92,35	75,34
(a) Electricity Generation & Transmission	1,461	1643,86	1365,85	28	90,57	74,42
(b) Non-Conventional Energy	107	9,69	8,65	—	—	—
(c) Gas, Steam & Water Supply	305	133,80	130,66	8	1,79	92
16. Construction	4,427	1196,08	1106,66	93	204,30	148,76
III. TRANSPORT OPERATORS	2,13,666	3880,00	2988,87	436	18,31	16,15
IV. PROFESSIONAL AND OTHER SERVICES	1,19,660	3869,39	3233,77	668	260,80	225,64
V. PERSONAL LOANS	10,20,288	13893,43	12212,92	216	13,44	12,15
1. Loans for Purchase of Consumer Durables	27,250	237,82	192,04	—	—	—
2. Loans for Housing	6,63,332	10188,53	8992,71	—	—	—
3. Rest of the Personal Loans	3,29,706	3467,07	3028,17	216	13,44	12,15
VI. TRADE	2,25,911	2956,44	2578,94	5,222	3160,00	2412,58
1. Wholesale Trade	16,448	973,73	855,96	3,650	2726,73	2025,34
2. Retail Trade	2,09,463	1982,72	1722,99	1,572	433,27	387,24
VII. FINANCE	2,710	2571,01	2351,14	32	112,53	85,95
VIII. ALL OTHERS	35,224	4183,08	3727,85	1,153	534,94	392,43
TOTAL BANK CREDIT	26,68,327	71304,06	61684,35	22,517	22108,99	17209,35
OF WHICH: 1. Artisans & Village Industries	45,427	298,73	265,64	161	9,00	7,63
2. Other Small Scale Industries	1,32,300	4294,05	3566,57	6,272	3339,97	2654,97

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT TRADE BILLS PURCHASED			EXPORT TRADE BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	4	1,15	44	1	6	12
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	4	1,15	44	1	6	12
II. INDUSTRY	7,791	7333,58	4622,96	4,002	5608,63	3773,03
1. Mining & Quarrying	128	111,02	74,99	81	66,64	60,23
2. Food Manufacturing & Processing	437	664,74	480,36	249	485,08	342,59
(a) Rice Mills, Flour & Dal Mills	42	144,51	105,05	15	121,28	98,13
(b) Sugar	5	2,09	1,95	1	1,00	1,32
(c) Edible Oils & Vanaspati	42	112,92	80,63	29	30,20	17,97
(d) Tea Processing	19	37,53	14,12	33	109,20	68,26
(e) Processing of Fruits & Vegetables	14	16,20	11,97	20	48,10	37,46
(f) Others	315	351,48	266,64	151	175,30	119,45
3. Beverage & Tobacco	25	28,18	16,46	14	62,36	16,32
4. Textiles	3,457	2743,66	1669,69	1,550	1938,14	1124,06
(a) Cotton Textiles	530	608,80	376,95	422	631,77	397,51
(b) Jute Textiles	21	59,16	24,35	20	45,56	27,98
(c) Handloom Textiles & Khadi	57	32,37	21,70	33	24,78	16,83
(d) Other Textiles	2,849	2043,32	1246,70	1,075	1236,01	681,73
5. Paper, Paper Products & Printing	53	42,57	28,00	17	6,64	3,64
6. Leather & Leather Products	746	640,52	382,60	320	161,96	82,88
7. Rubber & Rubber Products	154	110,41	85,91	46	58,00	39,40
8. Chemicals & Chemical Products	721	1020,64	653,86	491	843,97	635,30
(a) Heavy Industrial Chemicals	111	206,64	139,32	99	159,13	128,56
(b) Fertilisers	11	15,57	8,39	9	7,77	6,57
(c) Drugs & Pharmaceuticals	243	413,31	267,93	184	447,01	346,11
(d) Non-Edible Oils	7	23,63	16,03	3	87	94
(e) Other Chemicals & Chemical Products	349	361,50	222,18	196	229,18	153,12
9. Petroleum, Coal Products & Nuclear Fuels	36	46,92	43,66	17	42,11	43,98
10. Manufacture of Cement & Cement Products	20	29,85	9,50	10	27,09	20,81
11. Basic Metals & Metal Products	559	452,12	316,35	223	334,06	256,03
(a) Iron & Steel	134	251,38	191,54	86	222,29	174,52
(b) Non-Ferrous Metals	52	71,00	42,87	47	46,74	24,59
(c) Other Metal Products	373	129,74	81,95	90	65,03	56,92
12. Engineering	459	403,78	233,63	300	463,41	296,46
(a) Heavy Engineering	136	158,09	94,95	89	195,05	126,40
(b) Light Engineering	168	98,26	53,55	110	85,85	53,93
(c) Electrical Machinery & Goods	79	66,59	35,26	58	96,10	57,80
(d) Electronic Machinery & Goods	76	80,84	49,86	43	86,41	58,32
13. Vehicles, Vehicle Parts & Transport Equipments	195	290,07	163,66	99	242,86	136,71
14. Other Industries	775	705,30	441,99	576	871,71	710,15
15. Electricity, Gas & Water	5	1,09	1,26	7	4,09	3,95
(a) Electricity Generation & Transmission	2	7	6	2	3,82	3,69
(b) Non-Conventional Energy	1	1	1	2	11	11
(c) Gas, Steam & Water Supply	2	1,02	1,19	3	16	15
16. Construction	21	42,69	21,04	2	50	53
III. TRANSPORT OPERATORS	10	2,62	1,61	11	43	40
IV. PROFESSIONAL AND OTHER SERVICES	207	87,35	76,69	53	113,15	81,61
V. PERSONAL LOANS	71	5,65	6,65	17	3,30	2,81
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	71	5,65	6,65	17	3,30	2,81
VI. TRADE	3,132	2053,00	1402,54	1,267	1028,83	798,26
1. Wholesale Trade	2,671	1839,00	1261,79	1,113	932,78	721,87
2. Retail Trade	461	214,04	140,75	154	96,05	76,38
VII. FINANCE	59	18,17	8,80	12	66,97	61,77
VIII. ALL OTHERS	958	471,92	355,79	229	147,55	117,60
TOTAL BANK CREDIT	12,232	9973,47	6475,49	5,592	6968,92	4835,60
OF WHICH:						
1. Artisans & Village Industries	2	36	29	—	—	—
2. Other Small Scale Industries	3,347	1833,93	1215,02	1,175	835,67	595,62

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	EXPORT TRADE BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	—	—	—	—	—	—
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	—	—	—	—	—	—
II. INDUSTRY	1,698	2501,98	1766,34	331	199,44	179,41
1. Mining & Quarrying	17	15,54	10,05	—	—	—
2. Food Manufacturing & Processing	71	141,86	67,08	6	7,37	4,65
(a) Rice Mills, Flour & Dal Mills	11	37,06	28,63	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	9	16,23	3,04	1	60	51
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	8	3,77	1,29	—	—	—
(f) Others	43	84,81	34,12	5	6,77	4,14
3. Beverage & Tobacco	6	2,31	—	—	—	—
4. Textiles	546	516,49	344,25	136	76,83	71,64
(a) Cotton Textiles	114	187,52	125,39	17	34,38	34,40
(b) Jute Textiles	5	17,71	18,34	1	12	4
(c) Handloom Textiles & Khadi	7	98	67	3	26	23
(d) Other Textiles	420	310,29	199,84	115	42,07	36,96
5. Paper, Paper Products & Printing	8	2,52	1,79	2	1,56	1,66
6. Leather & Leather Products	72	46,03	23,60	24	4,66	4,20
7. Rubber & Rubber Products	7	12,79	9,40	1	3	3
8. Chemicals & Chemical Products	204	339,16	234,26	30	44,70	36,45
(a) Heavy Industrial Chemicals	43	53,46	22,46	2	12,95	14,22
(b) Fertilisers	2	3,32	77	—	—	—
(c) Drugs & Pharmaceuticals	72	95,97	49,38	15	12,69	10,04
(d) Non-Edible Oils	2	1,07	73	—	—	—
(e) Other Chemicals & Chemical Products	85	185,34	160,91	13	19,05	12,19
9. Petroleum, Coal Products & Nuclear Fuels	9	12,18	3,34	2	1	—
10. Manufacture of Cement & Cement Products	2	70	9	9	8	9
11. Basic Metals & Metal Products	126	157,85	59,94	43	5,75	4,12
(a) Iron & Steel	33	113,29	48,18	10	4,04	2,93
(b) Non-Ferrous Metals	16	1,17	62	3	21	18
(c) Other Metal Products	77	43,39	11,14	30	1,51	1,02
12. Engineering	78	68,40	40,56	35	35,33	37,56
(a) Heavy Engineering	14	13,99	1,73	29	13,64	13,86
(b) Light Engineering	17	4,67	2,92	2	40	20
(c) Electrical Machinery & Goods	23	6,69	4,24	2	21,23	23,45
(d) Electronic Machinery & Goods	24	43,05	31,67	2	7	4
13. Vehicles, Vehicle Parts & Transport Equipments	39	71,12	43,35	6	22	5
14. Other Industries	502	1112,99	926,61	30	22,79	18,89
15. Electricity, Gas & Water	3	74	74	—	—	—
(a) Electricity Generation & Transmission	3	74	74	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	8	1,30	1,29	7	10	9
III. TRANSPORT OPERATORS	2	20	2	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	49	28,15	17,37	7	20	20
V. PERSONAL LOANS	8	52	42	1	9	9
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	8	52	42	1	9	9
VI. TRADE	771	825,36	597,76	577	23,16	18,61
1. Wholesale Trade	674	784,08	562,41	564	22,93	18,19
2. Retail Trade	97	41,28	35,35	13	23	42
VII. FINANCE	7	7,63	3,06	4	19	15
VIII. ALL OTHERS	166	185,29	133,51	43	5,99	5,99
TOTAL BANK CREDIT	2,701	3549,13	2518,47	963	229,07	204,46
OF WHICH:						
1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	801	818,65	442,14	185	70,65	55,44

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	INLAND (TRADE) BILLS PURCHASED			INLAND (TRADE) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	8	73	1,05	3	55	19
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	8	73	1,05	3	55	19
II. INDUSTRY	10,060	3386,89	2031,25	9,989	6512,90	4705,13
1. Mining & Quarrying	155	26,33	17,97	147	75,11	68,45
2. Food Manufacturing & Processing	315	136,54	73,36	187	129,37	110,25
(a) Rice Mills, Flour & Dal Mills	77	13,70	6,48	44	5,05	5,25
(b) Sugar	13	57,61	28,97	15	28,74	27,13
(c) Edible Oils & Vanaspati	64	31,08	10,84	46	19,64	17,60
(d) Tea Processing	30	4,71	3,66	4	25,65	19,44
(e) Processing of Fruits & Vegetables	29	6,66	5,59	5	2,70	2,74
(f) Others	102	22,78	17,82	73	47,58	38,09
3. Beverage & Tobacco	48	40,56	19,33	63	53,40	52,63
4. Textiles	1,549	695,27	352,04	1,643	1024,39	667,07
(a) Cotton Textiles	644	387,25	169,98	638	592,44	359,63
(b) Jute Textiles	19	3,68	2,88	22	3,37	3,28
(c) Handloom Textiles & Khadi	46	91	59	12	80	65
(d) Other Textiles	840	303,42	178,59	971	427,78	303,51
5. Paper, Paper Products & Printing	767	96,41	86,71	714	215,11	141,14
6. Leather & Leather Products	120	32,83	25,07	161	56,31	44,72
7. Rubber & Rubber Products	246	54,58	35,68	352	85,41	52,79
8. Chemicals & Chemical Products	1,457	439,52	284,51	1,583	804,92	622,85
(a) Heavy Industrial Chemicals	184	72,19	44,24	266	121,83	88,69
(b) Fertilisers	50	51,87	31,85	36	76,38	50,36
(c) Drugs & Pharmaceuticals	260	93,34	54,99	313	266,97	233,34
(d) Non-Edible Oils	27	11,94	8,25	13	3,04	2,06
(e) Other Chemicals & Chemical Products	936	210,18	145,18	955	336,70	248,40
9. Petroleum, Coal Products & Nuclear Fuels	68	87,73	53,52	136	236,92	116,66
10. Manufacture of Cement & Cement Products	55	20,19	7,94	62	34,24	14,91
11. Basic Metals & Metal Products	1,470	576,05	367,34	1,550	1181,16	917,23
(a) Iron & Steel	574	325,52	216,64	900	739,52	603,92
(b) Non-Ferrous Metals	145	52,60	22,57	167	105,12	70,32
(c) Other Metal Products	751	197,93	128,13	483	336,52	242,99
12. Engineering	2,121	750,14	457,45	1,946	1619,39	1181,31
(a) Heavy Engineering	375	195,93	95,15	333	280,55	156,72
(b) Light Engineering	812	146,31	102,40	606	335,11	275,08
(c) Electrical Machinery & Goods	593	328,15	197,03	595	607,78	415,64
(d) Electronic Machinery & Goods	341	79,76	62,88	412	395,94	333,87
13. Vehicles, Vehicle Parts & Transport Equipments	320	189,19	90,18	539	292,55	147,63
14. Other Industries	1,175	196,35	123,49	815	576,91	471,10
15. Electricity, Gas & Water	28	18,33	14,72	40	78,19	56,39
(a) Electricity Generation & Transmission	19	17,81	14,23	33	73,08	51,69
(b) Non-Conventional Energy	4	41	40	3	4,08	3,94
(c) Gas, Steam & Water Supply	5	11	10	4	1,03	77
16. Construction	166	26,86	21,94	51	49,52	40,01
III. TRANSPORT OPERATORS	246	31,81	18,46	53	30,34	29,85
IV. PROFESSIONAL AND OTHER SERVICES	793	94,95	59,36	199	30,51	22,42
V. PERSONAL LOANS	209	6,44	5,96	161	15,58	12,92
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	209	6,44	5,96	161	15,58	12,92
VI. TRADE	5,044	729,32	472,21	3,184	1063,46	811,03
1. Wholesale Trade	3,669	582,70	372,74	2,343	763,17	591,15
2. Retail Trade	1,375	146,62	99,47	841	300,30	219,87
VII. FINANCE	101	19,28	16,78	44	55,46	56,03
VIII. ALL OTHERS	1,193	288,19	235,98	1,209	762,04	522,96
TOTAL BANK CREDIT	17,654	4557,60	2841,05	14,842	8470,84	6160,54
OF WHICH: 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	4,681	492,32	343,11	3,464	838,90	603,34

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	INLAND (OTHERS) BILLS PURCHASED			INLAND (OTHERS) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42
I. AGRICULTURE	1	34	34	1	2	1
1. Direct Finance	—	—	—	—	—	—
2. Indirect Finance	1	34	34	1	2	1
II. INDUSTRY	7,069	1422,86	880,57	3,822	2196,78	1492,52
1. Mining & Quarrying	149	44,14	44,21	41	175,40	141,60
2. Food Manufacturing & Processing	196	38,46	28,17	141	68,60	62,07
(a) Rice Mills, Flour & Dal Mills	36	8,52	3,00	13	1,73	87
(b) Sugar	12	46	13	2	21	2
(c) Edible Oils & Vanaspati	34	10,79	11,66	35	45,22	44,08
(d) Tea Processing	18	1,10	51	—	—	—
(e) Processing of Fruits & Vegetables	6	1,50	21	5	3,75	3,86
(f) Others	90	16,11	12,66	86	17,69	13,23
3. Beverage & Tobacco	71	5,32	4,70	94	10,99	7,44
4. Textiles	962	196,56	138,69	611	287,88	211,53
(a) Cotton Textiles	321	89,48	65,45	202	116,50	100,50
(b) Jute Textiles	5	6	8	2	11	11
(c) Handloom Textiles & Khadi	51	60	27	10	16	13
(d) Other Textiles	585	106,43	72,89	397	171,12	110,79
5. Paper, Paper Products & Printing	338	36,23	23,35	164	29,81	23,64
6. Leather & Leather Products	74	28,86	16,55	25	5,40	4,26
7. Rubber & Rubber Products	175	25,78	12,75	138	14,01	9,99
8. Chemicals & Chemical Products	1,035	172,85	104,67	446	188,23	119,75
(a) Heavy Industrial Chemicals	146	61,66	37,54	62	25,26	19,82
(b) Fertilisers	19	3,44	1,01	11	10,22	9,29
(c) Drugs & Pharmaceuticals	212	36,73	24,07	114	54,50	32,70
(d) Non-Edible Oils	2	5	45	—	—	—
(e) Other Chemicals & Chemical Products	656	70,98	41,61	259	98,26	57,94
9. Petroleum, Coal Products & Nuclear Fuels	54	47,99	37,53	24	8,39	6,28
10. Manufacture of Cement & Cement Products	53	27,64	26,12	53	10,69	5,94
11. Basic Metals & Metal Products	1,017	198,93	115,09	606	222,08	183,80
(a) Iron & Steel	369	112,51	64,21	316	159,62	129,60
(b) Non-Ferrous Metals	88	13,88	8,97	43	26,87	24,13
(c) Other Metal Products	560	72,53	41,90	247	35,59	30,07
12. Engineering	1,357	282,32	131,15	877	590,10	333,10
(a) Heavy Engineering	215	65,58	24,91	187	195,12	95,67
(b) Light Engineering	489	53,51	24,87	332	126,66	72,56
(c) Electrical Machinery & Goods	408	94,10	50,54	216	159,60	98,73
(d) Electronic Machinery & Goods	245	69,13	30,83	142	108,71	66,14
13. Vehicles, Vehicle Parts & Transport Equipments	285	96,77	57,54	106	239,17	183,35
14. Other Industries	1,039	184,03	121,09	396	163,45	132,34
15. Electricity, Gas & Water	38	10,06	3,52	49	163,98	52,73
(a) Electricity Generation & Transmission	30	9,49	3,17	44	162,36	51,10
(b) Non-Conventional Energy	4	46	27	2	59	59
(c) Gas, Steam & Water Supply	4	11	8	3	1,04	1,04
16. Construction	226	26,90	15,47	51	18,60	14,71
III. TRANSPORT OPERATORS	333	57,80	30,61	59	49,40	47,18
IV. PROFESSIONAL AND OTHER SERVICES	589	39,46	33,48	171	19,79	16,26
V. PERSONAL LOANS	700	16,33	15,48	134	7,06	7,04
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	700	16,33	15,48	134	7,06	7,04
VI. TRADE	3,220	1050,58	964,71	957	208,96	162,71
1. Wholesale Trade	1,777	985,82	914,67	558	154,22	123,59
2. Retail Trade	1,443	64,77	50,05	399	54,74	39,12
VII. FINANCE	303	68,25	62,20	50	29,73	17,97
VIII. ALL OTHERS	1,438	175,19	158,14	576	128,54	92,44
TOTAL BANK CREDIT	13,653	2830,81	2145,54	5,770	2640,27	1836,13
OF WHICH: 1. Artisans & Village Industries	1	2	1	—	—	—
2. Other Small Scale Industries	3,816	452,01	238,47	1,521	246,15	170,90

**TABLE No. 5.1 - TYPE OF ACCOUNT-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUE/S TCs/DDs/TTs/MTs/ PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	43	44	45	46	47	48	49	50	51
I. AGRICULTURE	—	—	—	1	25	30	14,50,080	22840,41	18978,29
1. Direct Finance	—	—	—	—	—	—	13,84,537	17013,21	14469,63
2. Indirect Finance	—	—	—	1	25	30	65,543	5827,20	4508,66
II. INDUSTRY	1,827	2102,75	1518,28	2,290	446,92	364,18	9,29,079	197740,63	158247,69
1. Mining & Quarrying	42	33,75	29,05	36	2,97	2,16	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	53	71,10	55,72	83	40,26	24,56	94,283	15982,35	12437,36
(a) Rice Mills, Flour & Dal Mills	7	1,75	3,18	28	17,79	5,94	38,735	3162,54	2527,23
(b) Sugar	4	7	7	1	7	7	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	18	47,09	35,50	18	8,77	7,27	16,640	2825,58	2173,18
(d) Tea Processing	3	5	1,70	8	4,06	4,05	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	3	3,13	61	4	3,21	3,21	2,403	356,24	278,56
(f) Others	18	19,00	14,66	24	6,36	4,02	33,157	4459,57	3480,66
3. Beverage & Tobacco	26	54,86	36,52	6	59	40	6,049	2400,15	1948,83
4. Textiles	257	254,60	167,18	254	51,32	38,76	1,39,345	32010,19	24743,16
(a) Cotton Textiles	61	45,20	41,11	50	11,85	9,34	37,543	13429,52	10403,15
(b) Jute Textiles	1	2	2	2	1,93	2,28	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	2	1,17	1,29	10	24	6	10,270	483,21	409,37
(d) Other Textiles	193	208,21	124,77	192	37,30	27,07	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	29	16,66	14,32	56	24,01	23,94	42,752	5302,53	4585,54
6. Leather & Leather Products	38	17,57	18,28	32	2,39	2,43	15,296	2985,67	2307,31
7. Rubber & Rubber Products	28	6,04	4,53	17	3,45	2,75	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	330	397,87	261,85	173	48,18	37,53	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	58	70,39	49,40	32	3,82	4,12	7,028	4767,61	3818,90
(b) Fertilisers	15	22,99	22,82	10	15	25	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	111	159,33	114,64	33	3,56	1,45	13,832	7621,42	6111,61
(d) Non-Edible Oils	8	11,89	7,15	4	7,47	4,69	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	138	133,27	67,84	94	33,19	27,02	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	21	65,87	55,17	67	17,69	16,20	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	5	5,19	4,96	12	3,01	5,73	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	229	271,77	235,93	117	18,13	16,33	86,890	24060,30	20170,05
(a) Iron & Steel	88	189,45	178,37	38	13,23	10,96	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	16	32,49	19,46	15	11	11	4,834	1897,94	1417,06
(c) Other Metal Products	125	49,84	38,09	64	4,80	5,26	56,895	5267,06	4301,42
12. Engineering	448	471,00	286,75	216	78,59	50,47	1,00,722	29632,55	23514,11
(a) Heavy Engineering	68	85,83	57,38	44	32,33	15,36	15,230	8488,42	6485,16
(b) Light Engineering	69	30,47	24,83	84	10,25	9,26	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	77	252,08	131,43	39	29,17	21,50	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	234	102,61	73,11	49	6,83	4,35	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipments	65	112,05	79,45	37	8,26	7,34	31,798	8064,22	6077,05
14. Other Industries	167	178,82	144,59	1,133	135,09	124,97	2,61,393	21094,35	17622,43
15. Electricity, Gas & Water	67	105,52	86,42	8	1,35	61	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	61	52,46	48,09	6	85	10	7,681	4729,30	3679,87
(b) Non-Conventional Energy	5	52,94	38,21	—	—	—	459	136,43	108,34
(c) Gas, Steam & Water Supply	1	12	12	2	50	50	1,426	355,60	301,06
16. Construction	22	40,10	37,57	43	11,61	10,00	25,204	5257,71	4541,73
III. TRANSPORT OPERATORS	5	5,86	8,57	127	21,81	20,34	3,33,694	7273,74	5775,35
IV. PROFESSIONAL AND OTHER SERVICES	113	81,89	68,30	522	39,81	22,34	2,50,864	11807,83	10038,80
V. PERSONAL LOANS	48	2,26	2,04	549	11,15	9,38	27,13,753	30242,06	25503,19
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	69,540	579,57	476,97
2. Loans for Housing	—	—	—	—	—	—	6,63,332	10188,53	8992,71
3. Rest of the Personal Loans	48	2,26	2,04	549	11,15	9,38	19,80,881	19473,95	16033,51
VI. TRADE	535	378,53	261,18	1,434	116,02	99,46	9,02,810	47217,16	39808,02
1. Wholesale Trade	426	345,65	208,97	1,063	68,71	61,41	1,70,998	32084,18	27160,08
2. Retail Trade	109	32,87	52,21	371	47,30	38,06	7,31,812	15132,98	12647,95
VII. FINANCE	17	46,83	9,19	25	9,67	4,99	19,850	15135,35	12236,80
VIII. ALL OTHERS	118	63,79	37,70	863	269,23	236,15	1,55,433	20993,99	18261,09
TOTAL BANK CREDIT	2,663	2681,90	1905,25	5,811	914,86	757,13	67,55,563	353251,18	288849,24
OF WHICH:									
1. Artisans & Village Industries	—	—	—	153	1,12	65	85,966	814,72	722,38
2. Other Small Scale Industries	491	225,75	176,44	1,001	104,82	84,30	4,58,263	33724,58	27353,81

