

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

OCCUPATION	(Amount in Rupees Lakh)					
	JOINT SECTOR UNDERTAKINGS			INDIVIDUALS-MALE		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	25	26	27	28	29	30
I. AGRICULTURE	264	33,62	27,64	11,93,573	12465,93	10606,73
1. Direct Finance	166	10,32	10,01	11,50,712	11633,18	9979,10
2. Indirect Finance	98	23,31	17,63	42,861	832,75	627,63
II. INDUSTRY	1,310	712,08	574,76	2,97,409	5864,08	5081,21
1. Mining & Quarrying	37	13,20	11,89	5,580	114,40	92,28
2. Food Manufacturing & Processing	70	25,61	14,33	38,652	709,96	584,29
(a) Rice Mills, Flour & Dal Mills	28	8,26	8,51	16,730	305,05	249,19
(b) Sugar	5	10,65	1,06	284	34,60	24,14
(c) Edible Oils & Vanaspati	10	3,63	2,10	6,774	98,17	87,75
(d) Tea Processing	3	17	1	170	30,94	23,95
(e) Processing of Fruits & Vegetables	3	45	12	875	14,93	12,25
(f) Others	21	2,45	2,53	13,819	226,27	187,02
3. Beverage & Tobacco	3	11	12	1,728	45,95	38,76
4. Textiles	220	96,79	83,52	31,687	646,36	569,00
(a) Cotton Textiles	126	28,69	25,47	6,301	231,38	203,56
(b) Jute Textiles	1	2	2	470	23,51	18,98
(c) Handloom Textiles & Khadi	7	23	20	3,787	39,37	36,85
(d) Other Textiles	86	67,85	57,83	21,129	352,10	309,61
5. Paper, Paper Products & Printing	137	26,08	21,37	9,239	170,94	157,92
6. Leather & Leather Products	12	1,01	1,00	4,683	104,57	87,58
7. Rubber & Rubber Products	23	11,88	12,35	1,825	50,17	38,83
8. Chemicals & Chemical Products	130	188,63	149,76	10,062	473,34	383,47
(a) Heavy Industrial Chemicals	41	16,52	9,85	41	2,95	2,77
(b) Fertilisers	17	130,36	101,21	21	20	11
(c) Drugs & Pharmaceuticals	34	24,49	21,88	1,480	117,65	91,08
(d) Non-Edible Oils	3	6,60	7,48	463	12,86	11,67
(e) Other Chemicals & Chemical Products	35	10,67	9,34	8,057	339,68	277,83
9. Petroleum, Coal Products & Nuclear Fuels	18	164,94	120,41	1,263	27,10	31,26
10. Manufacture of Cement & Cement Products	34	4,17	3,26	3,099	60,77	53,70
11. Basic Metals & Metal Products	196	68,48	64,61	18,116	341,60	299,04
(a) Iron & Steel	152	57,27	56,20	353	4,64	4,12
(b) Non-Ferrous Metals	15	6,68	5,26	26	76	57
(c) Other Metal Products	29	4,52	3,16	17,737	336,20	294,34
12. Engineering	188	59,93	53,73	19,414	517,75	443,71
(a) Heavy Engineering	67	14,44	13,86	2,574	109,60	94,54
(b) Light Engineering	29	5,03	3,98	7,335	143,50	119,88
(c) Electrical Machinery & Goods	35	13,07	12,01	4,794	185,50	154,63
(d) Electronic Machinery & Goods	57	27,39	23,89	4,711	79,16	74,66
13. Vehicles, Vehicle Parts & Transport Equipments	65	24,66	15,95	12,805	184,25	146,79
14. Other Industries	149	21,28	18,42	1,29,922	2067,81	1849,41
15. Electricity, Gas & Water	13	1,40	1,53	773	10,01	8,37
(a) Electricity Generation & Transmission	11	91	94	134	2,49	1,63
(b) Non-Conventional Energy	-	-	-	75	1,05	96
(c) Gas, Steam & Water Supply	2	49	60	564	6,47	5,78
16. Construction	15	3,91	2,50	8,561	339,11	296,81
III. TRANSPORT OPERATORS	102	3,47	2,69	2,77,849	3978,58	3058,96
IV. PROFESSIONAL AND OTHER SERVICES	133	39,13	33,77	1,61,859	2420,51	2026,55
V. PERSONAL LOANS	-	-	-	24,16,242	25651,92	21733,34
1. Loans for Purchase of Consumer Durables	-	-	-	64,825	535,74	441,39
2. Loans for Housing	-	-	-	6,11,425	7767,03	6913,30
3. Rest of the Personal Loans	-	-	-	17,39,992	17349,14	14378,64
VI. TRADE	422	95,06	72,70	3,87,293	4597,24	3962,59
1. Wholesale Trade	98	85,97	64,54	36,863	938,69	810,40
2. Retail Trade	324	9,08	8,16	3,50,430	3658,55	3152,19
VII. FINANCE	25	15,99	13,34	3,266	101,27	83,71
VIII. ALL OTHERS	63	299,97	270,11	15,118	3186,32	2817,44

