

**Table No. 5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation - March 1999 (Part 3 of 4)**

| (Amount in Rupees Lakh)                            |                                        |                 |                       |                                                                         |                 |                       |
|----------------------------------------------------|----------------------------------------|-----------------|-----------------------|-------------------------------------------------------------------------|-----------------|-----------------------|
| OCCUPATION                                         | EXPORT TRADE BILLS<br>ADVANCED AGAINST |                 |                       | ADVANCES AGAINST EXPORT<br>CASH INCENTIVES AND DUTY<br>DRAW-BACK CLAIMS |                 |                       |
|                                                    | No. of<br>Accounts                     | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts                                                      | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 25                                     | 26              | 27                    | 28                                                                      | 29              | 30                    |
| <b>I. AGRICULTURE</b>                              | <b>1</b>                               | <b>13</b>       | <b>13</b>             | <b>-</b>                                                                | <b>-</b>        | <b>-</b>              |
| 1. Direct Finance                                  | -                                      | -               | -                     | -                                                                       | -               | -                     |
| 2. Indirect Finance                                | 1                                      | 13              | 13                    | -                                                                       | -               | -                     |
| <b>II. INDUSTRY</b>                                | <b>2,267</b>                           | <b>3052,85</b>  | <b>2054,75</b>        | <b>230</b>                                                              | <b>177,94</b>   | <b>132,88</b>         |
| 1. Mining & Quarrying                              | 29                                     | 8,91            | 5,22                  | -                                                                       | -               | -                     |
| 2. Food Manufacturing & Processing                 | 84                                     | 140,75          | 78,78                 | 3                                                                       | 7,54            | 7,54                  |
| (a) Rice Mills, Flour & Dal Mills                  | 13                                     | 35,75           | 24,44                 | -                                                                       | -               | -                     |
| (b) Sugar                                          | 1                                      | 1,76            | 1,76                  | -                                                                       | -               | -                     |
| (c) Edible Oils & Vanaspati                        | 7                                      | 13,65           | 1,06                  | -                                                                       | -               | -                     |
| (d) Tea Processing                                 | 2                                      | 7,58            | 6,38                  | -                                                                       | -               | -                     |
| (e) Processing of Fruits & Vegetables              | 8                                      | 6,87            | 5,34                  | -                                                                       | -               | -                     |
| (f) Others                                         | 53                                     | 75,13           | 39,79                 | 3                                                                       | 7,54            | 7,54                  |
| 3. Beverage & Tobacco                              | 5                                      | 6,82            | 5,55                  | -                                                                       | -               | -                     |
| 4. Textiles                                        | 611                                    | 525,93          | 298,00                | 108                                                                     | 80,21           | 50,57                 |
| (a) Cotton Textiles                                | 138                                    | 116,42          | 77,43                 | 17                                                                      | 22,60           | 21,14                 |
| (b) Jute Textiles                                  | 1                                      | 15,25           | 10,24                 | 1                                                                       | 12              | -                     |
| (c) Handloom Textiles & Khadi                      | 3                                      | 18              | 9                     | 1                                                                       | 50              | 43                    |
| (d) Other Textiles                                 | 459                                    | 394,08          | 210,25                | 89                                                                      | 56,98           | 29,00                 |
| 5. Paper, Paper Products & Printing                | 22                                     | 5,41            | 2,10                  | 1                                                                       | 1,00            | 3                     |
| 6. Leather & Leather Products                      | 54                                     | 39,64           | 18,63                 | 23                                                                      | 9,88            | 9,73                  |
| 7. Rubber & Rubber Products                        | 28                                     | 42,42           | 39,85                 | 1                                                                       | 6,50            | 6,43                  |
| 8. Chemicals & Chemical Products                   | 332                                    | 352,94          | 163,69                | 29                                                                      | 25,42           | 22,18                 |
| (a) Heavy Industrial Chemicals                     | 70                                     | 94,31           | 29,56                 | 1                                                                       | 25              | 25                    |
| (b) Fertilisers                                    | 6                                      | 30,93           | 30,93                 | 1                                                                       | 1,95            | 2,67                  |
