

**Table No. 5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1998 (Part 2 of 4)**

(Amount in Rupees Lakh)						
OCCUPATION	LONG TERM LOANS			PACKING CREDIT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	7,72,609	12787,05	10329,82	505	385,18	303,91
1. Direct Finance	7,38,126	10064,15	8385,05	498	376,44	301,94
2. Indirect Finance	34,483	2722,89	1944,76	7	8,74	1,97
II. INDUSTRY	2,78,259	27163,67	24261,03	14,285	17623,79	13760,54
1. Mining & Quarrying	4,531	695,84	650,42	421	371,58	299,38
2. Food Manufacturing & Processing	38,316	1967,89	1692,48	1,197	2084,56	1643,36
(a) Rice Mills, Flour & Dal Mills	16,783	430,07	357,15	133	403,16	364,78
(b) Sugar	452	353,54	315,48	5	11,51	7,64
(c) Edible Oils & Vanaspati	6,736	306,02	262,81	220	497,11	365,71
(d) Tea Processing	347	206,07	171,48	44	181,98	95,02
(e) Processing of Fruits & Vegetables	627	49,32	41,76	59	56,64	41,89
(f) Others	13,371	622,86	543,81	736	934,15	768,33
3. Beverage & Tobacco	1,669	213,72	187,91	83	282,41	315,02
4. Textiles	36,537	3856,06	3322,09	5,683	5262,29	4109,79
(a) Cotton Textiles	8,345	2053,87	1803,94	1,155	1976,75	1548,23
(b) Jute Textiles	463	50,85	43,32	26	52,67	43,02
(c) Handloom Textiles & Khadi	3,148	52,47	44,66	102	51,22	38,20
(d) Other Textiles	24,581	1698,86	1430,17	4,400	3181,65	2480,34
5. Paper, Paper Products & Printing	13,230	1185,19	1054,23	130	107,09	92,63
6. Leather & Leather Products	4,336	166,05	145,45	1,343	967,48	799,13
7. Rubber & Rubber Products	2,772	315,31	281,98	160	278,95	155,25
8. Chemicals & Chemical Products	15,296	3052,81	2729,10	1,046	1760,36	1226,20
(a) Heavy Industrial Chemicals	1,230	701,40	639,17	176	277,66	184,42
(b) Fertilisers	190	345,94	303,53	15	39,29	14,51
(c) Drugs & Pharmaceuticals	2,162	665,23	598,07	344	677,38	492,23
(d) Non-Edible Oils	490	81,62	78,68	30	108,14	93,96
(e) Other Chemicals & Chemical Products	11,224	1258,62	1109,65	481	657,88	441,08
9. Petroleum, Coal Products & Nuclear Fuels	1,111	1592,31	1519,16	40	441,02	416,85
10. Manufacture of Cement & Cement Products	3,264	662,60	675,02	53	119,03	93,59
11. Basic Metals & Metal Products	22,503	3293,00	2993,20	933	1504,17	1150,51
(a) Iron & Steel	4,182	2308,62	2124,94	269	1093,70	877,30
(b) Non-Ferrous Metals	656	261,41	249,82	92	88,67	52,40
(c) Other Metal Products	17,665	722,97	618,44	572	321,80	220,81
12. Engineering	24,334	2912,00	2603,66	954	1391,51	986,75
(a) Heavy Engineering	3,606	909,08	790,61	210	492,71	343,61
(b) Light Engineering	9,637	881,52	786,29	342	266,08	196,27
(c) Electrical Machinery & Goods	5,682	591,47	536,62	190	324,82	238,92
(d) Electronic Machinery & Goods	5,409	529,94	490,13	212	307,90	207,96
13. Vehicles, Vehicle Parts & Transport Equipments	11,372	1160,10	1006,51	265	487,95	387,47
14. Other Industries	92,688	3107,36	2788,00	1,848	2268,72	1860,51
15. Electricity, Gas & Water	1,873	1787,35	1505,16	36	92,35	75,34
(a) Electricity Generation & Transmission	1,461	1643,86	1365,85	28	90,57	74,42
(b) Non-Conventional Energy	107	9,69	8,65	-	-	-
(c) Gas, Steam & Water Supply	305	133,80	130,66	8	1,79	92
16. Construction	4,427	1196,08	1106,66	93	204,30	148,76
III. TRANSPORT OPERATORS	2,13,666	3880,00	2988,87	436	18,31	16,15
IV. PROFESSIONAL AND OTHER SERVICES	1,19,660	3869,39	3233,77	668	260,80	225,64
V. PERSONAL LOANS	10,20,288	13893,43	12212,92	216	13,44	12,15
1. Loans for Purchase of Consumer Durables	27,250	237,82	192,04	-	-	-
2. Loans for Housing	6,63,332	10188,53	8992,71	-	-	-
3. Rest of the Personal Loans	3,29,706	3467,07	3028,17	216	13,44	12,15
VI. TRADE	2,25,911	2956,44	2578,94	5,222	3160,00	2412,58
1. Wholesale Trade	16,448	973,73	855,96	3,650	2726,73	2025,34
2. Retail Trade	2,09,463	1982,72	1722,99	1,572	433,27	387,24
VII. FINANCE	2,710	2571,01	2351,14	32	112,53	85,95
VIII. ALL OTHERS	35,224	4183,08	3727,85	1,153	534,94	392,43
TOTAL BANK CREDIT	26,68,327	71304,06	61684,35	22,517	22108,99	17209,35

