

Table 13 : Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation : 1999

(Amount in Rs. lakh)

Occupation	As on March 31					
	No. of Accounts	Percent share	Credit Limit		Outstanding	
			Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	19788385	37.8	4765640	10.0	4088926	10.7
1. Direct Finance	19520405	37.3	3889916	8.2	3394114	8.9
2. Indirect Finance	267980	0.5	875724	1.8	694812	1.8
II. Industry	4752329	9.1	23903787	50.3	18794690	49.1
1. Mining and Quarrying	6341	—	457820	1.0	330082	0.9
2. Food Manufacturing and Processing	72800	0.1	1881826	4.0	1450613	3.8
a) Rice, flour and dal mills	32540	0.1	442068	0.9	340701	0.9
b) Sugar	1143	—	382093	0.8	317433	0.8
c) Edible oils & vanaspati	10617	—	312966	0.7	222290	0.6
d) Tea processing	1428	—	169027	0.4	124417	0.3
e) Processing of fruits & vegetables	971	—	52967	0.1	45058	0.1
f) Others	26101	—	522705	1.1	400714	1.0
3. Beverage and Tobacco	2757	—	269884	0.6	187965	0.5
4. Textiles	129611	0.2	3718751	7.8	2914720	7.6
a) Cotton textiles	31733	0.1	1487683	3.1	1177919	3.1
b) Jute textiles	752	—	61456	0.1	38123	0.1
c) Handloom textiles & Khadi	11559	—	75679	0.2	61727	0.2
d) Other textiles and textile goods	85567	0.2	2093932	4.4	1636951	4.3
5. Paper, Paper Products and Printing	34629	0.1	595895	1.3	476859	1.2
6. Leather and Leather Products	13357	—	318313	0.7	253192	0.7
7. Rubber and Rubber Products	11616	—	336135	0.7	255729	0.7
8. Chemicals & Chemical Products	67567	0.1	3111059	6.5	2372926	6.2
a) Heavy industrial chemicals	5127	—	495608	1.0	361439	0.9
b) Fertilisers	1398	—	440604	0.9	362969	0.9
c) Drugs and pharmaceuticals	13552	—	849763	1.8	642586	1.7
d) Non-edible oils	784	—	50536	0.1	41814	0.1
e) Other Chemicals & Chemical Products	46706	0.1	1274548	2.7	964117	2.5
9. Petroleum, Coal Products & Nuclear Fuels	3347	—	914412	1.9	759656	2.0
10. Manufacture of Cement & Cement Products	7219	—	363305	0.8	301686	0.8
11. Basic Metals and Metal Products	66424	0.1	2924168	6.2	2464945	6.4
a) Iron and steel	17353	—	2037417	4.3	1778027	4.6
b) Non-ferrous metals	3600	—	249134	0.5	191939	0.5
c) Other metal products	45471	0.1	637617	1.3	494980	1.3
12. Engineering	86780	0.2	3120060	6.6	2378915	6.2
a) Heavy engineering	8510	—	831923	1.7	596922	1.6
b) Light engineering	40374	0.1	742011	1.6	563096	1.5
c) Electrical machinery & goods	29111	0.1	814011	1.7	626820	1.6
d) Electronic machinery & goods	8785	—	732114	1.5	592077	1.5
13. Vehicles, Vehicle Parts & Transport Equipments	31186	0.1	1059037	2.2	791347	2.1
14. Other Industries	4160461	8.0	3369208	7.1	2689289	7.0
15. Electricity, Gas & Water	3461	—	888680	1.9	681156	1.8
a) Electricity Generation & Transmission	2670	—	834662	1.8	639294	1.7
b) Non-Conventional Energy	172	—	12892	—	10386	—
c) Gas, Steam & Water Supply	619	—	41126	0.1	31476	0.1

16. Construction	54773	0.1	575234	1.2	485610	1.3
III. Transport operators	830551	1.6	905662	1.9	707339	1.8
IV. Professional and other services	1684165	3.2	1518281	3.2	1254547	3.3
V. Personal Loans	12570802	24.0	4902441	10.3	3958946	10.4
1. Loans for Purchase of Consumer Durables	975815	1.9	228865	0.5	190643	0.5
2. Loans for Housing	1275149	2.4	1407676	3.0	1237673	3.2
3. Rest of the Personal Loans	10319838	19.7	3265900	6.9	2530630	6.6
VI. Trade	7373343	14.1	6277764	13.2	5228099	13.7
1. Wholesale Trade	429400	0.8	3897736	8.2	3301161	8.6
of which : Food Procurement	149	—	1804729	3.5	1748401	4.5
2. Retail Trade	6943943	13.3	2380028	5.0	1926938	5.0
VII. Finance	53389	0.1	2186808	4.6	1581348	4.1
VIII. All others	5252492	10.0	3084756	6.5	2628610	6.9
Total Bank Credit	52305456	100.0	47545140	100.0	38242503	100.0
Of which :						
1. Artisan & Village Industries	1897714	3.6	290830	0.6	251874	0.7
2. Other Small Scale Industries	2029920	3.9	3956943	8.3	3142842	8.2

Note

Data reported here cover banks' branches in India and include bills rediscounted under the New Bill Market Scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 4A.

Source :Basic Statistical Return - 1.

Graph – 7
Occupation-wise Distribution of Advances by Scheduled Commercial Banks: 1998 and 1999
(As on March 31)



