

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1998 (Part 1 of 5)**

RURAL									
(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	26,83,996	4872,14	4077,83	62,57,795	10369,05	9257,10	1	38	1
1. Direct Finance	26,60,867	4453,44	3868,82	61,96,095	9540,44	8571,93	1	38	1
2. Indirect Finance	23,129	418,70	209,01	61,700	828,60	685,17	-	-	-
II. INDUSTRY	3,41,848	5341,70	3983,94	7,78,565	7297,50	6289,05	469	1335,74	921,32
1. Mining & Quarrying	1,352	81,71	58,36	2,488	432,29	404,02	1	5	5
2. Food Manufacturing & Processing	14,415	703,75	461,31	28,857	1016,86	873,69	23	84,69	62,84
(a) Rice Mills, Flour & Dal Mills	4,464	155,08	115,78	9,694	226,83	185,31	-	-	-
(b) Sugar	8 1	217,72	155,20	219	326,61	302,60	1	2,00	2,09
(c) Edible Oils & Vanaspati	1,688	106,18	77,04	4,234	115,50	109,49	-	-	-
(d) Tea Processing	7 6	136,43	39,71	181	110,70	100,05	6	25,46	15,73
(e) Processing of Fruits & Vegetables	12	13,09	10,54	660	22,11	16,17	1	5,00	50
(f) Others	7,994	75,24	63,05	13,869	215,10	160,07	5 1	52,23	44,52
3. Beverage & Tobacco	264	23,91	20,39	818	51,41	41,88	5 1	123,50	38,57
4. Textiles	5,973	567,80	450,62	11,899	890,50	741,38	3 7	200,84	175,66
(a) Cotton Textiles	1,655	325,71	234,79	2,581	392,33	318,35	9 3	138,33	130,76
(b) Jute Textiles	114	2,09	1,86	197	15,73	8,42	-	-	-
(c) Handloom Textiles & Khadi	794	16,47	14,09	1,712	18,43	17,25	-	-	-
(d) Other Textiles	3,410	223,53	199,87	7,409	464,00	397,37	4 3	62,50	44,90
5. Paper, Paper Products & Printing	1,192	123,79	103,19	2,941	223,77	207,90	1 5	38,85	38,16
6. Leather & Leather Products	458	34,49	34,69	1,415	59,65	51,14	1	80	28
7. Rubber & Rubber Products	467	108,06	93,72	642	113,20	102,24	1	21,74	11,95
8. Chemicals & Chemical Products	2,172	677,95	492,69	4,674	1035,45	816,94	0 9	216,89	168,87
(a) Heavy Industrial Chemicals	140	90,96	53,44	294	165,05	135,57	0 1	24,62	19,52
(b) Fertilisers	117	95,46	87,30	84	198,96	153,24	2	86	72
(c) Drugs & Pharmaceuticals	363	176,12	149,11	679	166,41	134,86	0 3	114,21	88,88
(d) Non-Edible Oils	9 8	3,88	3,73	216	16,67	17,10	-	-	-
(e) Other Chemicals & Chemical Products	1,463	311,53	199,10	3,401	488,36	376,18	8 4	77,21	59,75
9. Petroleum, Coal Products & Nuclear Fuels	343	870,18	426,65	411	72,33	62,22	2	9,50	7,11
10. Manufacture of Cement & Cement Products	674	108,21	82,04	1,599	167,93	150,83	3	6,32	5,90
11. Basic Metals & Metal Products	3,183	662,08	548,11	6,322	658,74	540,61	5 3	115,89	65,91
(a) Iron & Steel	560	297,99	238,82	1,226	416,05	355,78	8	28,14	17,57
(b) Non-Ferrous Metals	134	82,78	71,13	214	66,97	52,93	3 1	77,87	42,03
(c) Other Metal Products	2,489	281,31	238,16	4,882	175,73	131,89	4 1	9,88	6,30
12. Engineering	3,867	622,05	562,33	6,247	711,29	645,27	115	270,81	162,65
(a) Heavy Engineering	550	306,80	269,68	902	153,10	167,97	35	74,90	48,07
(b) Light Engineering	1,729	74,88	62,21	2,660	177,08	147,68	7 3	81,13	38,29
(c) Electrical Machinery & Goods	885	137,70	130,01	1,535	198,12	163,63	1 5	31,93	21,74
(d) Electronic Machinery & Goods	703	102,67	100,42	1,150	182,99	165,99	2 8	82,86	54,54
13. Vehicles, Vehicle Parts & Transport Equipments	1,912	123,46	83,81	3,547	253,05	203,83	4 5	151,36	112,13
14. Other Industries	3,04,685	582,33	526,28	7,03,886	1306,52	1211,26	9 2	71,98	60,98
15. Electricity, Gas & Water	29	21,20	9,63	1,060	240,59	177,21	-	-	-
(a) Electricity Generation & Transmission	258	18,95	7,58	757	226,79	165,01	-	-	-
(b) Non-Conventional Energy	16	65	43	135	9,03	8,37	-	-	-
(c) Gas, Steam & Water Supply	25	1,60	1,62	168	4,77	3,82	-	-	-
16. Construction	592	30,72	30,13	1,759	63,92	58,62	2	22,50	10,27
III. TRANSPORT OPERATORS	77,228	441,29	323,77	2,02,903	965,45	771,40	2	5,50	4,43
IV. PROFESSIONAL AND OTHER SERVICES	47,645	190,46	153,97	4,70,581	828,04	703,56	8 1	18,97	6,78
V. PERSONAL LOANS	7,51,653	1663,95	1451,42	11,16,300	2976,55	2678,71	7 5	1,52	79

