

**Table No. 5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1998 (Part 3 of 4)**

(Amount in Rupees Lakh)						
OCCUPATION	EXPORT TRADE BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	-	-	-	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	-	-	-	-	-	-
II. INDUSTRY	1,698	2501,98	1766,34	331	199,44	179,41
1. Mining & Quarrying	17	15,54	10,05	-	-	-
2. Food Manufacturing & Processing	71	141,86	67,08	6	7,37	4,65
(a) Rice Mills, Flour & Dal Mills	11	37,06	28,63	-	-	-
(b) Sugar	-	-	-	-	-	-
(c) Edible Oils & Vanaspati	9	16,23	3,04	1	60	51
(d) Tea Processing	-	-	-	-	-	-
(e) Processing of Fruits & Vegetables	8	3,77	1,29	-	-	-
(f) Others	43	84,81	34,12	5	6,77	4,14
3. Beverage & Tobacco	6	2,31	-	-	-	-
4. Textiles	546	516,49	344,25	136	76,83	71,64
(a) Cotton Textiles	114	187,52	125,39	17	34,38	34,40
(b) Jute Textiles	5	17,71	18,34	1	12	4
(c) Handloom Textiles & Khadi	7	98	67	3	26	23
(d) Other Textiles	420	310,29	199,84	115	42,07	36,96
5. Paper, Paper Products & Printing	8	2,52	1,79	2	1,56	1,66
6. Leather & Leather Products	72	46,03	23,60	24	4,66	4,20
7. Rubber & Rubber Products	7	12,79	9,40	1	3	3
8. Chemicals & Chemical Products	204	339,16	234,26	30	44,70	36,45
(a) Heavy Industrial Chemicals	43	53,46	22,46	2	12,95	14,22
(b) Fertilisers	2	3,32	77	-	-	-
(c) Drugs & Pharmaceuticals	72	95,97	49,38	15	12,69	10,04
(d) Non-Edible Oils	2	1,07	73	-	-	-
(e) Other Chemicals & Chemical Products	85	185,34	160,91	13	19,05	12,19
9. Petroleum, Coal Products & Nuclear Fuels	9	12,18	3,34	2	1	-
10. Manufacture of Cement & Cement Products	2	70	9	9	8	9
11. Basic Metals & Metal Products	126	157,85	59,94	43	5,75	4,12
(a) Iron & Steel	33	113,29	48,18	10	4,04	2,93
(b) Non-Ferrous Metals	16	1,17	62	3	21	18
(c) Other Metal Products	77	43,39	11,14	30	1,51	1,02
12. Engineering	78	68,40	40,56	35	35,33	37,56
(a) Heavy Engineering	14	13,99	1,73	29	13,64	13,86
(b) Light Engineering	17	4,67	2,92	2	40	20
(c) Electrical Machinery & Goods	23	6,69	4,24	2	21,23	23,45
(d) Electronic Machinery & Goods	24	43,05	31,67	2	7	4
13. Vehicles, Vehicle Parts & Transport Equipments	39	71,12	43,35	6	22	5
14. Other Industries	502	1112,99	926,61	30	22,79	18,89
15. Electricity, Gas & Water	3	74	74	-	-	-
(a) Electricity Generation & Transmission	3	74	74	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	8	1,30	1,29	7	10	9
III. TRANSPORT OPERATORS	2	20	2	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	49	28,15	17,37	7	20	20
V. PERSONAL LOANS	8	52	42	1	9	9
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	8	52	42	1	9	9
VI. TRADE	771	825,36	597,76	577	23,16	18,61
1. Wholesale Trade	674	784,08	562,41	564	22,93	18,19
2. Retail Trade	97	41,28	35,35	13	23	42
VII. FINANCE	7	7,63	3,06	4	19	15

