

Table No. 5.2 - Organisation-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1998 (Part 2 of 3)

(Amount in Rupees Lakh)						
OCCUPATION	CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	6,867	1052,88	914,38	341	93,41	87,15
1. Direct Finance	1,913	189,24	158,12	271	44,84	42,55
2. Indirect Finance	4,954	863,64	756,26	70	48,57	44,61
II. INDUSTRY	945	338,05	288,19	4,308	3390,80	2814,08
1. Mining & Quarrying	34	25,65	23,29	113	244,97	160,85
2. Food Manufacturing & Processing	192	195,15	176,80	312	262,22	203,25
(a) Rice Mills, Flour & Dal Mills	65	3,17	3,09	97	35,00	26,32
(b) Sugar	36	131,06	128,16	29	123,93	91,68
(c) Edible Oils & Vanaspati	12	11,09	14,51	65	52,24	48,73
(d) Tea Processing	2	7	6	7	86	80
(e) Processing of Fruits & Vegetables	17	6,45	5,14	10	4,84	2,29
(f) Others	60	43,32	25,84	104	45,35	33,42
3. Beverage & Tobacco	3	1,47	1,61	27	24,30	21,98
4. Textiles	233	52,91	46,58	787	655,72	510,70
(a) Cotton Textiles	75	22,93	20,40	434	368,33	304,06
(b) Jute Textiles	2	24	19	12	4,54	4,39
(c) Handloom Textiles & Khadi	96	21,78	18,58	11	2,63	1,66
(d) Other Textiles	60	7,95	7,42	330	280,23	200,58
5. Paper, Paper Products & Printing	46	2,12	1,65	202	93,58	78,04
6. Leather & Leather Products	13	35	32	74	36,36	30,24
7. Rubber & Rubber Products	5	81	86	109	69,89	58,12
8. Chemicals & Chemical Products	68	15,63	3,63	523	394,95	362,91
(a) Heavy Industrial Chemicals	3	11	11	85	33,67	30,77
(b) Fertilisers	9	13,92	1,67	17	149,44	149,91
(c) Drugs & Pharmaceuticals	3	9	10	128	79,43	67,34
(d) Non-Edible Oils	2	6	6	6	2,98	3,01
(e) Other Chemicals & Chemical Products	51	1,46	1,69	287	129,43	111,89
9. Petroleum, Coal Products & Nuclear Fuels	5	15	15	37	67,11	58,76
10. Manufacture of Cement & Cement Products	3	8	5	55	30,12	28,81
11. Basic Metals & Metal Products	42	3,23	2,35	476	432,83	367,89
(a) Iron & Steel	14	23	20	297	373,52	315,36
(b) Non-Ferrous Metals	11	47	34	35	26,58	23,37
(c) Other Metal Products	17	2,52	1,81	144	32,73	29,17
12. Engineering	52	3,07	2,26	563	541,28	479,15
(a) Heavy Engineering	3	20	21	128	234,96	194,18
(b) Light Engineering	25	2,25	1,44	166	89,12	75,51
(c) Electrical Machinery & Goods	12	30	30	153	94,62	92,83
(d) Electronic Machinery & Goods	12	32	31	116	122,59	116,62
13. Vehicles, Vehicle Parts & Transport Equipments	18	77	75	152	105,14	89,07
14. Other Industries	194	23,68	20,71	732	234,32	188,16
15. Electricity, Gas & Water	17	2,62	1,88	43	61,04	56,50
(a) Electricity Generation & Transmission	9	41	29	35	56,40	51,66
(b) Non-Conventional Energy	2	14	11	2	24	14
(c) Gas, Steam & Water Supply	6	2,07	1,49	6	4,40	4,70
16. Construction	20	10,36	5,28	103	136,97	119,65
III. TRANSPORT OPERATORS	300	8,33	7,04	165	54,93	46,55
IV. PROFESSIONAL AND OTHER SERVICES	161	32,88	31,47	403	93,07	71,10
V. PERSONAL LOANS	3,958	1776,45	1502,86	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	3,958	1776,45	1502,86	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	7,648	209,85	168,44	938	256,71	172,94
1. Wholesale Trade	127	79,64	67,26	288	138,11	71,60
2. Retail Trade	7,521	130,21	101,18	650	118,60	101,34
VII. FINANCE	1,146	294,75	228,32	148	85,93	78,69

VIII. ALL OTHERS	138	107,99	86,31	337	234,66	202,64
TOTAL BANK CREDIT	21,163	3821,19	3227,01	6,640	4209,50	3473,16
OF WHICH: 1. Artisans & Village Industries	81	3,64	3,59	109	5,00	3,62
2. Other Small Scale Industries	425	71,48	60,49	1,545	377,46	310,91

