

**Table No. 5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1996 (Part 1 of 3)**

OCCUPATION		(Amount in Rupees Lakh)								
		CASH CREDIT			OVERDRAFT			DEMAND LOANS		
		No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Out-standing	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	62,901	1465,41	1090,77	15,246	423,67	309,41	69,948	678,80	620,94
	1. Direct Finance	61,307	966,41	804,45	14,808	386,20	285,25	68,959	598,72	562,89
	2. Indirect Finance	1,594	499,00	286,32	438	37,47	24,16	989	80,08	58,06
II.	INDUSTRY	3,39,492	63385,00	51278,70	63,110	9609,83	7503,81	48,818	12546,33	9734,75
	1. Mining & Quarrying	4,452	1214,83	902,43	1,026	103,90	87,89	1,018	97,43	80,85
	2. Food Manufacturing and Processing	29,590	5676,69	4516,77	3,803	566,13	411,28	4,872	720,18	611,36
	(a) Rice Mills, Flour and Dal Mills	13,034	1127,59	900,82	1,234	85,95	60,91	1,669	73,58	62,07
	(b) Sugar	716	1482,75	1227,51	85	72,63	62,79	119	183,56	173,10
	(c) Edible Oils and Vanaspati	5,858	1149,98	848,06	712	49,76	42,16	1,022	98,02	98,02
	(d) Tea Processing	767	695,18	527,36	119	151,08	87,11	99	174,82	131,86
	(e) Processing of Fruits & Vegetables	536	70,31	65,66	99	7,93	5,48	296	9,69	9,81
	(f) Others	8,679	1150,88	947,36	1,554	198,77	152,83	1,667	180,52	136,50
	3. Beverage and Tobacco	2,532	883,50	649,39	527	188,20	149,72	456	187,73	162,54
	4. Textiles	53,194	9070,33	7585,59	9,025	1311,20	1042,10	7,148	1872,71	1414,02
	(a) Cotton Textiles	16,560	4231,76	3577,09	2,981	518,95	425,18	1,817	525,65	458,56
	(b) Jute Textiles	637	271,34	210,50	76	41,72	36,18	62	9,90	10,00
	(c) Handloom Textiles & Khadi	4,147	281,37	217,36	467	28,04	27,49	514	40,71	22,46
	(d) Other Textiles	31,850	4285,87	3580,64	5,501	722,49	553,26	4,755	1296,44	923,00
	5. Paper, Paper Products and Printing	16,791	1933,30	1598,10	3,010	304,58	252,88	2,129	248,21	226,69
	6. Leather and Leather Products	4,594	438,07	389,80	963	115,79	103,08	793	59,72	46,30
	7. Rubber and Rubber Products	5,992	973,75	816,21	886	148,11	123,49	609	178,83	165,13
	8. Chemicals and Chemical Products	36,501	9858,22	7846,97	5,392	1439,04	1025,65	3,480	2106,39	1548,76
	(a) Heavy Industrial Chemicals	3,721	1640,79	1229,45	557	286,59	172,06	366	473,70	365,59
	(b) Fertilizers	1,233	1628,88	1296,63	94	68,00	36,90	114	406,06	183,05
	(c) Drugs and Pharmaceuticals	7,529	2626,61	2056,60	1,509	522,88	366,85	764	526,56	463,62
	(d) Non-Edible Oils	760	199,36	177,30	91	6,84	6,26	92	9,69	9,40
	(e) Other Chemicals & Chemical Products	23,258	3762,58	3087,00	3,141	554,73	443,59	2,144	690,38	527,10
	9. Petroleum, Coal Products & Nuclear Fuels	2,499	1465,12	1116,37	462	265,25	194,40	325	233,29	208,43
	10. Manufacture of Cement & Cement Products	3,338	1054,04	833,87	437	135,73	105,49	433	544,26	243,47
	11. Basic Metals & Metal Products	38,912	9527,49	7799,46	5,303	729,40	589,67	3,902	1796,21	1379,72
	(a) Iron and Steel	13,639	6726,66	5538,00	1,947	419,46	336,38	1,330	1478,99	1093,20
	(b) Non-Ferrous Metals	3,029	657,44	526,54	361	74,61	56,09	245	61,72	60,01
	(c) Other Metal Products	22,244	2143,39	1734,92	2,995	235,32	197,20	2,327	255,50	226,52
	12. Engineering	44,828	11657,87	9541,55	8,067	1678,72	1231,83	4,928	2078,20	1673,21
	(a) Heavy Engineering	6,668	3315,27	2557,80	1,124	415,71	266,25	703	672,95	488,66
	(b) Light Engineering	19,502	2665,98	2169,83	3,601	482,07	386,52	2,148	359,00	303,67
	(c) Electrical Machinery & Goods	11,696	2727,89	2300,87	1,960	356,59	250,57	1,162	567,69	482,30
	(d) Electronic Machinery & Goods	6,962	2948,73	2513,06	1,382	424,35	328,49	915	478,56	398,58
	13. Vehicles, Vehicle Parts & Transport Equipments	9,762	2190,82	1625,26	1,802	492,14	375,26	2,047	761,85	447,39
	14. Other Industries	72,593	5234,10	4340,00	13,535	745,72	609,61	13,817	767,08	709,24
	15. Electricity, Gas & Water	6,607	1134,90	792,65	503	248,56	176,02	516	416,33	359,62
	(a) Electricity Generation & Transmission	6,222	1062,81	726,58	363	239,47	169,94	350	352,61	301,78
	(b) Non-Conventional Energy	124	39,54	37,43	23	1,18	1,02	37	13,53	7,78
	(c) Gas, Steam & Water Supply	261	32,54	28,64	117	7,90	5,06	129	50,19	50,06
	16. Construction	7,307	1071,98	924,27	8,369	1137,38	1025,44	2,345	477,90	458,01
III.	TRANSPORT OPERATORS	246	211,94	191,47	310	136,62	108,38	137	71,90	69,04
IV.	PROFESSIONAL AND OTHER SERVICES	30,214	1994,05	1577,43	28,263	1957,72	1624,47	21,669	1223,22	949,63
V.	PERSONAL LOANS	10,294	228,06	175,48	1,17,402	1755,39	1250,39	1,60,721	1572,07	1360,67
	1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-

