

Table 13 : Distribution of Outstanding Credit of Scheduled Commercial Banks according to Occupation - 1997

(Amount in Rs. lakh)

Occupation	As on 31st March					
	No. of Accounts	Percent share	Credit Limit		Outstanding	
			Amount	Percent share	Amount	Percent share
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	22524364	40.5	3698055	10.5	3163415	11.1
1. Direct Finance	22224763	40.0	3094621	8.8	2721736	9.6
2. Indirect Finance	299601	0.5	603434	1.7	441680	1.6
II. Industry	4427994	8.0	17826683	50.8	14031360	49.3
1. Mining and Quarrying	17631	-	548342	1.6	378707	1.3
2. Food Manufacturing and Processing	127220	0.2	1519012	4.3	1152491	4.1
a) Rice, flour and dal mills	38284	0.1	270266	0.8	210362	0.7
b) Sugar	1579	-	276804	0.8	227647	0.8
c) Edible oils & vanaspati	16812	-	301900	0.9	217891	0.8
d) Tea processing	1605	-	176432	0.5	117046	0.4
e) Processing of fruits & vegetables	2324	-	36261	0.1	27054	0.1
f) Others	66616	0.1	457349	1.3	352490	1.2
3. Beverage and Tobacco	6084	-	226224	0.6	170981	0.6
4. Textiles	142787	0.3	2906836	8.3	2233875	7.9
a) Cotton textiles	36960	0.1	1183174	3.4	923485	3.2
b) Jute textiles	1759	-	55995	0.2	42674	0.2
c) Handloom textiles & Khadi	11502	-	51209	0.1	42586	0.1
d) Other textiles and textile goods	92566	0.2	1616458	4.6	1225129	4.3
5. Paper, Paper Products and Printing	43648	0.1	465091	1.3	379385	1.3
6. Leather and Leather Products	15882	-	273856	0.8	220270	0.8
7. Rubber and Rubber Products	13063	-	281105	0.8	232519	0.8
8. Chemicals & Chemical Products	76599	0.1	2539133	7.2	1952158	6.9
a) Heavy industrial chemicals	8092	-	476446	1.4	341394	1.2
b) Fertilisers	2197	-	333886	1.0	245225	0.9
c) Drugs and pharmaceuticals	15028	-	731725	2.1	583661	2.1
d) Non-edible oils	1749	-	33925	0.1	29499	0.1
e) Other Chemicals & Chemical Products	49533	0.1	963151	2.7	752379	2.6
9. Petroleum, Coal Products & Nuclear Fuels	5785	-	362934	1.0	304247	1.1
10. Manufacture of Cement & Cement Products	9541	-	283683	0.8	233107	0.8
11. Basic Metals and Metal Products	86975	0.2	2129490	6.1	1730352	6.1
a) Iron and steel	28676	0.1	1507581	4.3	1238883	4.4
b) Non-ferrous metals	6159	-	157015	0.4	125082	0.4
c) Other metal products	52140	0.1	464894	1.3	366387	1.3
12. Engineering	102645	0.2	2744694	7.8	2155915	7.6
a) Heavy engineering	14659	-	761837	2.2	575790	2.0
b) Light engineering	42200	0.1	660772	1.9	510894	1.8
c) Electrical machinery & goods	26592	-	699866	2.0	544028	1.9
d) Electronic machinery & goods	19194	-	622219	1.8	525203	1.8
13. Vehicles, Vehicle Parts & Transport Equipments	33009	0.1	694562	2.0	537262	1.9
14. Other Industries	3711536	6.7	1942830	5.5	1618734	5.7
15. Electricity, Gas & Water	11393	-	465205	1.3	345286	1.2
a) Electricity Generation & Transmission	9809	-	433825	1.2	320404	1.1
b) Non-Conventional Energy	503	-	15569	-	12527	-

c) Gas, Steam & Water Supply	1081	-	15810	-	12355	-
16. Construction	24196	-	443686	1.3	386073	1.4
III. Transport operators	1122131	2.0	630264	1.8	520206	1.8
IV. Professional and other services	2177329	3.9	1085451	3.1	894184	3.1
V. Personal Loans	11432406	20.6	3312163	9.4	2820132	9.9
1. Loans for Purchase of Consumer Durables	768459	1.4	118949	0.3	97361	0.3
2. Loans for Housing	1033802	1.9	893108	2.5	794599	2.8
3. Rest of the Personal Loans	9630145	17.3	2300106	6.6	1928173	6.8
VI. Trade	8947094	16.1	4570405	13.0	3744043	13.2
1. Wholesale Trade	413569	0.7	2675594	7.6	2128311	7.5
of which : Food Procurement	121	-	874998	2.5	795881	2.8
2. Retail Trade	8533525	15.3	1894811	5.4	1615732	5.7
VII. Finance	21970	-	1404312	4.0	1129334	4.0
VIII. All others	4964629	8.9	2534334	7.2	2134656	7.5
Total Bank Credit	55617917	100.0	35061667	100.0	28437330	100.0
Of which : 1. Artisan & Village Industries	2066264	3.7	206270	0.6	182465	0.6
2. Other Small Scale Industries	1737692	3.1	3363890	9.6	2679332	9.4

- : Nil or negligible.

Source : Basic Statistical Return - 1.