1. Loans for Purchase of Consumer Durables	50,807	86,76	74,78	60,554	99,91	82,89	1	5	5
2. Loans for Housing	41,779	354,54	295,73	1,18,937	781,85	698,98	14	21	21
3. Rest of the Personal Loans	6,59,067	1222,64	1080,91	9,36,809	2094,80	1896,83	06	1,26	53
VI. TRADE	7,50,386	1494,89	1315,85	17,42,656	4510,11	4234,43	9	25,01	22,60
1. Wholesale Trade	53,100	369,85	343,15	74,044	2211,53	2167,73	7	18,16	17,21
2. Retail Trade	6,97,286	1125,04	972,70	16,68,612	2298,58	2066,70	2	6,84	5,39
VII. FINANCE	296	197,27	167,06	1,725	86,95	73,10	1	60	60
VIII. ALL OTHERS 1,03,083	645,80	547,99	8,40,580	1289,84	1150,05		8	17,26	16,54
TOTAL BANK CREDIT	47,56,135	14847,49	12021,82	114,11,105	28323,49	25157,39	583	1404,98	973,08
OF WHICH: 1. Artisans & Village Industries	1,65,158	179,10	163,20	3,73,477	368,25	343,06	-	-	-
2. Other Small Scale Industries	1,37,632	857,30	747,71	2,70,331	1618,88	1415,58	68	40,64	28,13