OF WHICH: 1. Artisans & Village Industries	45,427	298,73	265,64	161	9,00	7,63
2. Other Small Scale Industries	1,32,300	4294,05	3566,57	6,272	3339,97	2654,97

OCCUPATION	EXPORT TRADE BILLS PURCHASED			EXPORT TRADE BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	4	1,15	44	1	6	12
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	4	1,15	44	1	6	12
II. INDUSTRY	7,791	7333,58	4622,96	4,002	5608,63	3773,03
1. Mining & Quarrying	128	111,02	74,99	81	66,64	60,23
2. Food Manufacturing & Processing	437	664,74	480,36	249	485,08	342,59
(a) Rice Mills, Flour & Dal Mills	42	144,51	105,05	15	121,28	98,13
(b) Sugar	5	2,09	1,95	1	1,00	1,32
(c) Edible Oils & Vanaspati	42	112,92	80,63	29	30,20	17,97
(d) Tea Processing	19	37,53	14,12	33	109,20	68,26
(e) Processing of Fruits & Vegetables	14	16,20	11,97	20	48,10	37,46
(f) Others	315	351,48	266,64	151	175,30	119,45
3. Beverage & Tobacco	25	28,18	16,46	14	62,36	16,32
4. Textiles	3,457	2743,66	1669,69	1,550	1938,14	1124,06
(a) Cotton Textiles	530	608,80	376,95	422	631,77	397,51
(b) Jute Textiles	21	59,16	24,35	20	45,56	27,98
(c) Handloom Textiles & Khadi	57	32,37	21,70	33	24,78	16,83
(d) Other Textiles	2,849	2043,32	1246,70	1,075	1236,01	681,73
5. Paper, Paper Products & Printing	53	42,57	28,00	17	6,64	3,64
6. Leather & Leather Products	746	640,52	382,60	320	161,96	82,88
7. Rubber & Rubber Products	154	110,41	85,91	46	58,00	39,40
8. Chemicals & Chemical Products	721	1020,64	653,86	491	843,97	635,30
(a) Heavy Industrial Chemicals	111	206,64	139,32	99	159,13	128,56
(b) Fertilisers	11	15,57	8,39	9	7,77	6,57
(c) Drugs & Pharmaceuticals	243	413,31	267,93	184	447,01	346,11
(d) Non-Edible Oils	7	23,63	16,03	3	87	94
(e) Other Chemicals & Chemical Products	349	361,50	222,18	196	229,18	153,12
9. Petroleum, Coal Products & Nuclear Fuels	36	46,92	43,66	17	42,11	43,98
10. Manufacture of Cement & Cement Products	20	29,85	9,50	10	27,09	20,81
11. Basic Metals & Metal Products	559	452,12	316,35	223	334,06	256,03
(a) Iron & Steel	134	251,38	191,54	86	222,29	174,52
(b) Non-Ferrous Metals	52	71,00	42,87	47	46,74	24,59
(c) Other Metal Products	373	129,74	81,95	90	65,03	56,92
12. Engineering	459	403,78	233,63	300	463,41	296,46
(a) Heavy Engineering	136	158,09	94,95	89	195,05	126,40
(b) Light Engineering	168	98,26	53,55	110	85,85	53,93
(c) Electrical Machinery & Goods	79	66,59	35,26	58	96,10	57,80
(d) Electronic Machinery & Goods	76	80,84	49,86	43	86,41	58,32
13. Vehicles, Vehicle Parts & Transport Equipments	195	290,07	163,66	99	242,86	136,71
14. Other Industries	775	705,30	441,99	576	871,71	710,15
15. Electricity, Gas & Water	5	1,09	1,26	7	4,09	3,95
(a) Electricity Generation & Transmission	2	7	6	2	3,82	3,69
(b) Non-Conventional Energy	1	1	1	2	11	11
(c) Gas, Steam & Water Supply	2	1,02	1,19	3	16	15
16. Construction	21	42,69	21,04	2	50	53
III. TRANSPORT OPERATORS	10	2,62	1,61	11	43	40
IV. PROFESSIONAL AND OTHER SERVICES	207	87,35	76,69	53	113,15	81,61
V. PERSONAL LOANS	71	5,65	6,65	17	3,30	2,81
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	71	5,65	6,65	17	3,30	2,81
VI. TRADE	3,132	2053,04	1402,54	1,267	1028,83	798,26
1. Wholesale Trade	2,671	1839,00	1261,79	1,113	932,78	721,87
2. Retail Trade	461	214,04	140,75	154	96,05	76,38
VII. FINANCE	59	18,17	8,80	12	66,97	61,77
VIII. ALL OTHERS	958	471,92	355,79	229	147,55	117,60
TOTAL BANK CREDIT	12,232	9973,47	6475,49	5,592	6968,92	4835,60
OF WHICH: 1. Artisans & Village Industries	2	36	29	-	-	-
2. Other Small Scale Industries	3,347	1833,93	1215,02	1,175	835,67	595,62