

**Table No.5.2 - Organisation-Wise Classification of Outstanding Credit of
Scheduled Commercial Banks According to Occupation
March 1996 (Part 1 of 2)**

(Amount in Rupees Lakh)									
OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT			STATE GOVERNMENT OWNED UNDERTAKINGS		
	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	4,240	816,86	762,27	618	149,56	121,73	1,429	838,75	632,44
1. Direct Finance	3,848	110,64	72,73	176	19,86	29,43	219	179,33	155,31
2. Indirect Finance	392	706,23	689,53	442	129,70	92,30	1,210	659,42	477,14
II. INDUSTRY	3,613	9004,61	7396,08	455	616,34	428,86	3,147	1603,03	1363,32
1. Mining & Quarrying	182	880,06	614,27	12	6,85	2,52	81	96,78	73,29
2. Food Manufacturing and Processing	480	73,88	100,90	41	10,99	8,82	189	177,70	158,24
(a) Rice Mills, Flour and Dal Mills	212	29,59	69,60	11	10	11	37	1,24	83
(b) Sugar	10	15,98	4,79	4	7,08	7,01	59	99,41	86,05
(c) Edible Oils and Vanaspati	105	1,77	1,69	5	2	2	19	16,44	17,52
(d) Tea Processing	5	13,78	13,75	-	-	-	7	4,45	4,14
(e) Processing of Fruits & Vegetables	18	34	37	1	1	-	9	3,53	4,03
(f) Others	130	12,43	10,70	20	3,78	1,67	58	52,63	45,68
3. Beverage and Tobacco	18	2,27	2,27	-	-	-	4	40	50
4. Textiles	415	238,19	222,55	54	38,22	33,18	303	153,97	122,67
(a) Cotton Textiles	198	121,14	116,81	26	32,45	29,83	107	82,49	70,23
(b) Jute Textiles	9	6,03	5,93	1	13	4	17	2,85	3,36
(c) Handloom Textiles & Khadi	25	16,05	12,90	3	56	12	54	35,69	22,88
(d) Other Textiles	183	94,97	86,92	24	5,09	3,19	125	32,95	26,20
5. Paper, Paper Products and Printing	100	32,89	18,22	18	6,67	2,16	64	59,51	50,83
6. Leather and Leather Products	27	4,43	4,01	6	2,61	2,01	13	4,91	2,72
7. Rubber and Rubber Products	27	33,42	42,69	9	11,12	8,93	35	17,62	11,99
8. Chemicals and Chemical Products	289	958,19	878,96	28	43,45	30,32	288	191,15	152,50
(a) Heavy Industrial Chemicals	20	102,98	63,70	5	7,56	5,34	62	9,58	8,10
(b) Fertilizers	93	489,73	402,16	6	17,28	9,03	56	134,40	101,24
(c) Drugs and Pharmaceuticals	69	154,11	153,06	5	2,62	5,47	110	10,06	12,02
(d) Non-Edible Oils	7	21	15	-	-	-	2	50	28
(e) Other Chemicals & Chemical Products	100	211,16	259,89	12	15,98	10,48	58	36,61	30,87
9. Petroleum, Coal Products & Nuclear Fuels	117	887,59	624,91	-	-	-	169	7,15	4,91
10. Manufacture of Cement & Cement Products	69	52,09	52,16	13	6,03	4,71	55	39,67	45,59
11. Basic Metals & Metal Products	345	2888,12	2397,91	20	13,76	12,14	176	107,98	95,69
(a) Iron and Steel	227	2745,84	2282,15	8	10,56	9,03	87	92,06	78,68
(b) Non-Ferrous Metals	25	38,80	18,86	5	38	31	2	46	47
(c) Other Metal Products	93	103,49	96,90	7	2,82	2,80	87	15,47	16,54
12. Engineering	562	2177,62	1797,62	41	102,47	89,68	426	381,13	336,72
(a) Heavy Engineering	225	887,02	703,35	4	25,01	21,81	101	23,11	20,24
(b) Light Engineering	161	417,32	342,78	12	54,03	48,79	106	42,84	38,99
(c) Electrical Machinery & Goods	91	384,60	341,19	11	11,80	11,68	96	174,25	133,89
(d) Electronic Machinery & Goods	85	488,69	410,31	14	11,64	7,40	123	140,93	143,61
13. Vehicles, Vehicle Parts & Transport Equipments	114	231,77	167,21	38	2,15	17	113	32,71	23,62
14. Other Industries	758	307,27	278,03	75	28,11	17,06	1,085	142,74	125,33
15. Electricity, Gas & Water	37	180,72	141,06	83	299,14	169,70	118	162,73	138,98
(a) Electricity Generation & Transmission	33	180,00	140,41	82	299,09	169,64	117	162,57	138,81
(b) Non-Conventional Energy	2	5	4	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	2	67	61	1	5	5	1	17	17
16. Construction	73	56,10	53,31	17	44,76	47,47	28	26,86	19,73
III. TRANSPORT OPERATORS	658	36,46	28,73	45	21,12	12,31	159	244,50	212,17
IV. PROFESSIONAL AND OTHER SERVICES	487	191,74	82,71	82	23,17	23,07	108	20,06	13,51
V. PERSONAL LOANS	-	-	-	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-	-	-	-
VI. TRADE	2,884	9821,24	8964,91	118	44,74	20,41	273	1441,02	894,76
1. Wholesale Trade	673	9740,45	8913,54	23	43,20	19,48	120	1420,10	881,01
2. Retail Trade	2,211	80,79	51,38	95	1,54	94	153	20,92	13,75

