

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1999 (Part 4 of 5)**

METROPOLITAN			(Amount in Rupees Lakh)			
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
I. AGRICULTURE	11,491	1998,73	1813,18	45,917	3502,66	2669,95
1. Direct Finance	9,817	438,74	302,25	39,091	952,39	794,07
2. Indirect Finance	1,674	1559,99	1510,93	6,826	2550,27	1875,87
II. INDUSTRY	2,20,042	42177,11	34193,24	3,98,945	67477,32	52131,90
1. Mining & Quarrying	410	1292,11	920,27	872	1057,86	805,21
2. Food Manufacturing & Processing	1,712	1664,99	1273,05	4,760	3241,68	2421,39
(a) Rice Mills, Flour & Dal Mills	483	270,40	209,82	865	588,09	440,94
(b) Sugar	89	372,86	283,00	107	412,79	354,10
(c) Edible Oils & Vanaspati	381	514,03	317,23	564	546,91	380,21
(d) Tea Processing	48	143,14	130,05	305	406,93	298,36
(e) Processing of Fruits & Vegetables	29	31,78	30,25	219	274,79	237,16
(f) Others	682	332,78	302,70	2,700	1012,16	710,61
3. Beverage & Tobacco	119	561,97	284,91	475	456,26	346,75
4. Textiles	7,621	5983,96	4954,66	31,395	12173,61	9027,48
(a) Cotton Textiles	1,198	2139,87	1773,62	5,062	3873,91	2808,38
(b) Jute Textiles	49	36,74	27,29	198	223,93	139,89
(c) Handloom Textiles & Khadi	310	109,02	90,83	977	155,23	128,35
(d) Other Textiles	6,064	3698,33	3062,93	25,158	7920,55	5950,86
5. Paper, Paper Products & Printing	2,386	732,55	612,65	9,274	1672,30	1215,08
6. Leather & Leather Products	1,326	773,28	565,85	4,256	1329,63	1060,82
7. Rubber & Rubber Products	678	454,17	386,19	2,259	912,87	673,21
8. Chemicals & Chemical Products	5,905	6000,06	4863,79	19,440	9427,12	6790,62
(a) Heavy Industrial Chemicals	408	852,91	717,62	1,774	1821,60	1162,43
(b) Fertilisers	220	1561,22	1321,48	343	1095,94	922,69
(c) Drugs & Pharmaceuticals	1,571	1494,94	1161,25	4,007	2798,55	2042,31
(d) Non-Edible Oils	35	28,43	19,74	137	216,61	183,79
(e) Other Chemicals & Chemical Products	3,671	2062,55	1643,71	13,179	3494,42	2479,40
9. Petroleum, Coal Products & Nuclear Fuels	316	3012,29	2506,50	1,072	3072,72	2774,47
10. Manufacture of Cement & Cement Products	374	653,46	538,23	877	778,50	675,22
11. Basic Metals & Metal Products	4,708	5934,80	5203,72	15,812	9027,72	7729,01
(a) Iron & Steel	1,586	4856,77	4398,89	4,298	6080,55	5433,77
(b) Non-Ferrous Metals	380	384,66	283,33	986	940,27	777,78
(c) Other Metal Products	2,742	693,37	521,50	10,528	2006,91	1517,47
12. Engineering	8,105	4762,88	3972,77	25,764	9040,21	6711,07
(a) Heavy Engineering	788	1216,34	987,66	2,469	2860,94	1901,27
(b) Light Engineering	3,417	1298,22	1086,38	11,627	1876,08	1440,21
(c) Electrical Machinery & Goods	2,744	1175,66	918,63	8,544	2363,49	1885,83
(d) Electronic Machinery & Goods	1,156	1072,66	980,09	3,124	1939,70	1483,76
13. Vehicles, Vehicle Parts & Transport Equipments	2,808	1754,12	1332,50	6,155	2896,81	2182,07
14. Other Industries	1,81,901	5502,10	4362,70	2,62,318	7030,53	5473,04
15. Electricity, Gas & Water	943	2727,54	2091,08	749	3526,87	2623,29
(a) Electricity Generation & Transmission	887	2710,43	2075,45	559	3217,51	2383,81
(b) Non-Conventional Energy	15	5,51	6,71	45	19,76	19,12
(c) Gas, Steam & Water Supply	41	11,60	8,92	145	289,61	220,37
16. Construction	730	366,84	324,36	13,467	1832,61	1623,16
III. TRANSPORT OPERATORS	14,439	662,92	526,66	71,928	1902,51	1667,75
IV. PROFESSIONAL AND OTHER SERVICES	23,565	679,20	548,62	1,28,682	4271,01	3519,06
V. PERSONAL LOANS	5,84,421	2956,23	2510,77	13,83,526	7555,10	6298,24
1. Loans for Purchase of Consumer Durables	49,699	132,01	108,26	95,024	277,97	226,49
2. Loans for Housing	84,148	1193,09	1047,24	2,25,531	2863,54	2431,22
3. Rest of the Personal Loans	4,50,574	1631,13	1355,27	10,62,971	4413,60	3640,52
VI. TRADE	87,986	7990,26	6311,93	3,12,149	19538,54	16912,90
1. Wholesale Trade	23,135	6357,26	5463,78	91,528	16358,01	14407,48
2. Retail Trade	64,851	1632,99	848,15	2,20,621	3180,53	2505,42
VII. FINANCE	5,644	2655,37	1937,59	10,122	8171,52	6289,84
VIII. ALL OTHERS	2,16,832	3115,56	2691,48	7,23,379	9982,62	8451,12

