

**Table No.5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1997 (Part 2 of 4)**

OCCUPATION	(Amount in Rupees Lakh)					
	LONG TERM LOANS			PACKING CREDIT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out- standing	Accounts	Limit	Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	7,08,327	11867,80	9461,17	7	22,88	86
1. Direct Finance	6,86,793	9097,96	7648,01	-	-	-
2. Indirect Finance	21,534	2769,84	1813,16	7	22,88	86
II. INDUSTRY	2,64,109	22336,88	19987,89	15,104	15673,63	11703,83
1. Mining & Quarrying	4,013	716,27	660,57	407	400,92	281,31
2. Food Manufacturing and Processing	36,681	1962,79	1713,59	1,597	2228,12	1719,00
(a) Rice Mills, Flour and Dal Mills	15,480	424,04	343,54	375	328,40	268,78
(b) Sugar	415	265,58	246,38	13	20,35	8,20
(c) Edible Oils and Vanaspati	6,829	317,83	251,04	273	669,70	503,70
(d) Tea Processing	317	163,64	148,14	38	124,17	97,87
(e) Processing of Fruits & Vegetables	662	58,25	48,18	87	62,78	44,21
(f) Others	12,978	733,44	676,32	811	1022,72	796,23
3. Beverage and Tobacco	1,533	237,35	209,52	70	193,70	119,11
4. Textiles	35,548	3356,82	2963,26	5,362	4634,14	3587,52
(a) Cotton Textiles	7,799	1609,34	1439,83	986	1856,13	1382,88
(b) Jute Textiles	483	35,77	32,18	35	73,52	53,83
(c) Handloom Textiles & Khadi	3,134	48,01	41,26	101	39,16	31,77
(d) Other Textiles	24,132	1663,70	1449,98	4,240	2665,33	2119,04
5. Paper, Paper Products and Printing	12,945	952,18	838,99	172	124,12	105,26
6. Leather and Leather Products	4,058	161,20	138,07	1,439	866,52	747,67
7. Rubber and Rubber Products	3,008	278,77	252,69	150	268,69	149,67
8. Chemicals and Chemical Products	15,342	3039,21	2697,48	1,124	1653,41	1069,30
(a) Heavy Industrial Chemicals	1,488	509,08	388,07	192	301,95	175,77
(b) Fertilizers	339	416,82	369,91	23	76,15	49,72
(c) Drugs and Pharmaceuticals	2,074	826,84	802,43	376	609,48	388,72
(d) Non-Edible Oils	509	41,19	36,02	30	59,62	47,77
(e) Other Chemicals & Chemical Products	10,932	1245,27	1101,06	503	606,21	407,32
9. Petroleum, Coal Products & Nuclear Fuels	1,397	770,10	758,35	34	96,39	65,18
10. Manufacture of Cement & Cement Products	3,193	542,23	530,35	56	68,76	35,53
11. Basic Metals & Metal Products	22,095	2559,35	2311,64	1,038	1364,38	1075,56
(a) Iron and Steel	5,755	1758,91	1602,20	300	1021,45	815,00
(b) Non-Ferrous Metals	11,440	210,09	199,07	99	59,86	51,56
(c) Other Metal Products	14,900	590,35	510,38	639	283,08	209,00
12. Engineering	23,285	2416,53	2199,49	1,035	1488,29	967,04
(a) Heavy Engineering	2,974	793,40	729,04	276	632,12	423,25
(b) Light Engineering	9,666	586,61	499,19	351	339,46	147,32
(c) Electrical Machinery & Goods	5,643	582,08	549,97	197	285,38	215,83
(d) Electronic Machinery & Goods	5,002	454,44	421,29	211	231,33	180,64
13. Vehicles, Vehicle Parts&Transport Equipments	11,031	898,69	814,93	309	346,86	266,25
14. Other Industries	83,721	2145,33	1950,48	2,220	1766,68	1379,78
15. Electricity, Gas & Water	2,393	1474,01	1214,29	36	38,53	22,77
(a) Electricity Generation & Transmission	2,074	1436,80	1183,99	31	35,48	20,72
(b) Non-Conventional Energy	83	14,75	11,07	2	1,00	1,01

(c) Gas, Steam & Water Supply	236	22,46	19,23	3	2,05	1,04
16. Construction	3,866	826,06	734,18	55	134,11	112,89
III. TRANSPORT OPERATORS	1,88,423	3340,09	2725,02	1,023	28,27	21,28
IV. PROFESSIONAL AND OTHER SERVICES	95,458	2939,95	2590,57	1,145	169,94	147,36
V. PERSONAL LOANS	8,56,920	11302,78	10038,66	523	17,91	15,14
1. Loans for Purchase of Consumer Durables	17,244	150,71	123,77	-	-	-
2. Loans for Housing	5,92,122	8417,02	7449,01	-	-	-
3. Rest of the Personal Loans	2,47,554	2735,05	2465,87	523	17,91	15,14
VI. TRADE	1,60,497	2199,74	1885,95	8,587	4508,21	3608,92
1. Wholesale Trade	13,888	804,54	678,21	5,408	3473,97	2696,36
2. Retail Trade	1,46,609	1395,20	1207,74	3,179	1034,24	912,57
VII. FINANCE	3,610	2359,08	2002,29	25	44,18	36,72
VIII. ALL OTHERS	30,578	3770,46	3232,11	1,660	1087,64	848,04
TOTAL BANK CREDIT	23,07,922	60116,77	51923,66	28,074	21552,66	16382,15
OF WHICH : 1. Artisans & Village Industries	34,361	250,94	217,42	253	14,38	12,36
2. Other Small Scale Industries	1,22,959	3797,11	3209,41	6,867	3218,16	2422,74

