

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

		(Amount in Rupees Lakh)					
OCCUPATION		INLAND (OTHERS) BILLS PURCHASED			INLAND (OTHERS) BILLS DISCOUNTED		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		37	38	39	40	41	42
I.	AGRICULTURE	2	47	15	1	7	7
	1. Direct Finance	-	-	-	-	-	-
	2. Indirect Finance	2	47	15	1	7	7
II.	INDUSTRY	3,746	1285,59	656,60	2,588	2213,48	1557,21
	1. Mining & Quarrying	34	64,60	34,84	47	115,02	79,94
	2. Food Manufacturing & Processing	123	46,21	40,78	88	24,16	19,39
	(a) Rice Mills, Flour & Dal Mills	21	2,98	1,88	2	8	8
	(b) Sugar	4	1,58	1,49	-	-	-
	(c) Edible Oils & Vanaspati	19	10,68	7,82	51	10,94	10,42
	(d) Tea Processing	7	1,22	48	-	-	-
	(e) Processing of Fruits & Vegetables	1	3	2	4	1,25	65
	(f) Others	71	29,72	29,08	31	11,89	8,25
	3. Beverage & Tobacco	33	5,14	3,71	19	7,13	6,72
	4. Textiles	510	155,76	89,59	440	249,09	174,10
	(a) Cotton Textiles	216	65,76	40,08	168	83,48	71,75
	(b) Jute Textiles	2	25	5	4	16,11	5,42
	(c) Handloom Textiles & Khadi	7	59	46	6	84	40
	(d) Other Textiles	285	89,16	49,00	262	148,66	96,53
	5. Paper, Paper Products & Printing	188	36,27	19,74	53	13,23	9,43
	6. Leather & Leather Products	51	16,62	7,90	13	2,36	1,74
	7. Rubber & Rubber Products	89	17,12	13,14	67	19,82	17,49
	8. Chemicals & Chemical Products	638	202,93	92,62	325	162,60	125,63
	(a) Heavy Industrial Chemicals	97	55,21	19,84	45	22,82	18,94
	(b) Fertilisers	12	5,38	2,35	10	6,69	8,15
	(c) Drugs & Pharmaceuticals	126	38,63	27,11	82	48,61	38,06
	(d) Non-Edible Oils	6	1,32	43	2	20	14
	(e) Other Chemicals & Chemical Products	397	102,40	42,89	186	84,27	60,34
	9. Petroleum, Coal Products & Nuclear Fuels	43	23,08	11,09	24	42,92	22,25
	10. Manufacture of Cement & Cement Products	18	7,05	2,14	12	13,01	7,54
	11. Basic Metals & Metal Products	601	303,62	139,71	363	297,84	219,80
	(a) Iron & Steel	206	142,30	81,82	216	258,98	187,08
	(b) Non-Ferrous Metals	69	23,80	16,55	31	17,27	15,56
	(c) Other Metal Products	326	137,52	41,34	116	21,60	17,15
	12. Engineering	690	209,70	105,66	762	519,48	344,78
	(a) Heavy Engineering	120	52,96	18,17	182	182,47	95,21
	(b) Light Engineering	216	39,68	21,53	134	53,42	43,36
	(c) Electrical Machinery & Goods	236	76,79	46,90	369	209,15	156,87
	(d) Electronic Machinery & Goods	118	40,27	19,06	77	74,43	49,34
	13. Vehicles, Vehicle Parts & Transport Equipments	139	76,90	27,66	60	43,43	21,86
	14. Other Industries	422	85,02	42,25	244	375,59	336,83
	15. Electricity, Gas & Water	31	12,03	6,71	18	294,45	137,21
	(a) Electricity Generation & Transmission	21	10,57	5,49	14	287,95	131,47
	(b) Non-Conventional Energy	6	94	84	3	5,99	5,59
	(c) Gas, Steam & Water Supply	4	51	39	1	50	15
	16. Construction	136	23,55	19,07	53	33,36	32,50
III.	TRANSPORT OPERATORS	86	19,87	3,71	42	32,96	22,81
IV.	PROFESSIONAL AND OTHER SERVICES	205	70,58	65,70	81	31,76	20,49
V.	PERSONAL LOANS	130	11,84	9,21	35	4,43	3,82
	1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
	2. Loans for Housing	-	-	-	-	-	-
	3. Rest of the Personal Loans	130	11,84	9,21	35	4,43	3,82
VI.	TRADE	1,153	1910,76	1782,48	644	208,56	148,92
	1. Wholesale Trade	753	1807,50	1708,86	516	177,61	121,39
	2. Retail Trade	400	103,25	73,62	128	30,95	27,53
VII.	FINANCE	121	43,72	36,83	44	6,76	6,03
VIII.	ALL OTHERS	726	197,50	163,10	331	114,19	97,35