OCCUPATION	PUBLIC & PRIVATE LTD. COMPANIES OTHER THAN GOVT. OWNED &/OR MANAGED COMPANIES & CORPORATIONS			PARTNERSHIPS, PROPRIETARY CONCERNS, JOINT FAMILIES, ASSOCIATIONS, CLUBS, SOCIETIES, TRUSTS & GROUPS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	19	20	21	22	23	24
I. AGRICULTURE	3,142	2136,94	1922,14	1,51,536	3932,47	3013,54
1. Direct Finance	2,363	1355,99	1207,75	1,40,429	2803,86	2218,37
2. Indirect Finance	779	780,95	714,40	11,107	1128,60	795,17
II. INDUSTRY	1,08,507	124862,72	98884,05	4,86,343	44107,96	35931,03
1. Mining & Quarrying	1,433	1153,62	953,81	7,659	630,96	520,60
2. Food Manufacturing & Processing	6,560	9400,20	7311,21	45,376	4956,37	3878,64
(a) Rice Mills, Flour & Dal Mills	1,055	857,18	727,50	19,597	1924,34	1488,33
(b) Sugar	606	2723,04	2252,13	625	371,21	269,77
(c) Edible Oils & Vanaspati	1,365	1954,87	1458,15	8,029	678,31	536,32
(d) Tea Processing	817	1338,67	898,98	631	222,87	174,82
(e) Processing of Fruits & Vegetables	306	242,60	184,35	1,001	81,64	67,70
(f) Others	2,411	2283,85	1790,10	15,493	1678,01	1341,70
3. Beverage & Tobacco	1,222	1839,63	1445,40	2,936	483,98	437,80
4. Textiles	16,970	20519,94	15528,84	82,830	9611,18	7636,99
(a) Cotton Textiles	6,747	9879,44	7470,49	22,816	2623,37	2149,49
(b) Jute Textiles	303	465,47	311,13	781	94,84	71,50
(c) Handloom Textiles & Khadi	160	48,00	38,10	5,565	334,96	279,26
(d) Other Textiles	9,760	10127,03	7709,12	53,668	6558,00	5136,74
5. Paper, Paper Products & Printing	5,218	3352,58	2919,74	26,766	1560,46	1338,31
6. Leather & Leather Products	1,568	1346,51	990,22	8,616	1480,85	1185,40
7. Rubber & Rubber Products	2,421	1906,94	1549,56	7,979	737,16	615,04
8. Chemicals & Chemical Products	18,337	20979,97	16437,41	41,936	4005,00	3219,27
(a) Heavy Industrial Chemicals	3,005	4072,85	3301,56	3,770	407,95	313,36
(b) Fertilisers	712	2356,35	1736,40	797	191,83	145,37
(c) Drugs & Pharmaceuticals	5,090	6358,54	5053,99	6,863	870,65	713,53
(d) Non-Edible Oils	271	271,51	231,72	858	141,14	126,95
(e) Other Chemicals & Chemical Products	9,259	7920,72	6113,73	29,648	2393,43	1920,06
9. Petroleum, Coal Products & Nuclear Fuels	1,093	3037,42	2421,29	2,860	346,74	257,44
10. Manufacture of Cement & Cement Products	1,719	2541,57	2212,64	4,427	398,76	325,89
11. Basic Metals & Metal Products	13,441	16142,68	13303,54	53,321	4232,52	3607,58
(a) Iron & Steel	7,182	11735,52	9902,85	16,865	2128,39	1809,03
(b) Non-Ferrous Metals	1,319	1501,72	1105,34	3,406	321,20	272,44
(c) Other Metal Products	4,940	2905,44	2295,35	33,050	1782,93	1526,11
12. Engineering	18,118	20828,28	16300,42	60,035	4693,55	3820,01
(a) Heavy Engineering	3,776	6303,53	4691,31	8,233	997,41	785,84
(b) Light Engineering	5,352	4796,69	3759,64	27,467	1468,53	1185,74
(c) Electrical Machinery & Goods	4,742	4686,14	3658,78	14,951	1337,16	1088,40
(d) Electronic Machinery & Goods	4,248	5041,93	4190,69	9,384	890,46	760,03
13. Vehicles, Vehicle Parts & Transport Equipments	3,801	6224,18	4596,47	14,061	1190,77	932,78
14. Other Industries	13,469	10360,05	8532,45	1,06,921	7767,16	6441,45
15. Electricity, Gas & Water	919	2097,54	1718,50	7,093	613,97	476,03
(a) Electricity Generation & Transmission	573	1918,96	1583,88	6,254	476,95	347,37
(b) Non-Conventional Energy	97	100,31	76,04	270	34,55	30,95
(c) Gas, Steam & Water Supply	249	78,27	58,59	569	102,47	97,71
16. Construction	2,218	3131,63	2662,55	13,527	1398,52	1237,79
III. TRANSPORT OPERATORS	1,976	1014,99	843,83	39,610	1187,81	933,56
IV. PROFESSIONAL AND OTHER SERVICES	5,898	3790,23	3126,26	66,310	4046,70	3445,33
V. PERSONAL LOANS	-	-	-	5	2	2
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	5	2	2
VI. TRADE	13,501	7274,00	5676,76	4,59,925	19887,35	15829,15
1. Wholesale Trade	7,671	5478,92	4193,03	1,23,496	10920,00	8415,27
2. Retail Trade	5,830	1795,09	1483,73	3,36,429	8967,36	7413,89
VII. FINANCE	5,710	10698,23	8421,57	7,829	1132,60	955,67
VIII. ALL OTHERS	4,502	4921,65	4271,45	1,29,247	8562,08	7438,99
TOTAL BANK CREDIT	1,43,236	154698,77	123146,06	13,40,805	82856,98	67547,30

OF WHICH:	1. Artisans & Village Industries	652	53,86	49,41	15,143	308,38	266,61
	2. Other Small Scale Industries	38,397	12394,40	9832,55	2,88,862	18797,10	15288,71
