

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1998 (Part 4 of 5)**

METROPOLITAN			(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	29,638	685,10	595,46	95,618	2656,50	2226,15	515	85,04	69,09
1. Direct Finance	25,744	313,08	255,39	84,626	935,84	812,55	429	34,99	26,79
2. Indirect Finance	3,894	372,02	340,06	10,992	1720,66	1413,59	68	50,06	42,30
II. INDUSTRY	1,02,352	40811,39	31997,07	2,57,088	55581,00	43750,46	13,431	20896,06	16059,72
1. Mining & Quarrying	983	978,76	864,24	1,387	850,27	627,27	23	151,12	136,78
2. Food Manufacturing & Processing	2,669	1950,85	1475,70	5,853	2644,21	2045,31	445	805,06	577,94
(a) Rice Mills, Flour & Dal Mills	47	265,53	223,00	859	272,44	212,09	26	5,22	3,21
(b) Sugar	11	446,02	384,90	161	433,40	327,26	41	24,60	14,98
(c) Edible Oils & Vanaspati	348	560,63	385,73	548	532,25	427,24	61	79,46	66,24
(d) Tea Processing	110	281,50	163,97	337	392,30	306,29	06	272,92	168,32
(e) Processing of Fruits & Vegetables	36	45,25	28,26	314	146,77	122,66	31	10,91	9,69
(f) Others	1,563	351,93	289,84	3,634	867,06	649,78	271	411,96	315,51
3. Beverage & Tobacco	186	302,36	175,32	684	483,73	370,11	177	489,98	446,29
4. Textiles	8,522	5752,95	4257,99	27,934	9583,86	7278,37	1,053	1843,92	1264,22
(a) Cotton Textiles	1,582	2484,89	1890,49	4,115	3106,49	2371,46	402	682,97	475,85
(b) Jute Textiles	90	55,90	46,83	292	224,48	149,53	3	17,11	17,25
(c) Handloom Textiles & Khadi	164	11,82	11,30	389	69,48	62,25	44	1,61	1,18
(d) Other Textiles	6,686	3200,33	2309,37	23,138	6183,40	4695,13	574	1142,25	769,94
5. Paper, Paper Products & Printing	3,114	781,48	676,09	9,801	1457,77	1200,22	335	420,09	353,27
6. Leather & Leather Products	1,347	806,85	609,75	3,947	1234,28	944,83	185	177,17	91,34
7. Rubber & Rubber Products	809	497,71	433,26	2,245	694,84	558,00	143	325,92	225,79
8. Chemicals & Chemical Products	6,948	6174,23	4745,65	18,899	8370,61	6404,27	1,789	3911,33	2896,85
(a) Heavy Industrial Chemicals	760	1163,16	960,06	2,138	1510,37	1166,85	505	669,00	536,58
(b) Fertilisers	253	1636,18	1076,88	374	832,35	671,33	53	326,18	224,75
(c) Drugs & Pharmaceuticals	1,673	1368,25	1153,20	3,968	2620,86	1930,35	603	1506,06	1173,77
(d) Non-Edible Oils	38	44,45	31,84	199	189,49	171,33	32	3,84	2,49
(e) Other Chemicals & Chemical Products	4,224	1962,19	1523,67	12,220	3217,55	2464,42	605	1406,26	959,27
9. Petroleum, Coal Products & Nuclear Fuels	550	4236,11	3445,60	960	1479,81	1091,10	196	529,44	294,09
10. Manufacture of Cement & Cement Products	415	701,56	573,43	829	582,09	505,44	191	587,23	526,62
11. Basic Metals & Metal Products	6,347	4998,62	4145,14	16,234	7872,56	6523,99	1,071	1240,95	922,91
(a) Iron & Steel	2,390	3958,52	3343,78	5,543	5789,75	4885,53	385	753,51	599,70
(b) Non-Ferrous Metals	432	299,44	208,11	1,122	509,32	388,55	162	158,10	92,69
(c) Other Metal Products	3,525	740,66	593,24	9,569	1573,49	1249,92	524	329,35	230,52
12. Engineering	11,072	6241,96	4855,13	25,375	8459,79	6560,57	1,853	4860,05	3836,57
(a) Heavy Engineering	1,653	1722,78	1357,05	3,386	2634,27	1884,89	397	1224,82	900,87
(b) Light Engineering	4,378	1730,32	1335,76	10,297	2019,76	1635,90	526	1221,41	961,00
(c) Electrical Machinery & Goods	2,936	1400,65	987,81	6,692	2142,81	1612,74	386	905,77	788,52
(d) Electronic Machinery & Goods	2,105	1388,22	1174,51	5,000	1662,94	1427,03	544	1508,06	1186,18
13. Vehicles, Vehicle Parts & Transport Equipments	2,962	1987,13	1417,28	6,148	1951,50	1325,80	413	1412,80	1116,11
14. Other Industries	54,634	3055,41	2493,75	1,30,318	6333,96	5271,71	5,180	3153,20	2601,29
15. Electricity, Gas & Water	915	1532,85	1161,28	1,248	2143,49	1755,36	176	381,87	260,17
(a) Electricity Generation & Transmission	840	1521,90	1154,08	984	1838,07	1496,83	75	358,58	239,42
(b) Non-Conventional Energy	32	5,35	3,42	69	36,07	24,56	16	5,38	5,12
(c) Gas, Steam & Water Supply	52	5,60	3,79	195	269,34	233,97	85	17,91	15,63
16. Construction	879	812,55	667,46	5,226	1438,22	1288,10	192	605,94	509,49
III. TRANSPORT OPERATORS	17,611	452,84	413,75	59,763	1304,64	1131,65	282	191,03	122,07
IV. PROFESSIONAL AND OTHER SERVICES	18,880	646,76	527,28	1,38,912	3909,91	3420,16	2,647	1098,28	897,33

