

Table No.5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks according to Occupation
March 1996 (Part 2 of 3)

(Amount in Rupees Lakh)									
OCCUPATION	EXPORT TRADE BILLS PURCHASED			EXPORT TRADE BILLS DISCOUNTED			EXPORT TRADE BILLS ADVANCED AGAINST		
	No. of	Credit	Amount	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	19	20	21	22	23	24	25	26	27
I. AGRICULTURE	4	38	29	1	2,20	2,19	-	-	-
1. Direct Finance	-	-	-	-	-	-	-	-	-
2. Indirect Finance	4	38	29	1	2,20	2,19	-	-	-
II. INDUSTRY	8,167	6057,40	4040,84	4,015	4132,95	2951,47	2,103	2096,39	1526,72
1. Mining & Quarrying	160	81,32	59,40	44	31,95	26,94	15	9,87	6,66
2. Food Manufacturing and Processing	441	520,66	394,42	193	291,65	185,55	86	69,07	43,03
(a) Rice Mills, Flour and Dal Mills	38	60,95	52,34	23	80,63	49,66	9	15,71	6,24
(b) Sugar	13	6,15	5,44	-	-	-	-	-	-
(c) Edible Oils and Vanaspati	52	60,74	47,01	26	36,78	24,72	10	12,32	8,35
(d) Tea Processing	35	60,44	42,11	25	54,95	32,42	1	19	19
(e) Processing of Fruits & Vegetables	19	13,81	10,75	16	13,81	8,65	26	15,53	6,71
(f) Others	284	318,57	236,76	103	105,49	70,11	40	25,32	21,54
3. Beverage and Tobacco	45	59,74	32,02	21	38,56	30,76	6	2,40	1,81
4. Textiles	3,305	2300,58	1465,33	1,578	1423,91	1034,83	699	290,90	186,35
(a) Cotton Textiles	525	738,34	468,67	374	508,10	374,78	68	44,20	26,80
(b) Jute Textiles	22	58,15	41,61	14	20,83	13,12	4	31	31
(c) Handloom Textiles & Khadi	80	40,13	19,62	32	19,71	17,59	9	36,47	25,24
(d) Other Textiles	2,678	1463,97	935,43	1,158	875,27	629,33	618	209,92	134,01
5. Paper, Paper Products and Printing	69	56,03	23,37	57	12,30	8,95	13	8,66	2,29
6. Leather and Leather Products	832	401,80	271,47	408	213,60	154,40	66	26,47	13,73
7. Rubber and Rubber Products	126	119,78	73,13	170	47,00	32,69	10	8,09	7,72
8. Chemicals and Chemical Products	770	812,62	583,70	456	645,78	438,46	164	139,07	75,22
(a) Heavy Industrial Chemicals	151	265,04	219,99	77	112,52	57,89	37	46,01	27,86
(b) Fertilizers	17	31,97	28,29	18	18,18	17,30	2	95	86
(c) Drugs and Pharmaceuticals	251	308,96	191,68	167	277,55	204,57	62	45,99	21,07
(d) Non-Edible Oils	14	18,01	17,46	7	4,44	4,44	3	1,90	4
(e) Other Chemicals & Chemical Products	337	188,64	126,28	187	233,09	154,27	60	44,22	25,40
9. Petroleum, Coal Products & Nuclear Fuels	31	25,31	20,73	20	39,44	34,91	9	3,91	3,73
10. Manufacture of Cement & Cement Products	18	13,24	11,38	13	37,24	6,51	1	60	60
11. Basic Metals & Metal Products	641	348,45	220,70	212	392,27	276,50	128	69,85	42,66
(a) Iron and Steel	154	177,09	125,77	78	228,08	161,03	33	36,78	29,81
(b) Non-Ferrous Metals	81	24,52	14,29	21	27,06	21,11	20	2,95	1,31
(c) Other Metal Products	406	146,84	80,64	113	137,13	94,36	75	30,13	11,54
12. Engineering	643	483,10	334,42	296	219,21	154,33	91	37,37	24,76
(a) Heavy Engineering	183	225,82	150,27	86	72,31	48,46	24	17,81	13,44
(b) Light Engineering	207	80,77	59,98	116	72,62	50,68	26	8,36	3,07
(c) Electrical Machinery & Goods	125	63,92	33,98	43	36,31	26,54	12	5,69	3,74
(d) Electronic Machinery & Goods	128	112,60	90,19	51	37,97	28,65	29	5,50	4,51
13. Vehicles, Vehicle Parts & Transport Equipments	201	135,06	96,28	129	142,52	120,14	42	37,83	35,07
14. Other Industries	869	683,98	450,64	411	594,32	440,55	772	1392,30	1083,10
15. Electricity, Gas & Water	5	11,34	1,34	4	1,73	4,93	-	-	-
(a) Electricity Generation & Transmission	3	10,17	16	3	1,73	1,74	-	-	-
(b) Non-Conventional Energy	2	1,17	1,18	1	-	3,18	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-	-	-	-
16. Construction	11	4,37	2,51	3	1,47	1,00	1	1	1
III. TRANSPORT OPERATORS	2	95	73	-	-	-	1	30	26
IV. PROFESSIONAL AND OTHER SERVICES	304	141,00	103,59	104	64,85	50,80	63	35,48	28,52
V. PERSONAL LOANS	74	5,49	6,05	36	3,20	2,75	4	78	30