VIII. ALL OTHERS	166	185,29	133,51	43	5,99	5,99
TOTAL BANK CREDIT	2,701	3549,13	2518,47	963	229,07	204,46
OF WHICH: 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	801	818,65	442,14	185	70,65	55,44
OCCUPATION	INLAND (TRADE) BILLS PURCHASED			INLAND (TRADE) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	8	73	1,05	3	55	19
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	8	73	1,05	3	55	19
II. INDUSTRY	10,060	3386,89	2031,25	9,989	6512,90	4705,13
1. Mining & Quarrying	155	26,33	17,97	147	75,11	68,45
2. Food Manufacturing & Processing	315	136,54	73,36	187	129,37	110,25
(a) Rice Mills, Flour & Dal Mills	77	13,70	6,48	44	5,05	5,25
(b) Sugar	13	57,61	28,97	15	28,74	27,13
(c) Edible Oils & Vanaspati	64	31,08	10,84	46	19,64	17,60
(d) Tea Processing	30	4,71	3,66	4	25,65	19,44
(e) Processing of Fruits & Vegetables	29	6,66	5,59	5	2,70	2,74
(f) Others	102	22,78	17,82	73	47,58	38,09
3. Beverage & Tobacco	48	40,56	19,33	63	53,40	52,63
4. Textiles	1,549	695,27	352,04	1,643	1024,39	667,07
(a) Cotton Textiles	644	387,25	169,98	638	592,44	359,63
(b) Jute Textiles	19	3,68	2,88	22	3,37	3,28
(c) Handloom Textiles & Khadi	46	91	59	12	80	65
(d) Other Textiles	840	303,42	178,59	971	427,78	303,51
5. Paper, Paper Products & Printing	767	96,41	86,71	714	215,11	141,14
6. Leather & Leather Products	120	32,83	25,07	161	56,31	44,72
7. Rubber & Rubber Products	246	54,58	35,68	352	85,41	52,79
8. Chemicals & Chemical Products	1,457	439,52	284,51	1,583	804,92	622,85
(a) Heavy Industrial Chemicals	184	72,19	44,24	266	121,83	88,69
(b) Fertilisers	50	51,87	31,85	36	76,38	50,36
(c) Drugs & Pharmaceuticals	260	93,34	54,99	313	266,97	233,34
(d) Non-Edible Oils	27	11,94	8,25	13	3,04	2,06
(e) Other Chemicals & Chemical Products	936	210,18	145,18	955	336,70	248,40
9. Petroleum, Coal Products & Nuclear Fuels	68	87,73	53,52	136	236,92	116,66
10. Manufacture of Cement & Cement Products	55	20,19	7,94	62	34,24	14,91
11. Basic Metals & Metal Products	1,470	576,05	367,34	1,550	1181,16	917,23
(a) Iron & Steel	574	325,52	216,64	900	739,52	603,92
(b) Non-Ferrous Metals	145	52,60	22,57	167	105,12	70,32
(c) Other Metal Products	751	197,93	128,13	483	336,52	242,99
12. Engineering	2,121	750,14	457,45	1,946	1619,39	1181,31
(a) Heavy Engineering	375	195,93	95,15	333	280,55	156,72
(b) Light Engineering	812	146,31	102,40	606	335,11	275,08
(c) Electrical Machinery & Goods	593	328,15	197,03	595	607,78	415,64
(d) Electronic Machinery & Goods	341	79,76	62,88	412	395,94	333,87
13. Vehicles, Vehicle Parts & Transport Equipments	320	189,19	90,18	539	292,55	147,63
14. Other Industries	1,175	196,35	123,49	815	576,91	471,10
15. Electricity, Gas & Water	28	18,33	14,72	40	78,19	56,39
(a) Electricity Generation & Transmission	19	17,81	14,23	33	73,08	51,69
(b) Non-Conventional Energy	4	41	40	3	4,08	3,94
(c) Gas, Steam & Water Supply	5	11	10	4	1,03	77
16. Construction	166	26,86	21,94	51	49,52	40,01
III. TRANSPORT OPERATORS	246	31,81	18,46	53	30,34	29,85
IV. PROFESSIONAL AND OTHER SERVICES	793	94,95	59,36	199	30,51	22,42
V. PERSONAL LOANS	209	6,44	5,96	161	15,58	12,92
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	209	6,44	5,96	161	15,58	12,92
VI. TRADE	5,044	729,32	472,21	3,184	1063,46	811,03
1. Wholesale Trade	3,669	582,70	372,74	2,343	763,17	591,15
2. Retail Trade	1,375	146,62	99,47	841	300,30	219,87
VII. FINANCE	101	19,28	16,78	44	55,46	56,03
VIII. ALL OTHERS	1,193	288,19	235,98	1,209	762,04	522,96
TOTAL BANK CREDIT	17,654	4557,60	2841,05	14,842	8470,84	6160,54
OF WHICH: 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	4,681	492,32	343,11	3,464	838,90	603,34