V. PERSONALLOANS	5,39,945	2456,85	2134,91	11,91,805	6239,46	5361,14	10,29,148	6562,56	5033,47
1. Loans for Purchase of Consumer Durables	36,016	81,58	68,27	64,774	179,85	147,89	8,237	35,65	37,04
2. Loans for Housing	67,205	874,48	769,27	1,81,287	2266,67	2025,47	6,283	226,62	223,21
3. Rest of the Personal Loans	4,36,724	1500,80	1297,37	9,45,744	3792,94	3187,78	10,14,628	6300,28	4773,22
VI. TRADE	99,418	6971,02	5648,82	2,73,261	16753,78	14484,72	3,352	1282,23	1028,99
1. Wholesale Trade	15,006	6032,19	4871,59	54,552	13433,99	11637,92	642	780,79	598,27
2. Retail Trade	84,412	938,83	777,23	2,18,709	3319,79	2846,81	2,710	501,45	430,72
VII. FINANCE	1,140	1504,18	1246,90	5,373	5555,29	4642,34	805	3552,22	2562,21
VIII. ALL OTHERS	1,27,034	3285,58	2922,39	5,18,471	9282,81	8474,51	4,456	1017,17	871,82
TOTALBANKCREDIT	9,36,018	56813,72	45486,57	25,40,291	101283,39	83491,11	10,54,636	34684,60	26644,71
OF WHICH: 1. Artisans & Village Industries	6,894	60,32	57,20	14,402	94,96	84,35	1,055	2,12	2,09
2. Other Small Scale Industries	61,447	3580,01	2952,38	1,31,668	10292,06	7845,98	1,131	574,16	461,86

