

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1998 (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		3,82,517	1683,56	1391,95	5,78,300	2342,73	2054,14	20	19,21	18,11
1. Direct Finance		3,72,716	1244,24	1080,43	5,57,082	1720,02	1568,10	16	18,85	17,77
2. Indirect Finance		9,801	439,33	311,52	21,218	622,71	486,05	4	36	33
II. INDUSTRY		2,26,616	11288,73	9530,66	3,91,329	19309,90	15785,97	811	1681,40	1384,87
1. Mining & Quarrying		1,332	160,16	126,29	1,886	223,84	168,77	-	-	-
2. Food Manufacturing & Processing		8,265	1648,52	1286,99	15,069	2263,51	1832,98	35	100,31	83,00
(a) Rice Mills, Flour & Dal Mills		2,875	312,55	247,94	3,867	692,75	570,62	3	6,16	5,98
(b) Sugar		94	554,07	431,20	322	459,16	398,62	1	5,00	4,00
(c) Edible Oils & Vanaspati		1,076	324,31	232,00	1,629	354,99	282,39	1	99	99
(d) Tea Processing		16	60,04	36,61	224	78,51	65,72	61	19,19	7,13
(e) Processing of Fruits & Vegetables		140	18,09	16,26	285	20,21	15,54	1	1,62	10
(f) Others		4,019	379,46	322,99	8,742	657,90	500,09	31	67,34	64,79
3. Beverage & Tobacco		337	66,84	61,28	1,022	475,60	434,96	15	17,11	15,92
4. Textiles		12,044	1727,52	1499,66	25,669	4117,58	3176,66	154	235,92	206,07
(a) Cotton Textiles		3,287	586,49	522,45	8,103	2241,56	1614,70	62	128,89	111,35
(b) Jute Textiles		210	131,50	86,97	206	59,89	42,72	1	4	4
(c) Handloom Textiles & Khadi		1,410	71,18	60,17	2,291	162,06	132,13	-	-	-
(d) Other Textiles		7,137	938,35	830,07	15,069	1654,08	1387,12	91	106,98	94,68
5. Paper, Paper Products & Printing		3,459	300,04	280,31	8,075	736,54	667,96	19	30,68	28,38
6. Leather & Leather Products		1,262	124,57	111,43	2,403	154,41	126,87	8	4,53	1,45
7. Rubber & Rubber Products		1,551	155,30	118,77	2,542	413,78	372,94	20	49,29	32,21
8. Chemicals & Chemical Products		6,109	1045,77	903,32	11,248	1787,52	1483,19	96	206,42	161,95
(a) Heavy Industrial Chemicals		516	107,69	87,67	841	307,05	227,59	15	15,87	13,87
(b) Fertilisers		225	224,67	169,74	264	281,06	214,94	2	80	78
(c) Drugs & Pharmaceuticals		1,190	238,05	211,67	2,037	371,29	319,20	36	99,83	67,16
(d) Non-Edible Oils		16	35,47	32,05	247	40,43	33,42	-	-	-
(e) Other Chemicals & Chemical Products		4,017	439,89	402,19	7,859	787,70	688,04	43	89,91	80,15
9. Petroleum, Coal Products & Nuclear Fuels		677	94,93	74,80	944	280,22	247,19	2	5,00	5,03
10. Manufacture of Cement & Cement Products		861	179,05	136,93	1,270	277,99	258,77	8	19,44	12,57
11. Basic Metals & Metal Products		12,452	1749,65	1534,08	18,710	2978,13	2559,97	90	118,96	85,98
(a) Iron & Steel		3,513	1086,24	973,28	5,262	2094,87	1840,16	31	81,61	51,69
(b) Non-Ferrous Metals		786	122,06	96,21	865	182,58	145,38	8	4,25	3,17
(c) Other Metal Products		8,153	541,36	464,60	12,583	700,68	574,44	51	33,10	31,12
12. Engineering		10,286	1911,21	1626,35	17,045	2535,61	1913,33	195	453,19	373,86
(a) Heavy Engineering		2,467	631,48	525,01	2,036	888,41	680,63	32	71,25	54,09
(b) Light Engineering		4,231	416,05	366,49	7,617	451,85	343,23	79	233,51	192,63
(c) Electrical Machinery & Goods		2,154	487,36	412,64	4,391	798,12	560,90	53	80,84	64,24
(d) Electronic Machinery & Goods		1,434	376,32	322,23	3,001	397,23	328,57	31	67,60	62,90
13. Vehicles, Vehicle Parts & Transport Equipments		2,056	496,52	437,20	4,647	557,34	442,88	67	155,17	118,55