**TABLE No. 5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	262	165,77	128,09	548	213,50	155,64
1. Direct Finance	42	15,74	9,74	56	16,43	15,07
2. Indirect Finance	220	150,04	118,35	492	197,06	140,57
II. INDUSTRY	1,367	13586,57	10898,38	458	904,08	615,33
1. Mining & Quarrying	114	1204,91	1007,24	12	7,44	1,18
2. Food Manufacturing & Processing	44	155,56	68,96	43	23,30	21,07
(a) Rice Mills, Flour & Dal Mills	11	2,55	1,41	6	8	7
(b) Sugar	2	15,40	14,31	6	17,99	14,77
(c) Edible Oils & Vanaspati	4	1,54	1,57	4	34	5
(d) Tea Processing	9	58,70	17,12	—	—	—
(e) Processing of Fruits & Vegetables	2	28	29	1	90	1,90
(f) Others	16	77,10	34,26	26	4,00	4,28
3. Beverage & Tobacco	2	2,35	96	—	—	—
4. Textiles	143	204,48	161,77	54	20,09	19,74
(a) Cotton Textiles	110	175,76	138,67	10	16,81	17,18
(b) Jute Textiles	5	3,13	1,96	1	2,18	2,18
(c) Handloom Textiles & Khadi	8	8,24	8,66	8	57	5
(d) Other Textiles	20	17,35	12,48	35	53	34
5. Paper, Paper Products & Printing	10	11,71	8,47	41	9,80	4,14
6. Leather & Leather Products	13	2,33	1,46	4	1,26	1,26
7. Rubber & Rubber Products	20	82,85	77,72	5	4,07	4,25
8. Chemicals & Chemical Products	197	1396,71	1135,45	30	89,60	48,54
(a) Heavy Industrial Chemicals	19	141,54	103,67	7	51,04	23,33
(b) Fertilisers	117	834,36	592,39	7	32,60	21,65
(c) Drugs & Pharmaceuticals	35	144,35	144,92	4	1,90	1,84
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	26	276,46	294,47	12	4,06	1,72
9. Petroleum, Coal Products & Nuclear Fuels	92	4326,79	3108,05	2	1	2
10. Manufacture of Cement & Cement Products	31	53,34	40,10	14	9,56	6,84
11. Basic Metals & Metal Products	222	2705,77	2408,40	26	25,83	20,97
(a) Iron & Steel	189	2505,05	2282,83	14	18,98	15,14
(b) Non-Ferrous Metals	11	33,31	2,77	3	5,57	5,56
(c) Other Metal Products	22	167,42	122,79	9	1,27	26
12. Engineering	324	2228,95	1816,92	37	180,52	151,12
(a) Heavy Engineering	153	740,02	636,43	5	60,95	44,35
(b) Light Engineering	65	624,02	536,10	13	95,98	90,99
(c) Electrical Machinery & Goods	53	557,59	344,67	7	3,11	3,01
(d) Electronic Machinery & Goods	53	307,32	299,72	12	20,49	12,78
13. Vehicles, Vehicle Parts & Transport Equipments	32	101,00	56,66	41	26	25
14. Other Industries	66	364,12	350,12	48	15,74	13,27
15. Electricity, Gas & Water	22	649,31	574,33	76	488,05	293,05
(a) Electricity Generation & Transmission	22	649,31	574,33	73	368,04	202,85
(b) Non-Conventional Energy	—	—	—	1	1	1
(c) Gas, Steam & Water Supply	—	—	—	2	120,00	90,19
16. Construction	35	96,39	81,76	25	28,56	29,62
III. TRANSPORT OPERATORS	28	381,15	369,69	33	16,73	13,90
IV. PROFESSIONAL AND OTHER SERVICES	99	53,05	46,62	68	964,55	952,22
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	273	12478,89	11641,01	165	1008,78	998,69
1. Wholesale Trade	222	12443,12	11607,98	39	1002,21	997,37
2. Retail Trade	51	35,78	33,03	126	6,57	1,32
VII. FINANCE	992	1516,07	1356,26	53	145,91	131,21
VIII. ALL OTHERS	240	2008,66	1800,13	141	157,88	121,54
TOTAL BANK CREDIT	3,261	30190,17	26240,18	1,466	3411,43	2988,54
OF WHICH: 1. Artisans & Village Industries	—	—	—	9	7	8
2. Other Small Scale Industries	14	5,17	4,00	24	4,92	4,51

See Notes on Tables.

**TABLE No. 5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,202	737,97	548,04	2,164	1125,83	800,70
1. Direct Finance	190	123,37	105,05	136	6,98	5,15
2. Indirect Finance	1,012	614,60	442,99	2,028	1118,85	795,55
II. INDUSTRY	2,488	2192,89	1764,55	730	1394,18	1062,40
1. Mining & Quarrying	138	314,22	305,86	32	23,97	25,32
2. Food Manufacturing & Processing	130	183,83	119,30	31	10,93	7,38
(a) Rice Mills, Flour & Dal Mills	18	1,12	1,14	13	1,92	1,76
(b) Sugar	66	86,37	54,88	3	47	22
(c) Edible Oils & Vanaspati	6	20,47	20,06	6	5	4
(d) Tea Processing	1	7	7	—	—	—
(e) Processing of Fruits & Vegetables	8	2,42	2,55	—	—	—
(f) Others	31	73,38	40,61	9	8,50	5,35
3. Beverage & Tobacco	3	11	44	—	—	—
4. Textiles	171	126,61	114,61	25	6,01	5,81
(a) Cotton Textiles	55	62,33	52,23	6	2,57	2,59
(b) Jute Textiles	8	4,30	4,79	1	2	2
(c) Handloom Textiles & Khadi	24	19,43	18,29	14	3,39	3,18
(d) Other Textiles	84	40,55	39,30	4	3	3
5. Paper, Paper Products & Printing	42	40,36	25,00	7	20,37	19,06
6. Leather & Leather Products	7	3,27	3,43	13	5,80	3,17
7. Rubber & Rubber Products	23	18,72	4,60	—	—	—
8. Chemicals & Chemical Products	234	335,80	206,76	16	59,54	27,10
(a) Heavy Industrial Chemicals	56	40,93	33,42	1	5	5
(b) Fertilisers	46	248,51	140,01	5	48,52	21,78
(c) Drugs & Pharmaceuticals	80	16,91	12,85	6	2,40	1,76
(d) Non-Edible Oils	3	30	30	—	—	—
(e) Other Chemicals & Chemical Products	49	29,14	20,19	4	8,56	3,50
9. Petroleum, Coal Products & Nuclear Fuels	146	39,35	38,04	1	54	54
10. Manufacture of Cement & Cement Products	34	23,84	29,58	1	8	8
11. Basic Metals & Metal Products	126	76,92	70,22	13	2,94	2,91
(a) Iron & Steel	73	68,69	62,90	12	2,64	2,60
(b) Non-Ferrous Metals	6	1,62	1,39	—	—	—
(c) Other Metal Products	47	6,60	5,93	1	30	31
12. Engineering	411	518,75	412,12	12	30,24	11,17
(a) Heavy Engineering	128	22,45	20,35	4	26	34
(b) Light Engineering	83	49,90	44,82	2	9	8
(c) Electrical Machinery & Goods	101	231,72	153,98	3	14,39	5,47
(d) Electronic Machinery & Goods	99	214,68	192,98	3	15,51	5,28
13. Vehicles, Vehicle Parts & Transport Equipments	100	48,57	42,62	3	173,25	186,71
14. Other Industries	807	90,11	75,05	79	48,21	45,23
15. Electricity, Gas & Water	97	310,99	259,58	463	984,82	698,61
(a) Electricity Generation & Transmission	94	310,37	259,22	460	944,71	657,41
(b) Non-Conventional Energy	1	1	1	1	3	3
(c) Gas, Steam & Water Supply	2	62	35	2	40,08	41,18
16. Construction	19	61,45	57,35	34	27,48	29,31
III. TRANSPORT OPERATORS	158	319,90	268,42	64	41,70	31,02
IV. PROFESSIONAL AND OTHER SERVICES	77	52,72	49,67	222	107,35	92,08
V. PERSONAL LOANS	—	—	—	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	438	894,44	846,80	301	136,76	105,09
1. Wholesale Trade	118	840,56	812,29	64	108,54	77,65
2. Retail Trade	320	53,88	34,51	237	28,22	27,43
VII. FINANCE	295	867,24	689,03	76	269,47	272,44
VIII. ALL OTHERS	331	565,75	446,02	555	610,63	518,33
TOTAL BANK CREDIT	4,989	5630,91	4612,53	4,112	3685,92	2882,05
OF WHICH: 1. Artisans & Village Industries	31	1,38	1,85	5	4	4
2. Other Small Scale Industries	159	45,11	30,94	22	4,09	3,77

**TABLE No. 5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	6,867	1052,88	914,38	341	93,41	87,15
1. Direct Finance	1,913	189,24	158,12	271	44,84	42,55
2. Indirect Finance	4,954	863,64	756,26	70	48,57	44,61
II. INDUSTRY	945	338,05	288,19	4,308	3390,80	2814,08
1. Mining & Quarrying	34	25,65	23,29	113	244,97	160,85
2. Food Manufacturing & Processing	192	195,15	176,80	312	262,22	203,25
(a) Rice Mills, Flour & Dal Mills	65	3,17	3,09	97	35,00	26,32
(b) Sugar	36	131,06	128,16	29	123,93	91,68
(c) Edible Oils & Vanaspati	12	11,09	14,51	65	52,24	48,73
(d) Tea Processing	2	7	6	7	86	80
(e) Processing of Fruits & Vegetables	17	6,45	5,14	10	4,84	2,29
(f) Others	60	43,32	25,84	104	45,35	33,42
3. Beverage & Tobacco	3	1,47	1,61	27	24,30	21,98
4. Textiles	233	52,91	46,58	787	655,72	510,70
(a) Cotton Textiles	75	22,93	20,40	434	368,33	304,06
(b) Jute Textiles	2	24	19	12	4,54	4,39
(c) Handloom Textiles & Khadi	96	21,78	18,58	11	2,63	1,66
(d) Other Textiles	60	7,95	7,42	330	280,23	200,58
5. Paper, Paper Products & Printing	46	2,12	1,65	202	93,58	78,04
6. Leather & Leather Products	13	35	32	74	36,36	30,24
7. Rubber & Rubber Products	5	81	86	109	69,89	58,12
8. Chemicals & Chemical Products	68	15,63	3,63	523	394,95	362,91
(a) Heavy Industrial Chemicals	3	11	11	85	33,67	30,77
(b) Fertilisers	9	13,92	1,67	17	149,44	149,91
(c) Drugs & Pharmaceuticals	3	9	10	128	79,43	67,34
(d) Non-Edible Oils	2	6	6	6	2,98	3,01
(e) Other Chemicals & Chemical Products	51	1,46	1,69	287	129,43	111,89
9. Petroleum, Coal Products & Nuclear Fuels	5	15	15	37	67,11	58,76
10. Manufacture of Cement & Cement Products	3	8	5	55	30,12	28,81
11. Basic Metals & Metal Products	42	3,23	2,35	476	432,83	367,89
(a) Iron & Steel	14	23	20	297	373,52	315,36
(b) Non-Ferrous Metals	11	47	34	35	26,58	23,37
(c) Other Metal Products	17	2,52	1,81	144	32,73	29,17
12. Engineering	52	3,07	2,26	563	541,28	479,15
(a) Heavy Engineering	3	20	21	128	234,96	194,18
(b) Light Engineering	25	2,25	1,44	166	89,12	75,51
(c) Electrical Machinery & Goods	12	30	30	153	94,62	92,83
(d) Electronic Machinery & Goods	12	32	31	116	122,59	116,62
13. Vehicles, Vehicle Parts & Transport Equipments	18	77	75	152	105,14	89,07
14. Other Industries	194	23,68	20,71	732	234,32	188,16
15. Electricity, Gas & Water	17	2,62	1,88	43	61,04	56,50
(a) Electricity Generation & Transmission	9	41	29	35	56,40	51,66
(b) Non-Conventional Energy	2	14	11	2	24	14
(c) Gas, Steam & Water Supply	6	2,07	1,49	6	4,40	4,70
16. Construction	20	10,36	5,28	103	136,97	119,65
III. TRANSPORT OPERATORS	300	8,33	7,04	165	54,93	46,55
IV. PROFESSIONAL AND OTHER SERVICES	161	32,88	31,47	403	93,07	71,10
V. PERSONAL LOANS	3,958	1776,45	1502,86	—	—	—
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	3,958	1776,45	1502,86	—	—	—
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	7,648	209,85	168,44	938	256,71	172,94
1. Wholesale Trade	127	79,64	67,26	288	138,11	71,60
2. Retail Trade	7,521	130,21	101,18	650	118,60	101,34
VII. FINANCE	1,146	294,75	228,32	148	85,93	78,69
VIII. ALL OTHERS	138	107,99	86,31	337	234,66	202,64
TOTAL BANK CREDIT	21,163	3821,19	3227,01	6,640	4209,50	3473,16
OF WHICH:						
1. Artisans & Village Industries	81	3,64	3,59	109	5,00	3,62
2. Other Small Scale Industries	425	71,48	60,49	1,545	377,46	310,91

**TABLE No. 5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED &/OR MANAGED COMPANIES & CORPORATIONS			PARTNERSHIPS, PROPRIETARY CONCERNS, JOINT FAMILIES, ASSOCIATIONS, CLUBS, SOCIETIES, TRUSTS & GROUPS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	3,142	2136,94	1922,14	1,51,536	3932,47	3013,54
1. Direct Finance	2,363	1355,99	1207,75	1,40,429	2803,86	2218,37
2. Indirect Finance	779	780,95	714,40	11,107	1128,60	795,17
II. INDUSTRY	1,08,507	124862,72	98884,05	4,86,343	44107,96	35931,03
1. Mining & Quarrying	1,433	1153,62	953,81	7,659	630,96	520,60
2. Food Manufacturing & Processing	6,560	9400,20	7311,21	45,376	4956,37	3878,64
(a) Rice Mills, Flour & Dal Mills	1,055	857,18	727,50	19,597	1924,34	1488,33
(b) Sugar	606	2723,04	2252,13	625	371,21	269,77
(c) Edible Oils & Vanaspati	1,365	1954,87	1458,15	8,029	678,31	536,32
(d) Tea Processing	817	1338,67	898,98	631	222,87	174,82
(e) Processing of Fruits & Vegetables	306	242,60	184,35	1,001	81,64	67,70
(f) Others	2,411	2283,85	1790,10	15,493	1678,01	1341,70
3. Beverage & Tobacco	1,222	1839,63	1445,40	2,936	483,98	437,80
4. Textiles	16,970	20519,94	15528,84	82,830	9611,18	7636,99
(a) Cotton Textiles	6,747	9879,44	7470,49	22,816	2623,37	2149,49
(b) Jute Textiles	303	465,47	311,13	781	94,84	71,50
(c) Handloom Textiles & Khadi	160	48,00	38,10	5,565	334,96	279,26
(d) Other Textiles	9,760	10127,03	7709,12	53,668	6558,00	5136,74
5. Paper, Paper Products & Printing	5,218	3352,58	2919,74	26,766	1560,46	1338,31
6. Leather & Leather Products	1,568	1346,51	990,22	8,616	1480,85	1185,40
7. Rubber & Rubber Products	2,421	1906,94	1549,56	7,979	737,16	615,04
8. Chemicals & Chemical Products	18,337	20979,97	16437,41	41,936	4005,00	3219,27
(a) Heavy Industrial Chemicals	3,005	4072,85	3301,56	3,770	407,95	313,36
(b) Fertilisers	712	2356,35	1736,40	797	191,83	145,37
(c) Drugs & Pharmaceuticals	5,090	6358,54	5053,99	6,863	870,65	713,53
(d) Non-Edible Oils	271	271,51	231,72	858	141,14	126,95
(e) Other Chemicals & Chemical Products	9,259	7920,72	6113,73	29,648	2393,43	1920,06
9. Petroleum, Coal Products & Nuclear Fuels	1,093	3037,42	2421,29	2,860	346,74	257,44
10. Manufacture of Cement & Cement Products	1,719	2541,57	2212,64	4,427	398,76	325,89
11. Basic Metals & Metal Products	13,441	16142,68	13303,54	53,321	4232,52	3607,58
(a) Iron & Steel	7,182	11735,52	9902,85	16,865	2128,39	1809,03
(b) Non-Ferrous Metals	1,319	1501,72	1105,34	3,406	321,20	272,44
(c) Other Metal Products	4,940	2905,44	2295,35	33,050	1782,93	1526,11
12. Engineering	18,118	20828,28	16300,42	60,035	4693,55	3820,01
(a) Heavy Engineering	3,776	6303,53	4691,31	8,233	997,41	785,84
(b) Light Engineering	5,352	4796,69	3759,64	27,467	1468,53	1185,74
(c) Electrical Machinery & Goods	4,742	4686,14	3658,78	14,951	1337,16	1088,40
(d) Electronic Machinery & Goods	4,248	5041,93	4190,69	9,384	890,46	760,03
13. Vehicles, Vehicle Parts & Transport Equipments	3,801	6224,18	4596,47	14,061	1190,77	932,78
14. Other Industries	13,469	10360,05	8532,45	1,06,921	7767,16	6441,45
15. Electricity, Gas & Water	919	2097,54	1718,50	7,093	613,97	476,03
(a) Electricity Generation & Transmission	573	1918,96	1583,88	6,254	476,95	347,37
(b) Non-Conventional Energy	97	100,31	76,04	270	34,55	30,95
(c) Gas, Steam & Water Supply	249	78,27	58,59	569	102,47	97,71
16. Construction	2,218	3131,63	2662,55	13,527	1398,52	1237,79
III. TRANSPORT OPERATORS	1,976	1014,99	843,83	39,610	1187,81	933,56
IV. PROFESSIONAL AND OTHER SERVICES	5,898	3790,23	3126,26	66,310	4046,70	3445,33
V. PERSONAL LOANS	—	—	—	5	2	2
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	—	—	—	—	—	—
3. Rest of the Personal Loans	—	—	—	5	2	2
VI. TRADE	13,501	7274,00	5676,76	4,59,925	19887,35	15829,15
1. Wholesale Trade	7,671	5478,92	4193,03	1,23,496	10920,00	8415,27
2. Retail Trade	5,830	1795,09	1483,73	3,36,429	8967,36	7413,89
VII. FINANCE	5,710	10698,23	8421,57	7,829	1132,60	955,67
VIII. ALL OTHERS	4,502	4921,65	4271,45	1,29,247	8562,08	7438,99
TOTAL BANK CREDIT	1,43,236	154698,77	123146,06	13,40,805	82856,98	67547,30
OF WHICH: 1. Artisans & Village Industries	652	53,86	49,41	15,143	308,38	266,61
2. Other Small Scale Industries	38,397	12394,40	9832,55	2,88,862	18797,10	15288,71

