

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

								(Amount in Rupees Lakh)		
		PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED &/OR MANAGED COMPANIES & CORPORATIONS			PARTNERSHIPS, PROPRIETARY CONCERNS, JOINT FAMILIES, ASSOCIATIONS, CLUBS, SOCIETIES, TRUSTS, & GROUPS			JOINT SECTOR UNDERTAKINGS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		19	20	21	22	23	24	25	26	27
I.	AGRICULTURE	2,657	1486,68	1193,37	1,59,836	3065,43	2607,20	175	13,74	14,68
	1. Direct Finance	2,053	829,43	710.39	1,50,275	2348,03	2004,00	163	9,20	9,08
	2. Indirect Finance	604	657,25	482,98	9,561	717,40	603,20	12	4,53	5,60
II.	INDUSTRY	1,01,340	93753,46	73431,81	5,38,928	37463,40	31116,73	800	358,17	267,65
	1. Mining & Quarrying	1,314	848,05	695,57	7,947	460,94	408,76	38	5,37	4,75
	2. Food Manufacturing and Processing	6,186	7444,33	5942,41	53,430	4170,96	3314,87	50	22,31	19,64
	(a) Rice Mills, Flour and Dal Mills	866	486,35	376,34	23,301	1478,26	1151,18	15	2,91	2,74
	(b) Sugar	556	1609,81	1358,37	570	228,13	195,51	10	6,55	6,64
	(c) Edible Oils and Vanaspati	1,316	1667,39	1323,97	9,581	523,76	379,21	5	7,63	5,49
	(d) Tea Processing	970	1366,05	1002,66	549	105,77	88,40	3	16	15
	(e) Processing of Fruits & Vegetables	261	135,78	117,75	1,153	100,83	69,46	1	20	19
	(f) Others	2,217	2178,95	1763,32	18,276	1734,21	1431,12	16	4,85	4,43
	3. Beverage and Tobacco	1,228	1603,65	1215,57	3,447	446,37	361,96	10	32	21
	4. Textiles	16,083	16280,78	12692,42	89,291	8031,84	6424,81	106	36,44	29,67
	(a) Cotton Textiles	6,181	7425,02	5880,49	24,184	2012,00	1651,35	30	8,40	7,79
	(b) Jute Textiles	316	429,10	336,72	908	103,40	89,40	-	-	-
	(c) Handloom Textiles & Khadi	193	190,72	168,03	6,265	386,90	283,69	5	4	2
	(d) Other Textiles	9,393	8235,94	6307,18	57,934	5529,54	4400,38	71	28,00	21,86
	5. Paper, Paper Products and Printing	4,855	2659,37	2122,74	29,274	1249,59	1100,72	47	24,87	16,86
	6. Leather and Leather Products	1,925	1170,02	924,57	10,089	1168,69	1010,34	5	34	39
	7. Rubber and Rubber Products	2,220	1587,41	1274,47	9,121	528,78	455,01	15	12,68	8,16
	8. Chemicals and Chemical Products	17,849	15949,70	12180,60	47,896	3724,12	3111,15	127	135,06	88,47
	(a) Heavy Industrial Chemicals	2,973	3453,55	2564,49	3,813	392,08	314,95	44	58,64	32,48
	(b) Fertilizers	718	1537,22	1176,72	1,010	248,53	219,55	18	51,14	33,94
	(c) Drugs and Pharmaceuticals	5,009	5047,83	3834,43	8,638	1004,02	868,17	17	6,32	4,46
	(d) Non-Edible Oils	302	227,94	195,94	1,047	98,26	86,48	2	4,90	5,05
	(e) Other Chemicals & Chemical Products	8,847	5683,16	4409,03	33,388	1981,23	1622,00	46	14,06	12,54
	9. Petroleum, Coal Products & Nuclear Fuels	904	1727,16	1502,95	3,600	249,15	206,94	11	7,05	4,98
	10. Manufacture of Cement & Cement Products	1,513	2055,54	1424,89	4,783	222,10	199,33	13	1,87	1,58
	11. Basic Metals & Metal Products	12,635	11645,36	9242,92	57,824	3440,05	2955,20	120	32,70	24,49
	(a) Iron and Steel	6,607	8110,53	6486,43	17,482	1601,96	1418,58	86	23,28	18,01
	(b) Non-Ferrous Metals	1,112	976,75	797,47	3,921	314,38	272,37	12	4,81	2,28
	(c) Other Metal Products	4,916	2558,08	1959,02	36,421	1523,72	1264,26	22	4,60	4,19
	12. Engineering	18,955	17012,38	13312,64	65,875	4180,06	3515,04	105	52,82	50,56
	(a) Heavy Engineering	4,325	5406,74	3974,08	8,849	814,10	671,07	14	91	25
	(b) Light Engineering	5,564	3466,61	2706,75	31,307	1407,12	1199,67	29	22,79	22,12
	(c) Electrical Machinery & Goods	4,821	4127,67	3244,45	16,151	1148,88	984,75	28	14,82	13,81
