

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

| OCCUPATION                                       | (Amount in Rupees Lakh)        |                |                     |                                 |                |                     |
|--------------------------------------------------|--------------------------------|----------------|---------------------|---------------------------------|----------------|---------------------|
|                                                  | INLAND (OTHER) BILLS PURCHASED |                |                     | INLAND (OTHER) BILLS DISCOUNTED |                |                     |
|                                                  | No. of Accounts                | Credit Limit   | Amount Out-standing | No. of Accounts                 | Credit Limit   | Amount Out-standing |
|                                                  | 37                             | 38             | 39                  | 40                              | 41             | 42                  |
| <b>I. AGRICULTURE</b>                            | <b>3</b>                       | <b>61</b>      | <b>49</b>           | <b>2</b>                        | <b>5</b>       | <b>2</b>            |
| 1. Direct Finance                                | -                              | -              | -                   | -                               | -              | -                   |
| 2. Indirect Finance                              | 3                              | 61             | 49                  | 2                               | 5              | 2                   |
| <b>II. INDUSTRY</b>                              | <b>7,323</b>                   | <b>1501,73</b> | <b>855,65</b>       | <b>3,926</b>                    | <b>2421,10</b> | <b>1825,58</b>      |
| 1. Mining & Quarrying                            | 89                             | 18,28          | 13,11               | 20                              | 151,12         | 92,79               |
| 2. Food Manufacturing and Processing             | 248                            | 45,63          | 29,21               | 100                             | 19,05          | 15,15               |
| (a) Rice Mills, Flour and Dal Mills              | 83                             | 7,28           | 3,85                | 23                              | 3,29           | 1,72                |
| (b) Sugar                                        | 10                             | 1,72           | 61                  | 2                               | 4              | 5                   |
| (c) Edible Oils and Vanaspati                    | 25                             | 3,02           | 1,25                | 24                              | 9,28           | 7,49                |
| (d) Tea Processing                               | 17                             | 4,31           | 2,36                | 1                               | 3              | 3                   |
| (e) Processing of Fruits & Vegetables            | 6                              | 34             | 27                  | 4                               | 3,66           | 3,62                |
| (f) Others                                       | 107                            | 28,95          | 20,87               | 46                              | 2,75           | 2,24                |
| 3. Beverage and Tobacco                          | 77                             | 8,15           | 4,49                | 41                              | 9,84           | 7,00                |
| 4. Textiles                                      | 1,032                          | 236,85         | 130,25              | 464                             | 230,86         | 200,86              |
| (a) Cotton Textiles                              | 426                            | 100,07         | 60,17               | 177                             | 124,62         | 110,14              |
| (b) Jute Textiles                                | 6                              | 77             | 54                  | 10                              | 4,82           | 4,36                |
| (c) Handloom Textiles & Khadi                    | 37                             | 9,97           | 1,07                | 9                               | 43             | 16                  |
| (d) Other Textiles                               | 563                            | 126,03         | 68,47               | 268                             | 100,99         | 86,20               |
| 5. Paper, Paper Products and Printing            | 383                            | 48,67          | 25,98               | 147                             | 42,99          | 23,19               |
| 6. Leather and Leather Products                  | 68                             | 23,56          | 16,11               | 39                              | 6,37           | 3,23                |
| 7. Rubber and Rubber Products                    | 154                            | 15,09          | 9,78                | 138                             | 32,58          | 26,24               |
| 8. Chemicals and Chemical Products               | 1,100                          | 207,51         | 104,69              | 494                             | 193,23         | 143,88              |
| (a) Heavy Industrial Chemicals                   | 162                            | 65,92          | 23,76               | 71                              | 31,86          | 24,66               |
| (b) Fertilizers                                  | 25                             | 5,99           | 2,67                | 19                              | 18,63          | 13,44               |
| (c) Drugs and Pharmaceuticals                    | 244                            | 57,52          | 37,17               | 114                             | 57,84          | 38,80               |