| (c) Drugs & Pharmaceuticals                        | 91                                     | 145,97          | 65,02                 | 17                                                                      | 17,72           | 14,62                 |
| (d) Non-Edible Oils                                | 2                                      | 1,10            | 88                    | -                                                                       | -               | -                     |
| (e) Other Chemicals & Chemical Products            | 163                                    | 80,63           | 37,30                 | 10                                                                      | 5,50            | 4,64                  |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 10                                     | 16,83           | 16,46                 | -                                                                       | -               | -                     |
| 10. Manufacture of Cement & Cement Products        | 37                                     | 12,55           | 4,76                  | -                                                                       | -               | -                     |
| 11. Basic Metals & Metal Products                  | 318                                    | 217,56          | 142,03                | 35                                                                      | 7,43            | 5,64                  |
| (a) Iron & Steel                                   | 211                                    | 165,62          | 127,84                | 16                                                                      | 4,82            | 3,90                  |
| (b) Non-Ferrous Metals                             | 15                                     | 5,54            | 4,54                  | -                                                                       | -               | -                     |
| (c) Other Metal Products                           | 92                                     | 46,40           | 9,65                  | 19                                                                      | 2,61            | 1,73                  |
| 12. Engineering                                    | 180                                    | 84,48           | 51,71                 | 8                                                                       | 22,67           | 13,26                 |
| (a) Heavy Engineering                              | 66                                     | 26,32           | 9,30                  | 5                                                                       | 19,01           | 12,16                 |
| (b) Light Engineering                              | 22                                     | 10,59           | 4,34                  | 1                                                                       | 3,50            | 99                    |
| (c) Electrical Machinery & Goods                   | 60                                     | 17,84           | 15,05                 | 1                                                                       | 12              | 12                    |
| (d) Electronic Machinery & Goods                   | 32                                     | 29,72           | 23,02                 | 1                                                                       | 5               | -                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 24                                     | 59,56           | 46,59                 | 4                                                                       | 2,10            | 3,31                  |
| 14. Other Industries                               | 526                                    | 1530,27         | 1174,34               | 18                                                                      | 15,19           | 14,18                 |
| 15. Electricity, Gas & Water                       | 4                                      | 8,26            | 6,50                  | -                                                                       | -               | -                     |
| (a) Electricity Generation & Transmission          | 4                                      | 8,26            | 6,50                  | -                                                                       | -               | -                     |
| (b) Non-Conventional Energy                        | -                                      | -               | -                     | -                                                                       | -               | -                     |
| (c) Gas, Steam & Water Supply                      | -                                      | -               | -                     | -                                                                       | -               | -                     |
| 16. Construction                                   | 3                                      | 53              | 53                    | -                                                                       | -               | -                     |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>2</b>                               | <b>20</b>       | <b>5</b>              | <b>-</b>                                                                | <b>-</b>        | <b>-</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>36</b>                              | <b>24,34</b>    | <b>12,85</b>          | <b>4</b>                                                                | <b>58</b>       | <b>15</b>             |
| <b>V. PERSONAL LOANS</b>                           | <b>8</b>                               | <b>1,42</b>     | <b>76</b>             | <b>1</b>                                                                | <b>25</b>       | <b>26</b>             |
| 1. Loans for Purchase of Consumer Durables         | -                                      | -               | -                     | -                                                                       | -               | -                     |
| 2. Loans for Housing                               | -                                      | -               | -                     | -                                                                       | -               | -                     |
| 3. Rest of the Personal Loans                      | 8                                      | 1,42            | 76                    | 1                                                                       | 25              | 26                    |
| <b>VI. TRADE</b>                                   | <b>755</b>                             | <b>1159,10</b>  | <b>809,40</b>         | <b>58</b>                                                               | <b>17,70</b>    | <b>14,06</b>          |
| 1. Wholesale Trade                                 | 676                                    | 1093,52         | 762,42                | 50                                                                      | 16,93           | 13,41                 |