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	86	25	21	13,447	309,14	275,81	1,39,304	3736,04	3166,72
1. Direct Finance	85	25	21	12,824	168,96	160,29	1,23,708	1453,11	1255,24
2. Indirect Finance	1	1	-	623	140,18	115,52	15,596	2282,93	1911,48
II. INDUSTRY	409	86	64	25,134	12694,08	10816,14	3,98,414	129983,40	102624,03
1. Mining & Quarrying	-	-	-	250	264,91	230,00	2,652	2245,07	1858,29
2. Food Manufacturing & Processing	3	3	3	865	676,76	575,37	9,835	6076,92	4674,36
(a) Rice Mills, Flour & Dal Mills	3	3	3	200	139,74	117,54	1,562	682,97	555,86
(b) Sugar	-	-	-	29	64,50	50,89	315	968,52	778,03
(c) Edible Oils & Vanaspati	-	-	-	121	180,81	152,05	1,078	1353,14	1031,26
(d) Tea Processing	-	-	-	31	41,82	35,32	538	988,53	673,90
(e) Processing of Fruits & Vegetables	-	-	-	23	18,23	12,92	413	221,16	173,54
(f) Others	-	-	-	461	231,66	206,65	5,929	1862,61	1461,77
3. Beverage & Tobacco	-	-	-	113	136,87	142,84	1,160	1412,94	1134,56
4. Textiles	3	4	4	3,716	1910,42	1432,05	41,228	19091,19	14232,66
(a) Cotton Textiles	-	-	-	794	561,00	408,21	6,893	6835,35	5146,02
(b) Jute Textiles	-	-	-	39	47,31	30,48	454	344,80	244,09
(c) Handloom Textiles & Khadi	-	-	-	41	15,87	9,14	638	98,78	83,87
(d) Other Textiles	3	4	4	2,842	1286,24	984,22	33,243	11812,26	8758,69
5. Paper, Paper Products & Printing	-	-	-	1,317	274,49	218,07	14,567	2933,83	2447,65
6. Leather & Leather Products	-	-	-	638	193,82	167,60	6,117	2412,13	1813,52
7. Rubber & Rubber Products	1	1	1	328	136,11	132,20	3,526	1654,59	1349,25
8. Chemicals & Chemical Products	-	-	-	2,389	1636,35	1445,29	30,025	20092,52	15492,06
(a) Heavy Industrial Chemicals	-	-	-	309	255,11	222,77	3,712	3597,64	2886,25
(b) Fertilisers	-	-	-	54	97,45	83,15	734	2892,16	2056,11
(c) Drugs & Pharmaceuticals	-	-	-	575	540,87	509,52	6,819	6036,03	4766,83
(d) Non-Edible Oils	-	-	-	19	6,11	6,75	279	243,89	212,41
(e) Other Chemicals & Chemical Products	-	-	-	1,432	736,81	623,10	18,481	7322,80	5570,46
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	160	226,02	190,35	1,866	6471,37	5021,14
10. Manufacture of Cement & Cement Products	-	-	-	119	130,65	117,46	1,554	2001,54	1722,95
11. Basic Metals & Metal Products	11	6	5	2,065	1340,23	1206,08	25,728	15452,42	12798,17
(a) Iron & Steel	-	-	-	919	931,23	852,09	9,237	11433,01	9681,10
(b) Non-Ferrous Metals	-	-	-	216	132,61	121,25	1,932	1099,46	810,60
(c) Other Metal Products	11	6	5	930	276,39	232,74	14,559	2919,95	2306,48
12. Engineering	2	4	4	3,098	1528,75	1272,84	41,400	21090,59	16525,15
(a) Heavy Engineering	-	-	-	490	322,02	237,57	5,926	5903,89	4380,38
(b) Light Engineering	1	4	4	1,027	326,32	269,80	16,229	5297,84	4202,49
(c) Electrical Machinery & Goods	-	-	-	790	343,44	289,54	10,804	4792,66	3678,62
(d) Electronic Machinery & Goods	1	1	-	791	536,97	475,93	8,441	5096,19	4263,65
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	548	376,19	317,81	10,071	5727,61	4177,01
14. Other Industries	389	68	47	7,737	2215,94	1960,79	1,98,258	14759,19	12328,01
15. Electricity, Gas & Water	-	-	-	129	265,51	244,09	2,468	4323,71	3420,90
(a) Electricity Generation & Transmission	-	-	-	86	213,61	199,36	1,985	3932,15	3089,68
(b) Non-Conventional Energy	-	-	-	25	49,11	42,20	133	95,92	75,30
(c) Gas, Steam & Water Supply	-	-	-	18	2,79	2,53	350	295,64	255,92

16. Construction	-	-	-	1,662	1381,07	1163,29	7,959	4237,78	3628,34
III. TRANSPORT OPERATORS	53	1,03	93	6,566	458,82	385,47	84,275	2408,36	2053,87
IV. PROFESSIONAL AND OTHER SERVICES	323	44	36	14,692	1007,86	853,21	1,75,454	6663,25	5698,34
V. PERSONAL LOANS	1,733	8,56	7,33	1,60,848	932,46	797,33	29,23,479	16199,89	13334,17
1. Loans for Purchase of Consumer Durables	323	59	43	29,604	31,44	25,90	1,38,954	329,12	279,52
2. Loans for Housing	410	6,12	5,48	14,200	288,31	247,38	2,69,385	3662,20	3270,82
3. Rest of the Personal Loans	1,000	1,84	1,42	1,17,044	612,70	524,05	25,15,140	12208,56	9783,84
VI. TRADE	664	93	76	31,516	3688,70	2946,55	4,08,211	28696,67	24109,85
1. Wholesale Trade	1	2	2	9,522	2770,65	2198,14	79,723	23017,63	19305,93
2. Retail Trade	663	91	74	21,994	918,05	748,41	3,28,488	5679,04	4803,91
VII. FINANCE	-	-	-	2,483	2879,91	2459,13	9,801	13491,60	10910,58
VIII. ALL OTHERS	63	5	3	48,558	1631,15	1331,74	6,98,582	15216,76	13600,48
TOTAL BANK CREDIT	3,331	12,13	10,27	3,03,244	23602,13	19865,37	48,37,520	216395,97	175498,03
OF WHICH: 1. Artisans & Village Industries	112	32	22	1,755	8,48	7,16	24,218	166,18	151,03
2. Other Small Scale Industries	261	47	34	9,253	1951,31	1602,65	2,03,760	16398,01	12863,21