1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-	-	-	-
3. Rest of the Personal Loans	74	5,49	6,05	36	3,20	2,75	4	78	30
VI. TRADE	3,388	1913,41	1239,48	1,349	1082,48	798,10	620	420,76	319,88
1. Wholesale Trade	3,097	1817,39	1171,78	1,189	931,13	682,23	568	396,28	299,94
2. Retail Trade	291	96,02	67,70	160	151,35	115,87	52	24,48	19,94
VII. FINANCE	11	7,19	2,73	14	52,49	46,93	7	4,09	2,59
VIII. ALL OTHERS	737	526,93	394,74	176	182,56	139,90	259	269,85	153,78
TOTAL BANK CREDIT	12,687	8652,76	5788,45	5,695	5520,73	3992,15	3,057	2827,65	2032,05
OF WHICH : 1. Artisans & Village Industries	63	9,50	7,93	9	3,08	2,79	4	1,49	1,48
2. Other Small Scale Industries	3,661	1390,96	947,15	1,322	648,28	489,75	995	503,61	266,04

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS			INLAND (TRADE) BILLS PURCHASED		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	28	29	30	31	32	33
I. AGRICULTURE	-	-	-	6	72	44
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	6	72	44
II. INDUSTRY	264	111,39	97,98	11,488	2582,71	1919,13
1. Mining & Quarrying	2	27,70	27,70	153	70,35	41,63
2. Food Manufacturing and Processing	14	12,51	7,51	358	75,68	52,42
(a) Rice Mills, Flour and Dal Mills	-	-	-	90	11,44	5,54
(b) Sugar	-	-	-	5	9,05	4,63
(c) Edible Oils and Vanaspati	3	95	5	103	17,67	13,31
(d) Tea Processing	-	-	-	25	16,09	12,97
(e) Processing of Fruits & Vegetables	-	-	-	10	63	41
(f) Others	11	11,56	7,46	125	20,81	15,55
3. Beverage and Tobacco	1	1	-	82	50,40	32,53
4. Textiles	57	11,75	8,10	2,093	519,73	376,80
(a) Cotton Textiles	10	2,04	2,11	907	258,93	187,81
(b) Jute Textiles	-	-	-	23	1,95	1,27
(c) Handloom Textiles & Khadi	2	5	5	91	21,49	14,18
(d) Other Textiles	45	9,66	5,95	1,072	237,36	173,54
5. Paper, Paper Products and Printing	2	3,10	4,53	643	77,03	46,18
6. Leather and Leather Products	22	4,80	4,19	146	13,83	9,91
7. Rubber and Rubber Products	-	-	-	317	110,47	79,40
8. Chemicals and Chemical Products	34	12,72	5,01	1,558	330,66	231,48
(a) Heavy Industrial Chemicals	-	-	-	223	83,99	61,83
(b) Fertilizers	-	-	-	48	43,18	25,09
(c) Drugs and Pharmaceuticals	17	1,79	1,94	358	69,39	45,71
(d) Non-Edible Oils	-	-	-	19	2,41	1,47
(e) Other Chemicals & Chemical Products	17	10,93	3,07	910	131,69	97,38
9. Petroleum, Coal Products & Nuclear Fuels	2	1	1	98	50,13	43,47
10. Manufacture of Cement & Cement Products	7	6	4	66	9,09	5,78
11. Basic Metals & Metal Products	23	18,98	22,61	1,662	414,30	323,82
(a) Iron and Steel	7	12,17	22,02	699	212,29	168,24
(b) Non-Ferrous Metals	1	25	19	150	87,02	67,03

(c) Other Metal Products	15	6,55	40	813	114,98	88,55
12. Engineering	44	6,84	5,62	2,465	608,64	481,35
(a) Heavy Engineering	35	4,55	4,68	395	133,65	108,63
(b) Light Engineering	3	1,41	44	996	115,71	92,63
(c) Electrical Machinery & Goods	1	-	-	729	226,43	168,94
(d) Electronic Machinery & Goods	5	87	49	345	132,85	111,15
13. Vehicles, Vehicle Parts&Transport Equipments	8	28	27	459	92,26	67,87
14. Other Industries	40	12,55	12,27	1,179	133,29	102,78
15. Electricity, Gas & Water	-	-	-	62	8,31	7,28
(a) Electricity Generation & Transmission	-	-	-	46	5,04	4,38
(b) Non-Conventional Energy	-	-	-	11	1,18	93
(c) Gas, Steam & Water Supply	-	-	-	5	2,08	1,97
16. Construction	8	10	10	147	18,53	16,42
III. TRANSPORT OPERATORS	-	-	-	24	13,81	4,51
IV. PROFESSIONAL AND OTHER SERVICES	15	59	46	908	104,40	93,13
V. PERSONAL LOANS	1	-	-	272	11,03	8,19
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	1	-	-	272	11,03	8,19
VI. TRADE	670	32,20	26,15	4,906	614,00	450,93
1. Wholesale Trade	650	31,74	25,71	3,687	511,84	366,85
2. Retail Trade	20	46	43	1,219	102,16	84,09
VII. FINANCE	4	20	20	100	25,77	14,61
VIII. ALL OTHERS	-	-	-	484	221,80	164,73
TOTAL BANK CREDIT	954	144,38	124,78	18,188	3574,24	2655,67
OF WHICH : 1. Artisans & Village Industries	1	3	1	35	98	79
2. Other Small Scale Industries	115	19,63	11,52	6,587	544,47	406,60