

**Table No. 5.2 - Organisation-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
(Part 1 of 3)
MARCH 1999**

		(Amount in Rupees Lakh)					
OCCUPATION		CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		1	2	3	4	5	6
I. AGRICULTURE		247	990,94	660,39	290	421,61	325,71
1. Direct Finance		78	34,89	27,98	18	120,71	111,54
2. Indirect Finance		169	956,05	632,41	272	300,90	214,17
II. INDUSTRY		978	15576,43	12992,44	232	838,67	696,55
1. Mining & Quarrying		135	1883,15	1385,80	9	12,43	5,99
2. Food Manufacturing & Processing		29	234,52	176,80	18	22,09	23,59
(a) Rice Mills, Flour & Dal Mills		4	74,08	66,98	2	8	7
(b) Sugar		4	22,59	21,82	9	18,47	20,07
(c) Edible Oils & Vanaspati		1	3	3	2	34	25
(d) Tea Processing		4	29,19	16,44	-	-	-
(e) Processing of Fruits & Vegetables		-	-	-	1	5	4
(f) Others		16	108,62	71,54	4	3,15	3,16
3. Beverage & Tobacco		1	2,20	87	-	-	-
4. Textiles		84	476,85	248,91	15	11,23	11,47
(a) Cotton Textiles		66	430,99	220,45	8	8,23	9,04
(b) Jute Textiles		3	10,58	1,68	2	2,29	2,30
(c) Handloom Textiles & Khadi		3	5,09	5,18	1	50	-
(d) Other Textiles		12	30,18	21,59	4	20	12
5. Paper, Paper Products & Printing		7	17,97	4,50	12	12,55	7,23
6. Leather & Leather Products		-	-	-	1	1,25	1,32
7. Rubber & Rubber Products		12	29,11	25,42	4	2,98	3,07
8. Chemicals & Chemical Products		121	978,95	958,10	35	205,67	204,33
(a) Heavy Industrial Chemicals		11	99,57	51,88	19	164,71	166,58
(b) Fertilisers		72	585,68	501,05	3	36,59	34,41
(c) Drugs & Pharmaceuticals		23	117,20	117,03	4	1,90	1,75
(d) Non-Edible Oils		-	-	-	-	-	-
(e) Other Chemicals & Chemical Products		15	176,49	288,14	9	2,47	1,59
9. Petroleum, Coal Products & Nuclear Fuels		47	2816,41	2410,45	-	-	-
10. Manufacture of Cement & Cement Products		12	34,78	35,15	11	12,58	12,33
11. Basic Metals & Metal Products		131	4500,73	3943,23	14	22,22	13,53
(a) Iron & Steel		113	4360,34	3885,84	7	9,83	4,66
(b) Non-Ferrous Metals		12	43,22	26,96	2	5,66	5,65
(c) Other Metal Products		6	97,17	30,43	5	6,73	3,21
12. Engineering		238	1926,94	1684,90	26	98,29	71,14
(a) Heavy Engineering		126	868,56	728,93	3	33,35	33,35
(b) Light Engineering		28	386,33	322,61	10	57,46	31,97
(c) Electrical Machinery & Goods		43	348,04	293,79	7	5,68	5,39
(d) Electronic Machinery & Goods		41	324,01	339,57	6	1,80	44
13. Vehicles, Vehicle Parts & Transport Equipments		39	317,03	237,20	2	2,52	1,81
14. Other Industries		57	635,83	363,18	32	139,09	139,54
15. Electricity, Gas & Water		31	1462,09	1308,44	41	203,50	129,93
(a) Electricity Generation & Transmission		31	1462,09	1308,44	37	79,43	62,70
(b) Non-Conventional Energy		-	-	-	1	8	8
(c) Gas, Steam & Water Supply		-	-	-	3	124,00	67,16
16. Construction		34	259,86	209,50	12	92,26	71,26
III. TRANSPORT OPERATORS		157	755,21	668,17	17	114,01	100,53
IV. PROFESSIONAL AND OTHER SERVICES		118	147,83	140,27	51	984,58	1038,07
V. PERSONAL LOANS		-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables		-	-	-	-	-	-
2. Loans for Housing		-	-	-	-	-	-
3. Rest of the Personal Loans		-	-	-	-	-	-
VI. TRADE		341	15853,11	14850,87	22	1304,66	1531,10
1. Wholesale Trade		294	15847,08	14845,20	18	1285,09	1515,29
2. Retail Trade		47	6,03	5,67	4	19,57	15,82
VII. FINANCE		856	3803,69	2723,66	58	285,73	199,64