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	50,27,295	4656,94	4155,41	2,83,050	704,20	637,44	142,52,137	20602,70	18127,79
1. Direct Finance	49,40,312	4542,89	4057,96	2,75,834	557,90	502,76	140,73,109	19095,06	17001,47
2. Indirect Finance	86,983	114,04	97,45	7,216	146,29	134,68	1,79,028	1507,65	1126,31
II. INDUSTRY	10,42,596	677,23	596,88	22,039	776,88	670,09	21,85,517	15429,05	12461,27
1. Mining & Quarrying	754	9,42	7,86	165	7,57	6,75	4,760	531,05	477,04
2. Food Manufacturing & Processing	6,438	28,12	23,15	1,222	70,17	62,25	50,955	1903,58	1483,23
(a) Rice Mills, Flour & Dal Mills	1,276	11,67	9,59	385	11,84	9,96	15,819	405,42	320,63
(b) Sugar	35	27	21	8	3,11	3,26	344	549,71	463,36
(c) Edible Oils & Vanaspati	390	3,39	2,73	347	15,16	11,22	6,659	240,22	200,48
(d) Tea Processing	2	2	1	4	1,54	1,61	260	274,15	157,11
(e) Processing of Fruits & Vegetables	111	58	48	12	5,44	5,99	905	46,22	33,67
(f) Others	4,624	12,20	10,12	466	33,08	30,22	26,968	387,85	307,98
3. Beverage & Tobacco	55	49	37	124	4,91	4,29	1,276	204,22	105,50
4. Textiles	636	3,87	3,36	1,147	99,71	80,78	19,728	1762,72	1451,79
(a) Cotton Textiles	124	1,08	96	435	52,15	40,53	4,834	909,60	725,39
(b) Jute Textiles	6	8	8	12	2,95	2,42	329	20,85	12,78
(c) Handloom Textiles & Khadi	103	48	41	94	3,12	1,90	2,703	38,49	33,64
(d) Other Textiles	403	2,24	1,90	606	41,49	35,94	11,862	793,77	679,98
5. Paper, Paper Products & Printing	120	1,43	1,26	200	28,02	28,13	4,468	415,87	378,64
6. Leather & Leather Products	103	92	88	99	17,39	16,29	2,076	113,26	103,27
7. Rubber & Rubber Products	27	31	26	116	6,02	4,73	1,263	249,33	212,90
8. Chemicals & Chemical Products	272	1,98	1,75	478	109,91	89,20	7,686	2042,19	1569,46
(a) Heavy Industrial Chemicals	2	2	1	19	6,52	6,38	465	287,17	214,94
(b) Fertilisers	2	4	3	5	2,64	2,60	210	297,95	243,89
(c) Drugs & Pharmaceuticals	42	31	23	75	7,52	7,52	1,189	464,57	380,60
(d) Non-Edible Oils	76	45	43	13	31	30	385	21,31	21,56
(e) Other Chemicals & Chemical Products	159	1,16	1,05	366	92,92	72,39	5,437	971,17	708,47
9. Petroleum, Coal Products & Nuclear Fuels	28	24	21	18	24,35	23,33	802	976,60	519,52
10. Manufacture of Cement & Cement Products	130	1,96	1,61	132	45,30	36,50	2,538	329,72	276,89
11. Basic Metals & Metal Products	307	2,34	2,10	377	75,27	62,85	10,224	1514,33	1219,57
(a) Iron & Steel	6	3	3	113	50,95	41,96	1,913	793,15	654,16
(b) Non-Ferrous Metals	-	-	-	14	5,68	5,27	375	233,30	171,36
(c) Other Metal Products	301	2,31	2,08	250	18,64	15,62	7,936	487,88	394,05
12. Engineering	694	9,39	8,07	428	99,89	97,90	11,351	1713,44	1476,20
(a) Heavy Engineering	409	7,33	6,29	80	23,94	24,39	1,976	566,07	516,40
(b) Light Engineering	141	1,08	87	133	35,48	33,97	4,700	369,65	283,02
(c) Electrical Machinery & Goods	81	49	49	106	7,09	4,35	2,622	375,32	320,21
(d) Electronic Machinery & Goods	63	49	42	109	33,39	35,20	2,053	402,40	356,56
13. Vehicles, Vehicle Parts & Transport Equipments	813	10,88	8,14	229	20,53	17,71	6,555	559,29	425,63
14. Other Industries	10,32,065	603,33	535,61	16,818	96,14	71,38	20,57,483	2660,31	2405,50
15. Electricity, Gas & Water	62	25	20	13	26,24	26,84	1,398	288,29	213,87
(a) Electricity Generation & Transmission	21	12	8	11	26,19	26,80	1,038	272,05	199,47
(b) Non-Conventional Energy	2	1	1	-	-	-	153	9,68	8,80
(c) Gas, Steam & Water Supply	21	13	11	2	5	4	207	6,56	5,60
16. Construction	128	2,27	2,07	473	45,45	41,16	2,954	164,86	142,25

III. TRANSPORT OPERATORS	2,63,886	473,48	381,58	14,333	160,28	118,24	5,58,352	2046,00	1599,42
IV. PROFESSIONAL AND OTHER SERVICES	3,80,840	256,43	228,50	25,688	87,16	68,28	9,24,772	1381,05	1161,08
V. PERSONAL LOANS	7,82,257	938,65	826,01	1,35,840	350,34	318,99	27,86,125	5931,01	5275,92
1. Loans for Purchase of Consumer Durables	62,945	88,84	73,99	7,788	12,71	10,71	1,82,095	288,27	242,42
2. Loans for Housing	24,015	100,97	95,19	11,969	109,24	95,21	1,96,714	1346,82	1185,32
3. Rest of the Personal Loans	6,95,297	748,84	656,83	1,16,083	228,39	213,07	24,07,316	4295,92	3848,17
VI. TRADE	19,31,589	1339,69	1208,83	68,827	316,74	275,63	44,93,467	7686,43	7057,34
1. Wholesale Trade	31,464	42,72	37,28	1,837	114,28	105,49	1,60,452	2756,54	2670,87
2. Retail Trade	19,00,125	1296,97	1171,55	66,990	202,46	170,14	43,33,015	4929,89	4386,47
VII. FINANCE	52	61	52	97	19,86	15,78	2,171	305,29	257,06
VIII. ALL OTHERS	5,30,043	383,54	358,61	84,827	133,01	119,05	15,58,541	2469,46	2192,25
TOTAL BANK CREDIT	99,58,558	8726,57	7756,35	6,34,701	2548,47	2223,50	267,61,082	55851,00	48132,14
OF WHICH:									
1. Artisans & Village Industries	8,74,249	500,79	440,41	8,682	12,35	10,33	14,21,566	1060,49	957,00
2. Other Small Scale Industries	1,47,113	118,29	108,44	9,034	165,01	134,22	5,64,178	2800,12	2434,08