(Amount in Rupees Lakh)

OCCUPATION	EXPORT TRADE BILLS PURCHASED			EXPORT TRADE BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	19	20	21	22	23	24
I. AGRICULTURE	4	1,01	96	2	9	9
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	4	1,01	96	2	9	9
II. INDUSTRY	8,416	7635,87	4672,88	4,014	5152,36	3459,63
1. Mining & Quarrying	154	226,90	85,84	103	105,80	93,54
2. Food Manufacturing and Processing	482	754,17	481,07	211	395,20	247,19
(a) Rice Mills, Flour and Dal Mills	56	158,04	134,46	10	73,74	36,76
(b) Sugar	5	36,99	20,57	1	54	54
(c) Edible Oils and Vanaspati	60	100,44	72,50	33	62,77	40,56
(d) Tea Processing	28	43,43	26,19	27	104,43	52,02
(e) Processing of Fruits & Vegetables	18	17,30	6,40	18	44,83	35,01
(f) Others	315	397,96	220,94	122	108,90	82,30
3. Beverage and Tobacco	59	111,31	67,36	22	45,35	38,64
4. Textiles	3,592	2845,54	1712,61	1,699	1952,27	1205,32
(a) Cotton Textiles	602	757,10	449,00	457	564,96	428,19
(b) Jute Textiles	27	74,55	56,03	19	19,84	9,93
(c) Handloom Textiles & Khadi	51	34,46	26,63	33	15,72	14,49
(d) Other Textiles	2,912	1979,44	1180,96	1,190	1351,76	752,71
5. Paper, Paper Products and Printing	56	66,07	38,79	34	16,88	12,64
6. Leather and Leather Products	826	601,30	370,57	299	137,52	88,30
7. Rubber and Rubber Products	162	187,39	103,22	62	56,31	41,18
8. Chemicals and Chemical Products	703	936,69	619,24	487	815,52	578,65
(a) Heavy Industrial Chemicals	118	167,43	84,22	92	134,62	78,19
(b) Fertilizers	17	22,61	18,05	13	8,60	7,48
(c) Drugs and Pharmaceuticals	228	349,60	251,03	176	428,23	329,87
(d) Non-Edible Oils	12	12,07	11,35	3	1,80	2,01
(e) Other Chemicals & Chemical Products	328	384,98	254,60	203	242,27	161,10
9. Petroleum, Coal Products & Nuclear Fuels	33	37,63	31,73	16	19,47	14,87
10. Manufacture of Cement & Cement Products	15	6,04	4,08	10	46,05	14,92
11. Basic Metals & Metal Products	695	461,53	284,54	167	286,11	204,08
(a) Iron and Steel	154	231,64	160,29	65	192,25	129,01

(b) Non-Ferrous Metals	75	49,38	31,62	31	35,65	28,28
(c) Other Metal Products	466	180,51	92,63	71	58,20	46,79
12. Engineering	588	511,38	348,25	332	393,12	243,80
(a) Heavy Engineering	177	182,49	113,77	97	203,34	111,77
(b) Light Engineering	178	110,85	63,13	121	86,31	58,29
(c) Electrical Machinery & Goods	114	72,31	41,76	54	46,69	38,37
(d) Electronic Machinery & Goods	119	145,73	129,60	60	56,78	35,37
13. Vehicles, Vehicle Parts&Transport Equipments	191	232,83	118,56	149	230,95	159,19
14. Other Industries	835	603,04	380,62	402	627,91	495,10
15. Electricity, Gas & Water	5	8,13	3,67	12	3,84	2,27
(a) Electricity Generation & Transmission	3	7,58	3,08	8	3,29	1,98
(b) Non-Conventional Energy	-	-	-	1	-	-
(c) Gas, Steam & Water Supply	2	55	59	3	55	29
16. Construction	20	45,92	22,73	9	20,04	19,96
III. TRANSPORT OPERATORS	10	4,38	71	6	26	26
IV. PROFESSIONAL AND OTHER SERVICES	153	91,83	61,34	53	57,76	42,63
V. PERSONAL LOANS	50	6,14	4,93	31	3,93	3,59
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	50	6,14	4,93	31	3,93	3,59
VI. TRADE	3,407	2274,22	1458,44	1,428	1090,39	716,74
1. Wholesale Trade	2,993	2088,08	1324,93	1,252	988,37	640,83
2. Retail Trade	414	186,14	133,51	176	102,02	75,90
VII.FINANCE	82	8,03	5,11	11	65,95	62,95
VIII.ALL OTHERS	879	698,08	442,47	276	272,26	207,89
TOTAL BANK CREDIT	13,001	10719,57	6646,83	5,821	6643,00	4493,77
OF WHICH : 1. Artisans & Village Industries	49	7,74	6,86	-	-	-
2. Other Small Scale Industries	3,674	1843,87	1162,75	1,275	743,83	521,45