

Table No. 5.2 - Organisation-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1998 (Part 1 of 3)

OCCUPATION	(Amount in Rupees Lakh)					
	CENTRAL GOVERNMENT OWNED UNDERTAKINGS			STATE GOVERNMENT		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	262	165,77	128,09	548	213,50	155,64
1. Direct Finance	42	15,74	9,74	56	16,43	15,07
2. Indirect Finance	220	150,04	118,35	492	197,06	140,57
II. INDUSTRY	1,367	13586,57	10898,38	458	904,08	615,33
1. Mining & Quarrying	114	1204,91	1007,24	12	7,44	1,18
2. Food Manufacturing & Processing	44	155,56	68,96	43	23,30	21,07
(a) Rice Mills, Flour & Dal Mills	11	2,55	1,41	6	8	7
(b) Sugar	2	15,40	14,31	6	17,99	14,77
(c) Edible Oils & Vanaspati	4	1,54	1,57	4	34	5
(d) Tea Processing	9	58,70	17,12	-	-	-
(e) Processing of Fruits & Vegetables	2	28	29	1	90	1,90
(f) Others	16	77,10	34,26	26	4,00	4,28
3. Beverage & Tobacco	2	2,35	96	-	-	-
4. Textiles	143	204,48	161,77	54	20,09	19,74
(a) Cotton Textiles	110	175,76	138,67	10	16,81	17,18
(b) Jute Textiles	5	3,13	1,96	1	2,18	2,18
(c) Handloom Textiles & Khadi	8	8,24	8,66	8	57	5
(d) Other Textiles	20	17,35	12,48	35	53	34
5. Paper, Paper Products & Printing	10	11,71	8,47	41	9,80	4,14
6. Leather & Leather Products	13	2,33	1,46	4	1,26	1,26
7. Rubber & Rubber Products	20	82,85	77,72	5	4,07	4,25
8. Chemicals & Chemical Products	197	1396,71	1135,45	30	89,60	48,54
(a) Heavy Industrial Chemicals	19	141,54	103,67	7	51,04	23,33
(b) Fertilisers	117	834,36	592,39	7	32,60	21,65
(c) Drugs & Pharmaceuticals	35	144,35	144,92	4	1,90	1,84
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	26	276,46	294,47	12	4,06	1,72
9. Petroleum, Coal Products & Nuclear Fuels	92	4326,79	3108,05	2	1	2
10. Manufacture of Cement & Cement Products	31	53,34	40,10	14	9,56	6,84
11. Basic Metals & Metal Products	222	2705,77	2408,40	26	25,83	20,97
(a) Iron & Steel	189	2505,05	2282,83	14	18,98	15,14
(b) Non-Ferrous Metals	11	33,31	2,77	3	5,57	5,56
(c) Other Metal Products	22	167,42	122,79	9	1,27	26
12. Engineering	324	2228,95	1816,92	37	180,52	151,12
(a) Heavy Engineering	153	740,02	636,43	5	60,95	44,35
(b) Light Engineering	65	624,02	536,10	13	95,98	90,99
(c) Electrical Machinery & Goods	53	557,59	344,67	7	3,11	3,01
(d) Electronic Machinery & Goods	53	307,32	299,72	12	20,49	12,78
13. Vehicles, Vehicle Parts & Transport Equipments	32	101,00	56,66	41	26	25
14. Other Industries	66	364,12	350,12	48	15,74	13,27
15. Electricity, Gas & Water	22	649,31	574,33	76	488,05	293,05
(a) Electricity Generation & Transmission	22	649,31	574,33	73	368,04	202,85
(b) Non-Conventional Energy	-	-	-	1	1	1
(c) Gas, Steam & Water Supply	-	-	-	2	120,00	90,19
16. Construction	35	96,39	81,76	25	28,56	29,62
III. TRANSPORT OPERATORS	28	381,15	369,69	33	16,73	13,90
IV. PROFESSIONAL AND OTHER SERVICES	99	53,05	46,62	68	964,55	952,22
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	273	12478,89	11641,01	165	1008,78	998,69
1. Wholesale Trade	222	12443,12	11607,98	39	1002,21	997,37
2. Retail Trade	51	35,78	33,03	126	6,57	1,32
VII. FINANCE	992	1516,07	1356,26	53	145,91	131,21
VIII. ALL OTHERS	240	2008,66	1800,13	141	157,88	121,54

TOTAL BANK CREDIT	3,261	30190,17	26240,18	1,466	3411,43	2988,54
OF WHICH: 1. Artisans & Village Industries	-	-	-	9	7	8
2. Other Small Scale Industries	14	5,17	4,00	24	4,92	4,51

