

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1998 (Part 2 of 5)**

SEMI-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	24,40,725	5235,16	4424,11	26,66,438	4849,30	4381,67	2	1,49	78
1. Direct Finance	24,14,747	4695,22	4065,07	26,35,915	4376,19	4008,27	2	1,49	78
2. Indirect Finance	25,978	539,94	359,05	30,523	473,11	373,40	-	-	-
II. INDUSTRY	4,01,747	7072,07	5988,41	4,84,727	9062,92	7666,93	195	545,77	466,95
1. Mining & Quarrying	2,029	168,11	136,70	2,120	294,57	240,32	1	2,54	1,73
2. Food Manufacturing & Processing	19,899	1184,48	925,66	20,246	1866,67	1445,59	3 0	115,68	88,85
(a) Rice Mills, Flour & Dal Mills	6,043	385,19	306,85	6,467	493,30	380,18	2	1,66	1,74
(b) Sugar	226	236,37	171,57	308	688,91	579,69	-	-	-
(c) Edible Oils & Vanaspati	2,621	273,45	223,24	2,511	178,48	129,87	-	-	-
(d) Tea Processing	152	31,61	24,87	332	87,17	64,18	0 2	87,40	64,94
(e) Processing of Fruits & Vegetables	257	12,41	11,07	270	22,93	17,28	4	3,62	3,20
(f) Others	10,600	245,44	188,06	10,358	395,87	274,40	4	23,00	18,96
3. Beverage & Tobacco	671	35,29	28,21	1,033	82,13	68,51	6	17,38	17,23
4. Textiles	10,980	984,65	863,55	15,030	1688,69	1391,82	0 1	11,24	10,05
(a) Cotton Textiles	4,166	535,99	459,33	4,031	744,46	636,75	1	1,10	1,10
(b) Jute Textiles	150	11,89	7,53	240	17,51	10,77	-	-	-
(c) Handloom Textiles & Khadi	693	19,16	15,85	2,002	65,12	60,79	-	-	-
(d) Other Textiles	5,971	417,60	380,84	8,757	861,60	683,51	9	10,14	8,94
5. Paper, Paper Products & Printing	3,845	303,07	258,74	5,314	332,41	302,38	2	9,00	9,35
6. Leather & Leather Products	1,214	70,29	63,12	1,502	52,75	52,74	-	-	-
7. Rubber & Rubber Products	1,374	146,90	120,39	1,475	96,50	83,28	4 1	13,30	12,91
8. Chemicals & Chemical Products	6,065	976,54	870,75	7,828	1336,42	1142,93	4 9	61,20	51,66
(a) Heavy Industrial Chemicals	667	124,88	94,70	582	228,18	195,36	9	15,33	15,54
(b) Fertilisers	144	79,96	71,86	121	193,71	143,03	-	-	-
(c) Drugs & Pharmaceuticals	749	120,57	102,58	1,194	223,98	207,36	4	3,71	4,18
(d) Non-Edible Oils	230	62,09	52,49	240	24,01	22,67	-	-	-
(e) Other Chemicals & Chemical Products	4,275	589,04	549,12	5,691	666,55	574,51	3 6	42,16	31,94
9. Petroleum, Coal Products & Nuclear Fuels	552	50,81	46,80	548	103,02	97,36	-	-	-
10. Manufacture of Cement & Cement Products	1,301	109,18	84,60	1,457	128,79	135,72	1	50	5
11. Basic Metals & Metal Products	6,831	969,78	817,25	9,286	900,37	814,29	2	70	-
(a) Iron & Steel	1,711	555,78	483,35	2,376	576,72	524,42	-	-	-
(b) Non-Ferrous Metals	371	163,98	113,72	383	85,09	69,13	-	-	-
(c) Other Metal Products	4,749	250,01	220,18	6,527	238,56	220,74	2	70	-
12. Engineering	7,162	741,58	620,67	8,841	679,39	560,76	3 8	62,81	50,31
(a) Heavy Engineering	936	162,91	137,51	1,057	153,15	100,23	2	2,51	2,61
(b) Light Engineering	3,014	188,41	165,88	3,819	165,05	140,29	20	24,31	17,58
(c) Electrical Machinery & Goods	1,667	225,22	178,77	2,255	224,24	183,90	2	8,26	6,95
(d) Electronic Machinery & Goods	1,545	165,04	138,51	1,710	136,94	136,33	1 4	27,73	23,17
13. Vehicles, Vehicle Parts & Transport Equipments	3,284	159,96	123,60	3,391	168,05	140,97	2 3	107,72	100,23
14. Other Industries	3,33,119	1033,26	917,33	4,02,569	1160,93	1045,83	0 1	54,25	51,92
15. Electricity, Gas & Water	1,791	61,72	49,36	709	65,06	49,99	7	86,45	69,69
(a) Electricity Generation & Transmission	1,406	53,18	42,99	491	53,10	40,67	7	86,45	69,69
(b) Non-Conventional Energy	28	79	55	57	0 9	80	-	-	-
(c) Gas, Steam & Water Supply	357	7,75	5,82	161	11,06	8,52	-	-	-
16. Construction	1,630	76,45	61,69	3,378	107,15	94,44	2	3,00	2,98
III. TRANSPORT OPERATORS	1,08,039	704,80	527,08	1,28,516	794,93	631,60	-	-	-

