

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

(Amount in Rupees Lakh)						
OCCUPATION	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS - MALE		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	25	26	27	28	29	30
I. AGRICULTURE	181	11,20	11,82	9,74,291	10206,47	8923,66
1. Direct Finance	160	7,44	6,66	9,58,255	9728,77	8580,80
2. Indirect Finance	21	3,76	5,16	16,036	477,70	342,85
II. INDUSTRY	1,019	521,64	399,28	2,81,544	4623,97	3952,91
1. Mining & Quarrying	41	4,41	4,20	7,835	95,69	85,22
2. Food Manufacturing and Processing	49	31,80	23,39	33,840	528,38	432,77
(a) Rice Mills, Flour and Dal Mills	13	3,07	3,12	14,308	192,61	160,36
(b) Sugar	6	19,97	15,29	273	22,93	20,87
(c) Edible Oils and Vanaspati	5	2,30	1,75	6,376	69,57	61,80
(d) Tea Processing	3	15	15	173	36,45	26,14
(e) Processing of Fruits & Vegetables	2	31	24	768	10,47	9,71
(f) Others	20	6,00	2,84	11,942	196,36	153,90
3. Beverage and Tobacco	2	11	12	1,439	44,30	28,94
4. Textiles	122	47,93	35,89	36,711	588,60	473,29
(a) Cotton Textiles	55	22,00	18,81	6,300	160,34	131,08
(b) Jute Textiles	-	-	-	535	16,75	12,22
(c) Handloom Textiles & Khadi	1	2	2	5,279	37,02	35,98
(d) Other Textiles	66	25,91	17,06	24,597	374,50	294,01
5. Paper, Paper Products and Printing	95	37,55	27,16	9,620	133,95	116,21
6. Leather and Leather Products	15	1,84	2,02	4,552	96,10	73,37
7. Rubber and Rubber Products	13	7,33	6,48	2,101	61,87	54,93
8. Chemicals and Chemical Products	135	198,60	135,81	11,501	373,55	300,28
(a) Heavy Industrial Chemicals	49	32,37	18,89	884	60,12	48,89
(b) Fertilizers	33	140,41	97,42	199	14,20	8,73
(c) Drugs and Pharmaceuticals	24	15,23	12,29	2,191	119,86	91,64
(d) Non-Edible Oils	3	5,90	4,27	386	6,62	5,52
(e) Other Chemicals & Chemical Products	26	4,69	2,94	7,841	172,75	145,49
9. Petroleum, Coal Products & Nuclear Fuels	11	14,75	14,90	1,171	38,62	29,94
10. Manufacture of Cement & Cement Products	17	2,42	2,18	3,036	54,56	51,03
11. Basic Metals & Metal Products	154	60,64	53,11	17,576	313,94	282,37
(a) Iron and Steel	120	50,97	45,66	3,897	116,49	107,83
(b) Non-Ferrous Metals	11	5,19	3,73	1,377	26,65	23,57
(c) Other Metal Products	23	4,49	3,72	12,302	170,80	150,97
12. Engineering	163	50,32	45,20	19,393	357,28	304,61
(a) Heavy Engineering	54	13,78	6,04	2,090	57,07	46,39
(b) Light Engineering	33	3,83	3,57	7,357	98,81	85,58
(c) Electrical Machinery & Goods	30	13,64	12,13	5,466	114,83	95,01
(d) Electronic Machinery & Goods	46	19,08	23,47	4,480	86,58	77,64
13. Vehicles, Vehicle Parts & Transport Equipments	45	25,81	17,90	11,172	145,24	115,16
14. Other Industries	130	31,13	26,57	1,10,348	1495,86	1348,49
15. Electricity, Gas & Water	7	90	69	2,252	34,25	25,59
(a) Electricity Generation & Transmission	7	90	69	1,661	28,36	20,57
(b) Non-Conventional Energy	-	-	-	221	2,77	2,25
(c) Gas, Steam & Water Supply	-	-	-	370	3,12	2,77
16. Construction	20	6,10	3,66	8,997	261,77	230,71
III. TRANSPORT OPERATORS	51	2,47	2,06	2,24,909	3270,86	2677,69
IV. PROFESSIONAL AND OTHER SERVICES	105	218,14	21,58	1,43,288	1934,94	1663,15
V. PERSONAL LOANS	-	-	-	17,90,017	19741,39	17145,79
1. Loans for Purchase of Consumer Durables	-	-	-	38,846	341,36	286,10
2. Loans for Housing	-	-	-	5,51,272	6333,20	5748,75
3. Rest of the Personal Loans	-	-	-	11,99,899	13066,83	11110,94
VI. TRADE	240	44,85	35,01	2,84,142	3131,83	2740,70
1. Wholesale Trade	105	35,38	25,97	27,766	739,82	633,91
2. Retail Trade	135	9,47	9,03	2,56,376	2392,01	2106,79
VII. FINANCE	23	13,23	12,29	4,982	145,97	113,30
VIII. ALL OTHERS	53	43,24	34,19	18,889	3693,49	3159,20

TOTAL BANK CREDIT	1,672	854,77	516,22	37,22,062	46748,93	40376,38
OF WHICH : 1. Artisans & Village Industries	14	22	35	62,762	365,99	322,91
2. Other Small Scale Industries	314	55,34	42,26	1,04,175	1471,88	1320,63