TOTAL BANK CREDIT	6,169	3540,33	2717,79	3,766	2612,21	1856,69
OF WHICH: 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	1,736	259,77	148,94	654	174,23	115,72

(Amount in Rupees Lakh)

OCCUPATION	ADVANCES AGAINST IMPORT BILLS			FOREIGN CURRENCY CHEQUES/TCs/DDs/TTs/ MTs/PURCHASED			TOTAL		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	43	44	45	46	47	48	49	50	51
I. AGRICULTURE	-	-	-	2	45	40	1,64,592	16180,47	13082,80
1. Direct Finance	-	-	-	-	-	-	1,47,468	8002,65	6651,38
2. Indirect Finance	-	-	-	2	45	40	17,124	8177,82	6431,42
II. INDUSTRY	1,251	2123,57	1414,70	879	411,10	331,64	3,79,244	229456,05	179298,25
1. Mining & Quarrying	11	2,45	1,49	23	8,85	8,41	6,341	4578,20	3300,82
2. Food Manufacturing & Processing	38	92,18	65,07	37	31,84	26,05	34,874	18521,33	14239,40
(a) Rice Mills, Flour & Dal Mills	3	3,67	2,57	15	21,89	16,67	15,606	4287,30	3286,68
(b) Sugar	1	4	4	-	-	-	1,143	3820,93	3174,33
(c) Edible Oils & Vanaspati	11	39,62	28,57	8	4,14	3,77	4,904	3079,43	2177,09
(d) Tea Processing	4	7,40	7,48	4	53	53	1,428	1690,27	1244,17
(e) Processing of Fruits & Vegetables	3	5,45	4,19	4	3,49	3,49	971	529,67	450,58
(f) Others	16	36,00	22,23	6	1,79	1,59	10,822	5113,73	3906,55
3. Beverage & Tobacco	9	14,58	11,72	5	1,07	75	2,757	2698,84	1879,65
4. Textiles	156	206,53	163,46	124	44,53	36,60	67,527	36656,21	28665,69
(a) Cotton Textiles	61	68,13	61,22	21	8,18	2,63	22,326	14785,93	11698,48
(b) Jute Textiles	-	-	-	2	1,93	2,28	752	614,56	381,23
(c) Handloom Textiles & Khadi	1	23	23	2	7	3	3,590	698,18	565,10
(d) Other Textiles	94	138,17	102,01	99	34,36	31,66	40,859	20557,53	16020,88
5. Paper, Paper Products & Printing	80	28,29	15,98	27	28,99	29,01	17,485	5807,65	4631,81
6. Leather & Leather Products	24	17,53	15,55	12	4,99	4,56	6,628	3131,62	2484,53
7. Rubber & Rubber Products	29	18,83	9,01	16	9,55	9,23	6,876	3313,78	2514,88
8. Chemicals & Chemical Products	241	284,45	200,84	102	42,17	30,37	45,325	30890,80	23531,62
(a) Heavy Industrial Chemicals	48	78,45	54,18	21	9,53	5,72	5,127	4956,08	3614,39
(b) Fertilisers	12	32,12	36,34	6	21	13	1,398	4406,04	3629,69
(c) Drugs & Pharmaceuticals	80	83,78	41,63	23	5,20	4,26	9,410	8453,96	6386,62
(d) Non-Edible Oils	5	14,94	14,00	2	59	59	784	505,36	418,14
(e) Other Chemicals & Chemical Products	96	75,15	54,69	50	26,64	19,68	28,606	12569,37	9482,78
9. Petroleum, Coal Products & Nuclear Fuels	28	153,60	83,96	29	16,09	12,93	3,347	9144,12	7596,56
10. Manufacture of Cement & Cement Products	5	9,88	7,30	5	3,55	2,62	3,716	3602,14	2989,66