| (d) Non-Edible Oils                              | 11                             | 45             | 66                  | 3                               | 91             | 55                  |
| (e) Other Chemicals & Chemical Products          | 658                            | 77,63          | 40,44               | 287                             | 84,00          | 66,43               |
| 9. Petroleum, Coal Products & Nuclear Fuels      | 52                             | 19,99          | 9,86                | 16                              | 15,62          | 15,54               |
| 10. Manufacture of Cement & Cement Products      | 52                             | 11,51          | 5,88                | 19                              | 10,15          | 6,08                |
| 11. Basic Metals & Metal Products                | 1,047                          | 292,31         | 160,84              | 664                             | 348,77         | 307,95              |
| (a) Iron and Steel                               | 395                            | 164,10         | 111,97              | 357                             | 283,33         | 249,09              |
| (b) Non-Ferrous Metals                           | 80                             | 12,71          | 9,85                | 55                              | 30,79          | 30,24               |
| (c) Other Metal Products                         | 572                            | 115,50         | 39,02               | 252                             | 34,65          | 28,62               |
| 12. Engineering                                  | 1,445                          | 316,94         | 193,97              | 978                             | 775,26         | 533,12              |
| (a) Heavy Engineering                            | 232                            | 74,83          | 36,03               | 208                             | 204,74         | 147,19              |
| (b) Light Engineering                            | 533                            | 75,14          | 51,11               | 331                             | 159,62         | 104,22              |
| (c) Electrical Machinery & Goods                 | 424                            | 91,17          | 57,11               | 274                             | 287,54         | 179,97              |
| (d) Electronic Machinery & Goods                 | 256                            | 75,80          | 49,73               | 165                             | 123,37         | 101,73              |
| 13. Vehicles, Vehicle Parts&Transport Equipments | 293                            | 92,85          | 50,08               | 125                             | 93,07          | 82,91               |
| 14. Other Industries                             | 1,060                          | 130,27         | 75,98               | 543                             | 283,53         | 249,82              |
| 15. Electricity, Gas & Water                     | 47                             | 8,52           | 3,58                | 77                              | 183,86         | 96,72               |
| (a) Electricity Generation & Transmission        | 37                             | 8,37           | 3,49                | 73                              | 183,66         | 96,53               |

|                                             |               |                |                |              |                |                |
|---------------------------------------------|---------------|----------------|----------------|--------------|----------------|----------------|
| (b) Non-Conventional Energy                 | 2             | 4              | 2              | 1            | 6              | 6              |
| (c) Gas, Steam & Water Supply               | 8             | 12             | 8              | 3            | 13             | 13             |
| 16. Construction                            | 176           | 25,60          | 21,83          | 61           | 24,80          | 21,10          |
| <b>III. TRANSPORT OPERATORS</b>             | <b>313</b>    | <b>24,15</b>   | <b>39,46</b>   | <b>56</b>    | <b>4,96</b>    | <b>2,70</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>  | <b>544</b>    | <b>41,00</b>   | <b>36,70</b>   | <b>143</b>   | <b>16,97</b>   | <b>13,83</b>   |
| <b>V. PERSONAL LOANS</b>                    | <b>393</b>    | <b>12,20</b>   | <b>10,64</b>   | <b>74</b>    | <b>5,62</b>    | <b>5,10</b>    |
| 1. Loans for Purchase of Consumer Durables  | -             | -              | -              | -            | -              | -              |
| 2. Loans for Housing                        | -             | -              | -              | -            | -              | -              |
| 3. Rest of the Personal Loans               | 393           | 12,20          | 10,64          | 74           | 5,62           | 5,10           |
| <b>VI. TRADE</b>                            | <b>2,967</b>  | <b>666,78</b>  | <b>579,42</b>  | <b>1,169</b> | <b>219,81</b>  | <b>177,95</b>  |
| 1. Wholesale Trade                          | 1,652         | 601,15         | 529,52         | 772          | 157,11         | 126,00         |
| 2. Retail Trade                             | 1,315         | 65,63          | 49,89          | 397          | 62,70          | 51,95          |
| <b>VII. FINANCE</b>                         | <b>242</b>    | <b>46,45</b>   | <b>36,60</b>   | <b>61</b>    | <b>25,29</b>   | <b>23,53</b>   |
| <b>VIII. ALL OTHERS</b>                     | <b>1,464</b>  | <b>223,09</b>  | <b>194,81</b>  | <b>465</b>   | <b>266,22</b>  | <b>233,18</b>  |
| <b>TOTAL BANK CREDIT</b>                    | <b>13,249</b> | <b>2516,02</b> | <b>1753,76</b> | <b>5,896</b> | <b>2960,02</b> | <b>2281,90</b> |
| OF WHICH : 1. Artisans & Village Industries | 2             | 2              | 1              | -            | -              | -              |