IV. PROFESSIONAL AND OTHER SERVICES	80,615	468,18	390,33	3,64,052	1015,72	859,80	5	40,03	24,85
V. PERSONALLOANS	12,67,405	3581,89	3143,97	10,91,591	3606,02	3213,16	6,780	30,97	9,05
1. Loans for Purchase of Consumer Durables	1,11,385	203,35	175,98	78,386	143,70	122,07	-	-	-
2. Loans for Housing	1,10,905	1056,07	916,71	1,28,035	1024,77	904,56	8	23	19
3. Rest of the Personal Loans	10,45,115	2322,47	2051,28	8,85,170	2437,55	2186,53	6,772	30,74	8,86
VI. TRADE	8,06,836	2962,26	2559,58	10,50,420	3190,91	2729,10	8	9,56	10,30
1. Wholesale Trade	67,166	889,77	759,87	42,100	761,97	607,28	7	4,20	4,99
2. Retail Trade	7,39,670	2072,49	1799,71	10,08,320	2428,94	2121,82	1	5,36	5,31
VII. FINANCE	655	96,07	73,37	1,849	251,95	197,06	3	5,93	4,48
VIII. ALL OTHERS	2,47,457	1021,63	837,60	7,35,379	1544,57	1412,48	1	-	-
TOTALBANKCREDIT	53,53,479	21142,07	17944,45	65,22,972	24316,31	21091,79	6,994	633,74	516,42
OF WHICH: 1. Artisans & Village Industries	1,46,285	250,73	225,40	1,58,277	224,57	207,35	-	-	-
2. Other Small Scale Industries	1,94,487	2173,05	1856,80	2,21,241	3019,13	2547,35	2	28,37	25,98