VII. FINANCE	2,728	1123,97	804,06	60	45,43	36,33	352	634,10	505,49
VIII. ALL OTHERS	251	522,23	464,77	90	181,54	72,87	411	347,25	254,23
TOTAL BANK CREDIT	14,861	21517,10	18503,53	1,468	1081,89	715,59	5,879	5128,71	3875,93
OF WHICH :									
1. Artisans & Village Industries	-	-	-	-	-	-	319	7,39	6,48
2. Other Small Scale Industries	989	64,08	54,07	65	19,28	13,70	303	71,67	60,88

(Amount in Rupees Lakh)

OCCUPATION	QUASI GOVERNMENT BODIES			CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	2,528	1175,90	759,36	10,508	992,15	816,07	327	96,47	87,46
1. Direct Finance	229	104,99	87,22	2,588	182,57	130,02	263	47,18	41,25
2. Indirect Finance	2,299	1070,91	672,14	7,920	809,58	686,06	64	49,29	46,21
II. INDUSTRY	791	1267,20	881,25	935	481,22	469,03	3,902	2218,93	1875,03
1. Mining & Quarrying	52	11,80	9,81	31	62	58	82	106,66	85,75
2. Food Manufacturing and Processing	21	6,57	6,44	189	112,12	93,67	298	231,03	193,33
(a) Rice Mills, Flour and Dal Mills	13	1,66	1,62	42	1,35	81	86	25,95	23,01
(b) Sugar	2	52	40	26	68,28	60,05	32	83,34	77,14
(c) Edible Oils and Vanaspati	2	4,11	4,31	18	21,27	17,38	75	66,01	49,63
(d) Tea Processing	-	-	-	2	83	67	6	1,80	1,77
(e) Processing of Fruits & Vegetables	-	-	-	10	2,84	98	9	3,76	2,20
(f) Others	4	27	12	91	17,56	13,79	90	50,18	39,59
3. Beverage and Tobacco	1	21	1	7	5,38	4,02	59	42,67	37,94
4. Textiles	45	9,06	6,25	229	254,11	265,80	749	480,46	417,82
(a) Cotton Textiles	7	3,07	2,19	75	219,55	238,37	398	322,34	276,31
(b) Jute Textiles	-	-	-	-	-	-	13	14,26	13,08
(c) Handloom Textiles & Khadi	25	3,04	2,01	91	24,15	18,55	13	2,38	2,13
(d) Other Textiles	13	2,95	2,06	63	10,41	8,88	325	141,48	126,30
5. Paper, Paper Products and Printing	11	18,81	20,76	43	1,51	1,63	176	41,24	38,05
6. Leather and Leather Products	-	-	-	10	4,90	4,85	82	61,47	58,33
7. Rubber and Rubber Products	4	7	6	9	81	93	138	80,68	57,74
8. Chemicals and Chemical Products	16	139,06	10,46	65	8,33	8,27	455	218,03	194,34
(a) Heavy Industrial Chemicals	1	6,00	6,00	2	2,54	2,59	98	62,76	56,55
(b) Fertilizers	11	129,11	2,13	5	1,57	1,44	24	58,67	56,25
(c) Drugs and Pharmaceuticals	-	-	-	6	86	92	107	26,01	21,32
(d) Non-Edible Oils	-	-	-	2	36	38	10	3,49	4,12
