

Table 13 : Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation - 1998

(Amount in Rs. lakh)

Occupation	As on 31st March					
	No. of Accounts	Percent share	Credit Limit		Outstanding	
			Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	21720055	40.5	4031825	10.1	3526252	10.7
1. Direct Finance	21407723	40.0	3423431	8.6	3050890	9.2
2. Indirect Finance	312332	0.6	608394	1.5	475362	1.4
II. Industry	4368415	8.2	20072843	50.5	16109594	48.8
1. Mining and Quarrying	15583	-	374213	0.9	310931	0.9
2. Food Manufacturing and Processing	132687	0.2	1602406	4.0	1247773	3.8
a) Rice, flour and dal mills	38735	0.1	316254	0.8	252723	0.8
b) Sugar	1688	-	352510	0.9	286139	0.9
c) Edible oils & vanaspati	16640	-	282558	0.7	217318	0.7
d) Tea processing	1660	-	165332	0.4	111634	0.3
e) Processing of fruits & vegetables	2403	-	35624	0.1	27856	0.1
f) Others	71561	0.1	450128	1.1	352102	1.1
3. Beverage and Tobacco	6049	-	240015	0.6	194883	0.6
4. Textiles	139345	0.3	3201019	8.1	2474316	7.5
a) Cotton textiles	37543	0.1	1342952	3.4	1040315	3.2
b) Jute textiles	1631	-	59852	0.2	41542	0.1
c) Handloom textiles & Khadi	10270	-	48321	0.1	40937	0.1
d) Other textiles and textile goods	89901	0.2	1749894	4.4	1351522	4.1
5. Paper, Paper Products and Printing	42752	0.1	530253	1.3	458554	1.4
6. Leather and Leather Products	15296	-	298567	0.8	230731	0.7
7. Rubber and Rubber Products	12574	-	288573	0.7	236388	0.7
8. Chemicals & Chemical Products	72452	0.1	2796450	7.0	2199423	6.7
a) Heavy industrial chemicals	7028	-	476761	1.2	381890	1.2
b) Fertilisers	1748	-	400609	1.0	291052	0.9
c) Drugs and pharmaceuticals	13832	-	762142	1.9	611161	1.9
d) Non-edible oils	1626	-	43566	0.1	38136	0.1
e) Other Chemicals & Chemical Products	48218	0.1	1113373	2.8	877185	2.7
9. Petroleum, Coal Products & Nuclear Fuels	5570	-	801108	2.0	603666	1.8
10. Manufacture of Cement & Cement Products	9602	-	312585	0.8	270677	0.8
11. Basic Metals and Metal Products	86890	0.2	2406030	6.1	2017005	6.1
a) Iron and steel	25161	-	1689530	4.3	1445157	4.4
b) Non-ferrous metals	4834	-	189794	0.5	141706	0.4
c) Other metal products	56895	0.1	526706	1.3	430142	1.3
12. Engineering	100722	0.2	2963255	7.5	2351411	7.1
a) Heavy engineering	15230	-	848842	2.1	648516	2.0
b) Light engineering	41164	0.1	728582	1.8	582743	1.8
c) Electrical machinery & goods	25141	-	712824	1.8	551754	1.7
d) Electronic machinery & goods	19187	-	673007	1.7	568398	1.7
13. Vehicles, Vehicle Parts & Transport Equipments	31798	0.1	806422	2.0	607705	1.8
14. Other Industries	3662325	6.8	2404044	6.1	2043032	6.2
15. Electricity, Gas & Water	9566	-	522133	1.3	408926	1.2
a) Electricity Generation & Transmission	7681	-	472930	1.2	367987	1.1
b) Non-Conventional Energy	459	-	13643	-	10834	-
c) Gas, Steam & Water Supply	1426	-	35560	0.1	30106	0.1
16. Construction	25204	-	525771	1.3	454173	1.4
III. Transport operators	1142619	2.1	802574	2.0	646849	2.0
IV. Professional and other services	2026955	3.8	1331313	3.4	1144548	3.5
V. Personal Loans	11260151	21.0	4039977	10.2	3475264	10.5
1. Loans for Purchase of Consumer Durables	826982	1.5	155389	0.4	132242	0.4
2. Loans for Housing	1080164	2.0	1085268	2.7	963151	2.9
3. Rest of the Personal Loans	9353005	17.5	2799319	7.0	2379871	7.2
VI. Trade	8401494	15.7	5367913	13.5	4580443	13.9
1. Wholesale Trade	448016	0.8	3242339	8.2	2748126	8.3
of which : Food Procurement	121	-	1384358	3.5	1310634	4.0
2. Retail Trade	7953478	14.8	2125574	5.3	1832317	5.6
VII. Finance	19850	-	1513535	3.8	1223680	3.7
VIII. All others	4644417	8.7	2573028	6.5	2287814	6.9
Total Bank Credit	53583956	100.0	39733009	100.0	32994444	100.0

Of which : 1. Artisan & Village Industries	2028074	3.8	214042	0.5	194214	0.6
2. Other Small Scale Industries	1605370	3.0	3502653	8.8	2862829	8.7

- : Nil or negligible.

Source : Basic Statistical Return - 1.