**TABLE No. 5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS-MALE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	264	33,62	27,64	11,93,573	12465,93	10606,73
1. Direct Finance	166	10,32	10,01	11,50,712	11633,18	9979,10
2. Indirect Finance	98	23,31	17,63	42,861	832,75	627,63
II. INDUSTRY	1,310	712,08	574,76	2,97,409	5864,08	5081,21
1. Mining & Quarrying	37	13,20	11,89	5,580	114,40	92,28
2. Food Manufacturing & Processing	70	25,61	14,33	38,652	709,96	584,29
(a) Rice Mills, Flour & Dal Mills	28	8,26	8,51	16,730	305,05	249,19
(b) Sugar	5	10,65	1,06	284	34,60	24,14
(c) Edible Oils & Vanaspati	10	3,63	2,10	6,774	98,17	87,75
(d) Tea Processing	3	17	1	170	30,94	23,95
(e) Processing of Fruits & Vegetables	3	45	12	875	14,93	12,25
(f) Others	21	2,45	2,53	13,819	226,27	187,02
3. Beverage & Tobacco	3	11	12	1,728	45,95	38,76
4. Textiles	220	96,79	83,52	31,687	646,36	569,00
(a) Cotton Textiles	126	28,69	25,47	6,301	231,38	203,56
(b) Jute Textiles	1	2	2	470	23,51	18,98
(c) Handloom Textiles & Khadi	7	23	20	3,787	39,37	36,85
(d) Other Textiles	86	67,85	57,83	21,129	352,10	309,61
5. Paper, Paper Products & Printing	137	26,08	21,37	9,239	170,94	157,92
6. Leather & Leather Products	12	1,01	1,00	4,683	104,57	87,58
7. Rubber & Rubber Products	23	11,88	12,35	1,825	50,17	38,83
8. Chemicals & Chemical Products	130	188,63	149,76	10,062	473,34	383,47
(a) Heavy Industrial Chemicals	41	16,52	9,85	41	2,95	2,77
(b) Fertilisers	17	130,36	101,21	21	20	11
(c) Drugs & Pharmaceuticals	34	24,49	21,88	1,480	117,65	91,08
(d) Non-Edible Oils	3	6,60	7,48	463	12,86	11,67
(e) Other Chemicals & Chemical Products	35	10,67	9,34	8,057	339,68	277,83
9. Petroleum, Coal Products & Nuclear Fuels	18	164,94	120,41	1,263	27,10	31,26
10. Manufacture of Cement & Cement Products	34	4,17	3,26	3,099	60,77	53,70
11. Basic Metals & Metal Products	196	68,48	64,61	18,116	341,60	299,04
(a) Iron & Steel	152	57,27	56,20	353	4,64	4,12
(b) Non-Ferrous Metals	15	6,68	5,26	26	76	57
(c) Other Metal Products	29	4,52	3,16	17,737	336,20	294,34
12. Engineering	188	59,93	53,73	19,414	517,75	443,71
(a) Heavy Engineering	67	14,44	13,86	2,574	109,60	94,54
(b) Light Engineering	29	5,03	3,98	7,335	143,50	119,88
(c) Electrical Machinery & Goods	35	13,07	12,01	4,794	185,50	154,63
(d) Electronic Machinery & Goods	57	27,39	23,89	4,711	79,16	74,66
13. Vehicles, Vehicle Parts & Transport Equipments	65	24,66	15,95	12,805	184,25	146,79
14. Other Industries	149	21,28	18,42	1,29,922	2067,81	1849,41
15. Electricity, Gas & Water	13	1,40	1,53	773	10,01	8,37
(a) Electricity Generation & Transmission	11	91	94	134	2,49	1,63
(b) Non-Conventional Energy	—	—	—	75	1,05	96
(c) Gas, Steam & Water Supply	2	49	60	564	6,47	5,78
16. Construction	15	3,91	2,50	8,561	339,11	296,81
III. TRANSPORT OPERATORS	102	3,47	2,69	2,77,849	3978,58	3058,96
IV. PROFESSIONAL AND OTHER SERVICES	133	39,13	33,77	1,61,859	2420,51	2026,55
V. PERSONAL LOANS	—	—	—	24,16,242	25651,92	21733,34
1. Loans for Purchase of Consumer Durables	—	—	—	64,825	535,74	441,39
2. Loans for Housing	—	—	—	6,11,425	7767,03	6913,30
3. Rest of the Personal Loans	—	—	—	17,39,992	17349,14	14378,64
VI. TRADE	422	95,06	72,70	3,87,293	4597,24	3962,59
1. Wholesale Trade	98	85,97	64,54	36,863	938,69	810,40
2. Retail Trade	324	9,08	8,16	3,50,430	3658,55	3152,19
VII. FINANCE	25	15,99	13,34	3,266	101,27	83,71
VIII. ALL OTHERS	63	299,97	270,11	15,118	3186,32	2817,44
TOTAL BANK CREDIT	2,319	1199,32	995,01	47,52,609	58265,85	49370,54
OF WHICH:						
1. Artisans & Village Industries	19	24	37	63,588	405,77	364,24
2. Other Small Scale Industries	388	73,35	64,58	1,18,258	1808,81	1631,01

**TABLE No. 5.2 - ORGANISATION-WISE CLASSIFICATION OF OUTSTANDING CREDIT
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	INDIVIDUALS-FEMALE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	90,181	882,09	774,22	14,50,080	22840,41	18978,29
1. Direct Finance	88,259	813,26	718,71	13,84,537	17013,21	14469,63
2. Indirect Finance	1,922	68,83	55,51	65,543	5827,20	4508,66
II. INDUSTRY	25,214	387,23	333,70	9,29,079	197740,63	158247,69
1. Mining & Quarrying	431	8,81	6,99	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	2,873	59,23	52,13	94,283	15982,35	12437,36
(a) Rice Mills, Flour & Dal Mills	1,115	23,87	19,92	38,735	3162,54	2527,23
(b) Sugar	26	10,39	10,27	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	365	4,87	3,91	16,640	2825,58	2173,18
(d) Tea Processing	20	99	53	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	180	1,75	1,97	2,403	356,24	278,56
(f) Others	1,167	17,35	15,53	33,157	4459,57	3480,66
3. Beverage & Tobacco	125	2,25	1,75	6,049	2400,15	1948,83
4. Textiles	6,225	70,10	65,59	1,39,345	32010,19	24743,16
(a) Cotton Textiles	863	17,91	19,02	37,543	13429,52	10403,15
(b) Jute Textiles	47	28	26	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	590	4,61	4,54	10,270	483,21	409,37
(d) Other Textiles	4,725	47,30	41,78	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	1,044	14,53	11,84	42,752	5302,53	4585,54
6. Leather & Leather Products	293	3,37	3,24	15,296	2985,67	2307,31
7. Rubber & Rubber Products	164	3,26	2,54	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	919	25,33	19,91	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	—	—	—	7,028	4767,61	3818,90
(b) Fertilisers	—	—	—	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	109	5,01	2,32	13,832	7621,42	6111,61
(d) Non-Edible Oils	20	20	16	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	790	20,12	17,43	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	53	92	69	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	185	3,55	5,82	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	911	27,51	22,54	86,890	24060,30	20170,05
(a) Iron & Steel	10	37	34	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	2	2	2	4,834	1897,94	1417,06
(c) Other Metal Products	899	27,13	22,18	56,895	5267,06	4301,42
12. Engineering	1,568	30,22	23,49	1,00,722	29632,55	23514,11
(a) Heavy Engineering	159	4,61	3,75	15,230	8488,42	6485,16
(b) Light Engineering	627	10,73	9,27	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	290	4,65	3,46	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	492	10,23	7,01	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipments	720	11,38	8,99	31,798	8064,22	6077,05
14. Other Industries	9,006	101,87	88,16	2,61,393	21094,35	17622,43
15. Electricity, Gas & Water	50	1,58	89	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	16	74	31	7,681	4729,30	3679,87
(b) Non-Conventional Energy	10	9	10	459	136,43	108,34
(c) Gas, Steam & Water Supply	24	74	48	1,426	355,60	301,06
16. Construction	647	23,33	19,12	25,204	5257,71	4541,73
III. TRANSPORT OPERATORS	13,409	266,14	199,70	3,33,694	7273,74	5775,35
IV. PROFESSIONAL AND OTHER SERVICES	15,634	207,65	163,72	2,50,864	11807,83	10038,80
V. PERSONAL LOANS	2,93,548	2813,67	2266,97	27,13,753	30242,06	25503,19
1. Loans for Purchase of Consumer Durables	4,715	43,83	35,58	69,540	579,57	476,97
2. Loans for Housing	47,949	645,05	576,54	6,63,332	10188,53	8992,71
3. Rest of the Personal Loans	2,40,884	2124,80	1654,85	19,80,881	19473,95	16033,51
VI. TRADE	31,906	378,08	333,86	9,02,810	47217,16	39808,02
1. Wholesale Trade	2,012	48,43	42,70	1,70,998	32084,18	27160,08
2. Retail Trade	29,894	329,65	291,16	7,31,812	15132,98	12647,95
VII. FINANCE	310	7,89	6,56	19,850	15135,35	12236,80
VIII. ALL OTHERS	1,115	183,01	152,95	1,55,433	20993,99	18261,09
TOTAL BANK CREDIT	4,71,317	5125,76	4231,68	67,55,563	353251,18	288849,24
OF WHICH: 1. Artisans & Village Industries	6,329	36,34	32,56	85,966	814,72	722,38
2. Other Small Scale Industries	10,169	142,68	122,33	4,58,263	33724,58	27353,81

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	LESS THAN 6%			6% AND ABOVE BUT LESS THAN 10%			10% AND ABOVE BUT LESS THAN 12%		
	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	38	14,98	14,05	2,047	56,87	50,39	21,264	520,70	403,10
1. Direct Finance	23	21	20	1,501	26,49	26,80	18,846	250,90	212,18
2. Indirect Finance	15	14,77	13,85	546	30,38	23,59	2,418	269,80	190,91
II. INDUSTRY	102	6,15	4,84	963	481,03	346,89	9,353	2777,66	2306,01
1. Mining & Quarrying	—	—	—	20	5,48	3,75	456	42,93	17,82
2. Food Manufacturing & Processing	—	—	—	101	66,27	31,35	828	244,44	189,96
(a) Rice Mills, Flour & Dal Mills	—	—	—	40	4,30	1,58	309	51,98	39,69
(b) Sugar	—	—	—	2	1,64	1,58	9	29	39
(c) Edible Oils & Vanaspati	—	—	—	5	26	19	130	54,38	35,28
(d) Tea Processing	—	—	—	3	25,26	1,57	22	10,31	9,83
(e) Processing of Fruits & Vegetables	—	—	—	15	2,06	99	21	8,55	8,64
(f) Others	—	—	—	36	32,75	25,44	337	118,92	96,13
3. Beverage & Tobacco	—	—	—	3	1,63	17	49	58,39	57,64
4. Textiles	—	—	—	174	123,09	101,89	1,495	716,31	596,61
(a) Cotton Textiles	—	—	—	40	27,11	25,05	360	139,55	117,03
(b) Jute Textiles	—	—	—	—	—	—	18	14,98	7,93
(c) Handloom Textiles & Khadi	—	—	—	19	36	27	85	9,05	7,18
(d) Other Textiles	—	—	—	115	95,63	76,57	1,032	552,74	464,47
5. Paper, Paper Products & Printing	—	—	—	19	53,21	53,29	325	34,86	32,82
6. Leather & Leather Products	—	—	—	18	15,97	4,35	232	120,60	99,10
7. Rubber & Rubber Products	—	—	—	8	7,77	1,54	136	61,45	49,44
8. Chemicals & Chemical Products	—	—	—	39	28,58	24,96	551	226,87	188,85
(a) Heavy Industrial Chemicals	—	—	—	3	68	12	56	58,50	51,99
(b) Fertilisers	—	—	—	—	—	—	12	5,39	5,44
(c) Drugs & Pharmaceuticals	—	—	—	9	9,59	9,07	117	106,78	81,96
(d) Non-Edible Oils	—	—	—	3	1,88	74	8	53	25
(e) Other Chemicals & Chemical Products	—	—	—	24	16,43	15,04	358	55,67	49,22
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	17	23,91	17,96	59	69,60	63,54
10. Manufacture of Cement & Cement Products	—	—	—	3	4	5	83	5,31	4,74
11. Basic Metals & Metal Products	—	—	—	79	49,26	31,07	695	178,30	130,96
(a) Iron & Steel	—	—	—	32	29,65	26,50	170	132,08	90,90
(b) Non-Ferrous Metals	—	—	—	14	62	62	42	14,15	13,55
(c) Other Metal Products	—	—	—	33	18,99	3,94	483	32,06	26,51
12. Engineering	—	—	—	69	52,56	34,05	751	319,68	277,98
(a) Heavy Engineering	—	—	—	12	11,31	7,67	136	37,78	32,56
(b) Light Engineering	—	—	—	29	10,68	2,31	305	49,27	46,66
(c) Electrical Machinery & Goods	—	—	—	14	28,50	22,45	212	68,53	46,24
(d) Electronic Machinery & Goods	—	—	—	14	2,08	1,62	98	164,10	152,52
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	33	6,62	5,85	276	49,58	47,59
14. Other Industries	91	1,22	78	256	15,01	12,66	2,899	532,59	458,18
15. Electricity, Gas & Water	—	—	—	108	4,93	4,50	238	26,13	19,22
(a) Electricity Generation & Transmission	—	—	—	107	4,92	4,49	181	24,55	18,19
(b) Non-Conventional Energy	—	—	—	1	1	1	32	1,14	84
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	25	45	20
16. Construction	11	4,93	4,06	16	26,70	19,44	280	90,62	71,57
III. TRANSPORT OPERATORS	20	21	11	841	7,51	5,88	2,468	36,33	29,06
IV. PROFESSIONAL AND OTHER SERVICES	12	14	13	157	14,58	11,46	2,971	157,60	125,31
V. PERSONAL LOANS	2,67,837	2976,28	2602,39	54,264	479,96	410,37	1,54,601	2506,70	2306,77
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—	—	—	—
2. Loans for Housing	2,53,041	2869,82	2508,21	22,617	276,92	240,48	1,29,384	2341,20	2166,46
3. Rest of the Personal Loans	14,796	106,46	94,18	31,647	203,03	169,88	25,217	165,50	140,30
VI. TRADE	—	—	—	528	96,22	80,27	5,763	509,10	369,78
1. Wholesale Trade	—	—	—	180	77,31	60,86	1,530	393,37	279,45
2. Retail Trade	—	—	—	348	18,91	19,41	4233	115,73	90,34
VII. FINANCE	141	26,06	17,44	332	146,35	122,74	399	139,95	131,85
VIII. ALL OTHERS	119	79,84	53,20	1,055	66,58	61,37	3,577	296,78	268,24
TOTAL LOANS AND ADVANCES	2,68,269	3103,67	2692,16	60,187	1349,09	1089,38	2,00,396	6944,82	5940,12
OF WHICH: 1. Artisans & Village Industries	78	61	53	55	56	51	1,526	14,53	13,76
2. Other Small Scale Industries	6	6	5	400	72,36	57,11	3,597	552,68	451,64

See Notes on Tables

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	12% AND ABOVE BUT LESS THAN 14%			14% AND ABOVE BUT LESS THAN 15%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15
I. AGRICULTURE	4,59,186	4888,16	4184,70	5,26,378	6379,03	5091,25
1. Direct Finance	4,42,603	4131,24	3566,10	5,05,798	5075,23	4227,04
2. Indirect Finance	16,583	756,92	618,60	20,580	1303,81	864,21
II. INDUSTRY	2,03,060	20348,63	16481,52	2,36,394	16488,57	13140,69
1. Mining & Quarrying	3,177	392,38	322,77	3,998	501,70	395,95
2. Food Manufacturing & Processing	21,561	2363,40	1854,91	28,390	725,64	551,31
(a) Rice Mills, Flour & Dal Mills	8,477	477,54	438,15	12,122	144,30	112,63
(b) Sugar	172	56,25	55,91	304	163,17	135,06
(c) Edible Oils & Vanaspati	4,210	574,13	424,90	5,581	122,83	106,32
(d) Tea Processing	167	159,87	93,21	117	26,17	17,12
(e) Processing of Fruits & Vegetables	642	52,75	39,36	467	16,19	12,37
(f) Others	7,893	1042,86	803,39	9,799	252,97	167,81
3. Beverage & Tobacco	1,245	246,95	279,39	1,225	49,82	37,56
4. Textiles	30,579	5172,18	4153,80	32,077	1616,21	1271,42
(a) Cotton Textiles	6,962	2114,23	1672,22	7,167	709,36	612,58
(b) Jute Textiles	325	76,07	52,29	447	10,82	9,39
(c) Handloom Textiles & Khadi	2,722	103,00	84,91	3,309	49,44	42,14
(d) Other Textiles	20,570	2878,88	2344,37	21,154	846,59	607,31
5. Paper, Paper Products & Printing	8,656	238,55	213,63	10,074	399,03	324,67
6. Leather & Leather Products	3,831	842,61	687,76	3,999	81,10	61,55
7. Rubber & Rubber Products	1,988	208,12	154,39	2,127	221,74	183,85
8. Chemicals & Chemical Products	10,784	1879,09	1396,91	11,754	1843,36	1491,17
(a) Heavy Industrial Chemicals	638	261,43	193,65	704	217,13	172,11
(b) Fertilisers	138	131,91	100,77	238	704,37	556,46
(c) Drugs & Pharmaceuticals	1,951	706,88	529,11	1,904	319,11	258,02
(d) Non-Edible Oils	358	98,60	86,00	308	56,60	55,89
(e) Other Chemicals & Chemical Products	7,699	680,27	487,38	8,600	546,14	448,67
9. Petroleum, Coal Products & Nuclear Fuels	882	538,69	476,27	1,166	2543,75	1856,78
10. Manufacture of Cement & Cement Products	1,877	173,00	145,45	2,643	428,22	399,72
11. Basic Metals & Metal Products	16,472	2442,10	2030,53	18,691	2768,51	2245,84
(a) Iron & Steel	2,937	1713,91	1451,90	3,309	2367,87	1910,30
(b) Non-Ferrous Metals	670	129,09	90,83	659	72,65	58,59
(c) Other Metal Products	12,865	599,10	487,80	14,723	328,00	276,96
12. Engineering	18,424	1807,22	1387,29	20,992	2130,95	1650,91
(a) Heavy Engineering	2,087	736,06	598,53	2,563	1123,64	793,72
(b) Light Engineering	8,123	334,45	249,53	9,018	398,89	344,57
(c) Electrical Machinery & Goods	4,366	404,70	287,55	5,142	350,28	297,81
(d) Electronic Machinery & Goods	3,848	332,00	251,69	4,269	258,14	214,81
13. Vehicles, Vehicle Parts & Transport Equipments	6,376	621,99	484,09	7,629	1110,32	921,21
14. Other Industries	71,173	2614,93	2175,77	84,741	1225,74	1063,75
15. Electricity, Gas & Water	2,205	583,20	531,06	2,515	590,44	466,15
(a) Electricity Generation & Transmission	1,664	576,88	526,12	2,203	426,96	331,78
(b) Non-Conventional Energy	107	72	59	82	1,09	87
(c) Gas, Steam & Water Supply	434	5,60	4,35	230	162,39	133,50
16. Construction	3,830	224,22	187,50	4,373	252,04	218,85
III. TRANSPORT OPERATORS	95,768	988,65	814,84	97,776	1098,51	856,11
IV. PROFESSIONAL AND OTHER SERVICES	74,608	1111,18	898,08	79,350	1310,25	1071,72
V. PERSONAL LOANS	5,02,555	4365,99	3639,48	4,19,153	3861,20	3279,68
1. Loans for Purchase of Consumer Durables	7,433	54,87	45,65	6,321	52,00	45,53
2. Loans for Housing	91,323	1354,92	1200,01	78,974	1191,65	1024,76
3. Rest of the Personal Loans	4,03,799	2956,20	2393,82	3,33,858	2617,55	2209,38
VI. TRADE	2,80,382	5654,01	4475,30	2,97,336	12219,93	10964,23
1. Wholesale Trade	30,784	2968,60	2283,12	32,838	9757,78	8912,49
2. Retail Trade	2,49,598	2685,41	2192,18	2,64,498	2462,15	2051,74
VII. FINANCE	3,539	1585,76	1392,23	2,372	1625,92	1435,04
VIII. ALL OTHERS	32,588	2572,28	2225,43	35,091	3068,30	2757,23
TOTAL LOANS AND ADVANCES	16,51,686	41514,66	34111,57	16,93,850	46051,71	38595,93
OF WHICH: 1. Artisans & Village Industries	28,457	179,37	158,23	35,128	228,12	206,09
2. Other Small Scale Industries	96,450	3973,58	3303,48	1,14,251	1709,72	1491,26

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	15% AND ABOVE BUT LESS THAN 16%			16% AND ABOVE BUT LESS THAN 17%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	16	17	18	19	20	21
I. AGRICULTURE	2,05,042	3127,95	2414,34	1,21,128	2814,76	2404,31
1. Direct Finance	1,98,002	2409,23	1873,40	1,10,322	1825,20	1591,93
2. Indirect Finance	7,040	718,71	540,94	10,806	989,56	812,37
II. INDUSTRY	93,253	17611,94	14686,69	94,459	25074,73	20339,57
1. Mining & Quarrying	1,713	458,81	374,01	1,381	869,21	778,57
2. Food Manufacturing & Processing	10,056	1024,92	804,62	10473	2131,75	1617,38
(a) Rice Mills, Flour & Dal Mills	4,360	285,19	236,14	4,173	454,57	342,89
(b) Sugar	182	230,31	181,66	222	599,50	441,63
(c) Edible Oils & Vanaspati	1,732	112,39	95,73	1,490	403,81	305,16
(d) Tea Processing	123	187,33	123,20	261	250,53	182,92
(e) Processing of Fruits & Vegetables	305	16,00	18,83	241	17,33	16,22
(f) Others	3,354	193,70	149,06	4,086	406,01	328,55
3. Beverage & Tobacco	561	214,83	159,47	556	213,43	174,12
4. Textiles	13,862	2102,86	1774,16	11,712	2886,01	2324,02
(a) Cotton Textiles	3,690	922,38	798,10	3,721	1416,00	1097,07
(b) Jute Textiles	160	75,20	48,83	169	63,49	48,80
(c) Handloom Textiles & Khadi	1,379	46,57	43,17	746	59,76	50,58
(d) Other Textiles	8,633	1058,72	884,05	7,076	1346,76	1127,57
5. Paper, Paper Products & Printing	4,377	540,94	452,33	4,283	788,41	704,32
6. Leather & Leather Products	1,346	100,55	98,25	1,187	185,71	156,66
7. Rubber & Rubber Products	1,247	204,20	182,36	1,380	336,46	269,41
8. Chemicals & Chemical Products	7,242	2762,31	2300,15	8,653	3978,28	2894,35
(a) Heavy Industrial Chemicals	551	613,62	551,37	929	660,82	540,02
(b) Fertilisers	193	502,86	410,04	285	906,13	615,94
(c) Drugs & Pharmaceuticals	1,206	545,74	475,05	1,592	815,60	543,44
(d) Non-Edible Oils	210	34,86	28,46	203	39,53	37,10
(e) Other Chemicals & Chemical Products	5,082	1065,24	835,22	5,644	1556,21	1157,85
9. Petroleum, Coal Products & Nuclear Fuels	676	868,19	697,94	607	1618,70	1465,05
10. Manufacture of Cement & Cement Products	1,166	445,89	407,67	920	478,54	431,09
11. Basic Metals & Metal Products	9,809	2264,74	1925,36	9,084	2918,29	2429,03
(a) Iron & Steel	2,382	1634,87	1450,35	2,972	2042,18	1720,18
(b) Non-Ferrous Metals	513	248,91	155,12	558	229,77	167,42
(c) Other Metal Products	6,914	380,96	319,89	5,554	646,34	541,43
12. Engineering	10,439	2615,61	2175,24	11,898	3732,14	2970,39
(a) Heavy Engineering	1,526	832,56	696,74	2,358	1052,04	856,57
(b) Light Engineering	4,739	867,99	703,18	4,719	976,16	752,64
(c) Electrical Machinery & Goods	2,455	512,17	429,04	2,979	933,89	761,04
(d) Electronic Machinery & Goods	1,719	402,89	346,28	1,842	770,05	600,14
13. Vehicles, Vehicle Parts & Transport Equipments	3,301	917,07	675,35	2,991	881,13	709,41
14. Other Industries	22,888	2046,83	1784,63	26,387	2456,35	2009,46
15. Electricity, Gas & Water	1,636	380,44	296,92	700	948,83	819,61
(a) Electricity Generation & Transmission	1,485	353,07	276,88	500	857,71	732,78
(b) Non-Conventional Energy	28	4,58	4,61	53	6,42	4,86
(c) Gas, Steam & Water Supply	123	22,79	15,43	147	84,69	81,98
16. Construction	2,934	663,74	578,24	2,247	651,48	586,69
III. TRANSPORT OPERATORS	31,870	1028,35	870,77	23,263	842,49	679,96
IV. PROFESSIONAL AND OTHER SERVICES	24,606	2021,02	1834,56	16,694	1051,87	871,39
V. PERSONAL LOANS	4,36,524	4644,77	4230,62	3,66,483	3860,37	3027,23
1. Loans for Purchase of Consumer Durables	2,848	25,80	22,63	14,403	111,92	94,16
2. Loans for Housing	28,788	476,70	398,17	26,066	590,06	518,93
3. Rest of the Personal Loans	4,04,888	4142,27	3809,83	3,26,014	3158,38	2414,14
VI. TRADE	76,804	3401,17	2954,72	66,032	4317,67	3767,12
1. Wholesale Trade	15,870	2405,91	2128,92	19,055	2907,89	2601,75
2. Retail Trade	60,934	995,27	825,80	46,977	1409,78	1165,37
VII. FINANCE	2,269	1641,84	1412,78	1,702	1706,67	1367,10
VIII. ALL OTHERS	19,937	2241,70	1951,99	16,206	3313,82	2959,73
TOTAL LOANS AND ADVANCES	8,90,305	35718,73	30356,48	7,05,967	429,82,38	35416,40
OF WHICH: 1. Artisans & Village Industries	7,664	75,29	67,21	6,384	109,97	98,24
2. Other Small Scale Industries	49,664	2534,89	2087,11	51,344	4382,23	3604,44

