

**Table No.5.1 - Type of Account-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation
March 1997 (Part 3 of 4)**

OCCUPATION	(Amount in Rupees Lakh)					
	EXPORT TRADE BILLS ADVANCED AGAINST			ADVANCES AGAINST EXPORT CASH INCENTIVES AND DUTY DRAWBACK CLAIMS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	25	26	27	28	29	30
I. AGRICULTURE	1	6	5	-	-	-
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	1	6	5	-	-	-
II. INDUSTRY	1,880	2167,15	1341,23	288	149,08	115,50
1. Mining & Quarrying	13	10,97	3,42	2	27,67	38,49
2. Food Manufacturing and Processing	79	128,29	36,74	7	11,41	6,07
(a) Rice Mills, Flour and Dal Mills	13	22,15	8,46	-	-	-
(b) Sugar	2	4	3	-	-	-
(c) Edible Oils and Vanaspati	7	12,35	5,68	1	15	-
(d) Tea Processing	2	31	31	-	-	-
(e) Processing of Fruits & Vegetables	16	16,42	3,69	-	-	-
(f) Others	39	77,02	18,56	6	11,26	6,07
3. Beverage and Tobacco	8	2,44	49	-	-	-
4. Textiles	604	383,11	261,33	69	11,00	7,29
(a) Cotton Textiles	87	83,66	35,06	6	1,47	1,20
(b) Jute Textiles	1	9,00	17,53	-	-	-
(c) Handloom Textiles & Khadi	5	1,20	73	2	1	1
(d) Other Textiles	511	289,25	208,01	61	9,52	6,09
5. Paper, Paper Products and Printing	7	2,09	1,40	2	2,00	2,95
6. Leather and Leather Products	76	45,16	20,21	27	3,63	2,47
7. Rubber and Rubber Products	10	6,84	2,14	-	-	-
8. Chemicals and Chemical Products	203	187,66	105,14	34	46,84	27,22
(a) Heavy Industrial Chemicals	52	66,53	41,88	1	50	-
(b) Fertilizers	4	1,15	40	-	-	-
(c) Drugs and Pharmaceuticals	63	53,17	25,00	21	42,80	21,48
(d) Non-Edible Oils	3	1,05	58	-	-	-
(e) Other Chemicals & Chemical Products	81	65,76	37,28	12	3,54	5,75
9. Petroleum, Coal Products & Nuclear Fuels	9	13,34	3,14	3	1	1
10. Manufacture of Cement & Cement Products	3	79	19	4	5	4
11. Basic Metals & Metal Products	118	71,80	27,70	40	4,83	3,85
(a) Iron and Steel	34	45,32	19,63	6	2,25	2,14
(b) Non-Ferrous Metals	20	2,97	2,25	3	44	25
(c) Other Metal Products	64	23,51	5,82	31	2,14	1,46
12. Engineering	96	44,80	16,68	48	11,95	5,28
(a) Heavy Engineering	25	20,02	5,66	34	4,65	4,79
(b) Light Engineering	29	15,78	3,92	3	42	26
(c) Electrical Machinery & Goods	20	3,20	2,78	2	10	10
(d) Electronic Machinery & Goods	22	5,80	4,32	9	6,78	13
13. Vehicles, Vehicle Parts & Transport Equipments	51	36,44	29,78	11	14,30	13,80

14. Other Industries	598	1230,54	831,39	33	15,28	7,91
15. Electricity, Gas & Water	2	2,49	1,10	-	-	-
(a) Electricity Generation & Transmission	2	2,49	1,10	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	-	-	-
16. Construction	3	38	38	8	10	9
III. TRANSPORT OPERATORS	1	10	--	-	-	-
IV. PROFESSIONAL AND OTHER SERVICES	32	37,01	28,26	5	12,05	6,14
V. PERSONAL LOANS	4	32	11	1	9	9
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	4	32	11	1	9	9
VI. TRADE	809	645,12	416,86	577	26,04	19,24
1. Wholesale Trade	712	605,77	385,74	556	25,63	18,77
2. Retail Trade	97	39,36	31,12	21	40	46
VII. FINANCE	5	6,20	85	4	19	15
VIII. ALL OTHERS	278	270,51	162,26	49	34	21
TOTAL BANK CREDIT	3,010	3126,48	1949,61	924	187,80	141,34
OF WHICH : 1. Artisans & Village Industries	-	-	-	-	-	-
2. Other Small Scale Industries	963	769,41	380,79	132	28,33	13,71

(Amount in Rupees Lakh)