TOTAL BANK CREDIT	11,64,420	62235,38	50533,48	30,74,648	122401,27	97940,75
<i>OF WHICH:</i> 1. Artisans & Village Industries	7,463	61,50	53,16	24,648	169,78	134,81
2. Other Small Scale Industries	92,558	4684,11	3713,70	2,07,685	9313,56	7141,71

METROPOLITAN

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	132	132,01	105,32	86	28	24
1. Direct Finance	73	83,64	72,28	84	24	21
2. Indirect Finance	59	48,36	33,03	2	4	3
II. INDUSTRY	25,079	25580,14	17533,83	389	81	65
1. Mining & Quarrying	19	139,90	55,96	-	-	-
2. Food Manufacturing & Processing	408	944,14	594,55	2	2	2
(a) Rice Mills, Flour & Dal Mills	9	7,13	3,96	2	2	2
(b) Sugar	7	29,16	10,40	-	-	-
(c) Edible Oils & Vanaspati	49	180,46	76,24	-	-	-
(d) Tea Processing	87	306,66	197,88	-	-	-
(e) Processing of Fruits & Vegetables	11	20,19	19,31	-	-	-
(f) Others	245	400,54	286,75	-	-	-
3. Beverage & Tobacco	98	352,66	203,16	-	-	-
4. Textiles	1,380	2569,51	1742,37	2	1	-
(a) Cotton Textiles	253	818,99	599,72	-	-	-
(b) Jute Textiles	18	47,93	35,65	-	-	-
(c) Handloom Textiles & Khadi	8	21	11	-	-	-
(d) Other Textiles	1,101	1702,38	1106,89	2	1	-
5. Paper, Paper Products & Printing	381	489,10	367,77	3	15	10
6. Leather & Leather Products	192	119,91	93,22	-	-	-
7. Rubber & Rubber Products	543	275,94	183,99	1	1	1
8. Chemicals & Chemical Products	1,695	3893,92	2704,58	2	4	2
(a) Heavy Industrial Chemicals	213	535,28	409,67	-	-	-
(b) Fertilisers	34	217,81	176,93	-	-	-
(c) Drugs & Pharmaceuticals	553	1694,50	1207,31	2	4	2
(d) Non-Edible Oils	12	2,43	1,55	-	-	-
(e) Other Chemicals & Chemical Products	883	1443,90	909,13	-	-	-
9. Petroleum, Coal Products & Nuclear Fuels	109	757,08	305,59	-	-	-
10. Manufacture of Cement & Cement Products	123	704,49	521,04	1	15	15
11. Basic Metals & Metal Products	881	1555,18	1078,16	-	-	-
(a) Iron & Steel	330	971,54	719,10	-	-	-
(b) Non-Ferrous Metals	115	200,14	104,84	-	-	-
(c) Other Metal Products	436	383,50	254,22	-	-	-
12. Engineering	2,374	6213,00	4065,31	1	2	2
(a) Heavy Engineering	317	1644,89	962,15	-	-	-
(b) Light Engineering	814	1642,70	1059,95	1	2	2
(c) Electrical Machinery & Goods	777	1177,45	838,26	-	-	-
(d) Electronic Machinery & Goods	466	1747,96	1204,95	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	376	2492,68	1757,23	1	1	1
14. Other Industries	15,994	3977,42	3029,01	376	40	31
15. Electricity, Gas & Water	87	602,55	470,29	-	-	-
(a) Electricity Generation & Transmission	67	544,22	418,82	-	-	-
(b) Non-Conventional Energy	2	5,45	6,13	-	-	-
(c) Gas, Steam & Water Supply	18	52,88	45,34	-	-	-
16. Construction	419	492,67	361,62	-	-	-
III. TRANSPORT OPERATORS	578	540,58	343,65	73	1,01	71
IV. PROFESSIONAL AND OTHER SERVICES	2,907	1243,82	807,00	716	66	63
V. PERSONAL LOANS	17,43,536	9510,83	5489,81	1,628	8,12	6,54
1. Loans for Purchase of Consumer Durables	7,710	79,97	78,08	231	54	31
2. Loans for Housing	9,280	362,65	347,57	342	5,81	5,01
3. Rest of the Personal Loans	17,26,546	9068,21	5064,16	1,055	1,78	1,22
VI. TRADE	3,031	1221,43	765,28	826	1,32	93
1. Wholesale Trade	1,692	790,72	474,97	-	-	-
2. Retail Trade	1,339	430,70	290,31	826	1,32	93
VII. FINANCE	787	4037,76	2470,38	-	-	-
VIII. ALL OTHERS	50,265	1340,93	1108,91	67	50	50
TOTAL BANK CREDIT	18,26,315	43607,49	28624,17	3,785	12,70	10,21
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,010	1,59	1,56	97	12	10
2. Other Small Scale Industries	805	629,13	491,34	182	39	32

