

Table 13: Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation - 1996

(Amount in Rs. lakh)

Occupation	As on 31st March					
			Credit Limit		Outstanding	
	No. of Accounts	Percent Share	Amount	Percent Share	Amount	Percent Share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	24188573	42.7	3291640	10.7	2880895	11.3
1. Direct Finance	23868444	42.1	2746411	8.9	2455613	9.6
2. Indirect Finance	320129	0.6	545229	1.8	425282	1.7
II. Industry	4623051	8.2	15227931	49.3	12225951	48.0
1. Mining and Quarrying	12456	-	247175	0.8	194292	0.8
2. Food Manufacturing and Processing	122057	0.2	1260493	4.1	1015371	4.0
a) Rice, flour and dal mills	35029	0.1	216126	0.7	173974	0.7
b) Sugar	1467	-	213607	0.7	181078	0.7
c) Edible oils & vanaspati	16303	-	235684	0.8	184244	0.7
d) Tea processing	1649	-	151166	0.5	113019	0.4
e) Processing of fruits & vegetables	2089	-	25424	0.1	20121	0.1
f) Others	65520	0.1	418486	1.4	342935	1.3
3. Beverage and Tobacco	6045	-	212016	0.7	163860	0.6
4. Textiles	132801	0.2	2583890	8.4	2049539	8.0
a) Cotton textiles	36481	0.1	1032286	3.3	835472	3.3
b) Jute textiles	1568	-	55800	0.2	45062	0.2
c) Handloom textiles & Khadi	9610	-	68302	0.2	53319	0.2
d) Other textiles and textile goods	85142	0.2	1427502	4.6	1115686	4.4
5. Paper, Paper Products and Printing	42027	0.1	419011	1.4	345391	1.4
6. Leather and Leather Products	15247	-	246374	0.8	205132	0.8
7. Rubber and Rubber Products	13069	-	229688	0.7	188016	0.7
8. Chemicals & Chemical Products	74281	0.1	2154495	7.0	1681043	6.6
a) Heavy industrial chemicals	7498	-	412940	1.3	308451	1.2
b) Fertilisers	2099	-	267800	0.9	201150	0.8
c) Drugs and pharmaceuticals	14828	-	628345	2.0	492898	1.9
d) Non-edible oils	1651	-	34977	0.1	29891	0.1
e) Other Chemicals & Chemical Products	48205	0.1	810433	2.6	648653	2.5
9. Petroleum, Coal Products & Nuclear Fuels	5623	-	293151	1.0	238953	0.9
10. Manufacture of Cement & Cement Products	8610	-	241742	0.8	176678	0.7
11. Basic Metals and Metal Products	84994	0.1	1866125	6.0	1519183	6.0
a) Iron and steel	27454	-	1294247	4.2	1060131	4.2
b) Non-ferrous metals	6211	-	137235	0.4	112154	0.4
c) Other metal products	51329	0.1	434643	1.4	346898	1.4
12. Engineering	100219	0.2	2460736	8.0	1970134	7.7
a) Heavy engineering	15108	-	732685	2.4	552041	2.2
b) Light engineering	42955	0.1	552576	1.8	445949	1.8
c) Electrical machinery & goods	24830	-	608017	2.0	493114	1.9
d) Electronic machinery & goods	17326	-	567458	1.8	479030	1.9
13. Vehicles, Vehicle Parts & Transport Equipments	30737	0.1	593775	1.9	438309	1.7
14. Other Industries	3938507	6.9	1727194	5.6	1457767	5.7
15. Electricity, Gas & Water	11343	-	312257	1.0	237163	0.9

a) Electricity Generation & Transmission	10027	-	288345	0.9	215334	0.8
b) Non-Conventional Energy	371	-	11390	-	10609	-
c) Gas, Steam & Water Supply	945	-	12522	-	11220	-
16. Construction	25035	-	379809	1.2	345120	1.4
III. Transport operators	1103665	1.9	554267	1.8	457748	1.8
IV. Professional and other services	2435662	4.3	1078832	3.5	904441	3.6
V. Personal Loans	9769658	17.2	2772580	9.0	2362868	9.3
1. Loans for Purchase of Consumer Durables	701457	1.2	101983	0.3	88138	0.3
2. Loans for Housing	819856	1.4	805567	2.6	711360	2.8
3. Rest of the Personal Loans	8248345	14.6	1865029	6.0	1563369	6.1
VI. Trade	9246430	16.3	4213420	13.7	3534254	13.9
1. Wholesale Trade	361467	0.6	2769139	9.0	2287725	9.0
of which : Food Procurement	109	-	1079739	3.5	986694	3.9
2. Retail Trade	8884963	15.7	1444281	4.7	1246529	4.9
VII. Finance	22044	-	1105608	3.6	901267	3.5
VIII. All others	5283346	9.3	2613657	8.5	2201786	8.6
Total Bank Credit	56672429	100.0	30857935	100.0	25469210	100.0
Of which : 1. Artisan & Village Industries	2341592	4.1	168665	0.5	150364	0.6
2. Other Small Scale Industries	1752054	3.1	3129693	10.1	2582270	10.1

- : Nil or negligible.

Source : Basic Statistical Return - 1.