

**Table No.5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1997 (Part 1 of 4)**

OCCUPATION	(Amount in Rupees Lakh)					
	CASH CREDIT			OVERDRAFT		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	1	2	3	4	5	6
I. AGRICULTURE	79,365	1910,80	1451,13	18,479	503,83	314,95
1. Direct Finance	77,544	1397,79	1176,17	18,026	454,22	283,39
2. Indirect Finance	1,821	513,01	274,96	453	49,61	31,56
II. INDUSTRY	3,59,806	65910,16	50671,41	61,019	10611,34	8253,53
1. Mining & Quarrying	7,124	1960,34	1178,85	1,047	217,17	190,38
2. Food Manufacturing and Processing	31,744	6640,05	4833,39	3,727	877,05	511,48
(a) Rice Mills, Flour and Dal Mills	14,535	1351,38	1037,43	1,253	135,57	95,25
(b) Sugar	729	1712,62	1301,94	76	71,34	60,48
(c) Edible Oils and Vanaspati	6,095	1396,52	969,01	649	111,17	54,62
(d) Tea Processing	774	803,49	444,22	105	231,40	131,20
(e) Processing of Fruits & Vegetables	623	104,40	83,41	101	10,27	7,12
(f) Others	8,988	1271,64	997,37	1,543	317,30	162,81
3. Beverage and Tobacco	2,547	819,97	637,75	465	181,50	114,35
4. Textiles	58,829	8991,57	7127,75	8,796	1289,79	1050,18
(a) Cotton Textiles	16,867	4176,86	3222,17	2,924	524,98	422,92
(b) Jute Textiles	711	259,03	178,63	71	17,80	15,40
(c) Handloom Textiles & Khadi	5,515	267,03	233,38	465	21,61	19,58
(d) Other Textiles	35,736	4288,65	3493,57	5,336	725,40	592,28
5. Paper, Paper Products and Printing	17,459	1952,52	1548,55	2,972	286,19	241,95
6. Leather and Leather Products	5,117	503,69	474,17	834	124,88	106,81
7. Rubber and Rubber Products	6,129	1121,47	978,25	788	113,10	86,24
8. Chemicals and Chemical Products	37,441	10273,58	7660,61	5,424	1499,33	1150,13
(a) Heavy Industrial Chemicals	3,767	1682,19	1091,09	539	230,37	176,63
(b) Fertilizers	1,208	1749,96	1150,50	87	141,70	121,84
(c) Drugs and Pharmaceuticals	7,572	2620,16	2049,80	1,617	509,98	378,54
(d) Non-Edible Oils	820	181,46	163,77	86	5,44	5,17
(e) Other Chemicals & Chemical Products	24,074	4039,82	3205,45	3,095	611,83	467,95
9. Petroleum, Coal Products & Nuclear Fuels	2,671	1135,01	936,63	412	160,20	121,34
10. Manufacture of Cement & Cement Products	3,881	1128,75	771,98	452	152,85	130,83
11. Basic Metals & Metal Products	39,281	8988,39	7179,97	5,214	972,03	810,99
(a) Iron and Steel	14,062	6137,61	4836,60	1,814	634,33	547,24
(b) Non-Ferrous Metals	2,853	690,62	528,41	346	82,65	56,42
(c) Other Metal Products	22,366	2160,16	1814,97	3,054	255,06	207,32
12. Engineering	45,044	11594,66	8973,14	7,805	2002,50	1471,91
(a) Heavy Engineering	6,510	3097,85	2287,38	1,040	519,98	358,34
(b) Light Engineering	18,859	3004,61	2340,58	3,395	531,53	418,23
(c) Electrical Machinery & Goods	12,222	2813,58	2125,82	1,964	399,77	268,37
(d) Electronic Machinery & Goods	7,453	2678,62	2219,36	1,406	551,22	426,97
13. Vehicles, Vehicle Parts&Transport Equipments	10,747	2355,14	1657,96	1,728	531,43	435,79
14. Other Industries	78,018	6029,94	4975,68	13,598	856,78	678,00
15. Electricity, Gas & Water	6,370	1249,71	760,72	501	314,96	237,77
(a) Electricity Generation & Transmission	5,826	1163,69	690,55	383	295,56	222,67
(b) Non-Conventional Energy	225	27,23	24,07	24	2,09	1,90

(c) Gas, Steam & Water Supply	319	58,79	46,09	94	17,31	13,21
16. Construction	7,404	1165,36	976,02	7,256	1031,57	915,38
III. TRANSPORT OPERATORS	6,007	388,35	276,70	3,768	239,38	206,11
IV. PROFESSIONAL AND OTHER SERVICES	29,286	1579,02	1120,79	21,148	1321,48	1047,41
V. PERSONAL LOANS	11,827	380,19	339,12	2,03,155	2881,65	2074,27
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	11,827	380,19	339,12	2,03,155	2881,65	2074,27
VI. TRADE	3,39,583	18646,22	15536,60	84,797	4840,16	3831,35
1. Wholesale Trade	84,652	12406,29	10402,25	26,398	2648,60	2147,51
2. Retail Trade	2,54,931	6239,94	5134,34	58,399	2191,56	1683,84
VII. FINANCE	5,104	4449,90	3147,50	7,522	1942,83	1511,61
VIII. ALL OTHERS	38,616	6040,24	4630,68	26,666	2138,58	1638,01
TOTAL BANK CREDIT	8,69,594	99304,88	77173,92	4,26,554	24479,25	18877,25
OF WHICH : 1. Artisans & Village Industries	29,498	328,09	285,91	2,971	37,74	31,50
2. Other Small Scale Industries	2,00,526	15117,55	12450,77	22,414	1383,19	1109,93