	(d) Electronic Machinery & Goods	4,245	4011,36	3387,35	9,568	809,97	659,55	34	14,29	14,38
	13. Vehicles, Vehicle Parts & Transport Equipments	3,436	4429,75	3148,24	17,412	869,45	714,86	32	10,37	8,02
	14. Other Industries	9,468	5770,93	4645,73	1,15,916	7259,77	6032,74	93	7,99	6,99
	15. Electricity, Gas & Water	764	1394,15	1151,13	8,183	276,56	218,46	9	5,27	24
	(a) Electricity Generation & Transmission	506	1192,92	972,28	7,526	250,76	194,09	5	5,18	15
	(b) Non-Conventional Energy	83	100,91	90,30	178	8,30	8,12	2	7	7
	(c) Gas, Steam & Water Supply	175	100,32	88,55	479	17,49	16,25	2	2	3
	16. Construction	2,005	2174,88	1954,98	14,840	1184,96	1086,54	19	2,74	2,66
III.	TRANSPORT OPERATORS	1,709	554,52	473,33	61,113	1321,08	1040,56	55	2,03	1,71
IV.	PROFESSIONAL AND OTHER SERVICES	4,723	2072,50	1723,52	1,10,499	5720,00	4916,66	125	145,42	15,30
V.	PERSONAL LOANS	-	-	-	-	-	-	-	-	-
	1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	-	-	-
	2. Loans for Housing	-	-	-	-	-	-	-	-	-
	3. Rest of the Personal Loans	-	-	-	-	-	-	-	-	-
VI.	TRADE	11,573	6634,53	5315,10	4,08,461	16085,25	12943,13	205	65,49	28,87
	1. Wholesale Trade	7,503	5370,60	4278,44	1,34,896	10101,28	7929,21	86	63,26	26,89
	2. Retail Trade	4,070	1263,93	1036,66	2,73,565	5983,97	5013,92	119	2,24	1,99
VII.	FINANCE	5,026	7694,97	6363,38	7,756	936,11	794,72	23	5,07	2,68
VIII.	ALL OTHERS	4,024	5289,42	4491,41	20,942	8300,34	7029,36	49	28,89	19,20
TOTAL BANK CREDIT		1,31,052	117486,08	92991,92	13,07,535	72891,61	60448,36	1,432	618,80	350,09
OF WHICH :		-	-	-	12,059	283,25	236,50	-	-	-
	1. Artisans & Village Industries	-	-	-	-	-	-	-	-	-
	2. Other Small Scale Industries	43,997	10661,62	8393,73	3,50,302	17804,74	14792,70	258	37,05	33,70

OCCUPATION		(Amount in Rupees Lakh)								
		INDIVIDUALS - MALE			INDIVIDUALS - FEMALES			TOTAL		
		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
		28	29	30	31	32	33	34	35	36
I.	AGRICULTURE	8,25,073	8388,52	7241,19	39,386	349,49	319,49	10,46,777	17373,56	14555,26
	1. Direct Finance	8,13,678	8004,38	6974,68	38,944	329,07	307,29	10,12,436	12164,70	10521,39
	2. Indirect Finance	11,395	384,14	266,52	442	20,42	12,20	34,341	5208,86	4033,86
II.	INDUSTRY	1,93,603	2629,21	2325,89	13,416	166,33	146,69	8,60,930	149561,91	119702,35
	1. Mining & Quarrying	2,540	49,91	43,27	177	4,73	4,35	12,456	2471,75	1942,92
	2. Food Manufacturing and Processing	24,636	304,25	268,87	1,531	18,83	17,53	87,051	12572,96	10124,72
	(a) Rice Mills, Flour and Dal Mills	9,914	128,67	108,87	532	5,18	4,63	35,029	2161,26	1739,74
	(b) Sugar	176	11,67	9,74	22	5,29	5,08	1,467	2136,07	1810,78
	(c) Edible Oils and Vanaspati	4,987	47,04	41,97	190	1,40	1,26	16,303	2356,84	1842,44
	(d) Tea Processing	100	17,94	17,78	7	88	88	1,649	1511,66	1130,19
	(e) Processing of Fruits & Vegetables	518	6,07	5,42	109	88	82	2,089	254,24	201,21
	(f) Others	8,941	92,85	85,08	671	5,20	4,87	30,514	4152,90	3400,36
	3. Beverage and Tobacco	1,186	18,18	15,57	85	71	56	6,045	2120,16	1638,60
	4. Textiles	21,871	276,35	244,78	3,655	39,49	35,44	1,32,801	25838,91	20495,39
	(a) Cotton Textiles	4,647	83,37	70,59	628	13,04	10,75	36,481	10322,86	8354,72
	(b) Jute Textiles	288	2,08	1,98	16	13	11	1,568	558,00	450,62
	(c) Handloom Textiles & Khadi	2,657	21,76	21,05	279	1,75	1,82	9,610	683,02	533,19
	(d) Other Textiles	14,279	169,13	151,15	2,732	24,57	22,76	85,142	12475,02	11156,86
	5. Paper, Paper Products and Printing	6,797	88,63	76,53	642	7,01	5,42	42,027	4190,11	3453,91
