

Table No. 5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1999 (Part 1 of 4)

		(Amount in Rupees Lakh)					
OCCUPATION		CASH CREDIT			OVERDRAFTS		
		No. of	Credit	Amount	No. of	Credit	Amount
		Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
		1	2	3	4	5	6
I.	AGRICULTURE	5,775	1449,71	1121,99	2,278	292,20	219,93
1.	Direct Finance	5,209	983,19	751,66	2,075	220,91	181,31
2.	Indirect Finance	566	466,52	370,33	203	71,29	38,62
II.	INDUSTRY	1,89,173	76793,05	59891,13	27,298	12662,47	8806,87
1.	Mining & Quarrying	2,300	1632,31	968,01	418	130,17	116,56
2.	Food Manufacturing & Processing	19,526	8843,51	6660,55	1,885	713,96	462,12
	(a) Rice Mills, Flour & Dal Mills	9,982	2171,10	1593,31	613	112,64	83,11
	(b) Sugar	635	2545,61	2036,41	58	56,43	40,62
	(c) Edible Oils & Vanaspati	2,947	1606,25	1129,30	285	103,56	65,25
	(d) Tea Processing	728	760,22	524,86	79	100,99	33,34
	(e) Processing of Fruits & Vegetables	406	135,16	116,89	76	34,89	17,15
	(f) Others	4,828	1625,16	1259,79	774	305,45	222,65
3.	Beverage & Tobacco	1,390	760,65	599,85	262	221,99	125,25
4.	Textiles	32,757	10881,61	8902,08	4,267	1462,18	1178,40
	(a) Cotton Textiles	11,686	4976,18	3991,70	1,315	558,14	439,77
	(b) Jute Textiles	372	253,83	176,86	45	33,37	20,58
	(c) Handloom Textiles & Khadi	2,504	336,68	299,07	161	39,49	35,43
	(d) Other Textiles	18,195	5314,91	4434,44	2,746	831,19	682,61
5.	Paper, Paper Products & Printing	8,737	2365,26	1913,59	1,175	312,39	227,41
6.	Leather & Leather Products	2,196	517,93	471,54	416	102,45	87,39
7.	Rubber & Rubber Products	3,591	1220,33	966,76	417	204,46	119,16
8.	Chemicals & Chemical Products	23,743	12001,29	9146,54	2,694	1897,21	1198,88
	(a) Heavy Industrial Chemicals	2,402	1592,87	1126,39	288	335,92	192,98
	(b) Fertilisers	762	2269,11	1767,08	60	83,50	57,77
	(c) Drugs & Pharmaceuticals	4,685	2843,04	2170,04	616	599,03	432,23
	(d) Non-Edible Oils	455	219,62	180,86	26	9,71	8,79
	(e) Other Chemicals & Chemical Products	15,439	5076,65	3902,17	1,704	869,05	507,12
9.	Petroleum, Coal Products & Nuclear Fuels	1,859	2574,64	1893,29	250	275,94	173,18
10.	Manufacture of Cement & Cement Products	2,058	1120,85	857,73	219	294,78	223,98
11.	Basic Metals & Metal Products	22,986	10316,67	8740,77	2,390	1046,61	799,27
	(a) Iron & Steel	9,428	6864,58	5940,49	964	666,99	521,57
	(b) Non-Ferrous Metals	1,819	813,43	666,04	209	118,55	65,00
	(c) Other Metal Products	11,739	2638,66	2134,25	1,217	261,07	212,69
12.	Engineering	23,665	11707,03	8927,55	3,660	1840,58	1214,94
	(a) Heavy Engineering	4,031	2986,19	2092,54	579	355,20	265,10
	(b) Light Engineering	8,399	2755,99	2071,55	1,411	664,65	371,36
	(c) Electrical Machinery & Goods	6,964	3312,26	2538,78	961	400,29	251,39
	(d) Electronic Machinery & Goods	4,271	2652,58	2224,67	709	420,44	327,09
13.	Vehicles, Vehicle Parts & Transport Equipments	5,838	2565,70	1840,88	704	824,32	462,51
14.	Other Industries	32,622	7950,84	6260,06	4,530	1515,66	1121,99
15.	Electricity, Gas & Water	1,233	1130,63	778,58	170	735,41	399,80
	(a) Electricity Generation & Transmission	908	1020,60	693,55	108	597,42	321,92
	(b) Non-Conventional Energy	89	50,32	38,86	14	2,08	1,76
	(c) Gas, Steam & Water Supply	236	59,70	46,17	48	135,91	76,12
16.	Construction	4,672	1203,82	963,35	3,841	1084,36	896,03
III.	TRANSPORT OPERATORS	2,950	841,07	673,58	1,724	284,41	187,25
IV.	PROFESSIONAL AND OTHER SERVICES	8,457	1639,30	1158,42	5,958	2087,49	1807,58
V.	PERSONAL LOANS	733	67,00	55,15	44,424	2505,18	1626,31
	1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
	2. Loans for Housing	-	-	-	-	-	-
	3. Rest of the Personal Loans	733	67,00	55,15	44,424	2505,18	1626,31
VI.	TRADE	1,27,650	26501,80	22218,43	28,327	5414,03	4795,30
	1. Wholesale Trade	51,534	19814,20	17083,74	11,981	3273,78	3127,92
	2. Retail Trade	76,116	6687,60	5134,69	16,346	2140,25	1667,38
VII.	FINANCE	3,892	5283,38	3246,74	3,504	3347,94	1957,86
VIII.	ALL OTHERS	20,971	5383,40	4373,82	12,114	2783,10	2117,21
TOTAL BANK CREDIT		3,59,601	117958,70	92739,28	1,25,627	29376,83	21518,32