OCCUPATION	INLAND (TRADE) BILLS PURCHASED			INLAND (TRADE) BILLS DISCOUNTED		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	31	32	33	34	35	36
I. AGRICULTURE	7	29	19	1	75	25
1. Direct Finance	-	-	-	-	-	-
2. Indirect Finance	7	29	19	1	75	25
II. INDUSTRY	11,173	2819,47	1926,96	9,963	5077,26	3672,34
1. Mining & Quarrying	125	31.94	17,80	115	66,84	56,49
2. Food Manufacturing and Processing	288	78,07	56,07	162	91,06	69,64
(a) Rice Mills, Flour and Dal Mills	67	7,59	7,12	21	4,21	4,59
(b) Sugar	12	9,81	3,51	14	24,64	18,70
(c) Edible Oils and Vanaspati	85	16,18	13,60	22	19,32	7,71
(d) Tea Processing	14	14,30	11,95	2	8,51	8,45
(e) Processing of Fruits & Vegetables	15	4,42	94	8	2,40	1,61
(f) Others	95	25,78	18,95	95	31,98	28,57
3. Beverage and Tobacco	64	35,88	24,23	61	94,86	73,27
4. Textiles	1,873	558,50	343,05	1,507	608,81	436,95
(a) Cotton Textiles	804	228,68	168,35	471	188,72	140,55
(b) Jute Textiles	25	3,35	2,68	6	31	22
(c) Handloom Textiles & Khadi	68	16,29	7,89	16	1,48	58
(d) Other Textiles	976	310,17	164,13	1,014	418,31	295,59
5. Paper, Paper Products and Printing	767	86,26	59,24	714	184,02	131,10
6. Leather and Leather Products	163	18,75	14,78	226	49,12	41,54
7. Rubber and Rubber Products	342	69,76	54,40	328	75,72	63,00
8. Chemicals and Chemical Products	1,543	451,15	284,16	1,652	763,89	560,32
(a) Heavy Industrial Chemicals	209	77,95	45,89	337	126,13	93,01
(b) Fertilizers	49	107,47	79,82	40	49,55	38,63
(c) Drugs and Pharmaceuticals	318	98,40	48,32	353	221,67	161,08
(d) Non-Edible Oils	9	1,81	1,09	16	3,76	1,78

(e) Other Chemicals & Chemical Products	958	165,51	109,04	906	362,78	265,83
9. Petroleum, Coal Products & Nuclear Fuels	72	20,86	12,69	84	52,48	33,82
10. Manufacture of Cement & Cement Products	50	8,73	4,63	55	24,58	14,20
11. Basic Metals & Metal Products	1,775	523,62	382,19	1,668	792,56	585,97
(a) Iron and Steel	805	268,29	190,12	1,020	576,68	444,04
(b) Non-Ferrous Metals	179	79,76	49,88	158	84,60	67,52
(c) Other Metal Products	791	175,57	142,19	490	131,28	74,41
12. Engineering	2,254	588,00	418,75	2,031	1546,49	1112,44
(a) Heavy Engineering	374	151,62	107,77	358	379,29	231,10
(b) Light Engineering	835	103,44	76,52	669	205,36	148,37
(c) Electrical Machinery & Goods	697	252,22	175,89	627	640,30	479,14
(d) Electronic Machinery & Goods	348	80,73	58,58	377	321,55	253,84
13. Vehicles, Vehicle Parts & Transport Equipments	396	110,01	71,82	412	323,20	182,96
14. Other Industries	1,269	149,27	114,79	845	334,65	268,03
15. Electricity, Gas & Water	42	73,00	56,94	41	54,40	28,67
(a) Electricity Generation & Transmission	28	69,94	55,07	33	48,65	23,92
(b) Non-Conventional Energy	9	1,44	1,15	2	2,00	2,49
(c) Gas, Steam & Water Supply	5	1,62	72	6	3,75	2,25
16. Construction	150	15,67	11,42	62	14,58	13,94
III. TRANSPORT OPERATORS	182	33,37	11,92	39	16,45	16,39
IV. PROFESSIONAL AND OTHER SERVICES	705	69,56	51,73	224	48,86	35,35
V. PERSONAL LOANS	177	7,54	6,07	90	9,11	5,36
1. Loans for Purchase of Consumer Durables	-	-	-	-	-	-
2. Loans for Housing	-	-	-	-	-	-
3. Rest of the Personal Loans	177	7,54	6,07	90	9,11	5,36
VI. TRADE	5,330	710,04	474,50	3,330	943,19	737,56
1. Wholesale Trade	3,838	537,44	355,71	2,558	780,65	613,18
2. Retail Trade	1,492	172,60	118,79	772	162,53	124,38
VII. FINANCE	147	20,64	14,67	34	63,78	63,15
VIII. ALL OTHERS	1,153	235,85	175,47	1,077	416,41	343,59
TOTAL BANK CREDIT	18,874	3896,75	2661,51	14,758	6575,80	4873,98
OF WHICH :						
1. Artisans & Village Industries	3	4	1	2	1,12	1,15
2. Other Small Scale Industries	5,424	536,63	412,88	3,656	904,62	675,68