TOTAL BANK CREDIT	2,319	1199,32	995,01	47,52,609	58265,85	49370,54
OF WHICH: 1. Artisans & Village Industries	19	24	37	63,588	405,77	364,24
2. Other Small Scale Industries	388	73,35	64,58	1,18,258	1808,81	1631,01

OCCUPATION	INDIVIDUALS-FEMALE			TOTAL		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	31	32	33	34	35	36
I. AGRICULTURE	90,181	882,09	774,22	14,50,080	22840,41	18978,29
1. Direct Finance	88,259	813,26	718,71	13,84,537	17013,21	14469,63
2. Indirect Finance	1,922	68,83	55,51	65,543	5827,20	4508,66
II. INDUSTRY	25,214	387,23	333,70	9,29,079	197740,63	158247,69
1. Mining & Quarrying	431	8,81	6,99	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	2,873	59,23	52,13	94,283	15982,35	12437,36
(a) Rice Mills, Flour & Dal Mills	1,115	23,87	19,92	38,735	3162,54	2527,23
(b) Sugar	26	10,39	10,27	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	365	4,87	3,91	16,640	2825,58	2173,18
(d) Tea Processing	20	99	53	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	180	1,75	1,97	2,403	356,24	278,56
(f) Others	1,167	17,35	15,53	33,157	4459,57	3480,66
3. Beverage & Tobacco	125	2,25	1,75	6,049	2400,15	1948,83
4. Textiles	6,225	70,10	65,59	1,39,345	32010,19	24743,16
(a) Cotton Textiles	863	17,91	19,02	37,543	13429,52	10403,15
(b) Jute Textiles	47	28	26	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	590	4,61	4,54	10,270	483,21	409,37
(d) Other Textiles	4,725	47,30	41,78	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	1,044	14,53	11,84	42,752	5302,53	4585,54
6. Leather & Leather Products	293	3,37	3,24	15,296	2985,67	2307,31
7. Rubber & Rubber Products	164	3,26	2,54	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	919	25,33	19,91	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	-	-	-	7,028	4767,61	3818,90
(b) Fertilisers	-	-	-	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	109	5,01	2,32	13,832	7621,42	6111,61
(d) Non-Edible Oils	20	20	16	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	790	20,12	17,43	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	53	92	69	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	185	3,55	5,82	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	911	27,51	22,54	86,890	24060,30	20170,05
(a) Iron & Steel	10	37	34	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	2	2	2	4,834	1897,94	1417,06
(c) Other Metal Products	899	27,13	22,18	56,895	5267,06	4301,42
12. Engineering	1,568	30,22	23,49	1,00,722	29632,55	23514,11
(a) Heavy Engineering	159	4,61	3,75	15,230	8488,42	6485,16
(b) Light Engineering	627	10,73	9,27	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	290	4,65	3,46	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	492	10,23	7,01	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipments	720	11,38	8,99	31,798	8064,22	6077,05
14. Other Industries	9,006	101,87	88,16	2,61,393	21094,35	17622,43
15. Electricity, Gas & Water	50	1,58	89	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	16	74	31	7,681	4729,30	3679,87
(b) Non-Conventional Energy	10	9	10	459	136,43	108,34
(c) Gas, Steam & Water Supply	24	74	48	1,426	355,60	301,06
16. Construction	647	23,33	19,12	25,204	5257,71	4541,73
III. TRANSPORT OPERATORS	13,409	266,14	199,70	3,33,694	7273,74	5775,35
IV. PROFESSIONAL AND OTHER SERVICES	15,634	207,65	163,72	2,50,864	11807,83	10038,80
V. PERSONAL LOANS	2,93,548	2813,67	2266,97	27,13,753	30242,06	25503,19
1. Loans for Purchase of Consumer Durables	4,715	43,83	35,58	69,540	579,57	476,97
2. Loans for Housing	47,949	645,05	576,54	6,63,332	10188,53	8992,71
3. Rest of the Personal Loans	2,40,884	2124,80	1654,85	19,80,881	19473,95	16033,51
VI. TRADE	31,906	378,08	333,86	9,02,810	47217,16	39808,02
1. Wholesale Trade	2,012	48,43	42,70	1,70,998	32084,18	27160,08
2. Retail Trade	29,894	329,65	291,16	7,31,812	15132,98	12647,95
VII. FINANCE	310	7,89	6,56	19,850	15135,35	12236,80
VIII. ALL OTHERS	1,115	183,01	152,95	1,55,433	20993,99	18261,09
TOTAL BANK CREDIT	4,71,317	5125,76	4231,68	67,55,563	353251,18	288849,24
OF WHICH: 1. Artisans & Village Industries	6,329	36,34	32,56	85,966	814,72	722,38
2. Other Small Scale Industries	10,169	142,68	122,33	4,58,263	33724,58	27353,81

See Notes on Tables.

