

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

(Amount in Rupees Lakh)						
OCCUPATION	INLAND (OTHERS) BILLS PURCHASED			INLAND (OTHERS) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	37	38	39	40	41	42
I. AGRICULTURE	1	34	34	1	2	1
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	1	34	34	1	2	1
II. INDUSTRY	7,069	1422,86	880,57	3,822	2196,78	1492,52
1. Mining & Quarrying	149	44,14	44,21	41	175,40	141,60
2. Food Manufacturing & Processing	196	38,46	28,17	141	68,60	62,07
(a) Rice Mills, Flour & Dal Mills	36	8,52	3,00	13	1,73	87
(b) Sugar	12	46	13	2	21	2
(c) Edible Oils & Vanaspati	34	10,79	11,66	35	45,22	44,08
(d) Tea Processing	18	1,10	51	-	-	-
(e) Processing of Fruits & Vegetables	6	1,50	21	5	3,75	3,86
(f) Others	90	16,11	12,66	86	17,69	13,23
3. Beverage & Tobacco	71	5,32	4,70	94	10,99	7,44
4. Textiles	962	196,56	138,69	611	287,88	211,53
(a) Cotton Textiles	321	89,48	65,45	202	116,50	100,50
(b) Jute Textiles	5	6	8	2	11	11
(c) Handloom Textiles & Khadi	51	60	27	10	16	13
(d) Other Textiles	585	106,43	72,89	397	171,12	110,79
5. Paper, Paper Products & Printing	338	36,23	23,35	164	29,81	23,64
6. Leather & Leather Products	74	28,86	16,55	25	5,40	4,26
7. Rubber & Rubber Products	175	25,78	12,75	138	14,01	9,99
8. Chemicals & Chemical Products	1,035	172,85	104,67	446	188,23	119,75
(a) Heavy Industrial Chemicals	146	61,66	37,54	62	25,26	19,82
(b) Fertilisers	19	3,44	1,01	11	10,22	9,29
(c) Drugs & Pharmaceuticals	212	36,73	24,07	114	54,50	32,70
(d) Non-Edible Oils	2	5	45	-	-	-
(e) Other Chemicals & Chemical Products	656	70,98	41,61	259	98,26	57,94
9. Petroleum, Coal Products & Nuclear Fuels	54	47,99	37,53	24	8,39	6,28
10. Manufacture of Cement & Cement Products	53	27,64	26,12	53	10,69	5,94
11. Basic Metals & Metal Products	1,017	198,93	115,09	606	222,08	183,80
(a) Iron & Steel	369	112,51	64,21	316	159,62	129,60
(b) Non-Ferrous Metals	88	13,88	8,97	43	26,87	24,13
(c) Other Metal Products	560	72,53	41,90	247	35,59	30,07
12. Engineering	1,357	282,32	131,15	877	590,10	333,10
(a) Heavy Engineering	215	65,58	24,91	187	195,12	95,67
(b) Light Engineering	489	53,51	24,87	332	126,66	72,56
(c) Electrical Machinery & Goods	408	94,10	50,54	216	159,60	98,73
(d) Electronic Machinery & Goods	245	69,13	30,83	142	108,71	66,14
13. Vehicles, Vehicle Parts & Transport Equipments	285	96,77	57,54	106	239,17	183,35
14. Other Industries	1,039	184,03	121,09	396	163,45	132,34
15. Electricity, Gas & Water	38	10,06	3,52	49	163,98	52,73
(a) Electricity Generation & Transmission	30	9,49	3,17	44	162,36	51,10
(b) Non-Conventional Energy	4	46	27	2	59	59
(c) Gas, Steam & Water Supply	4	11	8	3	1,04	1,04
16. Construction	226	26,90	15,47	51	18,60	14,71
III. TRANSPORT OPERATORS	333	57,80	30,61	59	49,40	47,18
IV. PROFESSIONAL AND OTHER SERVICES	589	39,46	33,48	171	19,79	16,26
V. PERSONAL LOANS	700	16,33	15,48	134	7,06	7,04
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	700	16,33	15,48	134	7,06	7,04
VI. TRADE	3,220	1050,58	964,71	957	208,96	162,71
1. Wholesale Trade	1,777	985,82	914,67	558	154,22	123,59
2. Retail Trade	1,443	64,77	50,05	399	54,74	39,12
VII. FINANCE	303	68,25	62,20	50	29,73	17,97
VIII. ALL OTHERS	1,438	175,19	158,14	576	128,54	92,44

TOTAL BANK CREDIT	13,653	2830,81	2145,54	5,770	2640,27	1836,13
OF WHICH: 1. Artisans & Village Industries	1	2	1	-	-	-
2. Other Small Scale Industries	3,816	452,01	238,47	1,521	246,15	170,90