OF WHICH:	1. Artisans & Village Industries	3,314	292,33	231,50	336	26,01	18,80
	2. Other Small Scale Industries	99,410	16243,20	13200,53	9,090	1460,80	1158,47

(Amount in Rupees Lakh)

OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,919	1619,25	1528,13	45,177	5182,31	4026,32
1. Direct Finance	5,673	405,39	329,49	36,874	1605,45	1361,15
2. Indirect Finance	246	1213,86	1198,64	8,303	3576,86	2665,17
II. INDUSTRY	18,920	34543,52	28532,83	24,818	11878,11	10660,33
1. Mining & Quarrying	507	700,65	635,48	403	181,49	147,79
2. Food Manufacturing & Processing	1,504	1330,19	1130,17	2,041	801,76	734,83
(a) Rice Mills, Flour & Dal Mills	556	218,77	188,03	773	137,98	125,38
(b) Sugar	139	476,01	420,61	61	183,70	168,32
(c) Edible Oils & Vanaspati	175	177,21	133,45	235	47,27	39,18
(d) Tea Processing	52	159,15	154,83	167	134,94	126,20
(e) Processing of Fruits & Vegetables	56	13,61	11,91	80	19,71	18,72
(f) Others	526	285,45	221,34	725	278,15	257,05
3. Beverage & Tobacco	233	482,35	419,20	120	87,72	81,08
4. Textiles	2,691	3376,44	2817,76	3,002	1246,08	1084,03
(a) Cotton Textiles	981	1562,00	1279,78	987	491,52	447,93
(b) Jute Textiles	29	28,65	11,39	37	14,81	13,88
(c) Handloom Textiles & Khadi	105	37,79	34,27	92	31,91	19,97
(d) Other Textiles	1,576	1747,99	1492,31	1,886	707,84	602,26
5. Paper, Paper Products & Printing	789	1005,14	749,78	1,367	364,52	327,79
6. Leather & Leather Products	273	173,55	137,99	363	82,15	74,69
7. Rubber & Rubber Products	282	561,38	436,26	379	123,74	109,54
8. Chemicals & Chemical Products	2,107	4658,06	3792,75	2,518	1695,73	1564,17
(a) Heavy Industrial Chemicals	273	865,64	744,27	231	281,04	264,04
(b) Fertilisers	142	906,74	797,40	79	243,66	218,73
(c) Drugs & Pharmaceuticals	497	1166,40	914,88	402	346,65	330,32
(d) Non-Edible Oils	17	8,29	8,50	45	8,62	9,06
(e) Other Chemicals & Chemical Products	1,178	1710,98	1327,70	1,761	815,77	742,02
9. Petroleum, Coal Products & Nuclear Fuels	193	1811,65	1612,68	151	733,51	704,73
10. Manufacture of Cement & Cement Products	235	841,93	693,00	228	257,06	249,21
11. Basic Metals & Metal Products	1,912	6086,06	5758,09	2,091	822,95	733,90
(a) Iron & Steel	949	5229,06	5017,49	824	552,29	501,97
(b) Non-Ferrous Metals	188	202,53	162,15	157	35,72	30,63
(c) Other Metal Products	775	654,47	578,46	1,110	234,94	201,30
12. Engineering	2,589	5964,64	4712,15	2,888	1774,72	1548,50
(a) Heavy Engineering	544	1478,56	1075,73	500	473,21	412,61
(b) Light Engineering	752	1213,08	994,65	1,060	630,23	536,36
(c) Electrical Machinery & Goods	665	1414,62	1175,99	749	340,79	296,85
(d) Electronic Machinery & Goods	628	1858,39	1465,79	579	330,47	302,67
13. Vehicles, Vehicle Parts & Transport Equipments	709	2115,32	1662,85	1,104	624,10	563,45
14. Other Industries	3,418	2314,85	1700,27	6,442	1769,57	1533,58
15. Electricity, Gas & Water	270	2152,69	1439,88	283	602,74	566,86
(a) Electricity Generation & Transmission	226	2118,14	1412,61	157	545,06	521,04
(b) Non-Conventional Energy	11	8,17	9,26	13	24,57	19,56
(c) Gas, Steam & Water Supply	33	26,37	18,01	113	33,11	26,25
16. Construction	1,208	968,62	834,51	1,438	710,27	636,18
III. TRANSPORT OPERATORS	4,144	303,92	232,21	17,147	1622,26	1385,29
IV. PROFESSIONAL AND OTHER SERVICES	4,501	2028,62	1615,51	7,384	1934,14	1737,01
V. PERSONAL LOANS	30,452	1526,87	1271,58	99,101	3280,27	2912,92
1. Loans for Purchase of Consumer Durables	-	-	-	4,341	149,35	119,62
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	30,452	1526,87	1271,58	94,760	3130,92	2793,30
VI. TRADE	6,684	2041,36	1797,69	8,602	2424,23	2258,05
1. Wholesale Trade	2,868	1594,18	1415,93	2,774	1969,98	1895,51
2. Retail Trade	3,816	447,18	381,76	5,828	454,25	362,54
VII. FINANCE	1,122	4359,32	3464,94	809	2368,53	2077,01
VIII. ALL OTHERS	6,918	2543,72	2205,77	4,909	1779,11	1498,35
TOTAL BANK CREDIT	78,660	48966,57	40648,65	2,07,947	30468,96	26555,27
OF WHICH:						
1. Artisans & Village Industries	332	27,79	20,92	563	36,96	28,31
2. Other Small Scale Industries	5,345	1313,16	1087,66	9,805	1604,02	1305,57

See Notes on Tables.

