

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1997
(Part 3 of 5)**

URBAN		(Amount in Rupees Lakh)								
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6	7	8	9
I.	AGRICULTURE	4,28,499	1505,28	1175,18	6,70,732	2172,91	1897,83	304	6,38	3,98
	1. Direct Finance	4,14,852	1107,89	926,48	6,51,858	1522,68	1399,95	298	3,37	1,05
	2. Indirect Finance	13,647	397,39	248,70	18,874	650,23	497,88	6	3,01	2,93
II.	INDUSTRY	2,62,647	10041,35	8597,40	4,10,585	18380,98	14880,86	598	962,25	735,38
	1. Mining & Quarrying	1,112	101,92	84,79	1,968	228,76	174,92	4	13	-
	2. Food Manufacturing and Processing	8,270	1254,46	989,32	13,800	2315,96	1851,38	32	73,59	61,99
	(a) Rice Mills, Flour and Dal Mills	2,764	245,65	194,41	3,916	690,02	558,45	3	8,11	8,09
	(b) Sugar	77	316,71	249,74	296	469,18	390,91	3	6,41	5,54
	(c) Edible Oils and Vanaspati	1,009	246,99	176,32	1,725	336,84	275,57	1	1	-
	(d) Tea Processing	54	59,66	41,53	198	80,18	68,95	11	13,76	6,54
	(e) Processing of Fruits & Vegetables	108	7,41	6,83	300	28,22	26,30	1	1,30	8
	(f) Others	4,258	378,04	320,49	7,365	711,51	531,19	13	44,01	41,74
	3. Beverage and Tobacco	380	84,59	77,24	1,041	503,43	329,63	10	12,92	12,70
	4. Textiles	11,950	1656,67	1423,15	26,785	3759,51	3109,25	91	129,50	104,10
	(a) Cotton Textiles	3,377	591,69	517,38	7,651	1810,86	1478,29	56	93,04	70,80
	(b) Jute Textiles	226	118,41	91,88	223	54,10	50,69	1	3	3
	(c) Handloom Textiles & Khadi	1,509	139,84	115,70	2,272	120,90	102,24	-	-	-
	(d) Other Textiles	6,838	806,73	698,19	16,639	1773,65	1478,02	34	36,43	33,27
	5. Paper, Paper Products and Printing	3,512	327,29	226,79	8,535	634,40	552,25	7	2,68	2,45
	6. Leather and Leather Products	1,231	99,68	102,42	2,539	180,52	141,62	2	25	5
	7. Rubber and Rubber Products	1,552	171,20	156,22	2,716	355,59	287,23	14	49,80	52,58
	8. Chemicals and Chemical Products	6,973	1077,82	889,87	12,079	1668,41	1374,09	87	112,57	78,77
	(a) Heavy Industrial Chemicals	525	113,62	90,42	1,296	266,24	207,30	16	24,85	17,05
	(b) Fertilizers	234	191,79	146,40	305	354,91	254,63	2	97	95
	(c) Drugs and Pharmaceuticals	1,658	290,39	247,19	2,204	399,45	356,29	37	63,81	41,28
	(d) Non-Edible Oils	151	51,59	46,79	302	38,61	28,06	-	-	-
	(e) Other Chemicals & Chemical Products	4,405	430,42	359,08	7,972	609,20	527,81	32	22,95	19,49
	9. Petroleum, Coal Products & Nuclear Fuels	1,016	95,90	85,63	956	111,94	79,57	-	-	-
	10. Manufacture of Cement & Cement Products	793	138,28	132,62	1,315	307,63	273,12	4	25,50	22,84
	11. Basic Metals & Metal Products	11,804	1261,87	1066,78	19,280	3056,75	2500,95	85	91,79	67,50
	(a) Iron and Steel	3,468	681,17	567,56	6,264	2263,61	1838,36	49	67,77	47,75
	(b) Non-Ferrous Metals	780	67,80	53,83	1,272	189,59	161,94	4	1,72	1,28