| 2. Other Small Scale Industries             | 4,316         | 513,53         | 264,13         | 1,486        | 335,87         | 219,17         |

(Amount in Rupees Lakh)

| OCCUPATION                                  | ADVANCES AGAINST<br>IMPORT BILLS |                 |                            | FOREIGN CURRENCY<br>CHEQUE/S<br>TCs/DDs/TTs/MTs<br>PURCHASED |                 |                            | TOTAL              |                  |                            |
|---------------------------------------------|----------------------------------|-----------------|----------------------------|--------------------------------------------------------------|-----------------|----------------------------|--------------------|------------------|----------------------------|
|                                             | No. of<br>Accounts               | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts                                           | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Out-<br>standing |
|                                             | 43                               | 44              | 45                         | 46                                                           | 47              | 48                         | 49                 | 50               | 51                         |
| <b>I. AGRICULTURE</b>                       | <b>1</b>                         | <b>1</b>        | <b>1</b>                   | <b>1</b>                                                     | -               | -                          | <b>12,10,131</b>   | <b>20585,94</b>  | <b>16758,69</b>            |
| 1. Direct Finance                           | -                                | -               | -                          | -                                                            | -               | -                          | 11,69,030          | 14781,44         | 12554,64                   |
| 2. Indirect Finance                         | 1                                | 1               | 1                          | 1                                                            | -               | -                          | 41,101             | 5804,50          | 4204,05                    |
| <b>II. INDUSTRY</b>                         | <b>1,570</b>                     | <b>1704,29</b>  | <b>1115,87</b>             | <b>3,129</b>                                                 | <b>538,22</b>   | <b>467,32</b>              | <b>9,25,599</b>    | <b>175586,00</b> | <b>137789,82</b>           |
| 1. Mining & Quarrying                       | 28                               | 11,93           | 8,22                       | 20                                                           | 1,39            | 97                         | 17,631             | 5483,42          | 3787,07                    |
| 2. Food Manufacturing and Processing        | 46                               | 66,40           | 57,28                      | 78                                                           | 16,34           | 16,30                      | 92,333             | 15158,70         | 11496,00                   |
| (a) Rice Mills, Flour and Dal Mills         | 11                               | 3,77            | 3,33                       | 29                                                           | 71              | 69                         | 38,284             | 2702,66          | 2103,62                    |
| (b) Sugar                                   | 2                                | 58              | 38                         | -                                                            | -               | -                          | 1,579              | 2768,04          | 2276,47                    |
| (c) Edible Oils and Vanaspati               | 15                               | 50,99           | 47,00                      | 17                                                           | 5,89            | 6,60                       | 16,812             | 3019,00          | 2178,91                    |
| (d) Tea Processing                          | 6                                | 1,40            | 1,54                       | 9                                                            | 4,61            | 4,58                       | 1,605              | 1764,32          | 1170,46                    |
| (e) Processing of Fruits & Vegetables       | 3                                | 1,65            | 1,24                       | -                                                            | -               | -                          | 2,324              | 362,61           | 270,54                     |
| (f) Others                                  | 9                                | 8,00            | 3,79                       | 23                                                           | 5,13            | 4,43                       | 31,729             | 4542,07          | 3495,99                    |
| 3. Beverage and Tobacco                     | 10                               | 40,46           | 16,72                      | 14                                                           | 63              | 48                         | 6,084              | 2262,24          | 1709,81                    |
| 4. Textiles                                 | 231                              | 197,68          | 146,51                     | 224                                                          | 32,14           | 24,57                      | 1,42,787           | 29068,36         | 22338,75                   |
| (a) Cotton Textiles                         | 54                               | 34,02           | 27,10                      | 50                                                           | 5,53            | 5,06                       | 36,960             | 11831,74         | 9234,85                    |