2. Loans for Housing	-	-	-	-	-	-	-	-	-
3. Rest of the Personal Loans	10,294	228,06	175,48	1,17,402	1755,39	1250,39	60,721	1572,07	1360,67
VI. TRADE	3,07,462	18182,20	15377,19	84,047	2943,17	2360,01	33,505	1957,34	1834,39
1. Wholesale Trade	85,150	13552,96	11521,92	30,545	1910,00	1544,93	7,382	1554,48	1485,81
2. Retail Trade	22,312	4629,24	3855,27	53,502	1033,17	815,08	26,123	402,86	348,59
VII. FINANCE	4,963	4356,97	3365,91	8,069	1953,08	1525,37	2,907	1463,99	1301,44
VIII. ALL OTHERS	11,294	6007,90	4994,59	6,208	1865,36	1450,33	4,724	1819,45	1612,59
TOTAL BANK CREDIT	7,66,866	95831,53	78051,54	3,22,655	20644,84	16132,16	3,42,429	21333,10	17483,45
OF WHICH : 1. Artisans & Village Industries	7,630	184,49	154,66	1,180	21,07	15,37	2,788	30,02	23,86
2. Other Small Scale Industries	2,20,213	14522,99	12262,64	24,817	1406,52	1209,59	20,087	879,08	793,98