METROPOLITAN

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	7,302	488,50	407,30	64,928	6122,17	4995,98
1. Direct Finance	7,152	184,55	166,83	56,217	1659,56	1335,65
2. Indirect Finance	150	303,95	240,47	8,711	4462,62	3660,34
II. INDUSTRY	34,088	18056,47	14671,84	6,78,543	153291,84	118531,46
1. Mining & Quarrying	189	294,92	250,37	1,490	2784,80	2031,81
2. Food Manufacturing & Processing	1,028	889,74	809,75	7,910	6740,56	5098,76
(a) Rice Mills, Flour & Dal Mills	266	174,35	164,30	1,625	1039,98	819,03
(b) Sugar	43	93,55	103,63	246	908,36	751,13
(c) Edible Oils & Vanaspati	224	171,38	156,42	1,218	1412,78	930,11
(d) Tea Processing	61	126,96	109,60	501	983,69	735,89
(e) Processing of Fruits & Vegetables	33	41,08	36,09	292	367,84	322,82
(f) Others	401	282,42	239,71	4,028	2027,90	1539,78
3. Beverage & Tobacco	109	213,93	191,55	801	1584,82	1026,37
4. Textiles	4,339	2240,93	1786,73	44,737	22968,02	17511,25
(a) Cotton Textiles	768	732,85	590,27	7,281	7565,63	5771,99
(b) Jute Textiles	59	105,26	48,91	324	413,86	251,73
(c) Handloom Textiles & Khadi	39	16,01	14,18	1,334	280,46	233,46
(d) Other Textiles	3,473	1386,81	1133,38	35,798	14708,08	11254,08
5. Paper, Paper Products & Printing	1,091	340,24	264,29	13,135	3234,34	2459,90
6. Leather & Leather Products	693	227,14	180,87	6,467	2449,95	1900,77
7. Rubber & Rubber Products	391	192,16	171,13	3,872	1835,15	1414,53
8. Chemicals & Chemical Products	2,797	2287,50	1823,60	29,839	21608,64	16182,61
(a) Heavy Industrial Chemicals	351	355,53	256,68	2,746	3565,31	2546,40
(b) Fertilisers	67	244,89	189,39	664	3119,86	2610,49
(c) Drugs & Pharmaceuticals	715	655,30	574,38	6,848	6643,33	4985,26
(d) Non-Edible Oils	16	12,71	13,25	200	260,19	218,33
(e) Other Chemicals & Chemical Products	1,648	1019,07	789,89	19,381	8019,94	5822,12
9. Petroleum, Coal Products & Nuclear Fuels	250	551,07	445,24	1,747	7393,16	6031,80
10. Manufacture of Cement & Cement Products	135	209,01	186,22	1,510	2345,61	1920,86
11. Basic Metals & Metal Products	2,049	1687,54	1484,08	23,450	18205,23	15494,97