| (b) Jute Textiles                           | 1                                | 2               | 2                          | 2                                                            | 1,93            | 2,28                       | 1,759              | 559,95           | 426,74                     |
| (c) Handloom Textiles & Khadi               | 5                                | 2,28            | 87                         | 11                                                           | 16              | 8                          | 11,502             | 512,09           | 425,86                     |
| (d) Other Textiles                          | 171                              | 161,35          | 118,52                     | 161                                                          | 24,51           | 17,15                      | 92,566             | 16164,58         | 12251,29                   |
| 5. Paper, Paper Products and Printing       | 37                               | 12,11           | 7,99                       | 65                                                           | 25,32           | 25,63                      | 43,648             | 4650,91          | 3793,85                    |
| 6. Leather and Leather Products             | 38                               | 17,72           | 16,92                      | 21                                                           | 3,20            | 2,95                       | 15,882             | 2738,56          | 2202,70                    |
| 7. Rubber and Rubber Products               | 23                               | 6,07            | 4,09                       | 19                                                           | 2,47            | 2,00                       | 13,063             | 2811,05          | 2325,19                    |
| 8. Chemicals and Chemical Products          | 332                              | 330,74          | 235,38                     | 153                                                          | 43,97           | 31,43                      | 76,599             | 25391,33         | 19521,58                   |
| (a) Heavy Industrial Chemicals              | 60                               | 77,28           | 53,40                      | 17                                                           | 2,41            | 1,56                       | 8,092              | 4764,46          | 3413,94                    |
| (b) Fertilizers                             | 11                               | 14,45           | 12,30                      | 11                                                           | 50              | 52                         | 2,197              | 3338,86          | 2452,25                    |
| (c) Drugs and Pharmaceuticals               | 111                              | 122,74          | 83,49                      | 35                                                           | 6,69            | 5,78                       | 15,028             | 7317,25          | 5836,61                    |
| (d) Non-Edible Oils                         | 4                                | 4,49            | 1,58                       | 2                                                            | 59              | 59                         | 1,749              | 339,25           | 294,99                     |
| (e) Other Chemicals & Chemical Products     | 146                              | 111,78          | 84,61                      | 88                                                           | 33,78           | 22,99                      | 49,533             | 9631,51          | 7523,79                    |
| 9. Petroleum, Coal Products & Nuclear Fuels | 16                               | 17,12           | 16,53                      | 47                                                           | 4,78            | 5,58                       | 5,785              | 3629,34          | 3042,47                    |
| 10. Manufacture of Cement & Cement Products | 4                                | 1,28            | 1,74                       | 10                                                           | 2,20            | 2,16                       | 9,541              | 2836,83          | 2331,07                    |
| 11. Basic Metals & Metal Products           | 183                              | 281,55          | 121,54                     | 105                                                          | 11,86           | 11,09                      | 86,975             | 21294,90         | 17303,52                   |
| (a) Iron and Steel                          | 106                              | 160,61          | 94,22                      | 22                                                           | 8,69            | 7,49                       | 28,676             | 15075,81         | 12388,83                   |
| (b) Non-Ferrous Metals                      | 15                               | 31,37           | 6,25                       | 22                                                           | 29              | 95                         | 6,159              | 1570,15          | 1250,82                    |
| (c) Other Metal Products                    | 62                               | 89,57           | 21,06                      | 61                                                           | 2,89            | 2,65                       | 52,140             | 4648,94          | 3663,87                    |
| 12. Engineering                             | 325                              | 434,56          | 253,05                     | 294                                                          | 57,47           | 37,58                      | 1,02,645           | 27446,94         | 21559,15                   |
| (a) Heavy Engineering                       | 79                               | 56,05           | 32,37                      | 42                                                           | 29,07           | 14,99                      | 14,659             | 7618,37          | 5757,90                    |