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	8,73,349	750,92	694,18	2,81,171	688,90	628,45	62,61,685	11525,78	10129,19
1. Direct Finance	8,56,096	726,59	673,65	2,73,357	612,83	565,36	61,80,117	10412,32	9313,12
2. Indirect Finance	17,253	24,33	20,54	7,814	76,07	63,10	81,568	1113,46	816,08
II. INDUSTRY	1,63,819	157,70	141,16	46,566	1831,47	1475,87	10,97,054	18669,92	15739,33
1. Mining & Quarrying	200	3,79	3,01	356	56,86	43,48	4,706	525,87	425,25
2. Food Manufacturing & Processing	2,296	13,80	11,50	3,289	329,82	251,50	45,760	3510,44	2723,10
(a) Rice Mills, Flour & Dal Mills	254	6,25	5,02	1,133	85,17	64,03	13,899	971,57	757,82
(b) Sugar 226	1	12	1	28	19,94	12,71	573	945,34	764,08
(c) Edible Oils & Vanaspati	136	1,88	1,61	605	53,74	40,31	5,873	507,55	395,04
(d) Tea Processing	-	-	-	38	11,33	12,00	542	217,51	166,00
(e) Processing of Fruits & Vegetables	50	61	60	32	3,58	3,33	613	43,15	35,48
(f) Others	1,845	4,94	4,16	1,453	156,07	119,10	24,260	825,31	604,68
3. Beverage & Tobacco	42	49	31	331	27,50	25,02	2,083	162,78	139,28
4. Textiles	627	5,59	4,47	4,328	539,55	431,76	30,975	3229,72	2701,65
(a) Cotton Textiles	94	2,00	1,43	1,787	338,77	274,07	10,079	1622,32	1372,69
(b) Jute Textiles	1	1	-	17	11,05	9,76	408	40,46	28,06
(c) Handloom Textiles & Khadi	77	50	47	154	17,03	13,49	2,926	101,82	90,59
(d) Other Textiles	455	3,09	2,57	2,370	172,70	134,45	17,562	1465,13	1210,31
5. Paper, Paper Products & Printing	170	2,06	1,82	1,275	112,13	99,48	10,606	758,68	671,77
6. Leather & Leather Products	58	36	37	214	8,97	8,76	2,988	132,37	124,99
7. Rubber & Rubber Products	40	53	40	472	55,34	25,78	3,375	312,57	242,75
8. Chemicals & Chemical Products	129	2,12	1,85	1,521	145,27	114,23	15,592	2521,55	2181,43
(a) Heavy Industrial Chemicals	1	1	1	60	10,59	10,61	1,319	378,99	316,22
(b) Fertilisers	1	1	1	16	1,93	1,76	282	275,60	216,65
(c) Drugs & Pharmaceuticals	35	57	50	264	26,85	23,22	2,246	375,67	337,84
(d) Non-Edible Oils	6	6	3	55	6,14	4,96	531	92,29	80,15
(e) Other Chemicals & Chemical Products	86	1,48	1,30	1,126	99,76	73,69	11,214	1398,99	1230,56
9. Petroleum, Coal Products & Nuclear Fuels	6	4	4	64	11,29	11,53	1,170	165,16	155,72
10. Manufacture of Cement & Cement Products	43	72	51	330	27,76	27,31	3,132	266,95	248,19
11. Basic Metals & Metal Products	162	1,36	1,16	1,068	101,94	89,98	17,349	1974,15	1722,67
(a) Iron & Steel	8	13	14	306	68,12	57,45	4,401	1200,75	1065,36
(b) Non-Ferrous Metals	-	-	-	18	57	70	772	249,65	183,55
(c) Other Metal Products	154	1,23	1,02	744	33,24	31,83	12,176	523,75	473,77
12. Engineering	335	3,44	2,86	1,372	101,80	83,87	17,748	1589,03	1318,45
(a) Heavy Engineering	86	1,37	1,12	234	14,18	13,36	2,315	334,13	254,83
(b) Light Engineering	96	93	73	413	47,01	37,01	7,362	425,71	361,49
(c) Electrical Machinery & Goods	70	47	42	360	28,13	23,32	4,354	486,32	393,35
(d) Electronic Machinery & Goods	83	68	59	365	12,48	10,18	3,717	342,87	308,78
13. Vehicles, Vehicle Parts & Transport Equipments	340	4,26	3,33	671	27,18	17,81	7,709	467,18	385,94
14. Other Industries	1,59,078	113,37	103,93	29,431	205,52	173,56	9,24,207	2567,33	2292,58
15. Electricity, Gas & Water	5	8	5	34	2,15	2,20	2,546	215,47	171,29
(a) Electricity Generation & Transmission	3	6	4	17	1,52	1,57	1,924	194,31	154,95

	(b) Non-Conventional Energy	-	-	-	3	22	22	88	1,91	1,57
	(c) Gas, Steam & Water Supply	2	2	1	14	42	41	534	19,25	14,77
	16. Construction	288	5,68	5,55	1,810	78,38	69,60	7,108	270,67	234,26
III.	TRANSPORT OPERATORS	46,681	154,03	119,03	32,679	411,56	316,74	3,15,915	2065,32	1594,45
IV.	PROFESSIONAL AND OTHER SERVICES	94,489	89,59	79,81	48,274	260,95	217,48	5,87,435	1874,47	1572,27
V.	PERSONAL LOANS	2,58,368	416,02	372,01	3,81,501	1066,19	981,36	30,05,645	8701,09	7719,56
	1. Loans for Purchase of Consumer Durables	33,571	43,70	36,40	23,673	44,58	36,77	2,47,015	435,32	371,21
	2. Loans for Housing	20,129	121,91	112,42	32,047	297,08	263,20	2,91,124	2500,06	2197,09
	3. Rest of the Personal Loans	2,04,668	250,41	223,19	3,25,781	724,54	681,39	24,67,506	5765,71	5151,25
VI.	TRADE	4,37,462	403,77	365,66	1,16,005	1214,78	939,14	24,10,731	7781,27	6603,77
	1. Wholesale Trade	4,748	22,91	20,43	9,297	465,19	329,13	1,23,318	2144,04	1721,69
	2. Retail Trade	4,32,714	380,86	345,23	1,06,708	749,58	610,01	22,87,413	5637,23	4882,07
VII.	FINANCE	46	1,35	1,26	596	72,97	61,02	3,149	428,26	337,19
VIII.	ALL OTHERS	1,32,061	116,73	110,28	2,86,337	517,36	454,18	14,01,235	3200,30	2814,53
TOTAL BANK CREDIT		20,06,275	2090,11	1883,39	11,93,129	6064,18	5074,24	150,82,849	54246,41	46510,29
OF WHICH: 1. Artisans & Village Industries		1,26,253	83,31	75,29	9,560	22,15	19,25	4,40,375	580,75	527,29
2. Other Small Scale Industries		31,158	41,55	37,61	23,308	708,41	567,29	4,70,216	5970,51	5035,04