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	17% AND ABOVE BUT LESS THAN 18%			18% AND ABOVE BUT LESS THAN 20%		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	22	23	24	25	26	27
I. AGRICULTURE	63,364	2296,51	1928,71	42,214	2242,45	2025,09
1. Direct Finance	59,878	1475,35	1295,53	38,872	1477,09	1353,56
2. Indirect Finance	3,486	821,16	633,18	3,342	765,35	671,53
II. INDUSTRY	89,295	29026,59	23573,11	1,09419	39985,21	33620,43
1. Mining & Quarrying	1,457	409,91	331,33	1,946	381,10	299,99
2. Food Manufacturing & Processing	8,719	3068,83	2411,27	9,355	3710,86	3004,95
(a) Rice Mills, Flour & Dal Mills	3,967	596,20	460,13	3,897	616,50	470,49
(b) Sugar	299	1060,32	888,73	361	1132,86	935,08
(c) Edible Oils & Vanaspati	1,320	525,82	371,49	1,323	565,85	487,27
(d) Tea Processing	319	249,27	184,24	435	461,63	312,50
(e) Processing of Fruits & Vegetables	214	58,61	37,50	286	71,35	55,26
(f) Others	2,600	578,61	469,18	3,063	862,66	744,35
3. Beverage & Tobacco	684	304,38	225,63	910	767,17	609,19
4. Textiles	13,333	4025,58	3254,22	17,325	5383,06	4603,43
(a) Cotton Textiles	4,101	1757,47	1327,20	5,561	2366,61	2046,02
(b) Jute Textiles	169	115,86	86,86	177	93,93	67,89
(c) Handloom Textiles & Khadi	818	71,01	63,76	693	67,29	62,22
(d) Other Textiles	8,245	2081,24	1776,40	10,894	2855,23	2427,30
5. Paper, Paper Products & Printing	4,592	1028,44	869,90	6,079	1333,68	1196,14
6. Leather & Leather Products	1,012	177,91	170,53	1,356	308,68	275,95
7. Rubber & Rubber Products	1,685	537,35	502,21	1,999	711,61	569,78
8. Chemicals & Chemical Products	10,191	5008,13	4064,49	12,509	6056,61	5081,62
(a) Heavy Industrial Chemicals	1,167	813,53	604,42	1,346	987,10	827,15
(b) Fertilisers	299	737,82	567,14	323	690,53	474,87
(c) Drugs & Pharmaceuticals	1,968	1228,44	1009,29	2,547	1706,79	1537,16
(d) Non-Edible Oils	161	54,58	46,26	206	58,13	55,36
(e) Other Chemicals & Chemical Products	6,596	2173,76	1837,37	8,087	2614,05	2187,06
9. Petroleum, Coal Products & Nuclear Fuels	664	908,69	476,67	778	698,80	475,25
10. Manufacture of Cement & Cement Products	1,039	475,69	414,50	1,077	710,97	589,15
11. Basic Metals & Metal Products	10,060	3497,03	3012,35	12,045	5048,47	4467,01
(a) Iron & Steel	3,919	2350,85	2023,85	5,180	3511,10	3197,97
(b) Non-Ferrous Metals	706	295,58	258,73	742	411,08	314,69
(c) Other Metal Products	5,435	850,60	729,77	6,123	1126,29	954,34
12. Engineering	11,262	4615,50	3949,25	13,985	7212,94	5950,05
(a) Heavy Engineering	1,931	1113,28	912,07	2,319	1849,10	1507,32
(b) Light Engineering	4,411	1361,52	1219,80	5,196	1769,08	1403,28
(c) Electrical Machinery & Goods	2,942	1081,74	888,74	3,685	1585,33	1290,21
(d) Electronic Machinery & Goods	1,978	1058,96	928,65	2,785	2009,43	1749,23
13. Vehicles, Vehicle Parts & Transport Equipments	3,591	1020,66	761,02	4,590	1457,29	1179,87
14. Other Industries	17,535	2398,06	1984,73	19,899	4024,63	3467,02
15. Electricity, Gas & Water	751	946,80	670,54	799	912,80	758,59
(a) Electricity Generation & Transmission	584	917,44	645,97	566	827,29	690,25
(b) Non-Conventional Energy	28	8,10	7,09	66	40,39	32,21
(c) Gas, Steam & Water Supply	139	21,26	17,48	167	45,11	36,14
16. Construction	2,720	603,64	474,46	4,767	1266,55	1092,43
III. TRANSPORT OPERATORS	27,661	931,33	711,50	39,706	1534,02	1161,34
IV. PROFESSIONAL AND OTHER SERVICES	17,123	1669,70	1446,24	23,392	2885,78	2476,55
V. PERSONAL LOANS	1,72,203	2199,05	1772,85	1,70,986	2672,12	2138,60
1. Loans for Purchase of Consumer Durables	14,633	120,97	98,34	18,430	158,08	124,53
2. Loans for Housing	19,749	433,43	371,92	10,860	552,73	471,63
3. Rest of the Personal Loans	1,37,821	1644,65	1302,59	1,41,696	1961,30	1542,44
VI. TRADE	58,169	4550,16	3806,13	66,549	6325,36	5501,22
1. Wholesale Trade	19,407	2577,83	2193,31	25,279	3162,14	2685,62
2. Retail Trade	38,762	1972,33	1612,82	41,270	3163,22	2815,60
VII. FINANCE	1,768	2267,56	1786,99	3,811	3642,76	2767,05
VIII. ALL OTHERS	15,411	2303,01	1996,44	16,839	305,92	2723,34
TOTAL LOANS AND ADVANCES	4,44,994	45243,90	37021,98	4,72,916	62338,62	52413,62
OF WHICH: 1. Artisans & Village Industries	3,372	94,82	78,50	2,381	86,55	75,81
2. Other Small Scale Industries	47,877	5474,55	4578,91	55,940	6974,14	5957,95

**TABLE No. 5.3 - INTEREST RATE RANGE-WISE CLASSIFICATION OF LOANS AND
ADVANCES OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	20% AND ABOVE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	28	29	30	31	32	33
I. AGRICULTURE	9,400	495,91	459,90	14,50,061	22837,31	18975,84
1. Direct Finance	8,692	342,27	322,89	13,84,537	17013,21	14469,63
2. Indirect Finance	708	153,63	137,01	65,524	5824,09	4506,21
II. INDUSTRY	43,902	14227,40	12414,29	8,80,200	166027,92	136914,02
1. Mining & Quarrying	639	129,72	136,41	14,787	3191,23	2660,59
2. Food Manufacturing & Processing	3,062	862,86	722,82	92,545	14198,97	11188,56
(a) Rice Mills, Flour & Dal Mills	1,117	180,59	169,00	38,462	2811,15	2270,70
(b) Sugar	84	190,50	161,68	1,635	3434,85	2801,73
(c) Edible Oils & Vanaspati	553	143,55	117,75	16,344	2503,03	1944,08
(d) Tea Processing	108	100,65	80,03	1,545	1471,03	1004,61
(e) Processing of Fruits & Vegetables	118	24,36	22,45	2,309	267,22	211,61
(f) Others	1,082	223,20	171,91	32,250	3711,70	2955,82
3. Beverage & Tobacco	463	284,99	251,85	5,696	2141,58	1795,04
4. Textiles	7,823	2199,74	1878,72	1,28,380	24225,03	19958,27
(a) Cotton Textiles	2,942	1271,63	1027,59	34,544	10724,33	8722,88
(b) Jute Textiles	68	16,44	14,08	1,533	466,79	336,07
(c) Handloom Textiles & Khadi	268	14,48	12,72	10,039	420,93	366,95
(d) Other Textiles	4,545	897,19	824,32	82,264	12612,99	10532,37
5. Paper, Paper Products & Printing	2,199	413,88	390,25	40,604	4831,01	4237,35
6. Leather & Leather Products	703	156,01	148,56	13,684	1989,14	1702,72
7. Rubber & Rubber Products	840	226,53	197,68	11,410	2515,23	2110,66
8. Chemicals & Chemical Products	4,259	1881,23	1560,72	65,982	23664,45	19003,21
(a) Heavy Industrial Chemicals	631	367,48	329,67	6,025	3980,28	3270,51
(b) Fertilisers	97	135,36	48,54	1,585	3814,37	2779,21
(c) Drugs & Pharmaceuticals	981	599,09	533,87	12,275	6038,02	4976,97
(d) Non-Edible Oils	103	31,01	30,99	1,560	375,71	341,06
(e) Other Chemicals & Chemical Products	2,447	748,30	617,65	44,537	9456,08	7635,47
9. Petroleum, Coal Products & Nuclear Fuels	287	174,93	130,87	5,136	7445,26	5660,34
10. Manufacture of Cement & Cement Products	513	249,51	218,33	9,321	2967,17	2610,68
11. Basic Metals & Metal Products	4,015	1475,68	1425,74	80,950	20642,38	17697,89
(a) Iron & Steel	1,712	981,94	958,75	22,613	14764,46	12830,71
(b) Non-Ferrous Metals	338	145,89	143,69	4,242	1547,74	1203,24
(c) Other Metal Products	1,965	347,85	323,30	54,095	4330,18	3663,95
12. Engineering	5,065	2383,47	2070,52	92,885	24870,08	20465,67
(a) Heavy Engineering	808	496,53	397,84	13,740	7252,31	5803,03
(b) Light Engineering	1,935	626,28	485,85	38,475	6394,33	5207,81
(c) Electrical Machinery & Goods	1,256	501,60	458,84	23,051	5466,74	4481,92
(d) Electronic Machinery & Goods	1,066	759,07	727,98	17,619	5756,71	4972,91
13. Vehicles, Vehicle Parts & Transport Equipments	1,320	457,30	383,40	30,107	6521,96	5167,79
14. Other Industries	8,916	1631,55	1450,25	2,54,785	16946,91	14407,23
15. Electricity, Gas & Water	369	444,39	302,34	9,321	4837,97	3868,93
(a) Electricity Generation & Transmission	191	419,80	280,54	7,481	4408,63	3507,00
(b) Non-Conventional Energy	41	15,37	13,76	438	77,82	64,81
(c) Gas, Steam & Water Supply	137	9,22	8,05	1,402	351,52	297,12
16. Construction	3,429	1255,61	1145,85	24,607	5039,52	4379,09
III. TRANSPORT OPERATORS	13,475	606,07	488,73	3,32,848	7073,47	5618,31
IV. PROFESSIONAL AND OTHER SERVICES	9,248	1050,47	905,36	2,48,161	11272,57	9640,79
V. PERSONAL LOANS	1,67,249	2607,23	2032,38	27,11,855	30173,68	25440,38
1. Loans for Purchase of Consumer Durables	5,472	55,93	46,13	69,540	579,57	476,97
2. Loans for Housing	2,530	101,08	92,13	6,63,332	10188,53	8992,71
3. Rest of the Personal Loans	1,59,247	2450,22	1894,13	19,78,983	19405,57	15970,70
VI. TRADE	31,126	2666,27	2300,78	8,82,689	39739,91	34219,55
1. Wholesale Trade	11,197	1354,28	1177,77	1,56,140	25605,11	22323,29
2. Retail Trade	19,929	1312,00	1123,00	7,26,549	14134,79	11896,26
VII. FINANCE	2,895	2030,33	1562,62	19,228	14813,19	11995,85
VIII. ALL OTHERS	7,817	1503,04	1367,87	1,48,640	18496,26	16364,83
TOTAL LOANS AND ADVANCES	2,85,112	25186,73	21531,94	66,73,682	310434,30	259169,57
OF WHICH: 1. Artisans & Village Industries	765	23,40	22,55	85,810	813,22	721,43
2. Other Small Scale Industries	18,252	2131,50	1897,08	4,37,781	27805,72	23429,03

**TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	Rs. 25,000 AND LESS			ABOVE Rs. 25,000 AND UPTO Rs. 50,000		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	202,69,975	17477,84	16284,23	6,31,223	2271,34	2176,98
1. Direct Finance	200,23,186	17221,10	16039,28	6,09,044	2187,12	2092,60
2. Indirect Finance	2,46,789	256,74	244,95	22,179	84,23	84,37
II. INDUSTRY	34,39,336	2987,80	2848,25	2,77,743	1041,71	1136,13
1. Mining & Quarrying	—	—	—	4,224	15,75	17,48
2. Food Manufacturing & Processing	38,404	41,71	40,37	35,215	129,90	138,35
(a) Rice Mills, Flour & Dal Mills	—	—	—	14,017	51,08	54,42
(b) Sugar	—	—	—	285	1,04	1,16
(c) Edible Oils & Vanaspati	—	—	—	6,326	23,39	26,24
(d) Tea Processing	—	—	—	112	43	43
(e) Processing of Fruits & Vegetables	—	—	—	913	3,45	3,36
(f) Others	38,404	41,71	40,37	13,562	50,52	52,73
3. Beverage & Tobacco	—	—	—	1,551	5,82	6,47
4. Textiles	—	—	—	35,920	133,87	149,06
(a) Cotton Textiles	—	—	—	6,359	24,16	27,84
(b) Jute Textiles	—	—	—	488	1,75	2,83
(c) Handloom Textiles & Khadi	—	—	—	3,763	13,83	13,98
(d) Other Textiles	—	—	—	25,310	94,12	104,40
5. Paper, Paper Products & Printing	—	—	—	10,800	40,76	48,41
6. Leather & Leather Products	—	—	—	5,048	18,64	22,16
7. Rubber & Rubber Products	—	—	—	2,228	8,45	10,39
8. Chemicals & Chemical Products	—	—	—	11,894	45,30	54,91
(a) Heavy Industrial Chemicals	—	—	—	525	1,99	3,32
(b) Fertilisers	—	—	—	155	57	1,13
(c) Drugs & Pharmaceuticals	—	—	—	1,771	6,95	9,49
(d) Non-Edible Oils	—	—	—	324	1,28	1,55
(e) Other Chemicals & Chemical Products	—	—	—	9,119	34,50	39,41
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1,222	4,50	6,45
10. Manufacture of Cement & Cement Products	—	—	—	3,045	11,09	11,76
11. Basic Metals & Metal Products	—	—	—	20,103	75,55	86,49
(a) Iron & Steel	—	—	—	2,710	10,54	17,03
(b) Non-Ferrous Metals	—	—	—	592	2,29	2,60
(c) Other Metal Products	—	—	—	16,801	62,72	66,86
12. Engineering	—	—	—	21,940	83,31	104,92
(a) Heavy Engineering	—	—	—	1,941	7,32	8,61
(b) Light Engineering	—	—	—	9,775	37,08	43,72
(c) Electrical Machinery & Goods	—	—	—	5,884	22,34	33,87
(d) Electronic Machinery & Goods	—	—	—	4,340	16,57	18,72
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	9,002	33,26	33,10
14. Other Industries	34,00,932	2946,09	2807,89	1,08,939	409,93	417,44
15. Electricity, Gas & Water	—	—	—	1,976	7,37	7,06
(a) Electricity Generation & Transmission	—	—	—	1,459	5,54	5,38
(b) Non-Conventional Energy	—	—	—	130	46	40
(c) Gas, Steam & Water Supply	—	—	—	387	1,37	1,28
16. Construction	—	—	—	4,636	18,22	21,70
III. TRANSPORT OPERATORS	8,08,925	752,00	693,15	1,05,453	400,06	351,50
IV. PROFESSIONAL AND OTHER SERVICES	17,76,091	1505,30	1406,67	88,132	334,36	306,39
V. PERSONAL LOANS	85,46,398	10157,71	9249,45	11,62,094	4342,94	3609,61
1. Loans for Purchase of Consumer Durables	7,57,442	974,32	845,45	43,013	144,65	123,48
2. Loans for Housing	4,16,832	664,15	638,80	1,36,112	513,54	454,58
3. Rest of the Personal Loans	73,72,124	8519,24	7765,20	9,82,969	3684,75	3031,55
VI. TRADE	74,98,684	6461,97	5996,41	3,54,711	1412,00	1300,50
1. Wholesale Trade	2,77,018	339,21	321,19	33,681	134,70	139,38
2. Retail Trade	72,21,666	6122,76	5675,22	3,21,030	1277,30	1161,13
VII. FINANCE	—	—	—	3,592	13,56	14,10
VIII. ALL OTHERS	44,88,984	4736,29	4617,05	42,178	159,39	165,53
TOTAL BANK CREDIT	468,28,393	44078,91	41095,20	26,65,126	9975,37	9060,74
OF WHICH: 1. Artisans & Village Industries	19,42,108	1325,70	1219,76	52,669	194,12	187,93
2. Other Small Scale Industries	11,47,107	1301,95	1274,48	1,30,002	486,85	552,57

**TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 50,000 AND UPTO Rs. 1 LAKH			ABOVE Rs. 1 LAKH AND UPTO Rs. 2 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,81,947	2215,14	1876,15	4,15,590	6571,36	5386,41
1. Direct Finance	2,71,690	2134,07	1802,00	3,99,611	6312,39	5169,32
2. Indirect Finance	10,257	81,07	74,15	15,979	258,98	217,08
II. INDUSTRY	1,87,532	1523,72	1450,55	1,33,355	2186,10	1976,03
1. Mining & Quarrying	2,909	23,55	22,46	2,959	48,92	43,11
2. Food Manufacturing & Processing	18,840	153,39	148,77	10,154	166,94	152,30
(a) Rice Mills, Flour & Dal Mills	7,543	61,82	59,09	4,097	67,56	61,75
(b) Sugar	196	1,55	1,54	145	2,39	2,19
(c) Edible Oils & Vanaspati	3,912	32,08	31,35	1,944	31,98	29,05
(d) Tea Processing	91	74	2,33	98	1,59	1,45
(e) Processing of Fruits & Vegetables	400	3,23	3,66	257	4,25	3,64
(f) Others	6,698	53,99	50,82	3,613	59,17	54,21
3. Beverage & Tobacco	1,043	8,44	8,16	776	12,83	11,71
4. Textiles	24,883	203,89	194,94	19,026	316,63	288,61
(a) Cotton Textiles	6,049	50,31	47,31	5,585	93,93	86,05
(b) Jute Textiles	272	2,20	1,96	228	3,72	3,27
(c) Handloom Textiles & Khadi	2,485	20,82	19,55	1,542	25,67	22,38
(d) Other Textiles	16,077	130,55	126,12	11,671	193,31	176,90
5. Paper, Paper Products & Printing	9,617	79,23	75,20	6,485	105,08	96,18
6. Leather & Leather Products	2,671	21,53	20,96	1,687	27,49	27,39
7. Rubber & Rubber Products	1,959	16,10	15,82	2,250	37,05	32,96
8. Chemicals & Chemical Products	10,646	87,98	88,62	10,657	175,26	164,54
(a) Heavy Industrial Chemicals	620	5,18	5,87	969	15,64	13,52
(b) Fertilisers	142	1,18	1,12	139	2,34	1,99
(c) Drugs & Pharmaceuticals	1,698	14,02	14,68	1,856	30,54	29,87
(d) Non-Edible Oils	320	2,67	3,03	204	3,33	2,95
(e) Other Chemicals & Chemical Products	7,866	64,93	63,92	7,489	123,41	116,22
9. Petroleum, Coal Products & Nuclear Fuels	937	7,62	7,18	851	14,06	12,42
10. Manufacture of Cement & Cement Products	1,846	15,12	14,73	1,179	19,46	18,52
11. Basic Metals & Metal Products	16,108	131,93	128,04	13,430	221,00	205,55
(a) Iron & Steel	2,972	24,65	25,38	3,549	59,11	56,93
(b) Non-Ferrous Metals	590	4,94	5,44	773	12,79	12,32
(c) Other Metal Products	12,546	102,35	97,22	9,108	149,10	136,31
12. Engineering	19,755	162,15	153,93	16,034	263,65	234,85
(a) Heavy Engineering	2,133	17,74	17,45	2,816	47,04	41,41
(b) Light Engineering	8,733	71,97	67,70	7,199	117,84	103,94
(c) Electrical Machinery & Goods	4,486	36,64	35,27	3,575	59,07	52,40
(d) Electronic Machinery & Goods	4,403	35,80	33,52	2,444	39,70	37,10
13. Vehicles, Vehicle Parts & Transport Equipments	6,067	47,98	44,37	5,772	95,02	77,00
14. Other Industries	63,378	508,28	476,25	34,933	567,98	509,46
15. Electricity, Gas & Water	2,178	17,65	12,28	2,598	40,13	30,98
(a) Electricity Generation & Transmission	1,802	14,59	9,53	2,319	35,78	27,17
(b) Non-Conventional Energy	74	59	52	48	80	81
(c) Gas, Steam & Water Supply	302	2,47	2,23	231	3,55	3,00
16. Construction	4,695	38,88	38,84	4,564	74,60	70,43
III. TRANSPORT OPERATORS	65,598	483,69	441,37	82,271	1379,49	1039,62
IV. PROFESSIONAL AND OTHER SERVICES	73,226	587,82	511,25	45,725	729,77	591,58
V. PERSONAL LOANS	6,89,432	5221,95	4300,57	6,37,533	9436,05	8476,07
1. Loans for Purchase of Consumer Durables	9,688	75,88	64,33	11,440	178,82	143,94
2. Loans for Housing	1,84,125	1483,51	1289,06	2,69,356	3977,85	3592,39
3. Rest of the Personal Loans	4,95,619	3662,55	2947,18	3,56,737	5279,39	4739,74
VI. TRADE	2,50,573	2034,03	1791,13	1,35,213	2263,10	1894,34
1. Wholesale Trade	32,772	269,13	231,70	33,331	560,78	457,70
2. Retail Trade	2,17,801	1764,90	1559,43	1,01,882	1702,32	1436,63
VII. FINANCE	3,099	24,60	19,52	2,676	42,69	31,72
VIII. ALL OTHERS	32,346	258,02	239,62	26,623	416,41	370,63
TOTAL BANK CREDIT	15,83,753	12348,96	10630,17	14,78,986	23024,98	19766,39
OF WHICH: 1. Artisans & Village Industries	21,067	163,98	151,14	7,660	121,75	104,98
2. Other Small Scale Industries	93,826	770,76	743,38	68,746	1132,54	1034,05

TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 2 LAKH AND UPTO Rs. 5 LAKH			ABOVE Rs. 5 LAKH AND UPTO Rs. 10 LAKH		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	93,938	2635,71	2322,85	12,471	940,67	663,15
1. Direct Finance	88,035	2454,39	2165,16	10,247	777,16	529,10
2. Indirect Finance	5,903	181,32	157,69	2,224	163,51	134,05
II. INDUSTRY	1,35,266	4762,39	4250,25	63,669	4936,22	4349,42
1. Mining & Quarrying	2,474	85,93	73,81	1,048	81,23	71,14
2. Food Manufacturing & Processing	10,809	391,30	340,67	6,392	510,53	434,29
(a) Rice Mills, Flour & Dal Mills	4,731	174,61	146,94	3,222	260,62	211,54
(b) Sugar	181	6,50	5,95	103	8,32	7,31
(c) Edible Oils & Vanaspati	1,677	60,23	52,70	811	64,18	58,72
(d) Tea Processing	215	8,10	6,81	165	13,71	11,75
(e) Processing of Fruits & Vegetables	308	11,19	10,58	159	12,37	10,30
(f) Others	3,697	130,67	117,69	1,932	151,32	134,67
3. Beverage & Tobacco	798	28,31	25,05	460	36,36	30,91
4. Textiles	22,124	797,63	713,38	11,189	878,46	797,67
(a) Cotton Textiles	6,797	245,35	218,96	3,450	272,36	244,81
(b) Jute Textiles	163	5,72	7,19	116	9,37	9,51
(c) Handloom Textiles & Khadi	1,403	50,51	42,46	480	37,30	30,17
(d) Other Textiles	13,761	496,04	444,77	7,143	559,44	513,18
5. Paper, Paper Products & Printing	7,132	250,19	228,43	3,546	267,98	236,44
6. Leather & Leather Products	1,842	65,70	65,36	1,128	88,46	82,84
7. Rubber & Rubber Products	2,683	94,68	85,12	1,196	91,88	81,95
8. Chemicals & Chemical Products	13,709	490,30	440,52	7,507	584,60	521,46
(a) Heavy Industrial Chemicals	1,366	49,35	46,61	843	66,54	61,82
(b) Fertilisers	258	9,39	9,74	147	11,94	10,76
(c) Drugs & Pharmaceuticals	2,416	86,38	81,00	1,404	110,83	100,22
(d) Non-Edible Oils	275	9,91	9,37	170	13,42	12,17
(e) Other Chemicals & Chemical Products	9,394	335,26	293,80	4,943	381,88	336,49
9. Petroleum, Coal Products & Nuclear Fuels	865	31,20	27,25	477	37,40	32,41
10. Manufacture of Cement & Cement Products	1,270	44,87	39,58	621	48,59	41,53
11. Basic Metals & Metal Products	14,674	518,20	467,89	7,303	563,91	497,43
(a) Iron & Steel	4,786	172,94	158,31	2,834	222,83	197,73
(b) Non-Ferrous Metals	976	35,03	34,27	590	45,84	39,97
(c) Other Metal Products	8,912	310,22	275,31	3,879	295,24	259,72
12. Engineering	17,039	599,28	527,11	8,218	634,16	550,36
(a) Heavy Engineering	2,864	99,99	88,05	1,414	110,80	98,86
(b) Light Engineering	7,090	248,80	214,82	3,310	253,28	216,54
(c) Electrical Machinery & Goods	4,357	154,09	136,27	2,148	165,70	141,07
(d) Electronic Machinery & Goods	2,728	96,40	87,97	1,346	104,39	93,88
13. Vehicles, Vehicle Parts & Transport Equipments	5,227	174,81	146,39	1,747	133,01	114,85
14. Other Industries	28,564	977,58	874,77	10,113	767,47	664,36
15. Electricity, Gas & Water	962	32,36	27,44	467	35,27	30,23
(a) Electricity Generation & Transmission	657	21,63	17,89	325	24,62	20,53
(b) Non-Conventional Energy	82	2,95	2,68	42	3,11	2,81
(c) Gas, Steam & Water Supply	223	7,78	6,86	100	7,54	6,89
16. Construction	5,094	180,03	167,48	2,257	176,91	161,56
III. TRANSPORT OPERATORS	70,916	2279,60	1692,76	6,663	450,23	335,77
IV. PROFESSIONAL AND OTHER SERVICES	25,165	845,33	696,26	8,536	646,65	515,30
V. PERSONAL LOANS	1,92,526	6043,03	5008,90	20,549	1489,50	1160,05
1. Loans for Purchase of Consumer Durables	4,958	147,79	117,79	441	32,44	27,42
2. Loans for Housing	65,546	1968,82	1758,43	5,344	378,31	319,13
3. Rest of the Personal Loans	1,22,022	3926,42	3132,68	14,764	1078,75	813,50
VI. TRADE	98,926	3467,15	2914,30	31,315	2428,66	2033,75
1. Wholesale Trade	36,261	1313,38	1093,53	15,414	1210,73	1015,24
2. Retail Trade	62,665	2153,77	1820,77	15,901	1217,92	1018,51
VII. FINANCE	2,862	100,46	73,13	1,550	123,34	91,96
VIII. ALL OTHERS	18,123	619,20	545,54	16,072	1218,40	1013,79
TOTAL BANK CREDIT	6,37,722	20752,86	17503,99	1,60,825	12233,67	10163,19
OF WHICH: 1. Artisans & Village Industries	2,920	95,23	81,46	888	68,03	57,88
2. Other Small Scale Industries	77,886	2762,10	2463,85	37,355	2884,99	2521,75

**TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 1998**

(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
	19	20	21	22	23	24
I. AGRICULTURE	8,553	1353,90	921,83	3,507	1278,89	936,63
1. Direct Finance	3,359	544,33	475,33	1,396	507,87	435,50
2. Indirect Finance	5,194	809,56	446,51	2,111	771,02	501,13
II. INDUSTRY	53,477	9166,83	7873,03	28,254	10625,58	8653,86
1. Mining & Quarrying	868	149,89	121,75	442	165,24	130,66
2. Food Manufacturing & Processing	5,571	969,46	795,67	2,955	1104,05	860,95
(a) Rice Mills, Flour & Dal Mills	2,889	507,16	403,36	1,411	521,59	383,11
(b) Sugar	101	17,86	14,37	106	42,41	41,01
(c) Edible Oils & Vanaspati	698	121,44	99,39	387	149,19	120,04
(d) Tea Processing	231	40,70	36,91	182	68,59	56,98
(e) Processing of Fruits & Vegetables	145	25,51	20,00	93	35,48	27,81
(f) Others	1,507	256,78	221,64	776	286,79	232,00
3. Beverage & Tobacco	423	75,05	61,78	326	123,25	105,68
4. Textiles	10,344	1780,49	1513,58	5,921	2239,25	1792,16
(a) Cotton Textiles	3,213	556,19	493,58	2,019	766,05	617,36
(b) Jute Textiles	113	20,09	17,82	71	26,75	21,49
(c) Handloom Textiles & Khadi	317	52,57	45,55	129	50,35	41,40
(d) Other Textiles	6,701	1151,64	956,62	3,702	1396,10	1111,92
5. Paper, Paper Products & Printing	2,520	424,55	378,81	1,032	385,70	315,56
6. Leather & Leather Products	1,172	202,62	174,91	705	264,54	208,32
7. Rubber & Rubber Products	964	162,29	137,82	488	183,04	153,39
8. Chemicals & Chemical Products	6,745	1144,13	965,46	3,714	1396,75	1133,46
(a) Heavy Industrial Chemicals	837	143,89	125,79	543	205,23	167,85
(b) Fertilisers	186	33,12	28,01	143	55,67	50,94
(c) Drugs & Pharmaceuticals	1,466	252,08	219,58	938	354,49	298,49
(d) Non-Edible Oils	132	23,83	20,46	70	26,24	22,98
(e) Other Chemicals & Chemical Products	4,124	691,21	571,61	2,020	755,12	593,21
9. Petroleum, Coal Products & Nuclear Fuels	411	71,05	64,93	201	75,29	65,74
10. Manufacture of Cement & Cement Products	539	93,58	81,75	363	135,30	119,24
11. Basic Metals & Metal Products	6,227	1059,91	938,43	3,410	1290,26	1098,25
(a) Iron & Steel	2,900	503,35	456,15	1,830	694,03	628,26
(b) Non-Ferrous Metals	498	87,58	71,58	249	95,02	75,97
(c) Other Metal Products	2,829	468,97	410,70	1,331	501,21	394,01
12. Engineering	6,628	1128,13	967,15	3,585	1343,84	1122,79
(a) Heavy Engineering	1,281	220,59	188,27	808	303,34	258,66
(b) Light Engineering	2,194	369,38	306,16	1,059	395,09	309,22
(c) Electrical Machinery & Goods	1,827	311,18	268,76	1,002	375,72	315,93
(d) Electronic Machinery & Goods	1,326	226,99	203,96	716	269,69	238,99
13. Vehicles, Vehicle Parts & Transport Equipments	1,328	226,87	186,24	875	328,03	265,92
14. Other Industries	7,416	1287,54	1137,45	3,086	1158,68	927,44
15. Electricity, Gas & Water	454	75,40	59,24	298	109,96	76,21
(a) Electricity Generation & Transmission	336	56,03	42,37	236	86,93	57,27
(b) Non-Conventional Energy	32	5,20	4,34	15	5,78	4,70
(c) Gas, Steam & Water Supply	86	14,17	12,53	47	17,25	14,24
16. Construction	1,867	315,88	288,07	853	322,40	278,09
III. TRANSPORT OPERATORS	1,759	281,45	207,29	552	200,53	135,16
IV. PROFESSIONAL AND OTHER SERVICES	5,404	894,15	754,28	1,939	712,48	553,45
V. PERSONAL LOANS	8,631	1416,11	1057,07	2,461	877,12	616,57
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	1,902	301,98	197,41	435	159,15	116,83
3. Rest of the Personal Loans	6,729	1114,13	859,66	2,026	717,97	499,74
VI. TRADE	17,676	2963,53	2417,17	6,414	2396,74	1899,76
1. Wholesale Trade	10,261	1742,77	1422,00	4,145	1559,86	1202,18
2. Retail Trade	7,415	1220,76	995,17	2,269	836,88	697,58
VII. FINANCE	1,577	283,14	213,70	1,199	474,16	373,44
VIII. ALL OTHERS	10,177	1656,90	1395,86	4,140	1504,60	1235,00
TOTAL BANK CREDIT	1,07,254	18016,01	14840,24	48,466	18070,11	14403,88
OF WHICH: 1. Artisans & Village Industries	552	92,06	76,76	210	79,56	62,23
2. Other Small Scale Industries	28,432	4801,43	4081,66	11,964	4404,77	3494,85

TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

(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
	25	26	27	28	29	30
I. AGRICULTURE	1,610	1105,34	871,73	981	1888,25	1622,76
1. Direct Finance	604	440,43	377,34	457	879,57	752,68
2. Indirect Finance	1,006	664,91	494,40	524	1008,68	870,08
II. INDUSTRY	19,236	14461,68	11464,73	21,785	44866,08	35668,93
1. Mining & Quarrying	242	178,80	150,57	282	560,70	464,88
2. Food Manufacturing & Processing	1,830	1363,20	1054,19	1,745	3595,95	2755,44
(a) Rice Mills, Flour & Dal Mills	548	397,21	305,99	209	403,03	290,21
(b) Sugar	119	94,90	81,23	218	468,33	364,93
(c) Edible Oils & Vanaspati	345	259,52	198,06	400	869,75	685,75
(d) Tea Processing	229	169,01	125,45	245	479,60	331,57
(e) Processing of Fruits & Vegetables	43	32,68	27,64	71	134,91	104,05
(f) Others	546	409,88	315,83	602	1240,31	978,93
3. Beverage & Tobacco	227	172,77	135,92	316	650,80	584,09
4. Textiles	4,022	3049,33	2309,86	4,524	9319,14	7216,25
(a) Cotton Textiles	1,525	1154,73	869,72	1,892	3997,19	3036,86
(b) Jute Textiles	45	34,52	24,55	89	176,09	113,18
(c) Handloom Textiles & Khadi	82	62,19	51,52	61	119,73	100,70
(d) Other Textiles	2,370	1797,88	1364,07	2,482	5026,12	3965,51
5. Paper, Paper Products & Printing	731	547,50	451,42	713	1459,40	1247,53
6. Leather & Leather Products	508	377,67	293,01	392	776,43	624,82
7. Rubber & Rubber Products	321	239,66	195,58	347	700,52	551,45
8. Chemicals & Chemical Products	2,779	2096,36	1656,39	3,423	7123,17	5556,63
(a) Heavy Industrial Chemicals	441	335,06	262,61	629	1326,58	1047,57
(b) Fertilisers	139	109,86	85,84	248	534,54	430,72
(c) Drugs & Pharmaceuticals	794	591,43	484,86	1,048	2201,63	1745,00
(d) Non-Edible Oils	68	49,41	43,34	42	76,80	73,62
(e) Other Chemicals & Chemical Products	1,337	1010,60	779,74	1,456	2983,63	2259,73
9. Petroleum, Coal Products & Nuclear Fuels	170	124,66	103,88	259	531,04	420,77
10. Manufacture of Cement & Cement Products	271	206,43	180,94	312	635,30	512,44
11. Basic Metals & Metal Products	2,319	1737,86	1462,92	2,335	4734,60	4021,25
(a) Iron & Steel	1,364	1020,58	886,83	1,505	3092,92	2687,92
(b) Non-Ferrous Metals	227	173,86	142,80	238	475,96	385,76
(c) Other Metal Products	728	543,42	433,29	592	1165,72	947,57
12. Engineering	2,633	1988,91	1595,55	3,424	7085,64	5687,70
(a) Heavy Engineering	678	514,29	415,54	867	1809,56	1380,74
(b) Light Engineering	669	501,87	381,22	823	1674,98	1353,75
(c) Electrical Machinery & Goods	640	478,78	375,12	873	1802,86	1439,66
(d) Electronic Machinery & Goods	646	493,97	423,68	861	1798,24	1513,55
13. Vehicles, Vehicle Parts & Transport Equipments	582	441,87	323,49	820	1717,59	1190,81
14. Other Industries	1,965	1464,53	1143,54	2,129	4384,61	3507,17
15. Electricity, Gas & Water	161	116,04	77,91	229	516,63	405,83
(a) Electricity Generation & Transmission	120	85,51	56,10	200	453,11	354,56
(b) Non-Conventional Energy	14	10,27	7,13	14	30,41	26,53
(c) Gas, Steam & Water Supply	27	20,26	14,68	15	33,10	24,74
16. Construction	475	356,11	329,56	535	1074,55	921,85
III. TRANSPORT OPERATORS	210	156,60	114,03	191	384,74	298,74
IV. PROFESSIONAL AND OTHER SERVICES	1,428	1045,43	891,91	984	1902,55	1608,14
V. PERSONAL LOANS	268	194,99	153,00	182	363,46	320,69
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	255	187,43	147,60	180	361,04	316,63
3. Rest of the Personal Loans	13	7,56	5,40	2	2,42	4,05
VI. TRADE	3,998	2987,33	2261,53	3,037	6090,44	4636,26
1. Wholesale Trade	2,508	1884,75	1410,59	1,905	3964,09	2881,30
2. Retail Trade	1,490	1102,58	850,94	1,132	2126,34	1754,96
VII. FINANCE	1,006	789,32	610,51	1,478	3207,89	2536,74
VIII. ALL OTHERS	3,202	2451,90	2136,86	1,953	3924,99	3362,52
TOTAL BANK CREDIT	30,958	23192,59	18504,32	30,591	62628,38	50054,77
OF WHICH: 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	5,450	4010,65	3016,33	3,895	7592,78	5735,97

TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 4 CRORE AND UPTO Rs. 6 CRORE			ABOVE Rs. 6 CRORE AND UPTO Rs. 10 CRORE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	116	572,29	477,64	92	718,11	584,16
1. Direct Finance	47	233,12	194,82	34	262,28	214,23
2. Indirect Finance	69	339,17	282,82	58	455,83	369,93
II. INDUSTRY	3,596	17883,86	13996,22	2,675	21162,95	16026,52
1. Mining & Quarrying	46	234,64	189,67	34	265,06	197,67
2. Food Manufacturing & Processing	327	1619,49	1218,55	236	1808,66	1321,10
(a) Rice Mills, Flour & Dal Mills	29	136,72	113,79	15	110,79	92,11
(b) Sugar	63	317,56	258,36	77	599,88	465,28
(c) Edible Oils & Vanaspati	66	320,02	224,80	45	345,91	219,93
(d) Tea Processing	49	240,82	156,97	21	162,52	123,97
(e) Processing of Fruits & Vegetables	8	38,65	29,92	5	38,03	36,46
(f) Others	112	565,71	434,71	73	551,53	383,36
3. Beverage & Tobacco	59	297,28	278,45	38	305,74	263,00
4. Textiles	667	3311,93	2596,46	418	3266,48	2331,51
(a) Cotton Textiles	319	1581,24	1254,38	190	1488,36	1062,59
(b) Jute Textiles	21	102,48	71,66	21	158,09	101,31
(c) Handloom Textiles & Khadi	5	22,94	17,54	2	14,80	12,98
(d) Other Textiles	322	1605,27	1252,89	205	1605,24	1154,63
5. Paper, Paper Products & Printing	83	409,58	353,71	58	467,23	379,55
6. Leather & Leather Products	68	338,72	240,52	43	335,60	211,36
7. Rubber & Rubber Products	59	300,89	224,27	43	344,69	244,35
8. Chemicals & Chemical Products	575	2870,99	2231,32	430	3373,44	2601,49
(a) Heavy Industrial Chemicals	98	494,10	379,85	92	713,83	520,99
(b) Fertilisers	52	258,58	203,42	51	403,56	342,62
(c) Drugs & Pharmaceuticals	193	968,50	730,02	150	1171,43	911,98
(d) Non-Edible Oils	9	46,15	37,72	6	46,94	34,85
(e) Other Chemicals & Chemical Products	223	1103,66	880,32	131	1037,69	791,05
9. Petroleum, Coal Products & Nuclear Fuels	41	205,57	140,18	47	386,34	316,83
10. Manufacture of Cement & Cement Products	59	288,59	241,14	41	329,53	267,21
11. Basic Metals & Metal Products	376	1859,37	1533,36	282	2267,92	1708,36
(a) Iron & Steel	255	1258,96	1051,67	199	1593,90	1283,34
(b) Non-Ferrous Metals	46	232,23	179,84	28	222,18	129,34
(c) Other Metal Products	75	368,17	301,84	55	451,84	295,68
12. Engineering	561	2797,77	2076,44	505	3989,67	3071,17
(a) Heavy Engineering	148	736,08	526,43	149	1169,28	848,51
(b) Light Engineering	115	578,79	453,88	111	865,83	660,26
(c) Electrical Machinery & Goods	144	709,00	527,55	117	934,81	712,28
(d) Electronic Machinery & Goods	154	773,90	568,58	128	1019,75	850,11
13. Vehicles, Vehicle Parts & Transport Equipments	149	734,20	585,89	102	818,04	534,79
14. Other Industries	347	1715,31	1376,13	276	2177,57	1745,04
15. Electricity, Gas & Water	78	399,11	295,80	65	544,47	437,24
(a) Electricity Generation & Transmission	70	357,35	263,52	63	527,21	419,99
(b) Non-Conventional Energy	6	31,26	26,60	—	—	—
(c) Gas, Steam & Water Supply	2	10,50	5,67	2	17,25	17,25
16. Construction	101	500,41	414,30	57	482,50	395,86
III. TRANSPORT OPERATORS	31	151,71	128,17	21	178,52	145,71
IV. PROFESSIONAL AND OTHER SERVICES	151	755,32	588,10	101	825,78	683,10
V. PERSONAL LOANS	37	186,02	165,07	20	165,64	157,08
1. Loans for Purchase of Consumer Durables	—	—	—	—	—	—
2. Loans for Housing	37	186,02	165,07	20	165,64	157,08
3. Rest of the Personal Loans	—	—	—	—	—	—
VI. TRADE	413	2057,81	1599,15	306	2486,34	1807,70
1. Wholesale Trade	289	1444,50	1086,78	236	1910,73	1367,19
2. Retail Trade	124	613,31	512,37	70	575,60	440,51
VII. FINANCE	287	1432,20	1146,26	251	2091,95	1764,83
VIII. ALL OTHERS	263	1279,49	1088,56	204	1607,64	1311,94
TOTAL BANK CREDIT	4,894	24318,70	19189,17	3,670	29236,94	22481,04
OF WHICH: 1. Artisans & Village Industries	—	—	—	—	—	—
2. Other Small Scale Industries	375	1856,49	1420,80	239	1849,90	1359,62