OCCUPATION	STATE GOVERNMENT OWNED UNDERTAKINGS			QUASI GOVERNMENT BODIES		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	1,202	737,97	548,04	2,164	1125,83	800,70
1. Direct Finance	190	123,37	105,05	136	6,98	5,15
2. Indirect Finance	1,012	614,60	442,99	2,028	1118,85	795,55
II. INDUSTRY	2,488	2192,89	1764,55	730	1394,18	1062,40
1. Mining & Quarrying	138	314,22	305,86	32	23,97	25,32
2. Food Manufacturing & Processing	130	183,83	119,30	31	10,93	7,38
(a) Rice Mills, Flour & Dal Mills	18	1,12	1,14	13	1,92	1,76
(b) Sugar	66	86,37	54,88	3	47	22
(c) Edible Oils & Vanaspati	6	20,47	20,06	6	5	4
(d) Tea Processing	1	7	7	-	-	-
(e) Processing of Fruits & Vegetables	8	2,42	2,55	-	-	-
(f) Others	31	73,38	40,61	9	8,50	5,35
3. Beverage & Tobacco	3	11	44	-	-	-
4. Textiles	171	126,61	114,61	25	6,01	5,81
(a) Cotton Textiles	55	62,33	52,23	6	2,57	2,59
(b) Jute Textiles	8	4,30	4,79	1	2	2
(c) Handloom Textiles & Khadi	24	19,43	18,29	14	3,39	3,18
(d) Other Textiles	84	40,55	39,30	4	3	3
5. Paper, Paper Products & Printing	42	40,36	25,00	7	20,37	19,06
6. Leather & Leather Products	7	3,27	3,43	13	5,80	3,17
7. Rubber & Rubber Products	23	18,72	4,60	-	-	-
8. Chemicals & Chemical Products	234	335,80	206,76	16	59,54	27,10
(a) Heavy Industrial Chemicals	56	40,93	33,42	1	5	5
(b) Fertilisers	46	248,51	140,01	5	48,52	21,78
(c) Drugs & Pharmaceuticals	80	16,91	12,85	6	2,40	1,76
(d) Non-Edible Oils	3	30	30	-	-	-
(e) Other Chemicals & Chemical Products	49	29,14	20,19	4	8,56	3,50
9. Petroleum, Coal Products & Nuclear Fuels	146	39,35	38,04	1	54	54
10. Manufacture of Cement & Cement Products	34	23,84	29,58	1	8	8
11. Basic Metals & Metal Products	126	76,92	70,22	13	2,94	2,91
(a) Iron & Steel	73	68,69	62,90	12	2,64	2,60
(b) Non-Ferrous Metals	6	1,62	1,39	-	-	-
(c) Other Metal Products	47	6,60	5,93	1	30	31
12. Engineering	411	518,75	412,12	12	30,24	11,17
(a) Heavy Engineering	128	22,45	20,35	4	26	34
(b) Light Engineering	83	49,90	44,82	2	9	8
(c) Electrical Machinery & Goods	101	231,72	153,98	3	14,39	5,47
(d) Electronic Machinery & Goods	99	214,68	192,98	3	15,51	5,28
13. Vehicles, Vehicle Parts & Transport Equipments	100	48,57	42,62	3	173,25	186,71
14. Other Industries	807	90,11	75,05	79	48,21	45,23
15. Electricity, Gas & Water	97	310,99	259,58	463	984,82	698,61
(a) Electricity Generation & Transmission	94	310,37	259,22	460	944,71	657,41
(b) Non-Conventional Energy	1	1	1	1	3	3
(c) Gas, Steam & Water Supply	2	62	35	2	40,08	41,18
16. Construction	19	61,45	57,35	34	27,48	29,31
III. TRANSPORT OPERATORS	158	319,90	268,42	64	41,70	31,02
IV. PROFESSIONAL AND OTHER SERVICES	77	52,72	49,67	222	107,35	92,08
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	438	894,44	846,80	301	136,76	105,09
1. Wholesale Trade	118	840,56	812,29	64	108,54	77,65
2. Retail Trade	320	53,88	34,51	237	28,22	27,43
VII. FINANCE	295	867,24	689,03	76	269,47	272,44
VIII. ALL OTHERS	331	565,75	446,02	555	610,63	518,33
TOTAL BANK CREDIT	4,989	5630,91	4612,53	4,112	3685,92	2882,05
OF WHICH: 1. Artisans & Village Industries	31	1,38	1,85	5	4	4
2. Other Small Scale Industries	159	45,11	30,94	22	4,09	3,77