	(c) Other Metal Products	7,556	512,89	445,39	11,744	603,55	500,65	32	22,30	18,47
12.	Engineering	10,535	1615,16	1465,68	18,091	2549,57	1947,54	171	266,49	202,12
	(a) Heavy Engineering	1,835	291,71	314,64	2,155	881,27	710,60	64	91,10	60,93
	(b) Light Engineering	4,903	396,96	344,32	7,873	503,54	380,67	54	98,38	71,56
	(c) Electrical Machinery & Goods	2,465	530,49	440,52	4,988	781,98	548,19	25	22,48	17,36
	(d) Electronic Machinery & Goods	1,332	396,00	366,21	3,075	382,78	308,09	28	54,52	52,28
13.	Vehicles, Vehicle Parts & Transport Equipments	1,888	426,11	411,62	4,738	484,18	390,00	41	73,09	32,93
14.	Other Industries	1,98,432	1540,84	1336,22	2,91,809	1768,20	1509,50	37	100,60	79,36
15.	Electricity, Gas & Water	2,176	116,39	83,59	1,056	200,08	128,03	5	5,42	1,20
	(a) Electricity Generation & Transmission	2,114	95,03	66,11	755	178,71	113,58	1	20	2
	(b) Non-Conventional Energy	17	15,04	14,19	80	3,24	2,55	-	-	-
	(c) Gas, Steam & Water Supply	45	6,33	3,29	221	18,13	11,91	4	5,22	1,18
16.	Construction	1,023	73,17	65,46	3,877	256,06	231,79	8	17,90	16,77
III.	TRANSPORT OPERATORS	55,210	361,39	291,85	1,03,761	693,77	602,98	6	2,15	1,41
IV.	PROFESSIONAL AND OTHER SERVICES	53,959	402,59	327,66	3,00,995	1325,57	1137,99	31	1,41	67
V.	PERSONAL LOANS	9,55,110	2922,10	2532,39	12,86,900	3978,85	3552,53	12,069	88,50	73,72
	1. Loans for Purchase of Consumer Durables	1,09,823	175,30	148,35	93,323	155,21	125,82	19	1	1
	2. Loans for Housing	1,10,692	1197,14	1045,37	1,75,111	1339,08	1230,33	465	4,41	4,24
	3. Rest of the Personal Loans	7,34,595	1549,66	1338,67	10,18,466	2484,55	2196,38	11,585	84,08	69,46
V I.	TRADE	3,36,597	2606,75	2190,36	7,46,897	4239,52	3538,95	131	113,52	82,11
	1. Wholesale Trade	23,970	1407,40	1178,71	46,899	1936,98	1536,81	62	106,87	78,38
	2. Retail Trade	3,12,627	1199,36	1011,65	6,99,998	2302,54	2002,14	69	6,66	3,73
VII.	FINANCE	786	145,13	102,70	2,719	457,54	374,25	17	30,18	27,72
VIII.	ALL OTHERS	2,16,887	1901,43	1360,74	7,37,928	2523,34	2178,10	490	79,59	63,21
	TOTAL BANK CREDIT	23,09,695	19886,02	16578,27	42,60,517	33772,46	28163,48	13,646	1283,98	988,20
	OF WHICH : 1. Artisans & Village Industries	57,678	149,84	134,40	72,292	171,50	150,78	5	80	37
	2. Other Small Scale Industries	1,48,590	3189,80	2711,29	2,51,601	5146,78	4227,19	76	38,87	51,80

URBAN

(Amount in Rupees Lakh)

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	75,348	67,34	61,90	35,985	225,90	209,10	12,10,868	3977,81	3347,99
1. Direct Finance	72,013	56,16	51,71	33,831	175,13	166,45	11,72,852	2865,23	2545,63
2. Indirect Finance	3,335	11,18	10,19	2,154	50,77	42,65	38,016	1112,59	802,36
II. INDUSTRY	33,241	47,77	41,37	40,336	3236,28	2650,94	7,47,407	32668,63	26905,95
1. Mining & Quarrying	34	1,43	1,32	271	30,03	25,62	3,389	362,26	286,65
2. Food Manufacturing and Processing	870	6,50	4,42	2,299	478,33	357,96	25,271	4128,84	3265,07
(a) Rice Mills, Flour and Dal Mills	56	3,74	2,15	660	69,21	58,32	7,399	1016,73	821,42
(b) Sugar	2	7	7	42	58,88	38,63	420	851,26	684,89
(c) Edible Oils and Vanaspati	19	22	15	263	42,17	36,87	3,017	626,23	488,91
(d) Tea Processing	2	1	-	17	6,96	3,50	282	160,56	120,53
(e) Processing of Fruits & Vegetables	3	6	6	44	7,47	6,71	456	44,45	39,98
(f) Others	788	2,40	1,99	1,273	293,64	213,93	13,697	1429,61	1109,34
3. Beverage and Tobacco	12	7	7	164	36,73	30,19	1,607	637,75	449,83
4. Textiles	296	1,68	1,43	9,345	1479,71	1166,34	48,467	7027,07	5804,27
(a) Cotton Textiles	32	24	20	4,364	882,27	713,96	15,480	3378,10	2780,64