TABLE No. 5.4 - SIZE OF CREDIT LIMIT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1998

(Amount in Rupees Lakh)

OCCUPATION	ABOVE Rs. 10 CRORE			TOTAL		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42
I. AGRICULTURE	52	1289,41	1138,01	217,20,055	40318,25	35262,52
1. Direct Finance	13	280,49	261,55	214,07,723	34234,31	30508,90
2. Indirect Finance	39	1008,92	876,46	3,12,332	6083,94	4753,62
II. INDUSTRY	2,491	65123,50	51402,03	43,68,415	200728,43	161095,94
1. Mining & Quarrying	55	1932,43	1626,12	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	209	4169,50	3217,09	1,32,687	16024,06	12477,73
(a) Rice Mills, Flour & Dal Mills	24	470,34	404,91	38,735	3162,54	2527,23
(b) Sugar	94	1964,37	1618,07	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	29	547,91	427,15	16,640	2825,58	2173,18
(d) Tea Processing	22	467,50	261,72	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	1	16,50	1,15	2,403	356,24	278,56
(f) Others	39	702,89	504,09	71,561	4501,28	3521,02
3. Beverage & Tobacco	32	683,50	437,61	6,049	2400,15	1948,83
4. Textiles	307	6713,09	4839,69	1,39,345	32010,19	24743,16
(a) Cotton Textiles	145	3199,64	2443,69	37,543	13429,52	10403,15
(b) Jute Textiles	4	57,75	40,65	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	1	12,49	11,14	10,270	483,21	409,37
(d) Other Textiles	157	3443,22	2344,22	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	35	865,32	774,28	42,752	5302,53	4585,54
6. Leather & Leather Products	32	468,28	335,67	15,296	2985,67	2307,31
7. Rubber & Rubber Products	36	706,48	630,78	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	373	8576,21	6579,42	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	65	1410,23	1183,10	7,028	4767,61	3818,90
(b) Fertilisers	88	2585,33	1744,23	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	98	1833,14	1486,42	13,832	7621,42	6111,61
(d) Non-Edible Oils	6	135,66	119,32	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	116	2611,84	2046,35	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	89	6522,34	4838,63	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	56	1297,98	1177,93	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	323	9599,79	8022,08	86,890	24060,30	20170,05
(a) Iron & Steel	257	8241,48	7002,02	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	27	510,22	337,15	4,834	1897,94	1417,06
(c) Other Metal Products	39	848,08	682,91	56,895	5267,06	4301,42
12. Engineering	400	9556,04	7422,14	1,00,722	29632,55	23514,11
(a) Heavy Engineering	131	3452,41	2612,65	15,230	8488,42	6485,16
(b) Light Engineering	86	2170,92	1716,23	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	88	2078,03	1479,35	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	95	1854,68	1613,91	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipments	127	3313,52	2574,18	31,798	8064,22	6077,05
14. Other Industries	247	5674,85	4843,37	36,62,325	24040,44	20430,32
15. Electricity, Gas & Water	100	3326,96	2629,05	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	94	3060,99	2405,56	7,681	4729,30	3679,87
(b) Non-Conventional Energy	2	45,60	31,81	459	136,43	108,34
(c) Gas, Steam & Water Supply	4	220,37	191,68	1,426	355,60	301,06
16. Construction	70	1717,21	1453,99	25,204	5257,71	4541,73
III. TRANSPORT OPERATORS	29	927,13	885,22	11,42,619	8025,74	6468,49
IV. PROFESSIONAL AND OTHER SERVICES	73	2528,21	2339,04	20,26,955	13313,13	11445,48
V. PERSONAL LOANS	20	505,25	478,50	112,60,151	40399,77	34752,64
1. Loans for Purchase of Consumer Durables	—	—	—	8,26,982	1553,89	1322,42
2. Loans for Housing	20	505,25	478,50	10,80,164	10852,68	9631,51
3. Rest of the Personal Loans	—	—	—	93,53,005	27993,19	23798,71
VI. TRADE	228	16630,05	15252,44	84,01,494	53679,13	45804,43
1. Wholesale Trade	195	16088,75	14852,49	4,48,016	32423,39	27481,26
2. Retail Trade	33	541,29	399,94	79,53,478	21255,74	18323,17
VII. FINANCE	273	6552,03	5360,88	19,850	15135,35	12236,80
VIII. ALL OTHERS	152	5897,05	5395,23	46,44,417	25730,28	22878,14
TOTAL BANK CREDIT	3,318	99452,63	82251,34	535,83,956	397330,09	329944,44
OF WHICH: 1. Artisans & Village Industries	—	—	—	20,28,074	2140,42	1942,14
2. Other Small Scale Industries	93	1171,33	928,97	16,05,370	35026,53	28628,29

TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

RURAL

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	26,83,996	4872,14	4077,83	62,57,795	10369,05	9257,10
1. Direct Finance	26,60,867	4453,44	3868,82	61,96,095	9540,44	8571,93
2. Indirect Finance	23,129	418,70	209,01	61,700	828,60	685,17
II. INDUSTRY	3,41,848	5341,70	3983,94	7,78,565	7297,50	6289,05
1. Mining & Quarrying	1,352	81,71	58,36	2,488	432,29	404,02
2. Food Manufacturing & Processing	14,415	703,75	461,31	28,857	1016,86	873,69
(a) Rice Mills, Flour & Dal Mills	4,464	155,08	115,78	9,694	226,83	185,31
(b) Sugar	81	217,72	155,20	219	326,61	302,60
(c) Edible Oils & Vanaspati	1,688	106,18	77,04	4,234	115,50	109,49
(d) Tea Processing	67	136,43	39,71	181	110,70	100,05
(e) Processing of Fruits & Vegetables	121	13,09	10,54	660	22,11	16,17
(f) Others	7,994	75,24	63,05	13,869	215,10	160,07
3. Beverage & Tobacco	264	23,91	20,39	818	51,41	41,88
4. Textiles	5,973	567,80	450,62	11,899	890,50	741,38
(a) Cotton Textiles	1,655	325,71	234,79	2,581	392,33	318,35
(b) Jute Textiles	114	2,09	1,86	197	15,73	8,42
(c) Handloom Textiles & Khadi	794	16,47	14,09	1,712	18,43	17,25
(d) Other Textiles	3,410	223,53	199,87	7,409	464,00	397,37
5. Paper, Paper Products & Printing	1,192	123,79	103,19	2,941	223,77	207,90
6. Leather & Leather Products	458	34,49	34,69	1,415	59,65	51,14
7. Rubber & Rubber Products	467	108,06	93,72	642	113,20	102,24
8. Chemicals & Chemical Products	2,172	677,95	492,69	4,674	1035,45	816,94
(a) Heavy Industrial Chemicals	140	90,96	53,44	294	165,05	135,57
(b) Fertilisers	117	95,46	87,30	84	198,96	153,24
(c) Drugs & Pharmaceuticals	363	176,12	149,11	679	166,41	134,86
(d) Non-Edible Oils	89	3,88	3,73	216	16,67	17,10
(e) Other Chemicals & Chemical Products	1,463	311,53	199,10	3,401	488,36	376,18
9. Petroleum, Coal Products & Nuclear Fuels	343	870,18	426,65	411	72,33	62,22
10. Manufacture of Cement & Cement Products	674	108,21	82,04	1,599	167,93	150,83
11. Basic Metals & Metal Products	3,183	662,08	548,11	6,322	658,74	540,61
(a) Iron & Steel	560	297,99	238,82	1,226	416,05	355,78
(b) Non-Ferrous Metals	134	82,78	71,13	214	66,97	52,93
(c) Other Metal Products	2,489	281,31	238,16	4,882	175,73	131,89
12. Engineering	3,867	622,05	562,33	6,247	711,29	645,27
(a) Heavy Engineering	550	306,80	269,68	902	153,10	167,97
(b) Light Engineering	1,729	74,88	62,21	2,660	177,08	147,68
(c) Electrical Machinery & Goods	885	137,70	130,01	1,535	198,12	163,63
(d) Electronic Machinery & Goods	703	102,67	100,42	1,150	182,99	165,99
13. Vehicles, Vehicle Parts & Transport Equipments	1,912	123,46	83,81	3,547	253,05	203,83
14. Other Industries	3,04,685	582,33	526,28	7,03,886	1306,52	1211,26
15. Electricity, Gas & Water	299	21,20	9,63	1,060	240,59	177,21
(a) Electricity Generation & Transmission	258	18,95	7,58	757	226,79	165,01
(b) Non-Conventional Energy	16	65	43	135	9,03	8,37
(c) Gas, Steam & Water Supply	25	1,60	1,62	168	4,77	3,82
16. Construction	592	30,72	30,13	1,759	63,92	58,62
III. TRANSPORT OPERATORS	77,228	441,29	323,77	2,02,903	965,45	771,40
IV. PROFESSIONAL AND OTHER SERVICES	47,645	190,46	153,97	4,70,581	828,04	703,56
V. PERSONAL LOANS	7,51,653	1663,95	1451,42	11,16,300	2976,55	2678,71
1. Loans for Purchase of Consumer Durables	50,807	86,76	74,78	60,554	99,91	82,89
2. Loans for Housing	41,779	354,54	295,73	1,18,937	781,85	698,98
3. Rest of the Personal Loans	6,59,067	1222,64	1080,91	9,36,809	2094,80	1896,83
VI. TRADE	7,50,386	1494,89	1315,85	17,42,656	4510,11	4234,43
1. Wholesale Trade	53,100	369,85	343,15	74,044	2211,53	2167,73
2. Retail Trade	6,97,286	1125,04	972,70	16,68,612	2298,58	2066,70
VII. FINANCE	296	197,27	167,06	1,725	86,95	73,10
VIII. ALL OTHERS	1,03,083	645,80	547,99	8,40,580	1289,84	1150,05
TOTAL BANK CREDIT	47,56,135	14847,49	12021,82	114,11,105	28323,49	25157,39
OF WHICH: 1. Artisans & Village Industries	1,65,158	179,10	163,20	3,73,477	368,25	343,06
2. Other Small Scale Industries	1,37,632	857,30	747,71	2,70,331	1618,88	1415,58

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1998

RURAL

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	19
1	38	1	50,27,295	4656,94	4155,41	2,83,050	704,20	637,44	142,52,137	20602,70	18127,79	I
1	38	1	49,40,312	4542,89	4057,96	2,75,834	557,90	502,76	140,73,109	19095,06	17001,47	1
—	—	—	86,983	114,04	97,45	7,216	146,29	134,68	1,79,028	1507,65	1126,31	2
469	1335,74	921,32	10,42,596	677,23	596,88	22,039	776,88	670,09	21,85,517	15429,05	12461,27	II
1	5	5	754	9,42	7,86	165	7,57	6,75	4,760	531,05	477,04	1
23	84,69	62,84	6,438	28,12	23,15	1,222	70,17	62,25	50,955	1903,58	1483,23	2
—	—	—	1,276	11,67	9,59	385	11,84	9,96	15,819	405,42	320,63	2(a)
1	2,00	2,09	35	27	21	8	3,11	3,26	344	549,71	463,36	2(b)
—	—	—	390	3,39	2,73	347	15,16	11,22	6,659	240,22	200,48	2(c)
6	25,46	15,73	2	2	1	4	1,54	1,61	260	274,15	157,11	2(d)
1	5,00	50	111	58	48	12	5,44	5,99	905	46,22	33,67	2(e)
15	52,23	44,52	4,624	12,20	10,12	466	33,08	30,22	26,968	387,85	307,98	2(f)
15	123,50	38,57	55	49	37	124	4,91	4,29	1,276	204,22	105,50	3
73	200,84	175,66	636	3,87	3,36	1,147	99,71	80,78	19,728	1762,72	1451,79	4
39	138,33	130,76	124	1,08	96	435	52,15	40,53	4,834	909,60	725,39	4(a)
—	—	—	6	8	8	12	2,95	2,42	329	20,85	12,78	4(b)
—	—	—	103	48	41	94	3,12	1,90	2,703	38,49	33,64	4(c)
34	62,50	44,90	403	2,24	1,90	606	41,49	35,94	11,862	793,77	679,98	4(d)
15	38,85	38,16	120	1,43	1,26	200	28,02	28,13	4,468	415,87	378,64	5
1	80	28	103	92	88	99	17,39	16,29	2,076	113,26	103,27	6
11	21,74	11,95	27	31	26	116	6,02	4,73	1,263	249,33	212,90	7
90	216,89	168,87	272	1,98	1,75	478	109,91	89,20	7,686	2042,19	1569,46	8
10	24,62	19,52	2	2	1	19	6,52	6,38	465	287,17	214,94	8(a)
2	86	72	2	4	3	5	2,64	2,60	210	297,95	243,89	8(b)
30	114,21	88,88	42	31	23	75	7,52	7,52	1,189	464,57	380,60	8(c)
—	—	—	67	45	43	13	31	30	385	21,31	21,56	8(d)
48	77,21	59,75	159	1,16	1,05	366	92,92	72,39	5,437	971,17	708,47	8(e)
2	9,50	7,11	28	24	21	18	24,35	23,33	802	976,60	519,52	9
3	6,32	5,90	130	1,96	1,61	132	45,30	36,50	2,538	329,72	276,89	10
35	115,89	65,91	307	2,34	2,10	377	75,27	62,85	10,224	1514,33	1219,57	11
8	28,14	17,57	6	3	3	113	50,95	41,96	1,913	793,15	654,16	11(a)
13	77,87	42,03	—	—	—	14	5,68	5,27	375	233,30	171,36	11(b)
14	9,88	6,30	301	2,31	2,08	250	18,64	15,62	7,936	487,88	394,05	11(c)
115	270,81	162,65	694	9,39	8,07	428	99,89	97,90	11,351	1713,44	1476,20	12
35	74,90	48,07	409	7,33	6,29	80	23,94	24,39	1,976	566,07	516,40	12(a)
37	81,13	38,29	141	1,08	87	133	35,48	33,97	4,700	369,65	283,02	12(b)
15	31,93	21,74	81	49	49	106	7,09	4,35	2,622	375,32	320,21	12(c)
28	82,86	54,54	63	49	42	109	33,39	35,20	2,053	402,40	356,56	12(d)
54	151,36	112,13	813	10,88	8,14	229	20,53	17,71	6,555	559,29	425,63	13
29	71,98	60,98	10,32,065	603,33	535,61	16,818	96,14	71,38	20,57,483	2660,31	2405,50	14
—	—	—	26	25	20	13	26,24	26,84	1,398	288,29	213,87	15
—	—	—	12	12	8	11	26,19	26,80	1,038	272,05	199,47	15(a)
—	—	—	2	1	1	—	—	—	153	9,68	8,80	15(b)
—	—	—	12	13	11	2	5	4	207	6,56	5,60	15(c)
2	22,50	10,27	128	2,27	2,07	473	45,45	41,16	2,954	164,86	142,25	16
2	5,50	4,43	2,63,886	473,48	381,58	14,333	160,28	118,24	5,58,352	2046,00	1599,42	III
18	18,97	6,78	3,80,840	256,43	228,50	25,688	87,16	68,28	9,24,772	1381,05	1161,08	IV
75	1,52	79	7,82,257	938,65	826,01	1,35,840	350,34	318,99	27,86,125	5931,01	5275,92	V
1	5	5	62,945	88,84	73,99	7,788	12,71	10,71	1,82,095	288,27	242,42	1
14	21	21	24,015	100,97	95,19	11,969	109,24	95,21	1,96,714	1346,82	1185,32	2
60	1,26	53	6,95,297	748,84	656,83	1,16,083	228,39	213,07	24,07,316	4295,92	3848,17	3
9	25,01	22,60	19,31,589	1339,69	1208,83	68,827	316,74	275,63	44,93,467	7686,43	7057,34	VI
7	18,16	17,21	31,464	42,72	37,28	1,837	114,28	105,49	1,60,452	2756,54	2670,87	1
2	6,84	5,39	19,00,125	1296,97	1171,55	66,990	202,46	170,14	43,33,015	4929,89	4386,47	2
1	60	60	52	61	52	97	19,86	15,78	2,171	305,29	257,06	VII
8	17,26	16,54	5,30,043	383,54	358,61	84,827	133,01	119,05	15,58,541	2469,46	2192,25	VIII
583	1404,98	973,08	99,58,558	8726,57	7756,35	6,34,701	2548,47	2223,50	267,61,082	55851,00	48132,14	Total
—	—	—	8,74,249	500,79	440,41	8,682	12,35	10,33	14,21,566	1060,49	957,00	1
68	40,64	28,13	1,47,113	118,29	108,44	9,034	165,01	134,22	5,64,178	2800,12	2434,08	2

TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

SEMI-URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	24,40,725	5235,16	4424,11	26,66,438	4849,30	4381,67
1. Direct Finance	24,14,747	4695,22	4065,07	26,35,915	4376,19	4008,27
2. Indirect Finance	25,978	539,94	359,05	30,523	473,11	373,40
II. INDUSTRY	4,01,747	7072,07	5988,41	4,84,727	9062,92	7666,93
1. Mining & Quarrying	2,029	168,11	136,70	2,120	294,57	240,32
2. Food Manufacturing & Processing	19,899	1184,48	925,66	20,246	1866,67	1445,59
(a) Rice Mills, Flour & Dal Mills	6,043	385,19	306,85	6,467	493,30	380,18
(b) Sugar	226	236,37	171,57	308	688,91	579,69
(c) Edible Oils & Vanaspati	2,621	273,45	223,24	2,511	178,48	129,87
(d) Tea Processing	152	31,61	24,87	332	87,17	64,18
(e) Processing of Fruits & Vegetables	257	12,41	11,07	270	22,93	17,28
(f) Others	10,600	245,44	188,06	10,358	395,87	274,40
3. Beverage & Tobacco	671	35,29	28,21	1,033	82,13	68,51
4. Textiles	10,980	984,65	863,55	15,030	1688,69	1391,82
(a) Cotton Textiles	4,166	535,99	459,33	4,031	744,46	636,75
(b) Jute Textiles	150	11,89	7,53	240	17,51	10,77
(c) Handloom Textiles & Khadi	693	19,16	15,85	2,002	65,12	60,79
(d) Other Textiles	5,971	417,60	380,84	8,757	861,60	683,51
5. Paper, Paper Products & Printing	3,845	303,07	258,74	5,314	332,41	302,38
6. Leather & Leather Products	1,214	70,29	63,12	1,502	52,75	52,74
7. Rubber & Rubber Products	1,374	146,90	120,39	1,475	96,50	83,28
8. Chemicals & Chemical Products	6,065	976,54	870,75	7,828	1336,42	1142,93
(a) Heavy Industrial Chemicals	667	124,88	94,70	582	228,18	195,36
(b) Fertilisers	144	79,96	71,86	121	193,71	143,03
(c) Drugs & Pharmaceuticals	749	120,57	102,58	1,194	223,98	207,36
(d) Non-Edible Oils	230	62,09	52,49	240	24,01	22,67
(e) Other Chemicals & Chemical Products	4,275	589,04	549,12	5,691	666,55	574,51
9. Petroleum, Coal Products & Nuclear Fuels	552	50,81	46,80	548	103,02	97,36
10. Manufacture of Cement & Cement Products	1,301	109,18	84,60	1,457	128,79	135,72
11. Basic Metals & Metal Products	6,831	969,78	817,25	9,286	900,37	814,29
(a) Iron & Steel	1,711	555,78	483,35	2,376	576,72	524,42
(b) Non-Ferrous Metals	371	163,98	113,72	383	85,09	69,13
(c) Other Metal Products	4,749	250,01	220,18	6,527	238,56	220,74
12. Engineering	7,162	741,58	620,67	8,841	679,39	560,76
(a) Heavy Engineering	936	162,91	137,51	1,057	153,15	100,23
(b) Light Engineering	3,014	188,41	165,88	3,819	165,05	140,29
(c) Electrical Machinery & Goods	1,667	225,22	178,77	2,255	224,24	183,90
(d) Electronic Machinery & Goods	1,545	165,04	138,51	1,710	136,94	136,33
13. Vehicles, Vehicle Parts & Transport Equipments	3,284	159,96	123,60	3,391	168,05	140,97
14. Other Industries	3,33,119	1033,26	917,33	4,02,569	1160,93	1045,83
15. Electricity, Gas & Water	1,791	61,72	49,36	709	65,06	49,99
(a) Electricity Generation & Transmission	1,406	53,18	42,99	491	53,10	40,67
(b) Non-Conventional Energy	28	79	55	57	90	80
(c) Gas, Steam & Water Supply	357	7,75	5,82	161	11,06	8,52
16. Construction	1,630	76,45	61,69	3,378	107,15	94,44
III. TRANSPORT OPERATORS	1,08,039	704,80	527,08	1,28,516	794,93	631,60
IV. PROFESSIONAL AND OTHER SERVICES	80,615	468,18	390,33	3,64,052	1015,72	859,80
V. PERSONAL LOANS	12,67,405	3581,89	3143,97	10,91,591	3606,02	3213,16
1. Loans for Purchase of Consumer Durables	1,11,385	203,35	175,98	78,386	143,70	122,07
2. Loans for Housing	1,10,905	1056,07	916,71	1,28,035	1024,77	904,56
3. Rest of the Personal Loans	10,45,115	2322,47	2051,28	8,85,170	2437,55	2186,53
VI. TRADE	8,06,836	2962,26	2559,58	10,50,420	3190,91	2729,10
1. Wholesale Trade	67,166	889,77	759,87	42,100	761,97	607,28
2. Retail Trade	7,39,670	2072,49	1799,71	10,08,320	2428,94	2121,82
VII. FINANCE	655	96,07	73,37	1,849	251,95	197,06
VIII. ALL OTHERS	2,47,457	1021,63	837,60	7,35,379	1544,57	1412,48
TOTAL BANK CREDIT	53,53,479	21142,07	17944,45	65,22,972	24316,31	21091,79
OF WHICH: 1. Artisans & Village Industries	1,46,285	250,73	225,40	1,58,277	224,57	207,35
2. Other Small Scale Industries	1,94,487	2173,05	1856,80	2,21,241	3019,13	2547,35

