

Table No.5.2 - Organisation-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1997 (Part 2 of 3)

(Amount in Rupees Lakh)						
OCCUPATION	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
	1 3	14	15	16	1 7	1 8
I. AGRICULTURE	8,028	1121,88	909,29	335	107,14	85,77
1. Direct Finance	1,894	283,50	170,77	260	71,70	59,15
2. Indirect Finance	6,134	838,38	738,52	75	35,44	26,62
II. INDUSTRY	907	346,18	286,74	3,865	2532,33	2098,66
1. Mining & Quarrying	13	41	40	100	166,10	128,66
2. Food Manufacturing and Processing	177	113,69	88,70	331	270,03	224,96
(a) Rice Mills, Flour and Dal Mills	62	3,00	2,21	90	27,97	25,99
(b) Sugar	35	53,62	42,08	37	104,94	94,36
(c) Edible Oils and Vanaspati	14	36,59	27,63	74	51,99	41,38
(d) Tea Processing	3	87	10	8	6,68	6,73
(e) Processing of Fruits & Vegetables	11	4,08	3,00	8	4,96	2,57
(f) Others	52	15,52	13,67	114	73,48	53,93
3. Beverage and Tobacco	6	1,66	1,80	29	90,90	86,36
4. Textiles	233	63,80	46,67	699	551,37	484,80
(a) Cotton Textiles	61	24,55	22,15	378	359,65	323,77
(b) Jute Textiles	1	20	19	13	4,08	3,98
(c) Handloom Textiles & Khadi	94	24,93	14,80	15	2,87	2,10
(d) Other Textiles	77	14,12	9,53	293	184,77	154,95
5. Paper, Paper Products and Printing	39	1,10	1,28	171	61,70	50,30
6. Leather and Leather Products	22	4,67	4,80	60	32,16	26,98
7. Rubber and Rubber Products	10	11,99	6,40	79	47,50	42,12
8. Chemicals and Chemical Products	64	73,58	74,19	483	207,95	163,25
(a) Heavy Industrial Chemicals	1	14	14	85	41,01	31,59
(b) Fertilizers	5	69,10	69,84	16	31,04	29,77
(c) Drugs and Pharmaceuticals	6	22	11	130	37,01	25,23
(d) Non-Edible Oils	1	1	1	7	2,37	2,16
(e) Other Chemicals & Chemical Products	51	4,11	4,10	245	96,53	74,51
9. Petroleum, Coal Products & Nuclear Fuels	3	1,01	50	44	44,92	35,78
10. Manufacture of Cement & Cement Products	2	3	2	55	22,85	24,00
11. Basic Metals & Metal Products	29	16,41	13,21	439	340,72	283,15
(a) Iron and Steel	6	15,35	11,82	259	256,03	211,78
(b) Non-Ferrous Metals	11	45	90	42	42,78	35,71
(c) Other Metal Products	12	60	50	138	41,91	35,65
12. Engineering	65	13,21	7,59	529	369,76	261,29
(a) Heavy Engineering	8	9,96	4,71	117	127,23	70,30
(b) Light Engineering	26	2,55	2,19	154	69,06	57,10
(c) Electrical Machinery & Goods	15	36	36	152	98,07	79,30
(d) Electronic Machinery & Goods	16	34	34	106	75,40	54,59
13. Vehicles, Vehicle Parts & Transport Equipments	15	65	57	125	48,77	45,16
14. Other Industries	178	38,07	36,09	572	211,05	192,73
15. Electricity, Gas & Water	21	3,29	2,52	43	27,50	18,18
(a) Electricity Generation & Transmission	10	23	14	32	22,66	13,00
(b) Non-Conventional Energy	3	18	11	5	4,47	4,42
(c) Gas, Steam & Water Supply	8	2,88	2,27	6	37	75
16. Construction	30	2,62	1,99	106	39,05	30,93
III. TRANSPORT OPERATORS	296	7,38	6,22	132	49,21	39,85
IV. PROFESSIONAL AND OTHER SERVICES	165	38,55	34,83	256	53,07	36,76
V. PERSONAL LOANS	4,087	1648,60	1305,33	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	4,087	1648,60	1305,33	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	6,066	227,20	175,11	916	438,59	329,26
1. Wholesale Trade	171	84,93	64,27	335	291,60	216,31
2. Retail Trade	5,895	142,26	110,84	581	146,99	112,94

VII. FINANCE	756	232,97	146,43	142	259,38	206,47
VIII. ALL OTHERS	119	63,68	50,73	243	328,40	310,45
TOTAL BANK CREDIT	20,424	3686,44	2914,67	5,889	3768,11	3107,22
OF WHICH : 1. Artisans & Village Industries	91	4,14	3,64	58	3,03	3,16
2. Other Small Scale Industries	409	64,52	50,09	1,497	329,44	285,30

(Amount in Rupees Lakh)

