

Table No.5.2 - Organisation-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1997 (Part 1 of 3)

(Amount in Rupees Lakh)						
OCCUPATION	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	3,072	536,49	485,62	515	184,26	138,09
1. Direct Finance	2,302	37,46	31,87	98	30,22	28,64
2. Indirect Finance	770	499,03	453,75	417	154,04	109,45
II. INDUSTRY	4,888	12477,65	9426,62	507	841,67	604,08
1. Mining & Quarrying	341	2924,40	1830,03	26	10,15	5,51
2. Food Manufacturing and Processing	694	128,21	53,07	70	8,59	7,57
(a) Rice Mills, Flour and Dal Mills	294	9,87	4,89	22	13	13
(b) Sugar	7	12,02	10,39	3	7,67	6,65
(c) Edible Oils and Vanaspati	127	3,59	2,71	6	3	3
(d) Tea Processing	8	12,06	11,92	-	-	-
(e) Processing of Fruits & Vegetables	27	64	54	2	7	5
(f) Others	231	90,03	22,62	37	70	70
3. Beverage and Tobacco	22	7,59	6,43	-	-	-
4. Textiles	527	231,99	221,57	57	32,03	23,41
(a) Cotton Textiles	209	140,95	125,41	18	30,36	22,51
(b) Jute Textiles	10	3,21	1,99	2	1	-
(c) Handloom Textiles & Khadi	43	10,98	6,84	2	52	1
(d) Other Textiles	265	76,84	87,33	35	1,15	89
5. Paper, Paper Products and Printing	143	31,93	8,36	12	7,12	2,65
6. Leather and Leather Products	75	5,79	5,14	8	2,62	2,58
7. Rubber and Rubber Products	34	49,26	61,66	12	10,75	9,40
8. Chemicals and Chemical Products	319	1225,61	947,17	36	169,14	130,10
(a) Heavy Industrial Chemicals	21	51,83	32,36	11	115,88	82,61
(b) Fertilizers	103	721,65	458,02	10	36,38	34,40
(c) Drugs and Pharmaceuticals	63	142,63	146,70	3	8,92	9,01
(d) Non-Edible Oils	6	4	3	-	-	-
(e) Other Chemicals & Chemical Products	126	309,46	310,05	12	7,96	4,07
9. Petroleum, Coal Products & Nuclear Fuels	121	1374,84	1228,72	1	4	4
10. Manufacture of Cement & Cement Products	75	51,05	56,20	11	3,26	43
11. Basic Metals & Metal Products	515	2596,55	2131,31	26	20,73	17,76
(a) Iron and Steel	333	2416,83	1997,56	12	15,74	14,19
(b) Non-Ferrous Metals	26	43,17	30,31	3	20	21
(c) Other Metal Products	156	136,55	103,45	11	4,79	3,36
12. Engineering	683	2187,35	1692,65	39	137,93	111,75
(a) Heavy Engineering	257	829,07	611,26	3	50,01	36,50
(b) Light Engineering	178	648,68	572,78	16	65,88	60,83
(c) Electrical Machinery & Goods	135	456,76	269,64	11	12,20	12,18
(d) Electronic Machinery & Goods	113	252,84	238,97	9	9,85	2,24
13. Vehicles, Vehicle Parts & Transport Equipments	205	315,74	188,60	37	40	27
14. Other Industries	987	487,91	401,93	80	28,51	30,78
15. Electricity, Gas & Water	58	718,17	485,08	72	370,47	220,12
(a) Electricity Generation & Transmission	52	716,91	483,97	72	370,47	220,12
(b) Non-Conventional Energy	1	1	-	-	-	-
(c) Gas, Steam & Water Supply	5	1,24	1,11	-	-	-
16. Construction	89	141,29	108,69	20	39,92	41,71
III. TRANSPORT OPERATORS	910	135,09	121,07	41	16,22	15,71
IV. PROFESSIONAL AND OTHER SERVICES	648	170,49	47,65	62	6,85	5,17
V. PERSONAL LOANS	13	4,80	5,96	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	13	4,80	5,96	-	-	-
VI. TRADE	4,848	8178,48	7257,38	163	485,39	460,44
1. Wholesale Trade	708	8076,99	7192,41	28	471,63	453,17
2. Retail Trade	4,140	101,49	64,98	135	13,76	7,28
VII. FINANCE	3,299	1512,01	1152,45	47	114,54	95,57