	(b) Jute Textiles	2	1	1	36	15,19	10,56	488	187,74	153,16
	(c) Handloom Textiles & Khadi	15	11	11	249	12,94	10,45	4,045	273,79	228,50
	(d) Other Textiles	247	1,32	1,12	4,696	569,30	431,37	28,454	3187,44	2641,97
5.	Paper, Paper Products and Printing	74	99	96	1,407	89,66	78,51	13,535	1055,02	860,96
6.	Leather and Leather Products	46	55	49	408	19,68	15,86	4,226	300,67	260,45
7.	Rubber and Rubber Products	12	10	10	250	18,82	17,77	4,544	595,51	513,89
8.	Chemicals and Chemical Products	59	77	69	1,582	152,39	133,93	20,780	3011,96	2477,36
	(a) Heavy Industrial Chemicals	1	1	1	154	29,75	24,00	1,992	434,47	338,77
	(b) Fertilizers	3	15	15	23	4,51	3,48	567	552,33	405,62
	(c) Drugs and Pharmaceuticals	10	5	3	316	35,44	33,08	4,225	789,15	677,88
	(d) Non-Edible Oils	3	8	7	22	4,15	3,78	478	94,42	78,69
	(e) Other Chemicals & Chemical Products	42	49	43	1,067	78,53	69,60	13,518	1141,59	976,40
9.	Petroleum, Coal Products & Nuclear Fuels	9	6	6	60	9,41	8,87	2,041	217,31	174,12
10.	Manufacture of Cement & Cement Products	7	8	8	197	30,69	29,21	2,316	502,18	457,86
11.	Basic Metals & Metal Products	490	2,77	2,42	1,859	217,91	190,68	33,518	4631,09	3828,33
	(a) Iron and Steel	40	64	63	876	170,43	149,94	10,697	3183,62	2604,25
	(b) Non-Ferrous Metals	353	1,57	1,35	155	12,30	11,59	2,564	272,99	229,99
	(c) Other Metal Products	97	56	44	828	35,18	29,15	20,257	1174,48	994,10
12.	Engineering	201	1,73	1,64	2,202	206,53	183,01	31,200	4639,48	3800,00
	(a) Heavy Engineering	8	22	22	439	57,64	51,99	4,501	1321,95	1138,37
	(b) Light Engineering	64	57	49	731	52,16	46,74	13,625	1051,62	843,78
	(c) Electrical Machinery & Goods	67	41	46	603	72,15	61,05	8,148	1407,51	1067,58
	(d) Electronic Machinery & Goods	62	52	47	429	24,58	23,23	4,926	858,40	750,28
13.	Vehicles, Vehicle Parts & Transport Equipments	125	1,40	98	615	63,02	56,06	7,407	1047,80	891,59
14.	Other Industries	30,942	28,51	25,41	18,120	258,13	223,00	5,39,340	3696,28	3173,49
15.	Electricity, Gas & Water	6	4	3	93	22,42	21,01	3,336	344,35	233,87
	(a) Electricity Generation & Transmission	3	1	1	63	2,61	2,15	2,936	276,56	181,86
	(b) Non-Conventional Energy	-	-	-	8	16,94	16,07	105	35,21	32,81
	(c) Gas, Steam & Water Supply	3	3	2	22	2,87	2,80	295	32,57	19,20
16.	Construction	58	1,09	1,27	1,464	122,84	112,92	6,430	471,07	428,21
III.	TRANSPORT OPERATORS	10,897	40,17	34,21	16,252	213,96	174,98	1,86,126	1311,43	1105,42
IV.	PROFESSIONAL AND OTHER SERVICES	21,697	28,18	24,33	20,294	321,56	271,01	3,96,976	2079,30	1761,66
V.	PERSONAL LOANS	81,508	182,10	167,47	2,43,449	755,19	670,17	25,79,036	7926,75	6996,28
	1. Loans for Purchase of Consumer Durables	9,912	11,20	9,52	39,687	55,71	42,02	2,52,764	397,43	325,73
	2. Loans for Housing	12,444	98,64	92,93	19,239	197,97	174,54	3,17,951	2837,24	2547,41
	3. Rest of the Personal Loans	59,152	72,26	65,02	1,84,523	501,52	453,60	20,08,321	4692,08	4123,13
V I.	TRADE	86,970	91,97	78,70	63,921	1413,05	1170,29	12,34,516	8464,82	7060,41
	1. Wholesale Trade	936	5,82	4,91	13,171	848,19	706,00	85,038	4305,26	3504,81
	2. Retail Trade	86,034	86,15	73,79	50,750	564,86	464,29	11,49,478	4159,56	3555,60
VII.	FINANCE	26	85	76	1,148	181,93	154,68	4,696	815,63	660,10
VIII.	ALL OTHERS	29,756	32,37	29,31	1,09,434	376,82	326,85	10,94,495	4913,54	3958,21
	TOTAL BANK CREDIT	3,39,443	490,76	438,05	5,30,819	6724,69	5628,02	74,54,120	62157,91	51796,03
OF WHICH : 1. Artisans & Village Industries		24,364	17,04	15,50	4,818	14,77	12,68	1,59,157	353,95	313,72
2. Other Small Scale Industries		6,037	11,77	10,66	19,797	1139,39	895,92	4,26,101	9526,60	7896,86