(e) Other Chemicals & Chemical Products	4	3,96	2,33	50	3,00	2,94	216	67,10	56,11
9. Petroleum, Coal Products & Nuclear Fuels	3	7	6	7	1,95	1,44	48	40,50	33,34
10. Manufacture of Cement & Cement Products	-	-	-	2	2	1	50	19,54	19,66
11. Basic Metals & Metal Products	4	67	53	45	41,47	42,06	471	325,52	264,76
(a) Iron and Steel	4	67	53	10	40,36	40,93	271	260,83	213,89
(b) Non-Ferrous Metals	-	-	-	15	50	53	47	22,94	17,48
(c) Other Metal Products	-	-	-	20	61	60	153	41,75	33,39
12. Engineering	16	52,82	52,97	74	31,70	30,40	537	370,84	294,33
(a) Heavy Engineering	5	1,43	1,38	30	15,79	9,61	140	120,01	89,44
(b) Light Engineering	5	11	11	21	2,52	2,61	122	40,45	31,83
(c) Electrical Machinery & Goods	1	38,79	38,79	12	31	37	161	114,44	103,09
(d) Electronic Machinery & Goods	5	12,49	12,69	11	13,07	17,82	114	95,94	69,96
13. Vehicles, Vehicle Parts & Transport Equipments	8	179,55	193,12	12	22	20	148	44,45	28,86
14. Other Industries	57	29,99	18,44	165	10,34	8,56	443	115,50	105,21
15. Electricity, Gas & Water	512	755,15	505,52	16	5,37	4,74	40	17,42	20,99
(a) Electricity Generation & Transmission	511	754,98	505,33	10	2,55	2,20	30	13,58	13,75
(b) Non-Conventional Energy	-	-	-	-	-	-	6	3,51	6,65
(c) Gas, Steam & Water Supply	1	18	19	6	2,82	2,54	4	33	59
16. Construction	41	63,37	56,83	31	2,37	1,88	126	22,91	24,58
III. TRANSPORT OPERATORS	96	27,30	22,69	280	6,84	5,27	102	14,47	11,19
IV. PROFESSIONAL AND OTHER SERVICES	230	76,03	67,52	193	31,60	31,22	345	66,04	50,83
V. PERSONAL LOANS	-	-	-	3,387	1420,07	1067,38	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
2. Loans for Housing	-	-	-	3,387	1420,07	1067,38	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-	-	-	-
VI. TRADE	201	136,37	132,87	4,991	229,18	174,38	682	220,75	172,61
1. Wholesale Trade	94	135,00	131,66	174	113,41	89,85	295	127,34	104,66

2. Retail Trade	107	1,37	1,21	4,817	115,77	84,53	387	93,41	67,95
VII. FINANCE	76	118,72	111,14	836	312,57	244,16	123	60,28	50,36
VIII. ALL OTHERS	521	954,12	768,06	108	43,57	34,10	281	225,96	189,48
TOTAL BANK CREDIT	4,443	3755,64	2742,88	21,238	3517,21	2841,61	5,762	2902,91	2436,97
OF WHICH : 1. Artisans & Village Industries	-	-	-	66	6,01	5,02	-	-	-
2. Other Small Scale Industries	58	19,31	12,82	430	48,78	39,71	1,722	319,63	280,35