(Amount in Rupees Lakh)						
OCCUPATION	INDIVIDUALS - FEMALES			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	31	32	33	34	35	36
I. AGRICULTURE	61,029	547,95	495,67	12,10,131	20585,94	16758,69
1. Direct Finance	60,044	521,78	472,00	11,69,030	14781,44	12554,64
2. Indirect Finance	985	26,17	23,67	41,101	5804,50	4204,05
II. INDUSTRY	19,142	263,65	227,94	9,25,599	175586,00	137789,82
1. Mining & Quarrying	387	7,09	6,57	17,631	5483,42	3787,07
2. Food Manufacturing and Processing	2,097	29,82	26,09	92,333	15158,70	11496,00
(a) Rice Mills, Flour and Dal Mills	691	8,96	6,97	38,284	2702,66	2103,62
(b) Sugar	28	7,37	7,13	1,579	2768,04	2276,47
(c) Edible Oils and Vanaspati	282	3,42	2,69	16,812	3019,00	2178,91
(d) Tea Processing	5	7	5	1,605	1764,32	1170,46
(e) Processing of Fruits & Vegetables	170	92	84	2,324	362,61	270,54
(f) Others	921	9,08	8,40	31,729	4542,07	3495,99
3. Beverage and Tobacco	91	94	79	6,084	2262,24	1709,81
4. Textiles	5,249	48,48	45,04	1,42,787	29068,36	22338,75
(a) Cotton Textiles	696	12,69	11,33	36,960	11831,74	9234,85
(b) Jute Textiles	45	40	26	1,759	559,95	426,74
(c) Handloom Textiles & Khadi	531	3,44	3,33	11,502	512,09	425,86
(d) Other Textiles	3,977	31,95	30,12	92,566	16164,58	12251,29
5. Paper, Paper Products and Printing	818	9,61	7,63	43,648	4650,91	3793,85
6. Leather and Leather Products	235	7,43	5,59	15,882	2738,56	2202,70
7. Rubber and Rubber Products	124	1,09	91	13,063	2811,05	2325,19
8. Chemicals and Chemical Products	755	18,96	15,46	76,599	25391,33	19521,58
(a) Heavy Industrial Chemicals	45	4,03	3,22	8,092	4764,46	3413,94
(b) Fertilizers	22	42	9	2,197	3338,86	2452,25
(c) Drugs and Pharmaceuticals	91	4,04	3,47	15,028	7317,25	5836,61
(d) Non-Edible Oils	21	20	18	1,749	339,25	294,99
(e) Other Chemicals & Chemical Products	576	10,27	8,50	49,533	9631,51	7523,79
9. Petroleum, Coal Products & Nuclear Fuels	69	1,48	1,27	5,785	3629,34	3042,47
10. Manufacture of Cement & Cement Products	113	88	81	9,541	2836,83	2331,07
11. Basic Metals & Metal Products	706	21,58	17,08	86,975	21294,90	17303,52
(a) Iron and Steel	139	4,81	4,99	28,676	15075,81	12388,83
(b) Non-Ferrous Metals	43	71	66	6,159	1570,15	1250,82
(c) Other Metal Products	524	16,05	11,42	52,140	4648,94	3663,87
12. Engineering	1,090	26,28	22,76	1,02,645	27446,94	21559,15
(a) Heavy Engineering	112	8,23	7,76	14,659	7618,37	5757,90
(b) Light Engineering	403	6,60	6,04	42,200	6607,72	5108,94
(c) Electrical Machinery & Goods	209	5,05	3,78	26,592	6998,66	5440,28
(d) Electronic Machinery & Goods	366	6,41	5,18	19,194	6222,19	5252,03
13. Vehicles, Vehicle Parts & Transport Equipments	459	8,31	6,84	33,009	6945,62	5372,62
14. Other Industries	6,539	68,38	59,96	2,44,028	16778,90	13692,47
15. Electricity, Gas & Water	96	1,65	1,33	11,393	4652,05	3452,86
(a) Electricity Generation & Transmission	72	1,43	1,14	9,809	4338,25	3204,04
(b) Non-Conventional Energy	8	9	10	503	155,69	125,27
(c) Gas, Steam & Water Supply	16	14	9	1,081	158,10	123,55
16. Construction	314	11,67	9,83	24,196	4436,86	3860,73
III. TRANSPORT OPERATORS	10,494	216,83	174,46	2,86,778	5635,39	4602,33
IV. PROFESSIONAL AND OTHER SERVICES	11,650	167,69	141,67	2,24,099	9438,69	7662,27
V. PERSONAL LOANS	1,74,673	1675,42	1426,22	19,68,793	23072,32	19886,35
1. Loans for Purchase of Consumer Durables	2,741	25,15	20,57	41,587	366,51	306,67
2. Loans for Housing	36,763	435,22	394,93	5,92,122	8417,02	7449,01
3. Rest of the Personal Loans	1,35,169	1215,05	1010,72	13,35,084	14288,79	12130,66
VI. TRADE	20,470	221,88	188,03	7,46,635	39683,37	31981,09
1. Wholesale Trade	1,685	69,14	54,67	1,63,072	26509,41	21052,32
2. Retail Trade	18,785	152,73	133,36	5,83,563	13173,97	10928,78
VII. FINANCE	491	24,27	14,35	21,970	14043,12	11293,34
VIII. ALL OTHERS	759	119,74	98,78	1,39,895	20840,25	16952,96
TOTAL BANK CREDIT	2,98,708	3237,42	2767,12	55,23,900	308885,08	246926,86
OF WHICH : 1. Artisans & Village Industries	3,891	23,15	20,68	90,490	822,43	717,43
2. Other Small Scale Industries	7,902	98,48	83,20	4,52,212	32422,46	25612,14