14. Other Industries		1,62,403	1392,84	1140,93	2,75,967	2037,19	1717,81	65	244,14	228,73
15. Electricity, Gas & Water		2,180	144,00	112,12	845	197,26	130,38	12	25,15	17,94
(a) Electricity Generation & Transmission		2,105	121,38	95,91	559	177,08	114,80	11	24,15	17,33
(b) Non-Conventional Energy		18	10,75	9,90	54	4,07	2,71	-	-	-
(c) Gas, Steam & Water Supply		57	11,88	6,31	232	16,10	12,87	1	1,00	61
16. Construction		1,342	91,82	80,20	3,987	273,39	251,28	7	16,08	13,24
III. TRANSPORT OPERATORS		52,858	405,85	311,71	1,04,617	809,54	681,45	1	2,54	53
IV. PROFESSIONAL AND OTHER SERVICES		54,277	446,64	366,10	2,46,453	1512,55	1295,69	42	5,61	2,75
V. PERSONAL LOANS		9,17,328	3421,54	3029,53	12,72,654	4777,54	4257,21	30,399	182,24	80,94

1. Loans for Purchase of Consumer Durables	1,06,202	210,23	186,81	1,08,853	217,74	182,29	8	3	3
2. Loans for Housing	1,12,680	1372,45	1212,85	1,70,031	1560,79	1401,97	410	5,01	4,99
3. Rest of the Personal Loans	6,98,446	1838,87	1629,88	9,93,770	2999,01	2672,95	29,981	177,20	75,91
VI. TRADE	2,79,632	3094,20	2664,40	6,71,075	4744,08	4021,80	135	63,01	49,46
1. Wholesale Trade	22,764	1802,03	1597,16	47,742	1942,54	1601,05	5	57,39	44,40
2. Retail Trade	2,56,868	1292,17	1067,24	6,23,333	2801,54	2420,75	77	5,62	5,05
VII. FINANCE	653	129,73	90,95	2,698	551,59	461,28	18	49,02	32,92
VIII. ALL OTHERS 2,01,888	1544,30	1303,98	6,59,935	2727,05	2475,98	146,14	85	82,11	63,42
TOTAL BANK CREDIT	21,15,769	22014,55	18689,27	39,27,061	36774,98	31033,53	31,521	2085,15	1632,99
OF WHICH: 1. Artisans & Village Industries	51,236	133,26	124,25	63,852	160,71	146,14	2	6	5
2. Other Small Scale Industries	1,28,359	3471,93	2960,63	2,14,963	4979,17	4208,38	68	77,87	83,58

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	74,999	83,93	73,98	31,093	324,30	300,65	10,66,929	4453,73	3838,82
1. Direct Finance	71,849	68,53	62,58	29,126	222,18	210,19	10,30,789	3273,81	2939,07
2. Indirect Finance	3,150	15,39	11,40	1,967	102,12	90,45	36,140	1179,91	899,75
II. INDUSTRY	29,766	55,59	49,23	38,908	4310,44	3520,59	6,87,430	36646,06	30271,32
1. Mining & Quarrying	37	1,75	1,58	210	54,40	52,09	3,465	440,15	348,72
2. Food Manufacturing & Processing	437	6,73	5,75	2,313	514,05	388,32	26,137	4533,12	3597,04
(a) Rice Mills, Flour & Dal Mills	64	4,14	3,51	646	86,98	64,85	7,455	1102,58	892,91
(b) Sugar	1	-	-	38	43,29	22,10	456	1061,52	855,93
(c) Edible Oils & Vanaspati	27	45	35	297	43,91	30,68	3,030	724,66	546,41
(d) Tea Processing	2	1	1	17	15,38	9,87	320	173,13	119,33
(e) Processing of Fruits & Vegetables	1	1	1	45	5,79	3,96	472	45,72	35,87
(f) Others	342	2,12	1,87	1,270	318,70	256,86	14,404	1425,51	1146,60
3. Beverage & Tobacco	9	9	9	147	60,56	57,24	1,530	620,20	569,48
4. Textiles	294	1,66	1,39	9,253	1843,87	1473,27	47,414	7926,55	6357,05
(a) Cotton Textiles	31	23	19	4,254	1105,08	910,37	15,737	4062,25	3159,06
(b) Jute Textiles	3	1	1	20	97	75	440	192,41	130,48
(c) Handloom Textiles & Khadi	8	8	7	294	10,82	8,89	4,003	244,13	201,27
(d) Other Textiles	252	1,35	1,12	4,685	727,01	553,26	27,234	3427,77	2866,24
5. Paper, Paper Products & Printing	89	1,09	1,01	1,469	125,80	109,81	13,111	1194,16	1087,48