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1998

SEMI-URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	19
2	1,49	78	8,73,349	750,92	694,18	2,81,171	688,90	628,45	62,61,685	11525,78	10129,19	I
2	1,49	78	8,56,096	726,59	673,65	2,73,357	612,83	565,36	61,80,117	10412,32	9313,12	1
—	—	—	17,253	24,33	20,54	7,814	76,07	63,10	81,568	1113,46	816,08	2
195	545,77	466,95	1,63,819	157,70	141,16	46,566	1831,47	1475,87	10,97,054	18669,92	15739,33	II
1	2,54	1,73	200	3,79	3,01	356	56,86	43,48	4,706	525,87	425,25	1
30	115,68	88,85	2,296	13,80	11,50	3,289	329,82	251,50	45,760	3510,44	2723,10	2
2	1,66	1,74	254	6,25	5,02	1,133	85,17	64,03	13,899	971,57	757,82	2(a)
—	—	—	11	12	11	28	19,94	12,71	573	945,34	764,08	2(b)
—	—	—	136	1,88	1,61	605	53,74	40,31	5,873	507,55	395,04	2(c)
20	87,40	64,94	—	—	—	38	11,33	12,00	542	217,51	166,00	2(d)
4	3,62	3,20	50	61	60	32	3,58	3,33	613	43,15	35,48	2(e)
4	23,00	18,96	1,845	4,94	4,16	1,453	156,07	119,10	24,260	825,31	604,68	2(f)
6	17,38	17,23	42	49	31	331	27,50	25,02	2,083	162,78	139,28	3
10	11,24	10,05	627	5,59	4,47	4,328	539,55	431,76	30,975	3229,72	2701,65	4
1	1,10	1,10	94	2,00	1,43	1,787	338,77	274,07	10,079	1622,32	1372,69	4(a)
—	—	—	1	1	—	17	11,05	9,76	408	40,46	28,06	4(b)
—	—	—	77	50	47	154	17,03	13,49	2,926	101,82	90,59	4(c)
9	10,14	8,94	455	3,09	2,57	2,370	172,70	134,45	17,562	1465,13	1210,31	4(d)
2	9,00	9,35	170	2,06	1,82	1,275	112,13	99,48	10,606	758,68	671,77	5
—	—	—	58	36	37	214	8,97	8,76	2,988	132,37	124,99	6
14	13,30	12,91	40	53	40	472	55,34	25,78	3,375	312,57	242,75	7
49	61,20	51,66	129	2,12	1,85	1,521	145,27	114,23	15,592	2521,55	2181,43	8
9	15,33	15,54	1	1	1	60	10,59	10,61	1,319	378,99	316,22	8(a)
—	—	—	1	1	1	16	1,93	1,76	282	275,60	216,65	8(b)
4	3,71	4,18	35	57	50	264	26,85	23,22	2,246	375,67	337,84	8(c)
—	—	—	6	6	3	55	6,14	4,96	531	92,29	80,15	8(d)
36	42,16	31,94	86	1,48	1,30	1,126	99,76	73,69	11,214	1398,99	1230,56	8(e)
—	—	—	6	4	4	64	11,29	11,53	1,170	165,16	155,72	9
1	50	5	43	72	51	330	27,76	27,31	3,132	266,95	248,19	10
2	70	—	162	1,36	1,16	1,068	101,94	89,98	17,349	1974,15	1722,67	11
—	—	—	8	13	14	306	68,12	57,45	4,401	1200,75	1065,36	11(a)
—	—	—	—	—	—	18	57	70	772	249,65	183,55	11(b)
2	70	—	154	1,23	1,02	744	33,24	31,83	12,176	523,75	473,77	11(c)
38	62,81	50,31	335	3,44	2,86	1,372	101,80	83,87	17,748	1589,03	1318,45	12
2	2,51	2,61	86	1,37	1,12	234	14,18	13,36	2,315	334,13	254,83	12(a)
20	24,31	17,58	96	93	73	413	47,01	37,01	7,362	425,71	361,49	12(b)
2	8,26	6,95	70	47	42	360	28,13	23,32	4,354	486,32	393,35	12(c)
14	27,73	23,17	83	68	59	365	12,48	10,18	3,717	342,87	308,78	12(d)
23	107,72	100,23	340	4,26	3,33	671	27,18	17,81	7,709	467,18	385,94	13
10	54,25	51,92	1,59,078	113,37	103,93	29,431	205,52	173,56	9,24,207	2567,33	2292,58	14
7	86,45	69,69	5	8	5	34	2,15	2,20	2,546	215,47	171,29	15
7	86,45	69,69	3	6	4	17	1,52	1,57	1,924	194,31	154,95	15(a)
—	—	—	—	—	—	3	22	22	88	1,91	1,57	15(b)
—	—	—	2	2	1	14	42	41	534	19,25	14,77	15(c)
2	3,00	2,98	288	5,68	5,55	1,810	78,38	69,60	7,108	270,67	234,26	16
—	—	—	46,681	154,03	119,03	32,679	411,56	316,74	3,15,915	2065,32	1594,45	III
5	40,03	24,85	94,489	89,59	79,81	48,274	260,95	217,48	5,87,435	1874,47	1572,27	IV
6,780	30,97	9,05	2,58,368	416,02	372,01	3,81,501	1066,19	981,36	30,05,645	8701,09	7719,56	V
—	—	—	33,571	43,70	36,40	23,673	44,58	36,77	2,47,015	435,32	371,21	1
8	23	19	20,129	121,91	112,42	32,047	297,08	263,20	2,91,124	2500,06	2197,09	2
6,772	30,74	8,86	2,04,668	250,41	223,19	3,25,781	724,54	681,39	24,67,506	5765,71	5151,25	3
8	9,56	10,30	4,37,462	403,77	365,66	1,16,005	1214,78	939,14	24,10,731	7781,27	6603,77	VI
7	4,20	4,99	4,748	22,91	20,43	9,297	465,19	329,13	1,23,318	2144,04	1721,69	1
1	5,36	5,31	4,32,714	380,86	345,23	1,06,708	749,58	610,01	22,87,413	5637,23	4882,07	2
3	5,93	4,48	46	1,35	1,26	596	72,97	61,02	3,149	428,26	337,19	VII
1	—	—	1,32,061	116,73	110,28	2,86,337	517,36	454,18	14,01,235	3200,30	2814,53	VIII
6,994	633,74	516,42	20,06,275	2090,11	1883,39	11,93,129	6064,18	5074,24	150,82,849	54246,41	46510,29	Total
—	—	—	1,26,253	83,31	75,29	9,560	22,15	19,25	4,40,375	580,75	527,29	1
22	28,37	25,98	31,158	41,55	37,61	23,308	708,41	567,29	4,70,216	5970,51	5035,04	2

TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

URBAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	3,82,517	1683,56	1391,95	5,78,300	2342,73	2054,14
1. Direct Finance	3,72,716	1244,24	1080,43	5,57,082	1720,02	1568,10
2. Indirect Finance	9,801	439,33	311,52	21,218	622,71	486,05
II. INDUSTRY	2,26,616	11288,73	9530,66	3,91,329	19309,90	15785,97
1. Mining & Quarrying	1,332	160,16	126,29	1,886	223,84	168,77
2. Food Manufacturing & Processing	8,265	1648,52	1286,99	15,069	2263,51	1832,98
(a) Rice Mills, Flour & Dal Mills	2,875	312,55	247,94	3,867	692,75	570,62
(b) Sugar	94	554,07	431,20	322	459,16	398,62
(c) Edible Oils & Vanaspati	1,076	324,31	232,00	1,629	354,99	282,39
(d) Tea Processing	61	60,04	36,61	224	78,51	65,72
(e) Processing of Fruits & Vegetables	140	18,09	16,26	285	20,21	15,54
(f) Others	4,019	379,46	322,99	8,742	657,90	500,09
3. Beverage & Tobacco	337	66,84	61,28	1,022	475,60	434,96
4. Textiles	12,044	1727,52	1499,66	25,669	4117,58	3176,66
(a) Cotton Textiles	3,287	586,49	522,45	8,103	2241,56	1614,70
(b) Jute Textiles	210	131,50	86,97	206	59,89	42,72
(c) Handloom Textiles & Khadi	1,410	71,18	60,17	2,291	162,06	132,13
(d) Other Textiles	7,137	938,35	830,07	15,069	1654,08	1387,12
5. Paper, Paper Products & Printing	3,459	300,04	280,31	8,075	736,54	667,96
6. Leather & Leather Products	1,262	124,57	111,43	2,403	154,41	126,87
7. Rubber & Rubber Products	1,551	155,30	118,77	2,542	413,78	372,94
8. Chemicals & Chemical Products	6,109	1045,77	903,32	11,248	1787,52	1483,19
(a) Heavy Industrial Chemicals	516	107,69	87,67	841	307,05	227,59
(b) Fertilisers	225	224,67	169,74	264	281,06	214,94
(c) Drugs & Pharmaceuticals	1,190	238,05	211,67	2,037	371,29	319,20
(d) Non-Edible Oils	161	35,47	32,05	247	40,43	33,42
(e) Other Chemicals & Chemical Products	4,017	439,89	402,19	7,859	787,70	688,04
9. Petroleum, Coal Products & Nuclear Fuels	677	94,93	74,80	944	280,22	247,19
10. Manufacture of Cement & Cement Products	861	179,05	136,93	1,270	277,99	258,77
11. Basic Metals & Metal Products	12,452	1749,65	1534,08	18,710	2978,13	2559,97
(a) Iron & Steel	3,513	1086,24	973,28	5,262	2094,87	1840,16
(b) Non-Ferrous Metals	786	122,06	96,21	865	182,58	145,38
(c) Other Metal Products	8,153	541,36	464,60	12,583	700,68	574,44
12. Engineering	10,286	1911,21	1626,35	17,045	2535,61	1913,33
(a) Heavy Engineering	2,467	631,48	525,01	2,036	888,41	680,63
(b) Light Engineering	4,231	416,05	366,49	7,617	451,85	343,23
(c) Electrical Machinery & Goods	2,154	487,36	412,64	4,391	798,12	560,90
(d) Electronic Machinery & Goods	1,434	376,32	322,23	3,001	397,23	328,57
13. Vehicles, Vehicle Parts & Transport Equipments	2,056	496,52	437,20	4,647	557,34	442,88
14. Other Industries	1,62,403	1392,84	1140,93	2,75,967	2037,19	1717,81
15. Electricity, Gas & Water	2,180	144,00	112,12	845	197,26	130,38
(a) Electricity Generation & Transmission	2,105	121,38	95,91	559	177,08	114,80
(b) Non-Conventional Energy	18	10,75	9,90	54	4,07	2,71
(c) Gas, Steam & Water Supply	57	11,88	6,31	232	16,10	12,87
16. Construction	1,342	91,82	80,20	3,987	273,39	251,28
III. TRANSPORT OPERATORS	52,858	405,85	311,71	1,04,617	809,54	681,45
IV. PROFESSIONAL AND OTHER SERVICES	54,277	446,64	366,10	2,46,453	1512,55	1295,69
V. PERSONAL LOANS	9,17,328	3421,54	3029,53	12,72,654	4777,54	4257,21
1. Loans for Purchase of Consumer Durables	1,06,202	210,23	186,81	1,08,853	217,74	182,29
2. Loans for Housing	1,12,680	1372,45	1212,85	1,70,031	1560,79	1401,97
3. Rest of the Personal Loans	6,98,446	1838,87	1629,88	9,93,770	2999,01	2672,95
VI. TRADE	2,79,632	3094,20	2664,40	6,71,075	4744,08	4021,80
1. Wholesale Trade	22,764	1802,03	1597,16	47,742	1942,54	1601,05
2. Retail Trade	2,56,868	1292,17	1067,24	6,23,333	2801,54	2420,75
VII. FINANCE	653	129,73	90,95	2,698	551,59	461,28
VIII. ALL OTHERS	2,01,888	1544,30	1303,98	6,59,935	2727,05	2475,98
TOTAL BANK CREDIT	21,15,769	22014,55	18689,27	39,27,061	36774,98	31033,53
OF WHICH: 1. Artisans & Village Industries	51,236	133,26	124,25	63,852	160,71	146,14
2. Other Small Scale Industries	1,28,359	3471,93	2960,63	2,14,963	4979,17	4208,38

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1998

URBAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	19
20	19,21	18,11	74,999	83,93	73,98	31,093	324,30	300,65	10,66,929	4453,73	3838,82	I
16	18,85	17,77	71,849	68,53	62,58	29,126	222,18	210,19	10,30,789	3273,81	2939,07	1
4	36	33	3,150	15,39	11,40	1,967	102,12	90,45	36,140	1179,91	899,75	2
811	1681,40	1384,87	29,766	55,59	49,23	38,908	4310,44	3520,59	6,87,430	36646,06	30271,32	II
—	—	—	37	1,75	1,58	210	54,40	52,09	3,465	440,15	348,72	1
53	100,31	83,00	437	6,73	5,75	2,313	514,05	388,32	26,137	4533,12	3597,04	2
3	6,16	5,98	64	4,14	3,51	646	86,98	64,85	7,455	1102,58	892,91	2(a)
1	5,00	4,00	1	—	—	38	43,29	22,10	456	1061,52	855,93	2(b)
1	99	99	27	45	35	297	43,91	30,68	3,030	724,66	546,41	2(c)
16	19,19	7,13	2	1	1	17	15,38	9,87	320	173,13	119,33	2(d)
1	1,62	10	1	1	1	45	5,79	3,96	472	45,72	35,87	2(e)
31	67,34	64,79	342	2,12	1,87	1,270	318,70	256,86	14,404	1425,51	1146,60	2(f)
15	17,11	15,92	9	9	9	147	60,56	57,24	1,530	620,20	569,48	3
154	235,92	206,07	294	1,66	1,39	9,253	1843,87	1473,27	47,414	7926,55	6357,05	4
62	128,89	111,35	31	23	19	4,254	1105,08	910,37	15,737	4062,25	3159,06	4(a)
1	4	4	3	1	1	20	97	75	440	192,41	130,48	4(b)
—	—	—	8	8	7	294	10,82	8,89	4,003	244,13	201,27	4(c)
91	106,98	94,68	252	1,35	1,12	4,685	727,01	553,26	27,234	3427,77	2866,24	4(d)
19	30,68	28,38	89	1,09	1,01	1,469	125,80	109,81	13,111	1194,16	1087,48	5
8	4,53	1,45	38	44	46	404	43,98	25,32	4,115	327,92	265,52	6
20	49,29	32,21	16	22	21	281	50,66	34,84	4,410	669,25	558,97	7
96	206,42	161,95	72	1,44	1,24	1,624	267,09	201,58	19,149	3308,24	2751,28	8
15	15,87	13,87	—	—	—	160	73,19	72,35	1,532	503,80	401,48	8(a)
2	80	78	3	42	42	28	33,43	8,00	522	540,38	393,87	8(b)
36	99,83	67,16	18	24	25	297	35,72	28,06	3,578	745,14	626,33	8(c)
—	—	—	4	8	6	19	2,18	1,71	431	78,16	67,23	8(d)
43	89,91	80,15	47	69	51	1,120	122,56	91,47	13,086	1440,76	1262,36	8(e)
2	5,00	5,03	5	6	6	104	17,73	13,19	1,732	397,94	340,27	9
8	19,44	12,57	11	17	15	228	50,98	50,32	2,378	527,63	458,74	10
90	118,96	85,98	493	4,44	3,82	1,844	268,22	245,78	33,589	5119,40	4429,63	11
31	81,61	51,69	4	1,72	1,71	800	203,95	184,11	9,610	3468,39	3050,95	11(a)
8	4,25	3,17	6	13	9	90	6,52	6,71	1,755	315,53	251,55	11(b)
51	33,10	31,12	483	2,59	2,02	954	57,75	54,95	22,224	1335,48	1127,13	11(c)
195	453,19	373,86	178	2,15	1,99	2,519	337,34	278,78	30,223	5239,49	4194,31	12
32	71,25	54,09	17	49	49	461	92,70	73,34	5,013	1684,33	1333,55	12(a)
79	233,51	192,63	46	67	60	900	90,55	77,47	12,873	1192,62	980,42	12(b)
53	80,84	64,24	55	47	45	708	107,15	87,12	7,361	1473,93	1125,35	12(c)
31	67,60	62,90	60	51	45	450	46,94	40,85	4,976	888,61	754,99	12(d)
67	155,17	118,55	83	1,23	88	610	99,90	88,97	7,463	1310,15	1088,48	13
65	244,14	228,73	27,865	31,54	28,32	16,077	347,88	288,45	4,82,377	4053,60	3404,23	14
12	25,15	17,94	11	10	8	106	27,35	22,68	3,154	393,86	283,20	15
11	24,15	17,33	6	3	3	53	8,14	7,70	2,734	330,78	235,76	15(a)
—	—	—	1	2	1	12	14,08	10,05	85	28,92	22,67	15(b)
1	1,00	61	4	6	4	41	5,12	4,93	335	34,15	24,77	15(c)
7	16,08	13,24	128	2,48	2,19	1,719	200,63	189,97	7,183	584,40	536,89	16
11	2,54	53	12,074	51,43	41,26	14,517	236,69	185,81	1,84,077	1506,06	1220,76	III
42	5,61	2,75	18,798	35,88	30,40	19,724	1393,66	1318,85	3,39,294	3394,35	3013,79	IV
30,399	182,24	80,94	89,426	259,70	234,11	2,35,095	926,76	821,20	25,44,902	9567,79	8422,99	V
8	3	3	11,557	16,53	14,19	32,298	56,66	45,94	2,58,918	501,19	429,26	1
410	5,01	4,99	19,862	144,97	132,24	19,958	260,38	226,23	3,22,941	3343,60	2978,28	2
29,981	177,20	75,91	58,007	98,20	87,68	1,82,839	609,72	549,03	19,63,043	5723,00	5015,45	3
135	63,01	49,46	74,013	96,49	84,20	64,230	1516,98	1213,62	10,89,085	9514,76	8033,47	VI
58	57,39	44,40	1,469	10,50	8,50	12,490	692,71	531,65	84,523	4505,17	3782,77	1
77	5,62	5,05	72,544	85,99	75,70	51,740	824,27	681,97	10,04,562	5009,59	4250,71	2
18	49,02	32,92	133	2,12	1,96	1,227	177,74	144,86	4,729	910,19	731,97	VII
85	82,11	63,42	25,942	37,63	34,62	98,209	452,67	392,87	9,86,059	4843,76	4270,88	VIII
31,521	2085,15	1632,99	3,25,151	622,78	549,76	5,03,003	9339,25	7898,44	69,02,505	70836,71	59803,99	Total
2	6	5	22,207	20,61	18,23	4,618	18,35	18,17	1,41,915	333,00	306,82	1
68	77,87	83,58	5,822	15,57	13,84	18,004	1313,35	1029,53	3,67,216	9857,89	8295,96	2

TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

METROPOLITAN

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	29,638	685,10	595,46	95,618	2656,50	2226,15
1. Direct Finance	25,744	313,08	255,39	84,626	935,84	812,55
2. Indirect Finance	3,894	372,02	340,06	10,992	1720,66	1413,59
II. INDUSTRY	1,02,352	40811,39	31997,07	2,57,088	55581,00	43750,46
1. Mining & Quarrying	983	978,76	864,24	1,387	850,27	627,27
2. Food Manufacturing & Processing	2,669	1950,85	1475,70	5,853	2644,21	2045,31
(a) Rice Mills, Flour & Dal Mills	474	265,53	223,00	859	272,44	212,09
(b) Sugar	111	446,02	384,90	161	433,40	327,26
(c) Edible Oils & Vanaspati	348	560,63	385,73	548	532,25	427,24
(d) Tea Processing	110	281,50	163,97	337	392,30	306,29
(e) Processing of Fruits & Vegetables	63	45,25	28,26	314	146,77	122,66
(f) Others	1,563	351,93	289,84	3,634	867,06	649,78
3. Beverage & Tobacco	186	302,36	175,32	684	483,73	370,11
4. Textiles	8,522	5752,95	4257,99	27,934	9583,86	7278,37
(a) Cotton Textiles	1,582	2484,89	1890,49	4,115	3106,49	2371,46
(b) Jute Textiles	90	55,90	46,83	292	224,48	149,53
(c) Handloom Textiles & Khadi	164	11,82	11,30	389	69,48	62,25
(d) Other Textiles	6,686	3200,33	2309,37	23,138	6183,40	4695,13
5. Paper, Paper Products & Printing	3,114	781,48	676,09	9,801	1457,77	1200,22
6. Leather & Leather Products	1,347	806,85	609,75	3,947	1234,28	944,83
7. Rubber & Rubber Products	809	497,71	433,26	2,245	694,84	558,00
8. Chemicals & Chemical Products	6,948	6174,23	4745,65	18,899	8370,61	6404,27
(a) Heavy Industrial Chemicals	760	1163,16	960,06	2,138	1510,37	1166,85
(b) Fertilisers	253	1636,18	1076,88	374	832,35	671,33
(c) Drugs & Pharmaceuticals	1,673	1368,25	1153,20	3,968	2620,86	1930,35
(d) Non-Edible Oils	38	44,45	31,84	199	189,49	171,33
(e) Other Chemicals & Chemical Products	4,224	1962,19	1523,67	12,220	3217,55	2464,42
9. Petroleum, Coal Products & Nuclear Fuels	550	4236,11	3445,60	960	1479,81	1091,10
10. Manufacture of Cement & Cement Products	415	701,56	573,43	829	582,09	505,44
11. Basic Metals & Metal Products	6,347	4998,62	4145,14	16,234	7872,56	6523,99
(a) Iron & Steel	2,390	3958,52	3343,78	5,543	5789,75	4885,53
(b) Non-Ferrous Metals	432	299,44	208,11	1,122	509,32	388,55
(c) Other Metal Products	3,525	740,66	593,24	9,569	1573,49	1249,92
12. Engineering	11,072	6241,96	4855,13	25,375	8459,79	6560,57
(a) Heavy Engineering	1,653	1722,78	1357,05	3,386	2634,27	1884,89
(b) Light Engineering	4,378	1730,32	1335,76	10,297	2019,76	1635,90
(c) Electrical Machinery & Goods	2,936	1400,65	987,81	6,692	2142,81	1612,74
(d) Electronic Machinery & Goods	2,105	1388,22	1174,51	5,000	1662,94	1427,03
13. Vehicles, Vehicle Parts & Transport Equipments	2,962	1987,13	1417,28	6,148	1951,50	1325,80
14. Other Industries	54,634	3055,41	2493,75	1,30,318	6333,96	5271,71
15. Electricity, Gas & Water	915	1532,85	1161,28	1,248	2143,49	1755,36
(a) Electricity Generation & Transmission	840	1521,90	1154,08	984	1838,07	1496,83
(b) Non-Conventional Energy	23	5,35	3,42	69	36,07	24,56
(c) Gas, Steam & Water Supply	52	5,60	3,79	195	269,34	233,97
16. Construction	879	812,55	667,46	5,226	1438,22	1288,10
III. TRANSPORT OPERATORS	17,611	452,84	413,75	59,763	1304,64	1131,65
IV. PROFESSIONAL AND OTHER SERVICES	18,880	646,76	527,28	1,38,912	3909,91	3420,16
V. PERSONAL LOANS	5,39,945	2456,85	2134,91	11,91,805	6239,46	5361,14
1. Loans for Purchase of Consumer Durables	36,016	81,58	68,27	64,774	179,85	147,89
2. Loans for Housing	67,205	874,48	769,27	1,81,287	2266,67	2025,47
3. Rest of the Personal Loans	4,36,724	1500,80	1297,37	9,45,744	3792,94	3187,78
VI. TRADE	99,418	6971,02	5648,82	2,73,261	16753,78	14484,72
1. Wholesale Trade	15,006	6032,19	4871,59	54,552	13433,99	11637,92
2. Retail Trade	84,412	938,83	777,23	2,18,709	3319,79	2846,81
VII. FINANCE	1,140	1504,18	1246,90	5,373	5555,29	4642,34
VIII. ALL OTHERS	1,27,034	3285,58	2922,39	5,18,471	9282,81	8474,51
TOTAL BANK CREDIT	9,36,018	56813,72	45486,57	25,40,291	101283,39	83491,11
OF WHICH: 1. Artisans & Village Industries	6,894	60,32	57,20	14,402	94,96	84,35
2. Other Small Scale Industries	61,447	3580,01	2952,38	1,31,668	10292,06	7845,98