11. Basic Metals & Metal Products	132	323,09	254,67	65	16,85	14,04	41,648	29013,46	24440,69
(a) Iron & Steel	73	209,05	169,45	38	13,24	11,56	17,353	20374,17	17780,27
(b) Non-Ferrous Metals	12	49,16	48,51	2	6	6	3,600	2491,34	1919,39
(c) Other Metal Products	47	64,89	36,72	25	3,54	2,41	20,695	6147,95	4741,03
12. Engineering	273	587,04	276,38	130	81,70	49,45	46,193	30826,59	23453,59
(a) Heavy Engineering	61	359,28	113,49	41	34,92	24,41	8,510	8319,23	5969,22
(b) Light Engineering	44	32,66	14,71	47	11,02	6,73	15,908	7193,27	5429,13
(c) Electrical Machinery & Goods	39	50,22	30,61	18	11,93	10,91	12,990	7992,95	6134,47
(d) Electronic Machinery & Goods	129	144,88	117,56	24	23,83	7,39	8,785	7321,14	5920,77
13. Vehicles, Vehicle Parts & Transport Equipments	58	101,30	73,17	13	3,34	1,89	13,199	10437,89	7782,71
14. Other Industries	141	217,66	174,22	260	63,55	52,36	66,213	26350,29	20260,67
15. Electricity, Gas & Water	15	34,57	30,65	4	97	97	3,461	8886,80	6811,56
(a) Electricity Generation & Transmission	10	14,69	10,52	2	80	80	2,670	8346,62	6392,94
(b) Non-Conventional Energy	2	12,11	12,36	2	17	17	172	128,92	103,86
(c) Gas, Steam & Water Supply	3	7,76	7,76	-	-	-	619	411,26	314,76
16. Construction	11	31,59	31,23	27	53,06	52,41	13,654	5596,31	4714,43
III. TRANSPORT OPERATORS	15	170,22	37,14	57	21,40	19,66	83,115	6363,68	4866,15
IV. PROFESSIONAL AND OTHER SERVICES	43	25,96	14,02	186	39,30	26,60	50,258	12055,64	9886,21
V. PERSONAL LOANS	7	1,01	1,06	140	11,45	10,39	3,56,425	15808,83	13049,73
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-	7,761	256,58	202,26
2. Loans for Housing	-	-	-	-	-	-	1,28,073	6236,51	5383,90
3. Rest of the Personal Loans	7	1,01	1,06	140	11,45	10,39	2,20,591	9315,74	7463,56
VI. TRADE	253	225,58	149,85	311	124,37	90,06	2,00,542	50058,85	41250,40
1. Wholesale Trade	208	175,38	105,96	253	104,79	71,74	86,012	37940,55	32106,60
2. Retail Trade	45	50,20	43,89	58	19,58	18,32	1,14,530	12118,30	9143,80
VII. FINANCE	5	13,15	4,90	31	14,75	13,58	11,530	21764,94	15723,69
VIII. ALL OTHERS	83	68,52	44,04	485	113,36	87,82	63,184	20824,98	16986,24
TOTAL BANK CREDIT	1,657	2628,00	1665,71	2,091	736,17	580,15	13,08,890	372513,43	294143,47
OF WHICH: 1. Artisans & Village Industries	-	-	-	15	1,51	1,50	5,695	474,22	373,58

2. Other Small Scale Industries	248	145,71	94,95	288	60,39	41,87	1,72,482	34381,44	26730,89
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See Notes on Tables.