VIII. ALL OTHERS	312	634,76	473,71	127	121,56	106,18
TOTAL BANK CREDIT	3,009	37761,98	32509,51	797	4070,82	3997,78
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	19	1,37	1,19	6	1,75	33

(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	1,161	891,24	650,09	1,521	1364,86	1003,78
1. Direct Finance	104	156,59	107,36	27	10,15	3,63
2. Indirect Finance	1,057	734,66	542,72	1,494	1354,71	1000,15
II. INDUSTRY	1,910	3391,18	2661,00	460	1976,10	1561,92
1. Mining & Quarrying	56	99,07	77,88	12	27,09	16,13
2. Food Manufacturing & Processing	101	206,21	142,01	15	17,77	14,39
(a) Rice Mills, Flour & Dal Mills	13	34,80	34,59	3	48	30
(b) Sugar	40	43,03	35,61	3	35	26
(c) Edible Oils & Vanaspati	3	9,64	8,59	2	4,90	5,77
(d) Tea Processing	1	7	7	-	-	-
(e) Processing of Fruits & Vegetables	4	2,76	2,27	-	-	-
(f) Others	40	115,90	60,88	7	12,05	8,06
3. Beverage & Tobacco	2	44	44	-	-	-
4. Textiles	166	164,48	128,10	33	16,30	15,28
(a) Cotton Textiles	68	72,33	42,44	15	8,82	8,20
(b) Jute Textiles	6	3,71	3,28	-	-	-
(c) Handloom Textiles & Khadi	29	26,10	23,33	16	6,26	5,86
(d) Other Textiles	63	62,35	59,05	2	1,22	1,23
5. Paper, Paper Products & Printing	40	69,65	53,81	3	22,91	23,09
6. Leather & Leather Products	5	2,44	2,61	2	74	9
7. Rubber & Rubber Products	4	3,95	2,89	-	-	-
8. Chemicals & Chemical Products	146	295,21	211,82	10	55,37	28,88
(a) Heavy Industrial Chemicals	28	37,61	21,51	1	6	6
(b) Fertilisers	30	203,59	149,38	5	51,95	27,99
(c) Drugs & Pharmaceuticals	40	24,45	15,15	-	-	-
(d) Non-Edible Oils	2	30	20	-	-	-
(e) Other Chemicals & Chemical Products	46	29,26	25,57	4	3,36	83
9. Petroleum, Coal Products & Nuclear Fuels	72	65,18	55,41	6	102,12	54,82
10. Manufacture of Cement & Cement Products	24	80,30	72,22	2	4	4
11. Basic Metals & Metal Products	83	92,80	82,59	10	8,92	7,03
(a) Iron & Steel	70	77,54	67,18	5	2,14	54
(b) Non-Ferrous Metals	3	50	13	4	6,73	6,44
(c) Other Metal Products	10	14,76	15,28	1	5	5
12. Engineering	217	438,76	426,24	8	10,61	8,91
(a) Heavy Engineering	30	6,15	4,75	2	22	22
(b) Light Engineering	27	38,57	36,09	1	5	4
(c) Electrical Machinery & Goods	80	198,32	176,87	2	24	25
(d) Electronic Machinery & Goods	80	195,71	208,53	3	10,10	8,39
13. Vehicles, Vehicle Parts & Transport Equipments	17	71,96	64,31	2	532,23	558,03
14. Other Industries	315	263,62	169,18	28	33,05	26,71
15. Electricity, Gas & Water	640	1514,82	1158,61	306	1059,83	744,65
(a) Electricity Generation & Transmission	639	1514,21	1158,35	304	1019,80	703,21
(b) Non-Conventional Energy	-	-	-	1	3	3
(c) Gas, Steam & Water Supply	1	61	27	1	40,00	41,41
16. Construction	22	22,29	12,88	23	89,12	63,86
III. TRANSPORT OPERATORS	128	472,19	406,35	53	66,18	37,43
IV. PROFESSIONAL AND OTHER SERVICES	60	161,42	123,17	133	167,36	151,00
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	128	325,29	146,18	99	164,55	84,10
1. Wholesale Trade	90	282,20	111,26	54	150,39	77,06
2. Retail Trade	38	43,09	34,91	45	14,16	7,04
VII. FINANCE	268	1130,47	852,97	57	261,15	203,06
VIII. ALL OTHERS	390	635,19	508,71	359	501,67	374,53
TOTAL BANK CREDIT	4,045	7006,98	5348,47	2,682	4501,87	3415,81
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	2	5	5

2. Other Small Scale Industries	-	-	-	1	5	5
---------------------------------	---	---	---	---	---	---

See Notes on Tables.