(Amount in Rupees Lakh)						
OCCUPATION	DEMAND LOANS			MEDIUM TERM LOANS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	1	12
I. AGRICULTURE	89,461	831,44	792,01	3,14,470	5446,33	4736,52
1. Direct Finance	88,499	729,88	701,10	2,98,168	3101,59	2745,97
2. Indirect Finance	962	101,56	90,91	16,302	2344,74	1990,55
II. INDUSTRY	54,765	22996,35	19584,43	1,19,114	8891,12	8135,76
1. Mining & Quarrying	2,286	1415,39	952,10	2,085	120,50	113,18
2. Food Manufacturing and Processing	4,934	1134,86	1063,36	11,949	710,21	640,47
(a) Rice Mills, Flour and Dal Mills	1,784	86,68	79,87	4,544	95,81	77,77
(b) Sugar	164	522,88	521,65	134	100,89	93,43
(c) Edible Oils and Vanaspati	1,047	164,79	131,51	1,630	78,61	66,65
(d) Tea Processing	98	147,46	137,18	167	112,83	104,41
(e) Processing of Fruits & Vegetables	207	9,19	9,36	556	26,71	25,45
(f) Others	1,634	203,86	183,80	4,918	295,37	272,76
3. Beverage and Tobacco	431	370,11	291,42	682	110,67	104,99
4. Textiles	7,862	2554,12	2057,70	15,095	1185,17	1083,60
(a) Cotton Textiles	1,791	1029,34	825,19	3,459	546,25	517,04
(b) Jute Textiles	92	35,00	34,35	270	24,23	18,77
(c) Handloom Textiles & Khadi	563	33,04	26,69	1,487	21,25	20,67
(d) Other Textiles	5,416	1456,74	1171,48	9,879	593,43	527,12
5. Paper, Paper Products and Printing	2,375	517,98	429,84	5,513	331,52	300,36
6. Leather and Leather Products	858	94,08	85,58	1,793	81,86	73,34
7. Rubber and Rubber Products	635	456,15	440,23	1,115	120,65	112,07
8. Chemicals and Chemical Products	3,749	3721,69	3117,05	6,818	1226,91	1136,89
(a) Heavy Industrial Chemicals	450	1082,65	945,64	537	207,58	190,17
(b) Fertilizers	169	606,38	467,19	182	118,90	119,80
(c) Drugs and Pharmaceuticals	850	945,84	862,95	876	366,28	352,16
(d) Non-Edible Oils	84	13,36	12,08	157	11,25	10,00
(e) Other Chemicals & Chemical Products	2,196	1073,46	829,19	5,066	522,90	464,76
9. Petroleum, Coal Products & Nuclear Fuels	400	1034,14	816,63	523	232,19	200,56
10. Manufacture of Cement & Cement Products	470	491,78	478,14	1,267	341,08	330,32
11. Basic Metals & Metal Products	4,170	3390,61	2948,63	8,715	945,20	886,96
(a) Iron and Steel	1,581	2920,44	2535,37	2,200	669,91	644,41
(b) Non-Ferrous Metals	286	150,89	142,57	497	48,09	45,70

(c) Other Metal Products	2,303	319,27	270,69	6,018	227,20	196,85
12. Engineering	5,744	3852,14	3473,17	11,341	1412,84	1311,48
(a) Heavy Engineering	772	913,81	826,31	1,461	355,13	328,15
(b) Light Engineering	2,269	971,01	862,05	4,716	321,19	288,71
(c) Electrical Machinery & Goods	1,548	1008,08	881,28	2,695	312,07	292,15
(d) Electronic Machinery & Goods	1,155	959,25	903,54	2,469	424,45	402,47
13. Vehicles, Vehicle Parts&Transport Equipments	1,877	1176,25	1037,30	5,588	435,30	389,69
14. Other Industries	16,248	1195,07	1035,18	42,502	959,48	848,76
15. Electricity, Gas & Water	588	923,69	746,79	1,198	227,29	216,32
(a) Electricity Generation & Transmission	374	852,87	699,32	864	186,52	176,39
(b) Non-Conventional Energy	83	40,15	26,16	66	20,79	21,43
(c) Gas, Steam & Water Supply	131	30,66	21,31	268	19,98	18,49
16. Construction	2,138	668,30	611,30	2,930	450,24	386,80
III. TRANSPORT OPERATORS	8,265	222,84	178,93	78,598	1311,26	1109,75
IV. PROFESSIONAL AND OTHER SERVICES	26,296	1651,50	1259,00	48,279	1315,93	1150,38
V. PERSONAL LOANS	4,42,548	3478,12	2812,35	4,52,396	4952,17	4558,23
1. Loans for Purchase of Consumer Durables	-	-	-	24,343	215,80	182,90
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	4, 42,548	3478,12	2812,35	4,28,053	4736,37	4375,33
VI. TRADE	43,692	1369,71	1209,39	88,698	1224,07	1066,10
1. Wholesale Trade	7,343	785,39	648,72	9,762	364,78	304,53
2. Retail Trade	36,349	584,32	560,67	78,936	859,29	761,57
VII. FINANCE	2,853	3263,76	2767,61	2,221	1726,95	1604,57
VIII. ALL OTHERS	22,977	2193,90	1884,29	2,793	2977,12	2755,89
TOTAL BANK CREDIT	6,90,857	36007,61	30488,02	11,16,569	27844,95	25117,21
OF WHICH : 1. Artisans & Village Industries	5,935	58,92	48,96	17,365	122,88	112,70
2. Other Small Scale Industries	19,374	1242,46	1063,41	56,619	1688,55	1434,85

See Notes on Tables.

See errata in respect of Volume 25, March 1996 at the end.