(a) Iron & Steel	958	1210,57	1058,58	7,172	13119,43	11610,33
(b) Non-Ferrous Metals	228	125,60	112,50	1,709	1650,66	1278,44
(c) Other Metal Products	863	351,36	313,01	14,569	3435,13	2606,20
12. Engineering	3,884	2004,52	1678,78	40,128	22020,63	16427,95
(a) Heavy Engineering	479	389,79	321,26	4,053	6111,96	4172,34
(b) Light Engineering	1,125	359,80	293,18	16,984	5176,82	3879,74
(c) Electrical Machinery & Goods	1,464	545,70	448,16	13,529	5262,30	4090,89
(d) Electronic Machinery & Goods	816	709,23	616,18	5,562	5469,55	4284,98
13. Vehicles, Vehicle Parts & Transport Equipments	1,162	362,57	246,26	10,502	7506,20	5518,08
14. Other Industries	13,666	4355,18	3287,63	4,74,255	20865,63	16152,70
15. Electricity, Gas & Water	135	602,10	479,96	1,914	7459,06	5664,61
(a) Electricity Generation & Transmission	102	558,10	439,64	1,615	7030,25	5317,72
(b) Non-Conventional Energy	20	37,44	34,68	82	68,17	66,63
(c) Gas, Steam & Water Supply	13	6,56	5,64	217	360,64	280,27
16. Construction	2,170	1597,93	1385,37	16,786	4290,05	3694,50
III. TRANSPORT OPERATORS	6,289	541,95	385,90	93,307	3648,97	2924,66
IV. PROFESSIONAL AND OTHER SERVICES	16,012	1306,55	1039,46	1,71,882	7501,24	5914,78
V. PERSONAL LOANS	1,62,494	1147,47	975,28	38,75,605	21177,75	15280,64
1. Loans for Purchase of Consumer Durables	27,510	58,26	50,22	1,80,174	548,74	463,37
2. Loans for Housing	14,267	342,62	294,28	3,33,568	4767,70	4125,32
3. Rest of the Personal Loans	1,20,717	746,59	630,79	33,61,863	15861,30	10691,96
VI. TRADE	30,917	4015,20	3337,21	4,34,909	32766,74	27328,25
1. Wholesale Trade	8,966	3002,75	2487,93	1,25,321	26508,75	22834,16
2. Retail Trade	21,951	1012,45	849,28	3,09,588	6258,00	4494,09
VII. FINANCE	2,714	4895,65	3625,77	19,267	19760,31	14323,58
VIII. ALL OTHERS	53,379	1781,10	1428,34	10,43,922	16220,71	13680,35
TOTAL BANK CREDIT	3,13,195	32232,89	25871,09	63,82,363	260489,73	202979,71
OF WHICH: 1. Artisans & Village Industries	850	10,77	10,01	34,068	243,77	199,65
2. Other Small Scale Industries	12,413	2306,80	1877,43	3,13,643	16933,99	13224,50