

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

(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	195	53,99	43,72	1,20,866	4385,01	3676,25
1. Direct Finance	97	14,96	13,30	1,15,261	3863,09	3307,84
2. Indirect Finance	98	39,03	30,42	5,605	521,92	368,40
II. INDUSTRY	1,401	2586,75	1982,62	37,401	4632,33	3762,26
1. Mining & Quarrying	53	260,60	54,07	1,163	95,35	74,29
2. Food Manufacturing & Processing	92	138,07	128,03	4,239	691,84	562,01
(a) Rice Mills, Flour & Dal Mills	25	14,62	19,06	2,261	283,02	217,89
(b) Sugar	8	12,65	12,09	86	78,10	62,01
(c) Edible Oils & Vanaspati	20	80,25	71,58	504	60,48	52,12
(d) Tea Processing	-	-	-	94	37,93	31,81
(e) Processing of Fruits & Vegetables	4	3,04	3,08	105	12,83	9,97
(f) Others	35	27,50	22,22	1,189	219,49	188,21
3. Beverage & Tobacco	3	1,84	1,92	260	50,16	47,73
4. Textiles	102	267,51	203,78	3,614	620,05	485,27
(a) Cotton Textiles	33	95,46	77,85	1,008	279,68	217,23
(b) Jute Textiles	-	-	-	57	18,13	11,39
(c) Handloom Textiles & Khadi	2	17	16	336	27,20	21,11
(d) Other Textiles	67	171,87	125,77	2,213	295,04	235,55
5. Paper, Paper Products & Printing	46	17,81	17,26	1,241	144,88	121,73
6. Leather & Leather Products	12	7,89	2,20	592	131,83	160,97
7. Rubber & Rubber Products	23	13,23	9,89	532	72,88	56,00
8. Chemicals & Chemical Products	241	331,68	198,98	2,269	302,66	258,95
(a) Heavy Industrial Chemicals	31	15,15	8,32	4	2,33	2,27
(b) Fertilisers	18	76,62	49,48	-	-	-
(c) Drugs & Pharmaceuticals	70	121,55	66,19	449	82,80	76,30
(d) Non-Edible Oils	3	1,93	2,07	89	7,72	7,20
(e) Other Chemicals & Chemical Products	119	116,44	72,92	1,727	209,81	173,18
9. Petroleum, Coal Products & Nuclear Fuels	24	45,42	27,03	504	54,43	39,60
10. Manufacture of Cement & Cement Products	20	8,98	6,83	320	57,74	45,79
11. Basic Metals & Metal Products	222	968,57	935,80	2,550	356,01	287,81
(a) Iron & Steel	103	900,46	882,47	4	37	12
(b) Non-Ferrous Metals	12	27,28	21,67	-	-	-
(c) Other Metal Products	107	40,83	31,66	2,546	355,64	287,69
12. Engineering	201	129,01	88,71	2,925	440,89	379,68
(a) Heavy Engineering	45	20,36	13,90	697	92,57	69,20
(b) Light Engineering	32	14,37	8,06	1,100	100,76	78,87
(c) Electrical Machinery & Goods	76	63,11	39,39	620	106,15	98,83
(d) Electronic Machinery & Goods	48	31,18	27,36	508	141,41	132,79
13. Vehicles, Vehicle Parts & Transport Equipments	111	144,46	81,88	1,996	101,83	78,47
14. Other Industries	196	183,70	174,87	11,055	1106,18	822,12
15. Electricity, Gas & Water	20	33,26	28,30	100	6,15	5,03
(a) Electricity Generation & Transmission	12	30,11	25,54	-	-	-
(b) Non-Conventional Energy	1	2,12	2,16	8	83	80
(c) Gas, Steam & Water Supply	7	1,03	61	92	5,32	4,23
16. Construction	35	34,70	23,06	4,041	399,46	336,82
III. TRANSPORT OPERATORS	85	3,36	2,37	62,202	2201,91	1546,32
IV. PROFESSIONAL AND OTHER SERVICES	66	23,99	20,30	18,134	1223,20	947,00
V. PERSONAL LOANS	-	-	-	3,18,510	12612,31	10505,10
1. Loans for Purchase of Consumer Durables	-	-	-	6,987	231,54	182,58
2. Loans for Housing	-	-	-	1,14,379	4065,05	3630,22
3. Rest of the Personal Loans	-	-	-	1,97,144	8315,72	6692,30
VI. TRADE	236	137,99	109,61	31,483	2535,91	2004,15
1. Wholesale Trade	132	112,04	91,00	9,009	689,82	542,02
2. Retail Trade	104	25,95	18,61	22,474	1846,09	1462,13
VII. FINANCE	63	91,66	84,21	919	97,69	64,30

VIII. ALL OTHERS	235	1766,44	1416,11	10,697	2470,36	1976,07
TOTAL BANK CREDIT	2,281	4664,17	3658,94	6,00,212	30158,73	24481,45
<i>OF WHICH:</i> 1. Artisans & Village Industries	31	4,86	3,79	1,611	116,14	90,78
2. Other Small Scale Industries	533	171,60	137,13	16,005	1741,74	1451,84