| 2. Retail Trade                                    | 79                                     | 65,58           | 46,97                 | 8                                                                       | 77              | 65                    |
| <b>VII. FINANCE</b>                                | <b>14</b>                              | <b>11,74</b>    | <b>11,77</b>          | <b>-</b>                                                                | <b>-</b>        | <b>-</b>              |
| <b>VIII. ALL OTHERS</b>                            | <b>143</b>                             | <b>206,92</b>   | <b>167,69</b>         | <b>12</b>                                                               | <b>35,70</b>    | <b>31,62</b>          |

|                                                   |              |                |                |            |               |               |
|---------------------------------------------------|--------------|----------------|----------------|------------|---------------|---------------|
| <b>TOTAL BANK CREDIT</b>                          | <b>3,226</b> | <b>4456,70</b> | <b>3057,39</b> | <b>305</b> | <b>232,16</b> | <b>178,97</b> |
| <i>OF WHICH:</i> 1. Artisans & Village Industries | -            | -              | -              | -          | -             | -             |
| 2. Other Small Scale Industries                   | 620          | 582,65         | 350,58         | 135        | 83,50         | 54,59         |

(Amount in Rupees Lakh)

| OCCUPATION                                         | INLAND (TRADE) BILLS<br>PURCHASED |                 |                       | INLAND (TRADE) BILLS<br>DISCOUNTED |                 |                       |
|----------------------------------------------------|-----------------------------------|-----------------|-----------------------|------------------------------------|-----------------|-----------------------|
|                                                    | No. of<br>Accounts                | Credit<br>Limit | Amount<br>Outstanding | No. of<br>Accounts                 | Credit<br>Limit | Amount<br>Outstanding |
|                                                    | 31                                | 32              | 33                    | 34                                 | 35              | 36                    |
| <b>I. AGRICULTURE</b>                              | <b>1</b>                          | <b>3</b>        | <b>3</b>              | <b>4</b>                           | <b>1,90</b>     | <b>1,90</b>           |
| 1. Direct Finance                                  | -                                 | -               | -                     | -                                  | -               | -                     |
| 2. Indirect Finance                                | 1                                 | 3               | 3                     | 4                                  | 1,90            | 1,90                  |
| <b>II. INDUSTRY</b>                                | <b>6,480</b>                      | <b>3471,02</b>  | <b>2129,66</b>        | <b>10,036</b>                      | <b>7485,38</b>  | <b>5196,89</b>        |
| 1. Mining & Quarrying                              | 72                                | 175,22          | 93,04                 | 93                                 | 120,32          | 68,29                 |
| 2. Food Manufacturing & Processing                 | 222                               | 105,97          | 86,48                 | 129                                | 144,41          | 94,91                 |
| (a) Rice Mills, Flour & Dal Mills                  | 43                                | 24,60           | 23,39                 | 18                                 | 8,64            | 7,93                  |
| (b) Sugar                                          | 5                                 | 1,99            | 1,74                  | 13                                 | 23,52           | 23,43                 |
| (c) Edible Oils & Vanaspati                        | 57                                | 27,63           | 17,89                 | 33                                 | 14,03           | 8,90                  |
| (d) Tea Processing                                 | 7                                 | 25,32           | 20,92                 | 5                                  | 9,70            | 9,26                  |
| (e) Processing of Fruits & Vegetables              | 44                                | 13,36           | 7,11                  | 1                                  | 27              | 27                    |
| (f) Others                                         | 66                                | 13,07           | 15,44                 | 59                                 | 88,25           | 45,13                 |
| 3. Beverage & Tobacco                              | 65                                | 16,98           | 15,82                 | 20                                 | 48,68           | 29,36                 |
| 4. Textiles                                        | 979                               | 537,62          | 317,73                | 1,381                              | 661,95          | 514,35                |
| (a) Cotton Textiles                                | 446                               | 243,01          | 133,77                | 574                                | 246,55          | 178,84                |
| (b) Jute Textiles                                  | 13                                | 1,62            | 50                    | 30                                 | 12,43           | 12,65                 |
| (c) Handloom Textiles & Khadi                      | 14                                | 1,77            | 1,57                  | 17                                 | 8,06            | 4,73                  |
| (d) Other Textiles                                 | 506                               | 291,22          | 181,88                | 760                                | 394,91          | 318,13                |
| 5. Paper, Paper Products & Printing                | 325                               | 86,81           | 68,87                 | 447                                | 162,39          | 102,80                |
| 6. Leather & Leather Products                      | 60                                | 12,85           | 7,98                  | 220                                | 69,30           | 51,27                 |
| 7. Rubber & Rubber Products                        | 139                               | 39,89           | 31,77                 | 281                                | 137,83          | 92,20                 |
| 8. Chemicals & Chemical Products                   | 920                               | 441,21          | 281,08                | 1,954                              | 853,33          | 652,28                |
| (a) Heavy Industrial Chemicals                     | 129                               | 61,79           | 38,72                 | 434                                | 105,44          | 82,71                 |
| (b) Fertilisers                                    | 66                                | 25,99           | 22,10                 | 25                                 | 52,46           | 37,52                 |
