

**Table No. 5.2 - Organisation-Wise Classification of Outstanding
Credit of Scheduled Commercial Banks According to Occupation
(Part 2 of 3)
MARCH 1999**

(Amount in Rupees Lakh)						
OCCUPATION	CO-OPERATIVE SECTORS			PUBLIC AND PRIVATE LTD. COMPANIES NOT OWNED BUT MANAGED BY GOVT.		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	13	14	15	16	17	18
I. AGRICULTURE	2,776	2129,73	1897,25	239	190,60	171,21
1. Direct Finance	817	164,35	114,78	125	59,03	55,22
2. Indirect Finance	1,959	1965,38	1782,47	114	131,57	115,99
II. INDUSTRY	561	380,16	310,60	5,259	6676,19	5399,53
1. Mining & Quarrying	6	19	16	111	173,99	91,60
2. Food Manufacturing & Processing	140	153,51	119,52	325	486,09	394,25
(a) Rice Mills, Flour & Dal Mills	64	5,32	4,01	70	34,10	27,49
(b) Sugar	27	123,63	103,59	45	248,66	207,26
(c) Edible Oils & Vanaspati	2	76	77	56	69,31	52,56
(d) Tea Processing	3	2,97	7	33	54,45	41,31
(e) Processing of Fruits & Vegetables	13	5,20	4,63	13	9,01	8,32
(f) Others	31	15,64	6,45	108	70,56	57,31
3. Beverage & Tobacco	8	2,44	1,91	48	75,46	61,29
4. Textiles	148	61,99	46,14	816	900,92	759,61
(a) Cotton Textiles	47	19,43	16,57	408	506,15	412,76
(b) Jute Textiles	2	56	44	5	4,53	2,91
(c) Handloom Textiles & Khadi	59	23,09	18,55	24	25,20	22,98
(d) Other Textiles	40	18,90	10,58	379	365,04	320,96
5. Paper, Paper Products & Printing	20	1,79	1,35	234	118,43	105,57
6. Leather & Leather Products	4	31	30	72	39,35	30,17
7. Rubber & Rubber Products	6	1,18	1,13	180	288,49	204,49
8. Chemicals & Chemical Products	38	96,49	93,47	1,130	1432,12	1195,52
(a) Heavy Industrial Chemicals	1	5	5	340	293,66	250,66
(b) Fertilisers	4	92,96	90,75	31	567,53	442,32
(c) Drugs & Pharmaceuticals	3	32	28	228	165,72	142,47
(d) Non-Edible Oils	-	-	-	5	1,61	2,18
(e) Other Chemicals & Chemical Products	30	3,16	2,39	526	403,60	357,89
9. Petroleum, Coal Products & Nuclear Fuels	4	2,19	46	56	473,33	442,87
10. Manufacture of Cement & Cement Products	2	7	5	74	114,98	101,92
11. Basic Metals & Metal Products	15	1,33	1,24	689	877,55	732,72
(a) Iron & Steel	2	20	18	445	687,83	583,11
(b) Non-Ferrous Metals	5	40	39	77	72,26	58,61
(c) Other Metal Products	8	73	67	167	117,46	91,00
12. Engineering	37	11,44	9,28	699	755,28	597,64
(a) Heavy Engineering	4	6,40	5,42	154	238,71	161,41
(b) Light Engineering	17	2,65	1,44	127	82,41	80,66
(c) Electrical Machinery & Goods	6	74	82	244	214,30	156,07
(d) Electronic Machinery & Goods	10	1,65	1,60	174	219,87	199,49
13. Vehicles, Vehicle Parts & Transport Equipments	5	88	75	236	225,30	159,43
14. Other Industries	99	25,22	22,54	423	398,47	280,75
15. Electricity, Gas & Water	14	84	64	64	117,34	61,75
(a) Electricity Generation & Transmission	5	52	42	57	115,93	60,03
(b) Non-Conventional Energy	6	26	17	1	4	1
(c) Gas, Steam & Water Supply	3	7	5	6	1,38	1,72
16. Construction	15	20,29	11,67	102	199,10	179,96
III. TRANSPORT OPERATORS	179	8,42	6,76	87	49,42	41,77
IV. PROFESSIONAL AND OTHER SERVICES	83	18,76	14,08	229	91,65	68,97
V. PERSONAL LOANS	2,786	1767,57	1394,54	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	2,786	1767,57	1394,54	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	882	224,96	164,92	516	1114,08	394,62
1. Wholesale Trade	78	127,22	94,45	280	296,27	215,59
2. Retail Trade	804	97,74	70,46	236	817,81	179,03

VII. FINANCE	950	1045,75	570,21	164	320,82	274,14
VIII. ALL OTHERS	169	122,55	84,36	327	432,98	405,51
TOTAL BANK CREDIT	8,386	5697,90	4442,73	6,821	8875,74	6755,75
OF WHICH: 1. Artisans & Village Industries	42	4,34	3,72	20	1,80	1,76
2. Other Small Scale Industries	271	55,01	40,95	1,092	367,49	293,30

(Amount in Rupees Lakh)