(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	7,908	333,72	278,07	1,64,592	16180,47	13082,80
1. Direct Finance	7,591	299,83	254,62	1,47,468	8002,65	6651,38
2. Indirect Finance	317	33,89	23,45	17,124	8177,82	6431,42
II. INDUSTRY	2,524	286,65	233,13	3,79,244	229456,05	179298,25
1. Mining & Quarrying	92	8,91	7,39	6,341	4578,20	3300,82
2. Food Manufacturing & Processing	304	44,95	36,43	34,874	18521,33	14239,40
(a) Rice Mills, Flour & Dal Mills	138	15,28	11,40	15,606	4287,30	3286,68
(b) Sugar	4	10,37	10,36	1,143	3820,93	3174,33
(c) Edible Oils & Vanaspati	42	3,92	3,02	4,904	3079,43	2177,09
(d) Tea Processing	4	1,14	33	1,428	1690,27	1244,17
(e) Processing of Fruits & Vegetables	6	41	33	971	529,67	450,58
(f) Others	110	13,84	10,99	10,822	5113,73	3906,55
3. Beverage & Tobacco	18	1,85	1,66	2,757	2698,84	1879,65
4. Textiles	324	41,83	38,59	67,527	36656,21	28665,69
(a) Cotton Textiles	95	13,29	12,85	22,326	14785,93	11698,48
(b) Jute Textiles	4	14	17	752	614,56	381,23
(c) Handloom Textiles & Khadi	21	1,42	1,23	3,590	698,18	565,10
(d) Other Textiles	204	26,98	24,33	40,859	20557,53	16020,88
5. Paper, Paper Products & Printing	123	11,45	7,86	17,485	5807,65	4631,81
6. Leather & Leather Products	24	2,90	2,29	6,628	3131,62	2484,53
7. Rubber & Rubber Products	31	4,46	3,44	6,876	3313,78	2514,88
8. Chemicals & Chemical Products	182	15,11	11,57	45,325	30890,80	23531,62
(a) Heavy Industrial Chemicals	-	-	-	5,127	4956,08	3614,39
(b) Fertilisers	-	-	-	1,398	4406,04	3629,69
(c) Drugs & Pharmaceuticals	29	2,08	1,78	9,410	8453,96	6386,62
(d) Non-Edible Oils	2	5	5	784	505,36	418,14
(e) Other Chemicals & Chemical Products	151	12,97	9,74	28,606	12569,37	9482,78
9. Petroleum, Coal Products & Nuclear Fuels	14	74	61	3,347	9144,12	7596,56
10. Manufacture of Cement & Cement Products	21	6,80	7,24	3,716	3602,14	2989,66
11. Basic Metals & Metal Products	160	30,04	22,07	41,648	29013,46	24440,69
(a) Iron & Steel	-	-	-	17,353	20374,17	17780,27
(b) Non-Ferrous Metals	-	-	-	3,600	2491,34	1919,39
(c) Other Metal Products	160	30,04	22,07	20,695	6147,95	4741,03
12. Engineering	240	27,88	18,29	46,193	30826,59	23453,59
(a) Heavy Engineering	73	4,99	3,46	8,510	8319,23	5969,22
(b) Light Engineering	76	12,43	6,79	15,908	7193,27	5429,13
(c) Electrical Machinery & Goods	39	2,58	1,70	12,990	7992,95	6134,47
(d) Electronic Machinery & Goods	52	7,89	6,34	8,785	7321,14	5920,77
13. Vehicles, Vehicle Parts & Transport Equipments	178	7,18	5,44	13,199	10437,89	7782,71
14. Other Industries	579	59,42	49,86	66,213	26350,29	20260,67
15. Electricity, Gas & Water	4	68	28	3,461	8886,80	6811,56
(a) Electricity Generation & Transmission	2	40	8	2,670	8346,62	6392,94
(b) Non-Conventional Energy	-	-	-	172	128,92	103,86
(c) Gas, Steam & Water Supply	2	28	21	619	411,26	314,76
16. Construction	230	22,45	20,10	13,654	5596,31	4714,43
III. TRANSPORT OPERATORS	4,885	181,66	129,77	83,115	6363,68	4866,15
IV. PROFESSIONAL AND OTHER SERVICES	2,133	121,70	93,47	50,258	12055,64	9886,21
V. PERSONAL LOANS	35,129	1428,95	1150,09	3,56,425	15808,83	13049,73
1. Loans for Purchase of Consumer Durables	774	25,04	19,69	7,761	256,58	202,26
2. Loans for Housing	10,908	403,89	359,14	1,28,073	6236,51	5383,90
3. Rest of the Personal Loans	23,447	1000,02	771,26	2,20,591	9315,74	7463,56
VI. TRADE	1,969	192,88	151,03	2,00,542	50058,85	41250,40
1. Wholesale Trade	501	36,76	29,40	86,012	37940,55	32106,60
2. Retail Trade	1,468	156,12	121,63	1,14,530	12118,30	9143,80
VII. FINANCE	97	9,94	7,54	11,530	21764,94	15723,69
VIII. ALL OTHERS	1,128	227,92	193,42	63,184	20824,98	16986,24
TOTAL BANK CREDIT	55,773	2783,42	2236,52	13,08,890	372513,43	294143,47
<i>OF WHICH:</i> 1. Artisans & Village Industries	131	7,38	5,80	5,695	474,22	373,58
2. Other Small Scale Industries	1,088	119,59	91,00	1,72,482	34381,44	26730,89

See Notes on Tables.