(Amount in Rupees Lakhs)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUE/S TCs/DDs/TTs/MTs/ PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	43	44	45	46	47	48	49	50	51
I. AGRICULTURE	-	-	-	1	25	30	14,50,080	22840,41	18978,29
1. Direct Finance	-	-	-	-	-	-	13,84,537	17013,21	14469,63
2. Indirect Finance	-	-	-	1	25	30	65,543	5827,20	4508,66
II. INDUSTRY	1,827	2102,75	1518,28	2,290	446,92	364,18	9,29,079	197740,63	158247,69
1. Mining & Quarrying	42	33,75	29,05	36	2,97	2,16	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	53	71,10	55,72	83	40,26	24,56	94,283	15982,35	12437,36
(a) Rice Mills, Flour & Dal Mills	7	1,75	3,18	28	17,79	5,94	38,735	3162,54	2527,23
(b) Sugar	4	7	7	1	7	7	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	18	47,09	35,50	18	8,77	7,27	16,640	2825,58	2173,18
(d) Tea Processing	3	5	1,70	8	4,06	4,05	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	3	3,13	61	4	3,21	3,21	2,403	356,24	278,56
(f) Others	18	19,00	14,66	24	6,36	4,02	33,157	4459,57	3480,66
3. Beverage & Tobacco	26	54,86	36,52	6	59	40	6,049	2400,15	1948,83
4. Textiles	257	254,60	167,18	254	51,32	38,76	1,39,345	32010,19	24743,16
(a) Cotton Textiles	61	45,20	41,11	50	11,85	9,34	37,543	13429,52	10403,15
(b) Jute Textiles	1	2	2	2	1,93	2,28	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	2	1,17	1,29	10	24	6	10,270	483,21	409,37
(d) Other Textiles	193	208,21	124,77	192	37,30	27,07	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	29	16,66	14,32	56	24,01	23,94	42,752	5302,53	4585,54
6. Leather & Leather Products	38	17,57	18,28	32	2,39	2,43	15,296	2985,67	2307,31
7. Rubber & Rubber Products	28	6,04	4,53	17	3,45	2,75	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	330	397,87	261,85	173	48,18	37,53	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	58	70,39	49,40	32	3,82	4,12	7,028	4767,61	3818,90
(b) Fertilisers	15	22,99	22,82	10	15	25	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	111	159,33	114,64	33	3,56	1,45	13,832	7621,42	6111,61
(d) Non-Edible Oils	8	11,89	7,15	4	7,47	4,69	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	138	133,27	67,84	94	33,19	27,02	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	21	65,87	55,17	67	17,69	16,20	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	5	5,19	4,96	12	3,01	5,73	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	229	271,77	235,93	117	18,13	16,33	86,890	24060,30	20170,05
(a) Iron & Steel	88	189,45	178,37	38	13,23	10,96	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	16	32,49	19,46	15	11	11	4,834	1897,94	1417,06
(c) Other Metal Products	125	49,84	38,09	64	4,80	5,26	56,895	5267,06	4301,42
12. Engineering	448	471,00	286,75	216	78,59	50,47	1,00,722	29632,55	23514,11
(a) Heavy Engineering	68	85,83	57,38	44	32,33	15,36	15,230	8488,42	6485,16
(b) Light Engineering	69	30,47	24,83	84	10,25	9,26	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	77	252,08	131,43	39	29,17	21,50	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	234	102,61	73,11	49	6,83	4,35	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipments	65	112,05	79,45	37	8,26	7,34	31,798	8064,22	6077,05
14. Other Industries	167	178,82	144,59	1,133	135,09	124,97	2,61,393	21094,35	17622,43
15. Electricity, Gas & Water	67	105,52	86,42	8	1,35	61	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	61	52,46	48,09	6	85	10	7,681	4729,30	3679,87
(b) Non-Conventional Energy	5	52,94	38,21	-	-	-	459	136,43	108,34
(c) Gas, Steam & Water Supply	1	12	12	2	50	50	1,426	355,60	301,06
16. Construction	22	40,10	37,57	43	11,61	10,00	25,204	5257,71	4541,73
III. TRANSPORT OPERATORS	5	5,86	8,57	127	21,81	20,34	3,33,694	7273,74	5775,35
IV. PROFESSIONAL AND OTHER SERVICES	113	81,89	68,30	522	39,81	22,34	2,50,864	11807,83	10038,80
V. PERSONAL LOANS	48	2,26	2,04	549	11,15	9,38	27,13,753	30242,06	25503,19
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	69,540	579,57	476,97

2. Loans for Housing	-	-	-	-	-	-	6,63,332	10188,53	8992,71
3. Rest of the Personal Loans	48	2,26	2,04	549	11,15	9,38	19,80,881	19473,95	16033,51
VI. TRADE	535	378,53	261,18	1,434	116,02	99,46	9,02,810	47217,16	39808,02
1. Wholesale Trade	426	345,65	208,97	1,063	68,71	61,41	1,70,998	32084,18	27160,08
2. Retail Trade	109	32,87	52,21	371	47,30	38,06	7,31,812	15132,98	12647,95
VII. FINANCE	17	46,83	9,19	25	9,67	4,99	19,850	15135,35	12236,80
VIII. ALL OTHERS	118	63,79	37,70	863	269,23	236,15	1,55,433	20993,99	18261,09
TOTAL BANK CREDIT	2,663	2681,90	1905,25	5,811	914,86	757,13	67,55,563	353251,18	288849,24
OF WHICH: 1. Artisans & Village Industries	-	-	-	153	1,12	65	85,966	814,72	722,38
2. Other Small Scale Industries	491	225,75	176,44	1,001	104,82	84,30	4,58,263	33724,58	27353,81

See Notes on Tables.