VIII. ALL OTHERS	255	1556,39	1237,43	96	156,97	130,34
TOTAL BANK CREDIT	17,933	24571,42	19734,19	1,431	1805,90	1449,41
OF WHICH : 1. Artisans & Village Industries	144	2,27	2,64	22	16	14
2. Other Small Scale Industries	1,310	87,08	68,98	89	5,20	5,40

(Amount in Rupees Lakh)

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	1,247	774,55	556,47	2,321	1101,60	739,61
1. Direct Finance	151	153,45	131,52	160	100,15	90,64
2. Indirect Finance	1,096	621,10	424,96	2,161	1001,45	648,97
II. INDUSTRY	2,859	1973,36	1619,88	807	1446,98	1034,46
1. Mining & Quarrying	109	112,51	94,94	104	49,18	37,86
2. Food Manufacturing and Processing	178	172,23	149,34	58	10,82	9,62
(a) Rice Mills, Flour and Dal Mills	37	2,20	1,14	24	1,76	1,61
(b) Sugar	66	86,74	75,98	2	28	31
(c) Edible Oils and Vanaspati	11	9,04	9,71	9	4,64	4,87
(d) Tea Processing	12	9,93	8,80	-	-	-
(e) Processing of Fruits & Vegetables	9	3,92	3,74	-	-	-
(f) Others	43	60,40	49,97	23	4,14	2,83
3. Beverage and Tobacco	2	14	44	1	21	1
4. Textiles	265	149,92	127,46	68	12,26	11,54
(a) Cotton Textiles	73	79,54	64,77	15	4,53	4,72
(b) Jute Textiles	13	4,58	5,24	-	-	-
(c) Handloom Textiles & Khadi	48	23,25	21,12	36	5,23	4,04
(d) Other Textiles	131	42,55	36,32	17	2,50	2,79
5. Paper, Paper Products and Printing	51	48,30	35,63	7	18,04	20,01
6. Leather and Leather Products	8	4,71	69	7	5	3
7. Rubber and Rubber Products	31	16,47	12,42	3	8	7
8. Chemicals and Chemical Products	250	304,91	216,84	20	175,83	36,42
(a) Heavy Industrial Chemicals	55	28,72	25,64	1	4	4
(b) Fertilizers	38	214,76	146,95	14	171,95	35,61
(c) Drugs and Pharmaceuticals	96	18,55	12,40	-	-	-
(d) Non-Edible Oils	5	62	57	-	-	-
(e) Other Chemicals & Chemical Products	56	42,25	31,28	5	3,83	77
9. Petroleum, Coal Products & Nuclear Fuels	146	4,47	3,29	2	55	55
10. Manufacture of Cement & Cement Products	52	66,59	54,38	3	58	61
11. Basic Metals & Metal Products	152	79,06	65,03	7	70	71
(a) Iron and Steel	87	74,99	61,72	3	43	44
(b) Non-Ferrous Metals	4	51	9	-	-	-
(c) Other Metal Products	61	3,56	3,22	4	27	26
12. Engineering	390	464,74	416,45	16	22,50	14,66
(a) Heavy Engineering	99	12,85	12,96	3	25	31
(b) Light Engineering	76	44,90	49,84	3	9	8
(c) Electrical Machinery & Goods	99	206,69	161,60	1	3,88	3,93
(d) Electronic Machinery & Goods	116	200,30	192,05	9	18,27	10,33
13. Vehicles, Vehicle Parts & Transport Equipments	98	20,23	11,19	8	191,82	206,22
14. Other Industries	963	132,45	104,78	72	28,83	27,20
15. Electricity, Gas & Water	136	348,37	293,49	400	874,37	622,08
(a) Electricity Generation & Transmission	127	340,31	289,48	399	874,20	622,06
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	9	8,06	4,01	1	18	2
16. Construction	28	48,27	33,52	31	61,17	46,90
III. TRANSPORT OPERATORS	161	147,63	128,20	63	17,36	12,33
IV. PROFESSIONAL AND OTHER SERVICES	86	30,23	27,05	239	100,01	84,34
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	350	761,85	623,74	228	71,93	62,48
1. Wholesale Trade	141	748,65	615,11	77	64,23	58,07
2. Retail Trade	209	13,21	8,62	151	7,70	4,41
VII. FINANCE	324	734,37	581,79	62	148,57	154,14
VIII. ALL OTHERS	358	383,45	272,71	500	768,75	587,97
TOTAL BANK CREDIT	5,385	4805,45	3809,84	4,220	3655,20	2675,33

OF WHICH : 1. Artisans & Village Industries	189	3,70	3,28	100	99	93
2. Other Small Scale Industries	268	96,55	72,04	102	6,91	6,56

See Notes on Tables.