

**Table No. 5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1998 (Part 1 of 4)**

(Amount in Rupees Lakh)						
OCCUPATION	CASH CREDIT			OVERDRAFT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	42,626	1486,42	1160,12	24,764	360,91	288,33
1. Direct Finance	40,708	1191,80	988,38	24,309	308,07	254,05
2. Indirect Finance	1,918	294,62	171,74	455	52,84	34,28
II. INDUSTRY	3,51,382	69537,66	54877,63	60,543	10408,79	7960,59
1. Mining & Quarrying	5,344	1204,94	839,52	1,113	140,84	127,12
2. Food Manufacturing & Processing	31,753	7344,02	5510,72	3,676	631,11	414,90
(a) Rice Mills, Flour & Dal Mills	13,647	1674,55	1293,50	1,181	105,17	81,72
(b) Sugar	747	2238,31	1762,32	86	23,17	14,28
(c) Edible Oils & Vanaspati	6,060	1388,37	1024,78	671	62,98	55,64
(d) Tea Processing	771	669,63	401,64	94	95,68	43,58
(e) Processing of Fruits & Vegetables	662	103,36	78,77	111	16,27	11,83
(f) Others	9,866	1269,79	949,71	1,533	327,85	207,85
3. Beverage & Tobacco	2,435	801,75	571,04	448	172,38	135,36
4. Textiles	53,339	9643,17	7925,38	9,431	1321,09	961,78
(a) Cotton Textiles	16,460	4367,57	3472,35	2,785	603,86	371,57
(b) Jute Textiles	622	278,91	201,23	91	46,55	26,77
(c) Handloom Textiles & Khadi	4,013	241,60	214,39	445	27,08	26,07
(d) Other Textiles	32,244	4755,09	4037,41	6,110	643,59	537,38
5. Paper, Paper Products & Printing	16,871	2099,46	1814,99	2,769	315,42	272,58
6. Leather & Leather Products	4,503	541,02	478,76	913	109,32	96,00
7. Rubber & Rubber Products	6,086	1136,01	991,35	746	98,02	66,66
8. Chemicals & Chemical Products	34,366	11183,12	8475,68	4,881	1579,75	1225,26
(a) Heavy Industrial Chemicals	3,271	1564,87	1126,82	451	175,17	136,59
(b) Fertilisers	979	2349,58	1496,54	88	182,91	152,51
(c) Drugs & Pharmaceuticals	6,838	2582,67	2107,38	1,137	461,75	378,30
(d) Non-Edible Oils	746	161,30	146,14	85	7,88	5,61
(e) Other Chemicals & Chemical Products	22,532	4524,69	3598,79	3,120	752,04	552,25
9. Petroleum, Coal Products & Nuclear Fuels	2,569	2629,62	1852,30	352	189,95	90,42
10. Manufacture of Cement & Cement Products	3,704	975,47	748,49	426	155,02	120,95
11. Basic Metals & Metal Products	39,494	9304,48	7842,19	5,104	946,08	771,31
(a) Iron & Steel	13,459	6057,47	5169,09	1,653	584,08	489,98
(b) Non-Ferrous Metals	2,618	855,21	619,75	295	90,71	66,98
(c) Other Metal Products	23,417	2391,80	2053,36	3,156	271,30	214,36
12. Engineering	42,932	11521,23	9044,57	7,721	1694,59	1230,87
(a) Heavy Engineering	6,254	3203,20	2472,84	1,123	459,28	298,95
(b) Light Engineering	18,411	3074,17	2304,33	3,358	460,69	359,07
(c) Electrical Machinery & Goods	11,291	2598,36	2022,67	1,857	327,46	225,72
(d) Electronic Machinery & Goods	6,976	2645,50	2244,73	1,383	447,17	347,13
13. Vehicles, Vehicle Parts & Transport Equipments	9,396	2345,92	1578,95	1,644	472,93	351,34
14. Other Industries	86,021	6568,72	5453,74	13,864	1371,32	1113,54
15. Electricity, Gas & Water	4,871	1115,21	803,86	453	314,62	202,86
(a) Electricity Generation & Transmission	4,422	1049,94	755,79	327	183,52	104,08
(b) Non-Conventional Energy	135	23,93	18,59	28	4,52	3,53
(c) Gas, Steam & Water Supply	314	41,33	29,48	98	126,57	95,25
16. Construction	7,698	1123,51	946,10	7,002	896,35	779,65
III. TRANSPORT OPERATORS	9,013	480,36	365,92	4,203	439,60	364,60
IV. PROFESSIONAL AND OTHER SERVICES	31,018	1615,83	1311,62	20,349	2073,11	1855,73
V. PERSONAL LOANS	17,267	340,61	270,77	2,87,611	3801,10	2596,56
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	17,267	340,61	270,77	2,87,611	3801,10	2596,56
VI. TRADE	3,92,458	23104,04	19772,78	91,297	5368,54	4584,66
1. Wholesale Trade	90,636	15561,64	13557,61	27,471	3022,50	2674,33
2. Retail Trade	3,01,822	7542,40	6215,17	63,826	2346,05	1910,33
VII. FINANCE	4,726	3999,33	2729,45	6,553	2149,79	1523,31
VIII. ALL OTHERS	40,642	5373,15	4662,52	29,429	2277,99	1986,55
TOTAL BANK CREDIT	8,89,132	105937,40	85150,80	5,24,749	26879,83	21160,34

OF WHICH: 1. Artisans & Village Industries	12,366	286,25	257,44	2,325	32,11	25,53
2. Other Small Scale Industries	2,02,047	15520,00	13247,87	21,108	1423,88	1146,26