(Amount in Rupees Lakh)									
OCCUPATION	MEDIUM TERM LOANS			LONG TERM LOANS			PACKING CREDIT		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	2,56,542	4478,19	3893,42	6,42,112	10300,39	8629,58	9	23,15	7,87
1. Direct Finance	2,43,137	2434,09	2179,93	24,225	7779,28	6688,88	-	-	-
2. Indirect Finance	13,405	2044,10	1713,49	17,887	2521,11	1940,70	9	23,15	7,87
II. INDUSTRY	1,08,465	7294,14	6620,03	2,30,829	16939,05	15273,12	15,343	13945,33	10796,33
1. Mining & Quarrying	1,367	132,90	112,39	3,456	293,25	259,33	499	288,23	238,02
2. Food Manufacturing and Processing	11,659	607,58	566,80	33,715	1781,28	1589,23	1,619	1933,69	1529,60
(a) Rice Mills, Flour and Dal Mills	4,431	93,47	83,12	13,990	313,52	259,74	329	275,72	245,25
(b) Sugar	106	90,02	86,53	368	219,33	198,80	20	43,97	28,20
(c) Edible Oils and Vanaspati	1,698	136,14	122,41	6,438	204,71	175,45	271	532,17	427,81
(d) Tea Processing	156	74,19	69,43	341	125,83	107,68	40	130,69	99,49
(e) Processing of Fruits & Vegetables	405	13,96	13,58	579	48,53	43,78	76	53,47	33,46
(f) Others	4,863	199,79	191,73	11,999	869,36	803,78	883	897,68	695,38
3. Beverage and Tobacco	698	103,55	99,56	1,429	187,90	185,52	92	230,21	130,36
4. Textiles	14,238	1095,57	971,06	32,033	2617,95	2322,59	5,356	3927,04	3059,25
(a) Cotton Textiles	3,414	538,10	485,06	7,724	1185,39	1041,59	811	1210,70	888,66
(b) Jute Textiles	248	19,88	15,39	407	30,10	27,73	42	80,46	71,02
(c) Handloom Textiles & Khadi	1,284	21,17	22,60	2,631	49,03	39,99	266	133,34	116,30
(d) Other Textiles	9,292	516,41	448,01	21,271	1353,43	1213,28	4,237	2502,54	1983,28
5. Paper, Paper Products and Printing	5,564	251,84	224,20	12,276	829,61	748,22	213	125,55	77,88
6. Leather and Leather Products	1,677	83,29	74,69	3,665	195,12	166,28	1,623	825,97	748,12
7. Rubber and Rubber Products	1,196	119,57	107,51	2,956	282,75	243,63	183	167,19	127,39
8. Chemicals and Chemical Products	6,200	1015,02	914,58	14,716	2382,56	2190,78	1,177	1286,94	863,41
(a) Heavy Industrial Chemicals	507	229,15	205,87	1,121	511,40	442,57	199	209,84	122,59
(b) Fertilizers	148	104,84	97,13	291	253,29	223,79	23	21,05	20,00
(c) Drugs and Pharmaceuticals	909	339,77	310,99	1,962	592,79	592,12	374	541,37	357,55
(d) Non-Edible Oils	151	4,63	3,73	442	45,01	41,60	41	49,73	30,28
(e) Other Chemicals & Chemical Products	4,485	336,63	296,86	10,900	980,08	890,70	540	464,96	332,99
9. Petroleum, Coal Products & Nuclear Fuels	496	207,28	180,19	1,392	148,48	137,68	37	337,41	328,93
10. Manufacture of Cement & Cement Products	1,122	136,95	122,06	2,940	369,37	357,32	51	55,65	42,78
11. Basic Metals & Metal Products	8,656	720,94	681,93	20,912	1920,48	1759,88	1,079	1291,92	1018,43
(a) Iron and Steel	2,043	454,80	447,19	5,535	1244,00	1148,85	328	929,49	743,16
(b) Non-Ferrous Metals	463	30,26	30,05	1,301	170,71	156,11	155	95,60	74,10
(c) Other Metal Products	6,150	235,87	204,69	14,076	505,77	454,92	596	266,83	201,17
12. Engineering	11,224	1188,01	1086,10	20,883	2242,11	2047,59	1,048	1292,70	911,57
(a) Heavy Engineering	1,726	278,23	238,99	2,831	753,01	680,79	264	487,80	345,09
(b) Light Engineering	4,709	365,13	324,31	9,089	592,08	532,58	378	299,88	196,43
(c) Electrical Machinery & Goods	2,523	248,59	230,10	4,874	460,08	417,22	197	308,32	241,82
(d) Electronic Machinery & Goods	2,266	296,06	292,70	4,089	436,93	417,01	209	196,71	128,23
13. Vehicles, Vehicle Parts & Transport Equipments	5,038	357,55	303,01	10,072	841,16	764,20	270	334,41	201,97
14. Other Industries	35,424	683,69	618,42	64,622	1557,06	1406,82	1,984	1696,00	1385,09
15. Electricity, Gas & Water	1,080	242,84	226,21	2,220	808,01	628,05	68	39,41	28,18
(a) Electricity Generation & Transmission	768	214,64	201,45	1,961	778,52	601,82	67	39,05	27,62
(b) Non-Conventional Energy	70	16,73	16,22	88	13,47	12,00	1	37	55
(c) Gas, Steam & Water Supply	242	11,47	8,54	171	16,02	14,23	-	-	-
16. Construction	2,826	347,56	331,32	3,542	481,98	465,99	44	113,02	105,36

III. TRANSPORT OPERATORS	81,131	1427,09	1192,40	1,66,775	2946,44	2376,69	16	24,26	22,03
IV. PROFESSIONAL AND OTHER SERVICES	36,322	921,14	810,60	69,773	2310,31	2004,46	1,054	262,98	230,57
V. PERSONAL LOANS	6,21,633	5113,49	4519,54	8,17,064	10078,91	8861,73	512	11,83	10,09
1. Loans for Purchase of Consumer Durables	16,545	143,69	126,88	12,393	103,53	89,96	-	-	-
2. Loans for Housing	-	-	-	54,678	7601,82	6697,25	-	-	-
3. Rest of the Personal Loans	6,05,088	4969,79	4392,66	49,993	2373,56	2074,53	512	11,83	10,09
VI. TRADE	60,622	1048,03	951,75	99,891	1646,82	1427,44	7,033	4166,05	3292,06
1. Wholesale Trade	8,075	511,18	470,96	11,917	796,66	702,45	5,026	3323,97	2555,85
2. Retail Trade	52,547	536,86	480,79	87,974	850,16	724,99	2,007	842,08	736,21
VII. FINANCE	2,079	1144,83	1048,95	3,497	1901,40	1580,81	17	42,39	36,83
VIII. ALL OTHERS	17,771	3735,06	3526,11	13,537	4507,64	3155,43	966	1086,94	851,74
TOTAL BANK CREDIT	11,84,565	25161,96	22562,81	20,43,478	50630,96	43309,27	24,950	19562,94	15247,52
OF WHICH : 1. Artisans & Village Industries	10,374	75,27	64,20	22,623	152,99	141,33	235	14,73	14,55
2. Other Small Scale Industries	59,148	1598,30	1383,36	1,26,284	3565,26	3105,35	7,094	2786,91	2198,24

See [Notes on Tables](#).