6. Leather & Leather Products	38	44	46	404	43,98	25,32	4,115	327,92	265,52
7. Rubber & Rubber Products	16	22	21	281	50,66	34,84	4,410	669,25	558,97
8. Chemicals & Chemical Products	72	1,44	1,24	1,624	267,09	201,58	19,149	3308,24	2751,28
(a) Heavy Industrial Chemicals	-	-	-	160	73,19	72,35	1,532	503,80	401,48
(b) Fertilisers	3	42	42	28	33,43	8,00	522	540,38	393,87
(c) Drugs & Pharmaceuticals	18	24	25	297	35,72	28,06	3,578	745,14	626,33
(d) Non-Edible Oils	4	8	6	19	2,18	1,71	431	78,16	67,23
(e) Other Chemicals & Chemical Products	47	69	51	1,120	122,56	91,47	13,086	1440,76	1262,36
9. Petroleum, Coal Products & Nuclear Fuels	5	6	6	104	17,73	13,19	1,732	397,94	340,27
10. Manufacture of Cement & Cement Products	11	17	15	228	50,98	50,32	2,378	527,63	458,74
11. Basic Metals & Metal Products	493	4,44	3,82	1,844	268,22	245,78	33,589	5119,40	4429,63
(a) Iron & Steel	4	1,72	1,71	800	203,95	184,11	9,610	3468,39	3050,95
(b) Non-Ferrous Metals	6	13	9	90	6,52	6,71	1,755	315,53	251,55
(c) Other Metal Products	483	2,59	2,02	954	57,75	54,95	22,224	1335,48	1127,13
12. Engineering	178	2,15	1,99	2,519	337,34	278,78	30,223	5239,49	4194,31
(a) Heavy Engineering	17	49	49	461	92,70	73,34	5,013	1684,33	1333,55
(b) Light Engineering	46	67	60	900	90,55	77,47	12,873	1192,62	980,42
(c) Electrical Machinery & Goods	55	47	45	708	107,15	87,12	7,361	1473,93	1125,35
(d) Electronic Machinery & Goods	60	51	45	450	46,94	40,85	4,976	888,61	754,99
13. Vehicles, Vehicle Parts & Transport Equipments	83	1,23	88	610	99,90	88,97	7,463	1310,15	1088,48
14. Other Industries	27,865	31,54	28,32	16,077	347,88	288,45	4,82,377	4053,60	3404,23
15. Electricity, Gas & Water	11	10	8	106	27,35	22,68	3,154	393,86	283,20
(a) Electricity Generation & Transmission	6	3	3	53	8,14	7,70	2,734	330,78	235,76
(b) Non-Conventional Energy	1	2	1	12	14,08	10,05	85	28,92	22,67
(c) Gas, Steam & Water Supply	4	6	4	41	5,12	4,93	335	34,15	24,77
16. Construction	128	2,48	2,19	1,719	200,63	189,97	7,183	584,40	536,89

III. TRANSPORT OPERATORS	12,074	51,43	41,26	14,517	236,69	185,81	1,84,077	1506,06	1220,76
IV. PROFESSIONAL AND OTHER SERVICES	18,798	35,88	30,40	19,724	1393,66	1318,85	3,39,294	3394,35	3013,79
V. PERSONAL LOANS	89,426	259,70	234,11	2,35,095	926,76	821,20	25,44,902	9567,79	8422,99
1. Loans for Purchase of Consumer Durables	11,557	16,53	14,19	32,298	56,66	45,94	2,58,918	501,19	429,26
2. Loans for Housing	19,862	144,97	132,24	19,958	260,38	226,23	3,22,941	3343,60	2978,28
3. Rest of the Personal Loans	58,007	98,20	87,68	1,82,839	609,72	549,03	19,63,043	5723,00	5015,45
VI. TRADE	74,013	96,49	84,20	64,230	1516,98	1213,62	10,89,085	9514,76	8033,47
1. Wholesale Trade	1,469	10,50	8,50	12,490	692,71	531,65	84,523	4505,17	3782,77
2. Retail Trade	72,544	85,99	75,70	51,740	824,27	681,97	10,04,562	5009,59	4250,71
VII. FINANCE	133	2,12	1,96	1,227	177,74	144,86	4,729	910,19	731,97
VIII. ALL OTHERS	25,942	37,63	34,62	98,209	452,67	392,87	9,86,059	4843,76	4270,88
TOTAL BANK CREDIT	3,25,151	622,78	549,76	5,03,003	9339,25	7898,44	69,02,505	70836,71	59803,99
OF WHICH: 1. Artisans & Village Industries	22,207	20,61	18,23	4,618	18,35	18,17	1,41,915	333,00	306,82
2. Other Small Scale Industries	5,822	15,57	13,84	18,004	1313,35	1029,53	3,67,216	9857,89	8295,96