| (b) Light Engineering                       | 71                               | 81,53           | 35,79                      | 174                                                          | 14,89           | 11,25                      | 42,200             | 6607,72          | 5108,94                    |
| (c) Electrical Machinery & Goods            | 67                               | 195,48          | 124,44                     | 44                                                           | 8,66            | 7,30                       | 26,592             | 6998,66          | 5440,28                    |
| (d) Electronic Machinery & Goods            | 108                              | 101,50          | 60,45                      | 34                                                           | 4,86            | 4,04                       | 19,194             | 6222,19          | 5252,03                    |

|                                                  |              |                |                |              |               |               |                  |                  |                  |
|--------------------------------------------------|--------------|----------------|----------------|--------------|---------------|---------------|------------------|------------------|------------------|
| 13. Vehicles, Vehicle Parts&Transport Equipments | 61           | 65,65          | 59,38          | 40           | 2,63          | 2,21          | 33,009           | 6945,62          | 5372,62          |
| 14. Other Industries                             | 139          | 129,80         | 109,42         | 1,997        | 321,31        | 291,51        | 2,44,028         | 16778,90         | 13692,47         |
| 15. Electricity, Gas & Water                     | 74           | 88,21          | 60,08          | 7            | 1,40          | 1,18          | 11,393           | 4652,05          | 3452,86          |
| (a) Electricity Generation & Transmission        | 68           | 41,96          | 24,06          | 5            | 1,40          | 1,17          | 9,809            | 4338,25          | 3204,04          |
| (b) Non-Conventional Energy                      | 5            | 46,13          | 35,91          | -            | -             | -             | 503              | 155,69           | 125,27           |
| (c) Gas, Steam & Water Supply                    | 1            | 12             | 12             | 2            | 1             | 1             | 1,081            | 158,10           | 123,55           |
| 16. Construction                                 | 23           | 3,02           | 1,03           | 35           | 11,12         | 11,68         | 24,196           | 4436,86          | 3860,73          |
| <b>III. TRANSPORT OPERATORS</b>                  | <b>12</b>    | <b>16,20</b>   | <b>9,85</b>    | <b>75</b>    | <b>5,34</b>   | <b>3,25</b>   | <b>2,86,778</b>  | <b>5635,39</b>   | <b>4602,33</b>   |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>       | <b>104</b>   | <b>41,48</b>   | <b>37,65</b>   | <b>524</b>   | <b>44,33</b>  | <b>33,14</b>  | <b>2,24,099</b>  | <b>9438,69</b>   | <b>7662,27</b>   |
| <b>V. PERSONAL LOANS</b>                         | <b>38</b>    | <b>1,65</b>    | <b>1,64</b>    | <b>566</b>   | <b>12,89</b>  | <b>11,04</b>  | <b>19,68,793</b> | <b>23072,32</b>  | <b>19886,35</b>  |
| 1. Loans for Purchase of Consumer Durables       | -            | -              | -              | -            | -             | -             | 41,587           | 366,51           | 306,67           |
| 2. Loans for Housing                             | -            | -              | -              | -            | -             | -             | 5,92,122         | 8417,02          | 7449,01          |
| 3. Rest of the Personal Loans                    | 38           | 1,65           | 1,64           | 566          | 12,89         | 11,04         | 13,35,084        | 14288,79         | 12130,66         |
| <b>VI. TRADE</b>                                 | <b>581</b>   | <b>224,00</b>  | <b>183,73</b>  | <b>1,183</b> | <b>95,68</b>  | <b>78,36</b>  | <b>7,46,635</b>  | <b>39683,37</b>  | <b>31981,09</b>  |
| 1. Wholesale Trade                               | 458          | 177,17         | 123,87         | 830          | 64,46         | 56,18         | 1,63,072         | 26509,41         | 21052,32         |
| 2. Retail Trade                                  | 123          | 46,82          | 59,86          | 353          | 31,22         | 22,18         | 5,83,563         | 13173,97         | 10928,78         |
| <b>VII.FINANCE</b>                               | <b>9</b>     | <b>7,41</b>    | <b>11,73</b>   | <b>40</b>    | <b>12,47</b>  | <b>4,30</b>   | <b>21,970</b>    | <b>14043,12</b>  | <b>11293,34</b>  |
| <b>VIII.ALL OTHERS</b>                           | <b>142</b>   | <b>80,40</b>   | <b>58,25</b>   | <b>822</b>   | <b>169,15</b> | <b>145,82</b> | <b>1,39,895</b>  | <b>20840,25</b>  | <b>16952,96</b>  |
| <b>TOTAL BANK CREDIT</b>                         | <b>2,457</b> | <b>2075,44</b> | <b>1418,72</b> | <b>6,340</b> | <b>878,08</b> | <b>743,23</b> | <b>55,23,900</b> | <b>308885,08</b> | <b>246926,86</b> |
| OF WHICH :                                       |              |                |                |              |               |               |                  |                  |                  |
| 1. Artisans & Village Industries                 | -            | -              | -              | 51           | 57            | 54            | 90,490           | 822,43           | 717,43           |
| 2. Other Small Scale Industries                  | 506          | 202,23         | 175,20         | 2,021        | 97,12         | 95,16         | 4,52,212         | 32422,46         | 25612,14         |