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	2,634	2400,98	2012,03	26,755	3017,81	2364,31
1. Direct Finance	1,829	1483,93	1202,84	21,521	1795,14	1452,26
2. Indirect Finance	805	917,05	809,19	5,234	1222,67	912,05
II. INDUSTRY	1,03,544	147180,67	113917,03	2,24,974	45930,91	35781,16
1. Mining & Quarrying	1,302	1383,75	1073,43	3,402	633,65	514,09
2. Food Manufacturing & Processing	6,464	10989,82	8514,08	23,147	5536,47	4128,28
(a) Rice Mills, Flour & Dal Mills	1,132	1326,93	1078,67	11,894	2498,59	1826,23
(b) Sugar	609	2971,74	2488,76	308	291,34	212,50
(c) Edible Oils & Vanaspati	1,281	2222,42	1541,27	2,991	262,38	441,12
(d) Tea Processing	801	1361,21	980,36	488	203,32	173,78
(e) Processing of Fruits & Vegetables	333	402,00	352,65	492	94,37	69,28
(f) Others	2,308	2705,52	2072,36	6,974	1821,46	1405,38
3. Beverage & Tobacco	1,024	1992,07	1335,29	1,393	572,39	428,54
4. Textiles	17,013	23380,10	18409,60	45,212	10714,96	8318,95
(a) Cotton Textiles	6,684	10335,59	8296,10	13,894	3015,96	2385,00
(b) Jute Textiles	272	465,28	281,65	401	109,32	77,41
(c) Handloom Textiles & Khadi	298	184,30	149,75	2,801	398,85	316,95
(d) Other Textiles	9,759	12394,92	9682,11	28,116	7190,83	5539,60
5. Paper, Paper Products & Printing	4,369	3800,54	2999,08	11,390	1589,66	1290,32
6. Leather & Leather Products	1,686	1742,56	1357,82	4,230	1202,35	926,77
7. Rubber & Rubber Products	2,159	2264,87	1718,08	3,925	632,63	490,46
8. Chemicals & Chemical Products	18,392	23280,96	17500,32	22,761	3896,58	2869,68
(a) Heavy Industrial Chemicals	2,746	3899,20	2837,88	1,946	443,75	275,19
(b) Fertilisers	733	2625,96	2203,19	502	165,16	131,11
(c) Drugs & Pharmaceuticals	4,949	7145,10	5317,07	3,615	792,83	648,58
(d) Non-Edible Oils	236	343,68	272,76	447	150,06	133,67
(e) Other Chemicals & Chemical Products	9,728	9267,03	6869,42	16,251	2344,78	1681,12
9. Petroleum, Coal Products & Nuclear Fuels	1,102	5161,51	4228,21	1,518	422,81	337,08
10. Manufacture of Cement & Cement Products	1,482	2976,11	2426,91	1,748	309,76	281,19
11. Basic Metals & Metal Products	12,940	17839,52	14910,91	24,834	4315,76	3503,77
(a) Iron & Steel	7,189	12107,60	10483,13	9,415	2227,85	1873,05
(b) Non-Ferrous Metals	1,215	1947,25	1489,75	2,270	388,04	309,78
(c) Other Metal Products	4,536	3784,66	2938,02	13,149	1699,87	1320,94
12. Engineering	16,288	23009,60	17058,31	25,314	3977,89	3110,46
(a) Heavy Engineering	3,478	6291,16	4368,20	3,898	756,76	580,39
(b) Light Engineering	4,156	5199,24	3857,90	10,334	1299,01	1004,69
(c) Electrical Machinery & Goods	4,797	5814,96	4391,79	7,076	1238,82	969,57
(d) Electronic Machinery & Goods	3,857	5704,23	4440,42	4,006	683,30	555,82
13. Vehicles, Vehicle Parts & Transport Equipments	3,893	7919,75	5763,70	6,720	1114,74	831,69
14. Other Industries	12,521	14153,56	10866,33	40,908	9352,15	7345,59
15. Electricity, Gas & Water	810	4181,81	3129,86	1,431	306,51	244,06
(a) Electricity Generation & Transmission	566	3963,15	2961,63	1,017	161,00	112,56
(b) Non-Conventional Energy	80	103,19	79,29	74	22,39	21,34
(c) Gas, Steam & Water Supply	164	115,47	88,95	340	123,12	110,16
16. Construction	2,099	3104,16	2625,09	7,041	1352,61	1160,23
III. TRANSPORT OPERATORS	1,382	1589,19	1219,18	13,940	922,12	707,50
IV. PROFESSIONAL AND OTHER SERVICES	4,716	4411,63	3354,38	24,535	4703,51	3935,50
V. PERSONAL LOANS	-	-	-	-	-	-
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	-	-	-	-	-	-
VI. TRADE	11,321	9131,76	7026,33	1,53,545	19073,65	14787,50
1. Wholesale Trade	7,711	7467,78	5710,03	67,845	11645,89	8875,28
2. Retail Trade	3,610	1663,98	1316,29	85,700	7427,76	5912,21
VII. FINANCE	5,120	13538,68	9938,22	2,978	1179,35	805,74

VIII. ALL OTHERS	5,039	4771,54	3930,82	44,014	8890,01	7312,92
TOTAL BANK CREDIT	1,33,756	183024,46	141397,99	4,90,741	83717,35	65694,63
<i>OF WHICH:</i> 1. Artisans & Village Industries	355	55,56	45,73	3,503	284,08	221,95
2. Other Small Scale Industries	31,508	13204,25	10323,11	1,21,959	18718,58	14391,99

See Notes on Tables.