

**Table No.1.9 - Distribution of Outstanding Credit of Scheduled
Commercial Banks According to Occupation
MARCH 1998**

(Amount in Rupees Lakh)			
OCCUPATION	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3
I. AGRICULTURE	217,20,055	40318,25	35262,52
1. Direct Finance	214,07,723	34234,31	30508,90
2. Indirect Finance	3,12,332	6083,94	4753,62
II. INDUSTRY	43,68,415	200728,43	161095,94
1. Mining & Quarrying	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	1,32,687	16024,06	12477,73
(a) Rice Mills, Flour & Dal Mills	38,735	3162,54	2527,23
(b) Sugar	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	16,640	2825,58	2173,18
(d) Tea Processing	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	2,403	356,24	278,56
(f) Others	71,561	4501,28	3521,02
3. Beverage & Tobacco	6,049	2400,15	1948,83
4. Textiles	1,39,345	32010,19	24743,16
(a) Cotton Textiles	37,543	13429,52	10403,15
(b) Jute Textiles	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	10,270	483,21	409,37
(d) Other Textiles	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	42,752	5302,53	4585,54
6. Leather & Leather Products	15,296	2985,67	2307,31
7. Rubber & Rubber Products	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	7,028	4767,61	3818,90
(b) Fertilisers	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	13,832	7621,42	6111,61
(d) Non-Edible Oils	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	86,890	24060,30	20170,05
(a) Iron & Steel	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	4,834	1897,94	1417,06
(c) Other Metal Products	56,895	5267,06	4301,42
12. Engineering	1,00,722	29632,55	23514,11
(a) Heavy Engineering	15,230	8488,42	6485,16
(b) Light Engineering	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipment	31,798	8064,22	6077,05
14. Other Industries	36,62,325	24040,44	20430,32
15. Electricity, Gas & Water	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	7,681	4729,30	3679,87
(b) Non-Conventional Energy	459	136,43	108,34
(c) Gas, Steam & Water Supply	1,426	355,60	301,06
16. Construction	25,204	5257,71	4541,73
III. TRANSPORT OPERATORS	11,42,619	8025,74	6468,49

IV. PROFESSIONAL AND OTHER SERVICES	20,26,955	13313,13	11445,48
V. PERSONAL LOANS	112,60,151	40399,77	34752,64
1. Loans for Purchase of Consumer Durables	8,26,982	1553,89	1322,42
2. Loans for Housing	10,80,164	10852,68	9631,51
3. Rest of the Personal Loans	93,53,005	27993,19	23798,71
VI. TRADE	84,01,494	53679,13	45804,43
1. Wholesale Trade	4,48,016	32423,39	27481,26
of which: Food Procurement	121	13843,58	13106,34
2. Retail Trade	79,53,478	21255,74	18323,17
VII. FINANCE	19,850	15135,35	12236,80
VIII ALL OTHERS	46,44,417	25730,28	22878,14
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TOTAL BANK CREDIT	535,83,956	397330,09	329944,44
OF WHICH: 1. Artisans & Village Industries	20,28,074	2140,42	1942,14
2. Other Small Scale Industries	16,05,370	35026,53	28628,29