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	2,41,191	1725,17	1582,87	3,68,366	6092,58	5310,80
1. Direct Finance	2,40,290	1641,57	1511,99	3,40,606	3431,18	3028,22
2. Indirect Finance	901	83,60	70,88	27,760	2661,40	2282,58
II. INDUSTRY	57,568	29652,90	25475,56	1,18,163	11641,11	10578,67
1. Mining & Quarrying	1,734	555,17	535,53	1,644	222,86	208,62
2. Food Manufacturing & Processing	5,503	1342,89	1171,88	12,100	828,50	755,22
(a) Rice Mills, Flour & Dal Mills	1,976	96,80	88,53	4,742	101,39	85,02
(b) Sugar	183	600,01	513,24	162	208,32	188,77
(c) Edible Oils & Vanaspati	1,143	161,98	158,34	1,514	86,57	76,81
(d) Tea Processing	104	185,29	169,41	185	132,37	123,49
(e) Processing of Fruits & Vegetables	276	20,94	16,79	574	20,68	20,57
(f) Others	1,821	277,87	225,57	4,923	279,17	260,55
3. Beverage & Tobacco	437	456,50	374,24	624	214,83	211,46
4. Textiles	7,810	2747,91	2371,44	15,580	1394,53	1267,79
(a) Cotton Textiles	1,998	1196,43	1045,57	3,801	525,84	481,22
(b) Jute Textiles	130	27,20	12,24	201	10,61	9,50
(c) Handloom Textiles & Khadi	663	20,35	18,40	1,668	28,21	25,24
(d) Other Textiles	5,019	1503,93	1295,23	9,910	829,86	751,84
5. Paper, Paper Products & Printing	2,352	782,12	707,74	5,252	341,72	295,19
6. Leather & Leather Products	817	129,29	112,56	1,772	75,99	70,82
7. Rubber & Rubber Products	556	473,06	414,66	1,090	213,88	200,76
8. Chemicals & Chemical Products	3,768	4576,98	3983,05	6,625	1511,43	1363,92
(a) Heavy Industrial Chemicals	395	1024,11	966,27	502	237,05	217,25
(b) Fertilisers	161	767,50	698,40	152	129,16	113,70
(c) Drugs & Pharmaceuticals	853	1228,64	1001,28	941	422,35	399,71
(d) Non-Edible Oils	71	6,87	7,69	138	9,89	8,98
(e) Other Chemicals & Chemical Products	2,288	1549,86	1309,42	4,892	712,98	624,28
9. Petroleum, Coal Products & Nuclear Fuels	478	2189,56	1405,00	586	402,80	376,62
10. Manufacture of Cement & Cement Products	547	740,98	671,19	1,327	314,06	301,45
11. Basic Metals & Metal Products	4,244	4533,93	3951,96	8,672	1060,71	988,71
(a) Iron & Steel	1,332	3982,35	3465,21	1,718	738,24	704,19
(b) Non-Ferrous Metals	232	186,50	154,96	349	65,24	59,33
(c) Other Metal Products	2,680	365,07	331,79	6,605	257,23	225,19
12. Engineering	6,107	5629,16	5048,45	10,837	1721,58	1551,37
(a) Heavy Engineering	991	1684,84	1446,62	1,556	503,20	450,41
(b) Light Engineering	2,343	1235,92	1129,51	4,384	475,95	432,33
(c) Electrical Machinery & Goods	1,504	1158,36	1051,61	2,527	466,27	406,37
(d) Electronic Machinery & Goods	1,269	1550,04	1420,71	2,370	276,16	262,26
13. Vehicles, Vehicle Parts & Transport Equipments	2,197	1403,13	1248,41	5,233	651,94	595,11
14. Other Industries	18,107	2290,61	2008,00	42,257	1340,18	1183,45
15. Electricity, Gas & Water	537	1041,71	843,46	1,551	486,74	438,25
(a) Electricity Generation & Transmission	388	1013,04	817,02	855	427,70	389,83
(b) Non-Conventional Energy	57	15,22	14,98	111	24,46	19,06
(c) Gas, Steam & Water Supply	92	13,45	11,45	585	34,58	29,35
16. Construction	2,374	759,91	627,98	3,013	859,37	769,94
III. TRANSPORT OPERATORS	10,934	403,73	338,11	94,596	1851,48	1544,66
IV. PROFESSIONAL AND OTHER SERVICES	28,764	1808,33	1613,66	47,702	1645,12	1400,39
V. PERSONAL LOANS	5,28,699	4524,06	3935,74	8,57,774	7601,04	6412,24
1. Loans for Purchase of Consumer Durables	-	-	-	42,290	341,75	284,93
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	5,28,699	4524,06	3935,74	8,15,484	7259,29	6127,30
VI. TRADE	56,822	3191,88	3096,92	1,10,979	1959,00	1773,66
1. Wholesale Trade	8,323	2503,96	2449,56	9,612	816,55	760,49
2. Retail Trade	48,499	687,92	647,36	1,01,367	1142,45	1013,18
VII. FINANCE	3,234	4125,58	3568,19	1,973	1854,96	1737,80
VIII. ALL OTHERS	26,782	2348,69	2081,36	15,410	3778,40	3514,12
TOTAL BANK CREDIT	9,53,994	47780,34	41692,41	16,14,963	36423,69	32272,33
OF WHICH: 1. Artisans & Village Industries	5,877	55,64	47,09	19,654	131,49	118,10
2. Other Small Scale Industries	19,212	1336,08	1181,48	56,842	1891,74	1631,89