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1998

METROPOLITAN

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	19
515	85,04	69,09	86	25	21	13,447	309,14	275,81	1,39,304	3736,04	3166,72	I
429	34,99	26,79	85	25	21	12,824	168,96	160,29	1,23,708	1453,11	1255,24	1
86	50,06	42,30	1	1	—	623	140,18	115,52	15,596	2282,93	1911,48	2
13,431	20896,06	16059,72	409	86	64	25,134	12694,08	10816,14	3,98,414	129983,40	102624,03	II
32	151,12	136,78	—	—	—	250	264,91	230,00	2,652	2245,07	1858,29	1
445	805,06	577,94	3	3	3	865	676,76	575,37	9,835	6076,92	4674,36	2
26	5,22	3,21	3	3	3	200	139,74	117,54	1,562	682,97	555,86	2(a)
14	24,60	14,98	—	—	—	29	64,50	50,89	315	968,52	778,03	2(b)
61	79,46	66,24	—	—	—	121	180,81	152,05	1,078	1353,14	1031,26	2(c)
60	272,92	168,32	—	—	—	31	41,82	35,32	538	988,53	673,90	2(d)
13	10,91	9,69	—	—	—	23	18,23	12,92	413	221,16	173,54	2(e)
271	411,96	315,51	—	—	—	461	231,66	206,65	5,929	1862,61	1461,77	2(f)
177	489,98	446,29	—	—	—	113	136,87	142,84	1,160	1412,94	1134,56	3
1,053	1843,92	1264,22	3	4	4	3,716	1910,42	1432,05	41,228	19091,19	14232,66	4
402	682,97	475,85	—	—	—	794	561,00	408,21	6,893	6835,35	5146,02	4(a)
33	17,11	17,25	—	—	—	39	47,31	30,48	454	344,80	244,09	4(b)
44	1,61	1,18	—	—	—	41	15,87	9,14	638	98,78	83,87	4(c)
574	1142,25	769,94	3	4	4	2,842	1286,24	984,22	33,243	11812,26	8758,69	4(d)
335	420,09	353,27	—	—	—	1,317	274,49	218,07	14,567	2933,83	2447,65	5
185	177,17	91,34	—	—	—	638	193,82	167,60	6,117	2412,13	1813,52	6
143	325,92	225,79	1	1	1	328	136,11	132,20	3,526	1654,59	1349,25	7
1,789	3911,33	2896,85	—	—	—	2,389	1636,35	1445,29	30,025	20092,52	15492,06	8
505	669,00	536,58	—	—	—	309	255,11	222,77	3,712	3597,64	2886,25	8(a)
53	326,18	224,75	—	—	—	54	97,45	83,15	734	2892,16	2056,11	8(b)
603	1506,06	1173,77	—	—	—	575	540,87	509,52	6,819	6036,03	4766,83	8(c)
23	3,84	2,49	—	—	—	19	6,11	6,75	279	243,89	212,41	8(d)
605	1406,26	959,27	—	—	—	1,432	736,81	623,10	18,481	7322,80	5570,46	8(e)
196	529,44	294,09	—	—	—	160	226,02	190,35	1,866	6471,37	5021,14	9
191	587,23	526,62	—	—	—	119	130,65	117,46	1,554	2001,54	1722,95	10
1,071	1240,95	922,91	11	6	5	2,065	1340,23	1206,08	25,728	15452,42	12798,17	11
385	753,51	599,70	—	—	—	919	931,23	852,09	9,237	11433,01	9681,10	11(a)
162	158,10	92,69	—	—	—	216	132,61	121,25	1,932	1099,46	810,60	11(b)
524	329,35	230,52	11	6	5	930	276,39	232,74	14,559	2919,95	2306,48	11(c)
1,853	4860,05	3836,57	2	4	4	3,098	1528,75	1272,84	41,400	21090,59	16525,15	12
397	1224,82	900,87	—	—	—	490	322,02	237,57	5,926	5903,89	4380,38	12(a)
526	1221,41	961,00	1	4	4	1,027	326,32	269,80	16,229	5297,84	4202,49	12(b)
386	905,77	788,52	—	—	—	790	343,44	289,54	10,804	4792,66	3678,62	12(c)
544	1508,06	1186,18	1	1	—	791	536,97	475,93	8,441	5096,19	4263,65	12(d)
413	1412,80	1116,11	—	—	—	548	376,19	317,81	10,071	5727,61	4177,01	13
5,180	3153,20	2601,29	389	68	47	7,737	2215,94	1960,79	1,98,258	14759,19	12328,01	14
176	381,87	260,17	—	—	—	129	265,51	244,09	2,468	4323,71	3420,90	15
75	358,58	239,42	—	—	—	86	213,61	199,36	1,985	3932,15	3089,68	15(a)
16	5,38	5,12	—	—	—	25	49,11	42,20	133	95,92	75,30	15(b)
85	17,91	15,63	—	—	—	18	2,79	2,53	350	295,64	255,92	15(c)
192	605,94	509,49	—	—	—	1,662	1381,07	1163,29	7,959	4237,78	3628,34	16
282	191,03	122,07	53	1,03	93	6,566	458,82	385,47	84,275	2408,36	2053,87	III
2,647	1098,28	897,33	323	44	36	14,692	1007,86	853,21	1,75,454	6663,25	5698,34	IV
10,29,148	6562,56	5033,47	1,733	8,56	7,33	1,60,848	932,46	797,33	29,23,479	16199,89	13334,17	V
8,237	35,65	37,04	323	59	43	29,604	31,44	25,90	1,38,954	329,12	279,52	1
6,283	226,62	223,21	410	6,12	5,48	14,200	288,31	247,38	2,69,385	3662,20	3270,82	2
10,14,628	6300,28	4773,22	1,000	1,84	1,42	1,17,044	612,70	524,05	25,15,140	12208,56	9783,84	3
3,352	1282,23	1028,99	664	93	76	31,516	3688,70	2946,55	4,08,211	28696,67	24109,85	VI
642	780,79	598,27	1	2	2	9,522	2770,65	2198,14	79,723	23017,63	19305,93	1
2,710	501,45	430,72	663	91	74	21,994	918,05	748,41	3,28,488	5679,04	4803,91	2
805	3552,22	2562,21	—	—	—	2,483	2879,91	2459,13	9,801	13491,60	10910,58	VII
4,456	1017,17	871,82	63	5	3	48,558	1631,15	1331,74	6,98,582	15216,76	13600,48	VIII
10,54,636	34684,60	26644,71	3,331	12,13	10,27	3,03,244	23602,13	19865,37	48,37,520	216395,97	175498,03	Total
1,055	2,12	2,09	112	32	22	1,755	8,48	7,16	24,218	166,18	151,03	1
1,131	574,16	461,86	261	47	34	9,253	1951,31	1602,65	2,03,760	16398,01	12863,21	2

TABLE No. 5.5 - POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING

ALL-INDIA

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out standing
	1	2	3	4	5	6
I. AGRICULTURE	55,36,876	12475,97	10489,35	95,98,151	20217,58	17919,05
1. Direct Finance	54,74,074	10705,98	9269,70	94,73,718	16572,48	14960,84
2. Indirect Finance	62,802	1769,99	1219,65	1,24,433	3645,09	2958,21
II. INDUSTRY	10,72,563	64513,89	51500,07	19,11,709	91251,33	73492,40
1. Mining & Quarrying	5,696	1388,74	1185,59	7,881	1800,97	1440,39
2. Food Manufacturing & Processing	45,248	5487,60	4149,66	70,025	7791,25	6197,58
(a) Rice Mills, Flour & Dal Mills	13,856	1118,36	893,57	20,887	1685,31	1348,19
(b) Sugar	512	1454,18	1142,87	1,010	1908,09	1608,17
(c) Edible Oils & Vanaspati	5,733	1264,57	918,00	8,922	1181,22	948,99
(d) Tea Processing	390	509,58	265,16	1,074	668,67	536,24
(e) Processing of Fruits & Vegetables	581	88,84	66,12	1,529	212,02	171,66
(f) Others	24,176	1052,06	863,94	36,603	2135,92	1584,33
3. Beverage & Tobacco	1,458	428,39	285,19	3,557	1092,87	915,47
4. Textiles	37,519	9032,92	7071,82	80,532	16280,63	12588,23
(a) Cotton Textiles	10,690	3933,09	3107,07	18,830	6484,83	4941,26
(b) Jute Textiles	564	201,38	143,19	935	317,61	211,44
(c) Handloom Textiles & Khadi	3,061	118,63	101,41	6,394	315,10	272,41
(d) Other Textiles	23,204	4779,82	3720,15	54,373	9163,08	7163,12
5. Paper, Paper Products & Printing	11,610	1508,39	1318,33	26,131	2750,50	2378,46
6. Leather & Leather Products	4,281	1036,20	818,99	9,267	1501,09	1175,58
7. Rubber & Rubber Products	4,201	907,97	766,14	6,904	1318,32	1116,46
8. Chemicals & Chemical Products	21,294	8874,49	7012,41	42,649	12530,01	9847,34
(a) Heavy Industrial Chemicals	2,083	1486,70	1195,88	3,855	2210,65	1725,38
(b) Fertilisers	739	2036,27	1405,77	843	1506,07	1182,54
(c) Drugs & Pharmaceuticals	3,975	1902,99	1616,57	7,878	3382,54	2591,77
(d) Non-Edible Oils	518	145,89	120,11	902	270,60	244,52
(e) Other Chemicals & Chemical Products	13,979	3302,64	2674,08	29,171	5160,15	4103,14
9. Petroleum, Coal Products & Nuclear Fuels	2,122	5252,03	3993,85	2,863	1935,38	1497,88
10. Manufacture of Cement & Cement Products	3,251	1098,01	876,99	5,155	1156,81	1050,76
11. Basic Metals & Metal Products	28,813	8380,13	7044,58	50,552	12409,80	10438,86
(a) Iron & Steel	8,174	5898,53	5039,23	14,407	8877,38	7605,89
(b) Non-Ferrous Metals	1,723	668,26	489,17	2,584	843,95	655,98
(c) Other Metal Products	18,916	1813,34	1516,18	33,561	2688,47	2176,98
12. Engineering	32,387	9516,81	7664,47	57,508	12386,07	9679,92
(a) Heavy Engineering	5,606	2823,97	2289,25	7,381	3828,93	2833,72
(b) Light Engineering	13,352	2409,66	1930,33	24,393	2813,74	2267,11
(c) Electrical Machinery & Goods	7,642	2250,93	1709,22	14,873	3363,29	2521,17
(d) Electronic Machinery & Goods	5,787	2032,25	1735,67	10,861	2380,11	2057,92
13. Vehicles, Vehicle Parts & Transport Equipments	10,214	2767,06	2061,89	17,733	2929,94	2113,48
14. Other Industries	8,54,841	6063,83	5078,29	15,12,740	10838,61	9246,61
15. Electricity, Gas & Water	5,185	1759,77	1332,39	3,862	2646,39	2112,94
(a) Electricity Generation & Transmission	4,609	1715,41	1300,55	2,791	2295,05	1817,32
(b) Non-Conventional Energy	85	17,54	14,30	315	50,08	36,44
(c) Gas, Steam & Water Supply	491	26,83	17,54	756	301,27	259,18
16. Construction	4,443	1011,54	839,48	14,350	1882,69	1692,44
III. TRANSPORT OPERATORS	2,55,736	2004,78	1576,30	4,95,799	3874,55	3216,10
IV. PROFESSIONAL AND OTHER SERVICES	2,01,417	1752,04	1437,68	12,19,998	7266,23	6279,20
V. PERSONAL LOANS	34,76,331	11124,23	9759,83	46,72,350	17599,57	15510,22
1. Loans for Purchase of Consumer Durables	3,04,410	581,91	505,83	3,12,567	641,19	535,15
2. Loans for Housing	3,32,569	3657,54	3194,57	5,98,290	5634,08	5030,98
3. Rest of the Personal Loans	28,39,352	6884,78	6059,44	37,61,493	11324,29	9944,09
VI. TRADE	19,36,272	14522,36	12188,65	37,37,412	29198,88	25470,05
1. Wholesale Trade	1,58,036	9093,84	7571,77	2,18,438	18350,03	16013,98
2. Retail Trade	17,78,236	5428,53	4616,88	35,18,974	10848,85	9456,07
VII. FINANCE	2,744	1927,25	1578,28	11,645	6445,77	5373,79
VIII. ALL OTHERS	6,79,462	6497,31	5611,95	27,54,365	14844,27	13513,02
TOTAL BANK CREDIT	131,61,401	114817,84	94142,11	244,01,429	190698,17	160773,82
OF WHICH: 1. Artisans & Village Industries	3,69,573	623,41	570,05	6,10,008	848,48	780,90
2. Other Small Scale Industries	5,21,925	10082,29	8517,53	8,38,203	19909,24	16017,28

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION - MARCH 1998

ALL-INDIA

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	19
538	106,12	87,99	59,75,729	5492,04	4923,78	6,08,761	2026,54	1842,35	217,20,055	40318,25	35262,52	I
448	55,71	45,36	58,68,342	5338,26	4794,39	5,91,141	1561,87	1438,61	214,07,723	34234,31	30508,90	1
90	50,42	42,63	1,07,387	153,77	129,39	17,620	464,67	403,75	3,12,332	6083,94	4753,62	2
14,906	24458,97	18832,86	12,36,590	891,38	787,92	1,32,647	19612,86	16482,69	43,68,415	200728,43	161095,94	II
34	153,71	138,56	991	14,96	12,45	981	383,75	332,31	15,583	3742,13	3109,31	1
551	1105,73	812,63	9,174	48,69	40,43	7,689	1590,80	1277,44	1,32,687	16024,06	12477,73	2
31	13,04	10,94	1,597	22,10	18,15	2,364	323,73	256,37	38,735	3162,54	2527,23	2(a)
16	31,60	21,08	47	39	32	103	130,84	88,96	1,688	3525,10	2861,39	2(b)
62	80,45	67,23	553	5,72	4,69	1,370	293,62	234,26	16,640	2825,58	2173,18	2(c)
102	404,97	256,12	4	3	2	90	70,07	58,81	1,660	1653,32	1116,34	2(d)
19	21,15	13,49	162	1,20	1,09	112	33,04	26,20	2,403	356,24	278,56	2(e)
321	554,53	443,77	6,811	19,25	16,15	3,650	739,51	612,83	71,561	4501,28	3521,02	2(f)
213	647,98	518,01	106	1,07	77	715	229,84	229,39	6,049	2400,15	1948,83	3
1,290	2291,92	1655,99	1,560	11,17	9,27	18,444	4393,55	3417,86	1,39,345	32010,19	24743,16	4
504	951,30	719,06	249	3,30	2,59	7,270	2057,00	1633,18	37,543	13429,52	10403,15	4(a)
34	17,14	17,28	10	10	10	88	62,28	43,40	1,631	598,52	415,42	4(b)
44	1,61	1,18	188	1,06	95	583	46,83	33,42	10,270	483,21	409,37	4(c)
708	1321,87	918,46	1,113	6,71	5,63	10,503	2227,45	1707,86	89,901	17498,94	13515,22	4(d)
371	498,62	429,17	379	4,59	4,09	4,261	540,44	455,49	42,752	5302,53	4585,54	5
194	182,50	93,06	199	1,72	1,71	1,355	264,16	217,97	15,296	2985,67	2307,31	6
188	410,25	282,86	84	1,06	88	1,197	248,13	197,54	12,574	2885,73	2363,88	7
2,024	4395,84	3279,33	473	5,54	4,84	6,012	2158,61	1850,31	72,452	27964,50	21994,23	8
539	724,82	585,51	3	3	2	548	345,41	312,11	7,028	4767,61	3818,90	8(a)
57	327,84	226,25	6	46	45	103	135,44	95,51	1,748	4006,09	2910,52	8(b)
673	1723,80	1333,98	95	1,12	97	1,211	610,96	568,32	13,832	7621,42	6111,61	8(c)
23	3,84	2,49	77	59	52	106	14,74	13,72	1,626	435,66	381,36	8(d)
732	1615,54	1131,11	292	3,34	2,87	4,044	1052,05	860,65	48,218	11133,73	8771,85	8(e)
200	543,94	306,24	39	34	30	346	279,39	238,40	5,570	8011,08	6036,66	9
203	613,49	545,14	184	2,85	2,28	809	254,69	231,59	9,602	3125,85	2706,77	10
1,198	1476,50	1074,80	973	8,20	7,13	5,354	1785,65	1604,68	86,890	24060,30	20170,05	11
424	863,26	668,96	18	1,88	1,87	2,138	1254,25	1135,62	25,161	16895,30	14451,57	11(a)
183	240,22	137,88	6	13	9	338	145,38	133,93	4,834	1897,94	1417,06	11(b)
591	373,03	267,95	949	6,20	5,18	2,878	386,02	335,13	56,895	5267,06	4301,42	11(c)
2,201	5646,87	4423,38	1,209	15,02	12,95	7,417	2067,78	1733,38	1,00,722	29632,55	23514,11	12
466	1373,48	1005,64	512	9,20	7,90	1,265	452,84	348,65	15,230	8488,42	6485,16	12(a)
662	1560,36	1209,51	284	2,71	2,23	2,473	499,35	418,25	41,164	7285,82	5827,43	12(b)
456	1026,79	881,45	206	1,42	1,36	1,964	485,81	404,33	25,141	7128,24	5517,54	12(c)
617	1686,25	1326,78	207	1,69	1,46	1,715	629,78	562,14	19,187	6730,07	5683,98	12(d)
557	1827,04	1447,02	1,236	16,37	12,36	2,058	523,80	442,30	31,798	8064,22	6077,05	13
5,284	3523,58	2942,91	12,19,397	748,93	668,32	70,063	2865,49	2494,18	36,62,325	24040,44	20430,32	14
195	493,47	347,80	42	44	33	282	321,25	295,81	9,566	5221,33	4089,26	15
93	469,18	326,44	21	21	14	167	249,46	235,43	7,681	4729,30	3679,87	15(a)
16	5,38	5,12	3	2	2	40	63,41	52,47	459	136,43	108,34	15(b)
86	18,91	16,24	18	21	16	75	8,38	7,92	1,426	355,60	301,06	15(c)
203	647,52	535,98	544	10,43	9,82	5,664	1705,53	1464,02	25,204	5257,71	4541,73	16
295	199,07	127,02	3,22,694	679,97	542,81	68,095	1267,36	1006,26	11,42,619	8025,74	6468,49	III
2,712	1162,89	931,71	4,94,450	382,34	339,08	1,08,378	2749,63	2457,81	20,26,955	13313,13	11445,48	IV
10,66,402	6777,29	5124,25	11,31,784	1622,94	1439,46	9,13,284	3275,74	2918,87	112,60,151	40399,77	34752,64	V
8,246	35,73	37,12	1,08,396	149,67	125,01	93,363	145,39	119,32	8,26,982	1553,89	1322,42	1
6,715	232,07	228,61	64,416	373,97	345,33	78,174	955,01	832,02	10,80,164	10852,68	9631,51	2
10,51,441	6509,48	4858,52	9,58,972	1099,30	969,12	7,41,747	2175,35	1967,53	93,53,005	27993,19	23798,71	3
3,504	1379,80	1111,35	24,43,728	1840,88	1659,44	2,80,578	6737,21	5374,94	84,01,494	53679,13	45804,43	VI
714	860,53	664,87	37,682	76,15	66,22	33,146	4042,84	3164,42	4,48,016	32423,39	27481,26	1
2,790	519,27	446,48	24,06,046	1764,73	1593,22	2,47,432	2694,37	2210,52	79,53,478	21255,74	18323,17	2
827	3607,77	2600,21	231	4,09	3,74	4,403	3150,48	2680,78	19,850	15135,35	12236,80	VII
4,550	1116,55	951,79	6,88,109	537,95	503,54	5,17,931	2734,20	2297,84	46,44,417	25730,28	22878,14	VIII
10,93,734	38808,46	29767,19	122,93,315	11451,59	10199,77	26,34,077	41554,03	35061,55	535,83,956	397330,09	329944,44	Total
1,057	2,18	2,14	10,22,821	605,03	534,15	24,615	61,33	54,90	20,28,074	2140,42	1942,14	1
1,289	721,04	599,56	1,84,354	175,88	160,23	59,599	4138,08	3333,69	16,05,370	35026,53	28628,29	2