	6. Leather and Leather Products	2,922	44,32	42,11	168	2,04	1,99	15,247	2463,74	2051,32
	7. Rubber and Rubber Products	1,396	23,36	19,32	95	93	88	13,069	2296,88	1880,16
	8. Chemicals and Chemical Products	6,712	166,39	144,61	556	11,47	10,76	74,281	21544,96	16810,44
	(a) Heavy Industrial Chemicals	451	29,80	26,55	29	3,91	3,78	7,498	4129,40	3084,51
	(b) Fertilizers	144	10,14	8,81	14	22	24	2,099	2678,00	2011,50
	(c) Drugs and Pharmaceuticals	803	29,68	27,36	64	1,94	1,79	14,828	6283,45	4928,98
	(d) Non-Edible Oils	259	13,81	6,24	20	30	27	1,651	349,77	298,91
	(e) Other Chemicals & Chemical Products	5,055	82,96	75,65	429	5,11	4,69	48,205	8104,33	6486,53
	9. Petroleum, Coal Products & Nuclear Fuels	731	10,46	9,63	33	42	36	5,623	2931,51	2389,53
	10. Manufacture of Cement & Cement Products	2,005	18,78	17,19	107	1,78	1,67	8,610	2417,42	1766,78
	11. Basic Metals & Metal Products	12,859	155,63	147,19	495	10,01	8,95	84,994	18661,26	15191,82
	(a) Iron and Steel	2,564	50,66	47,57	108	5,73	5,50	27,454	12942,47	10601,31
	(b) Non-Ferrous Metals	1,030	12,23	11,37	42	1,11	40	6,211	1372,35	1121,54
	(c) Other Metal Products	9,265	92,74	88,24	345	3,17	3,05	51,329	4346,43	3468,98
	12. Engineering	12,900	231,13	212,11	728	14,38	9,27	1,00,219	24607,35	19701,34
	(a) Heavy Engineering	1,335	30,30	27,14	80	2,44	2,05	15,108	7326,85	5520,41
	(b) Light Engineering	5,344	68,74	63,08	284	3,22	2,76	42,955	5525,76	4459,49
	(c) Electrical Machinery & Goods	3,312	61,75	56,93	146	2,85	2,20	24,830	6080,17	4931,14
	(d) Electronic Machinery & Goods	2,909	70,33	64,97	218	5,86	2,26	17,326	5674,58	4790,30
	13. Vehicles, Vehicle Parts & Transport Equipments	9,106	132,41	94,65	318	4,92	4,15	30,737	5937,75	4383,09
	14. Other Industries	78,848	878,10	778,05	4,484	35,73	33,37	2,11,392	14586,49	12049,49
	15. Electricity, Gas & Water	1,511	23,42	18,35	70	2,63	2,46	11,343	3122,57	2371,63
	(a) Electricity Generation & Transmission	1,156	19,40	14,42	51	2,41	2,26	10,027	2883,45	2153,34
	(b) Non-Conventional Energy	97	1,02	86	3	5	5	371	113,90	106,09
	(c) Gas, Steam & Water Supply	258	3,00	3,07	16	17	15	945	125,22	112,20
	16. Construction	7,583	207,89	193,67	272	11,25	9,54	25,035	3798,09	3451,20
III.	TRANSPORT OPERATORS	1,77,309	2535,58	2086,44	7,199	145,91	120,82	2,48,725	4909,81	4015,21
IV.	PROFESSIONAL AND OTHER SERVICES	66,838	883,79	716,89	6,631	78,96	67,66	1,90,261	9309,31	7708,90
V.	PERSONAL LOANS	15,96,615	16160,89	14103,20	1,29,147	1237,03	1057,26	17,29,149	18817,99	16227,83
	1. Loans for Purchase of Consumer Durables	27,118	231,41	202,87	1,820	15,81	13,97	28,938	247,22	216,84
	2. Loans for Housing	5,22,873	5867,71	5341,96	28,418	314,03	287,91	5,54,678	7601,82	6697,25
	3. Rest of the Personal Loans	10,46,624	10061,77	8558,37	98,909	907,18	755,38	11,45,533	10968,95	9313,75
VI.	TRADE	1,71,756	1621,87	1400,35	11,054	98,74	84,95	6,12,198	36399,17	30132,35
	1. Wholesale Trade	18,583	340,66	291,76	1,084	23,50	19,18	1,63,531	27478,79	22685,67
	2. Retail Trade	1,53,173	1281,21	1108,59	9,970	75,24	65,77	4,48,667	8920,39	7446,69
VII.	FINANCE	4,612	112,52	89,88	452	12,34	10,46	22,044	11056,08	9012,67

VIII. ALL OTHERS	25,751	4752,61	3484,77	593	108,93	93,51	57,687	21014,02	17084,36
TOTAL BANK CREDIT	30,61,557	37085,00	31448,60	2,07,878	2197,73	1900,85	47,67,771	268441,85	218438,93
OF WHICH :									
1. Artisans & Village Industries	30,332	188,15	170,56	2,364	12,72	11,84	45,140	497,53	430,41
2. Other Small Scale Industries	82,423	884,73	827,28	5,920	62,16	56,87	4,86,467	29993,03	24565,78