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED &/OR MANAGED COMPANIES & CORPORATIONS			PARTNERSHIPS, PROPRIETARY CONCERNS, JOINT FAMILIES, ASSOCIATIONS, CLUBS, SOCIETIES, TRUSTS & GROUPS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1 9	20	21	22	23	24
I. AGRICULTURE	2,849	1917,91	1558,63	1,56,263	4076,49	2854,06
1. Direct Finance	2,139	1043,75	885,36	1,43,567	2803,21	2097,23
2. Indirect Finance	710	874,15	673,27	12,696	1273,28	756,83
II. INDUSTRY	1,05,661	108592,43	84370,97	5,04,400	41966,12	33768,29
1. Mining & Quarrying	1,304	1448,43	1125,09	7,371	665,06	468,59
2. Food Manufacturing and Processing	6,372	9104,63	6824,10	48,467	4760,49	3656,39
(a) Rice Mills, Flour and Dal Mills	931	626,25	493,12	21,812	1826,84	1404,07
(b) Sugar	587	2145,01	1747,96	535	307,49	255,46
(c) Edible Oils and Vanaspati	1,380	2219,47	1554,32	8,528	618,36	472,03
(d) Tea Processing	875	1541,46	1000,79	518	156,64	115,78
(e) Processing of Fruits & Vegetables	301	238,25	187,07	1,026	98,99	62,76
(f) Others	2,298	2334,19	1840,84	16,048	1752,17	1346,28
3. Beverage and Tobacco	1,251	1622,30	1213,59	3,241	494,09	371,33
4. Textiles	16,261	18515,86	13973,70	82,595	8826,13	6895,38
(a) Cotton Textiles	6,309	8563,58	6615,25	22,846	2433,56	1895,04
(b) Jute Textiles	265	395,33	297,54	875	135,40	105,32
(c) Handloom Textiles & Khadi	132	60,81	44,70	5,321	343,02	292,92
(d) Other Textiles	9,555	9496,15	7016,21	53,553	5914,15	4602,10
5. Paper, Paper Products and Printing	5,237	2911,11	2332,31	27,455	1390,50	1192,31
6. Leather and Leather Products	1,739	1246,56	1010,80	9,161	1336,63	1070,71
7. Rubber and Rubber Products	2,333	1906,70	1545,09	8,323	698,01	585,69
8. Chemicals and Chemical Products	17,981	18175,98	13903,30	45,055	4467,22	3598,77
(a) Heavy Industrial Chemicals	3,053	3897,05	2795,15	3,887	533,27	375,40
(b) Fertilizers	711	1509,52	1218,43	1,046	429,43	353,00
(c) Drugs and Pharmaceuticals	4,945	5750,14	4507,14	7,479	1220,65	1028,63
(d) Non-Edible Oils	268	207,20	181,95	1,052	116,29	100,29
(e) Other Chemicals & Chemical Products	9,004	6812,07	5200,63	31,591	2167,58	1741,46
9. Petroleum, Coal Products & Nuclear Fuels	1,012	1784,09	1441,59	3,205	364,58	285,89
10. Manufacture of Cement & Cement Products	1,631	2303,88	1884,85	4,546	330,73	256,55
11. Basic Metals & Metal Products	13,018	13935,82	11069,13	54,353	3908,76	3370,68
(a) Iron and Steel	6,926	10222,03	8246,90	16,894	1902,14	1685,94
(b) Non-Ferrous Metals	1,175	1121,41	892,01	3,467	329,07	263,63
(c) Other Metal Products	4,917	2592,38	1930,21	33,992	1677,55	1421,11
12. Engineering	18,737	19211,06	14907,71	61,540	4606,51	3774,48
(a) Heavy Engineering	4,131	5587,48	4199,38	7,785	922,44	762,31
(b) Light Engineering	5,495	4228,81	3102,69	28,459	1438,52	1168,25
(c) Electrical Machinery & Goods	4,791	4764,65	3701,46	15,683	1322,53	1100,88
(d) Electronic Machinery & Goods	4,320	4630,12	3904,18	9,613	923,02	743,04
13. Vehicles, Vehicle Parts & Transport Equipments	4,042	4883,73	3785,95	16,803	1304,91	994,76
14. Other Industries	11,791	7019,51	5580,19	1,12,368	7237,20	5883,75
15. Electricity, Gas & Water	837	1919,74	1501,21	7,471	353,35	282,58
(a) Electricity Generation & Transmission	540	1697,45	1331,61	6,837	285,34	221,25
(b) Non-Conventional Energy	86	118,89	90,24	179	29,29	28,15
(c) Gas, Steam & Water Supply	211	103,40	79,35	455	38,72	33,17
16. Construction	2,115	2603,05	2272,35	12,446	1221,95	1080,44
III. TRANSPORT OPERATORS	1,802	632,51	502,53	47,919	1139,83	922,19
IV. PROFESSIONAL AND OTHER SERVICES	4,891	2902,56	2377,73	62,709	3816,16	3222,36
V. PERSONAL LOANS	-	-	-	3	2,11	3,05
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	3	2,11	3,05
VI. TRADE	13,113	7473,17	5583,26	4,16,099	18648,21	14525,69
1. Wholesale Trade	7,899	5654,78	4050,61	1,24,157	10272,25	7687,82

2. Retail Trade	5,214	1818,39	1532,64	2,91,942	8375,95	6837,87
VII. FINANCE	5,411	9470,71	7714,90	6,433	1387,11	1101,63
VIII. ALL OTHERS	4,246	5306,75	4358,25	1,08,225	8218,17	6559,17
TOTAL BANK CREDIT	1,37,973	136296,03	106466,27	13,02,051	79254,19	62956,45
OF WHICH : 1. Artisans & Village Industries	720	44,22	40,55	22,499	374,56	319,16
2. Other Small Scale Industries	38,810	11934,59	9103,10	2,97,336	18272,46	14574,60