| (c) Drugs & Pharmaceuticals                        | 167                               | 100,55          | 78,79                 | 376                                | 330,78          | 243,78                |
| (d) Non-Edible Oils                                | 15                                | 11,96           | 9,07                  | 5                                  | 3,85            | 4,34                  |
| (e) Other Chemicals & Chemical Products            | 543                               | 240,92          | 132,40                | 1,114                              | 360,81          | 283,93                |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 62                                | 126,50          | 24,24                 | 130                                | 105,02          | 77,76                 |
| 10. Manufacture of Cement & Cement Products        | 27                                | 16,01           | 9,91                  | 41                                 | 75,84           | 56,61                 |
| 11. Basic Metals & Metal Products                  | 896                               | 604,94          | 344,46                | 1,772                              | 1313,67         | 1013,90               |
| (a) Iron & Steel                                   | 391                               | 260,02          | 128,96                | 1,214                              | 923,06          | 764,31                |
| (b) Non-Ferrous Metals                             | 93                                | 93,75           | 33,39                 | 195                                | 130,02          | 97,60                 |
| (c) Other Metal Products                           | 412                               | 251,17          | 182,12                | 363                                | 260,60          | 151,99                |
| 12. Engineering                                    | 1,179                             | 568,37          | 397,49                | 1,867                              | 1618,71         | 1106,30               |
| (a) Heavy Engineering                              | 220                               | 150,58          | 102,72                | 319                                | 384,88          | 244,14                |
| (b) Light Engineering                              | 391                               | 118,73          | 84,49                 | 420                                | 267,86          | 188,25                |
| (c) Electrical Machinery & Goods                   | 388                               | 213,21          | 149,34                | 606                                | 571,62          | 347,09                |
| (d) Electronic Machinery & Goods                   | 180                               | 85,85           | 60,94                 | 522                                | 394,33          | 326,81                |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 289                               | 151,19          | 107,66                | 623                                | 479,20          | 253,61                |
| 14. Other Industries                               | 1,101                             | 541,66          | 306,62                | 980                                | 1483,76         | 896,20                |
| 15. Electricity, Gas & Water                       | 56                                | 24,75           | 17,93                 | 42                                 | 159,76          | 138,43                |
| (a) Electricity Generation & Transmission          | 46                                | 23,97           | 17,37                 | 35                                 | 153,34          | 133,23                |
| (b) Non-Conventional Energy                        | 4                                 | 35              | 35                    | 5                                  | 2,54            | 2,13                  |
| (c) Gas, Steam & Water Supply                      | 6                                 | 43              | 21                    | 2                                  | 3,87            | 3,06                  |
| 16. Construction                                   | 88                                | 21,03           | 18,58                 | 56                                 | 51,21           | 48,62                 |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>321</b>                        | <b>86,35</b>    | <b>62,76</b>          | <b>238</b>                         | <b>74,72</b>    | <b>44,28</b>          |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>356</b>                        | <b>103,37</b>   | <b>63,18</b>          | <b>116</b>                         | <b>95,21</b>    | <b>79,17</b>          |
| <b>V. PERSONAL LOANS</b>                           | <b>88</b>                         | <b>7,68</b>     | <b>6,10</b>           | <b>67</b>                          | <b>7,49</b>     | <b>6,84</b>           |
| 1. Loans for Purchase of Consumer Durables         | -                                 | -               | -                     | -                                  | -               | -                     |
| 2. Loans for Housing                               | -                                 | -               | -                     | -                                  | -               | -                     |
| 3. Rest of the Personal Loans                      | 88                                | 7,68            | 6,10                  | 67                                 | 7,49            | 6,84                  |
| <b>VI. TRADE</b>                                   | <b>2,037</b>                      | <b>930,55</b>   | <b>487,19</b>         | <b>3,191</b>                       | <b>1135,93</b>  | <b>814,16</b>         |
| 1. Wholesale Trade                                 | 1,606                             | 507,99          | 354,20                | 2,710                              | 961,01          | 706,17                |
| 2. Retail Trade                                    | 431                               | 422,56          | 132,99                | 481                                | 174,91          | 107,98                |
| <b>VII. FINANCE</b>                                | <b>113</b>                        | <b>13,41</b>    | <b>12,42</b>          | <b>57</b>                          | <b>177,70</b>   | <b>147,88</b>         |
| <b>VIII. ALL OTHERS</b>                            | <b>753</b>                        | <b>399,83</b>   | <b>327,79</b>         | <b>774</b>                         | <b>723,47</b>   | <b>488,63</b>         |
| <b>TOTAL BANK CREDIT</b>                           | <b>10,149</b>                     | <b>5012,24</b>  | <b>3089,13</b>        | <b>14,483</b>                      | <b>9701,81</b>  | <b>6779,74</b>        |
| <i>OF WHICH:</i> 1. Artisans & Village Industries  | -                                 | -               | -                     | -                                  | -               | -                     |
| 2. Other Small Scale Industries                    | 2,260                             | 441,33          | 300,29                | 2,339                              | 748,07          | 449,62                |

See Notes on Tables.