

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

ALL-INDIA			(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	55,36,876	12475,97	10489,35	95,98,151	20217,58	17919,05	538	106,12	87,99
1. Direct Finance	54,74,074	10705,98	9269,70	94,73,718	16572,48	14960,84	448	55,71	45,36
2. Indirect Finance	62,802	1769,99	1219,65	1,24,433	3645,09	2958,21	9 0	50,42	42,63
II. INDUSTRY	10,72,563	64513,89	51500,07	19,11,709	91251,33	73492,40	14,906	24458,97	18832,86
1. Mining & Quarrying	5,696	1388,74	1185,59	7,881	1800,97	1440,39	34	153,71	138,56
2. Food Manufacturing & Processing	45,248	5487,60	4149,66	70,025	7791,25	6197,58	551	1105,73	812,63
(a) Rice Mills, Flour & Dal Mills	13,856	1118,36	893,57	20,887	1685,31	1348,19	31	13,04	10,94
(b) Sugar	512	1454,18	1142,87	1,010	1908,09	1608,17	16	31,60	21,08
(c) Edible Oils & Vanaspati	5,733	1264,57	918,00	8,922	1181,22	948,99	6 2	80,45	67,23
(d) Tea Processing	390	509,58	265,16	1,074	668,67	536,24	102	404,97	256,12
(e) Processing of Fruits & Vegetables	581	88,84	66,12	1,529	212,02	171,66	19	21,15	13,49
(f) Others	24,176	1052,06	863,94	36,603	2135,92	1584,33	321	554,53	443,77
3. Beverage & Tobacco	1,458	428,39	285,19	3,557	1092,87	915,47	213	647,98	518,01
4. Textiles	37,519	9032,92	7071,82	80,532	16280,63	12588,23	1,290	2291,92	1655,99
(a) Cotton Textiles	10,690	3933,09	3107,07	18,830	6484,83	4941,26	504	951,30	719,06
(b) Jute Textiles	564	201,38	143,19	935	317,61	211,44	34	17,14	17,28
(c) Handloom Textiles & Khadi	3,061	118,63	101,41	6,394	315,10	272,41	44	1,61	1,18
(d) Other Textiles	23,204	4779,82	3720,15	54,373	9163,08	7163,12	708	1321,87	918,46
5. Paper, Paper Products & Printing	11,610	1508,39	1318,33	26,131	2750,50	2378,46	371	498,62	429,17
6. Leather & Leather Products	4,281	1036,20	818,99	9,267	1501,09	1175,58	194	182,50	93,06
7. Rubber & Rubber Products	4,201	907,97	766,14	6,904	1318,32	1116,46	188	410,25	282,86
8. Chemicals & Chemical Products	21,294	8874,49	7012,41	42,649	12530,01	9847,34	2,024	4395,84	3279,33
(a) Heavy Industrial Chemicals	2,083	1486,70	1195,88	3,855	2210,65	1725,38	539	724,82	585,51
(b) Fertilisers	739	2036,27	1405,77	843	1506,07	1182,54	57	327,84	226,25
(c) Drugs & Pharmaceuticals	3,975	1902,99	1616,57	7,878	3382,54	2591,77	673	1723,80	1333,98
(d) Non-Edible Oils	518	145,89	120,11	902	270,60	244,52	23	3,84	2,49
(e) Other Chemicals & Chemical Products	13,979	3302,64	2674,08	29,171	5160,15	4103,14	732	1615,54	1131,11
9. Petroleum, Coal Products & Nuclear Fuels	2,122	5252,03	3993,85	2,863	1935,38	1497,88	200	543,94	306,24
10. Manufacture of Cement & Cement Products	3,251	1098,01	876,99	5,155	1156,81	1050,76	203	613,49	545,14
11. Basic Metals & Metal Products	28,813	8380,13	7044,58	50,552	12409,80	10438,86	1,198	1476,50	1074,80
(a) Iron & Steel	8,174	5898,53	5039,23	14,407	8877,38	7605,89	424	863,26	668,96
(b) Non-Ferrous Metals	1,723	668,26	489,17	2,584	843,95	655,98	183	240,22	137,88
(c) Other Metal Products	18,916	1813,34	1516,18	33,561	2688,47	2176,98	591	373,03	267,95
12. Engineering	32,387	9516,81	7664,47	57,508	12386,07	9679,92	2,201	5646,87	4423,38
(a) Heavy Engineering	5,606	2823,97	2289,25	7,381	3828,93	2833,72	466	1373,48	1005,64
(b) Light Engineering	13,352	2409,66	1930,33	24,393	2813,74	2267,11	662	1560,36	1209,51
(c) Electrical Machinery & Goods	7,642	2250,93	1709,22	14,873	3363,29	2521,17	456	1026,79	881,45
(d) Electronic Machinery & Goods	5,787	2032,25	1735,67	10,861	2380,11	2057,92	617	1686,25	1326,78
13. Vehicles, Vehicle Parts & Transport Equipments	10,214	2767,06	2061,89	17,733	2929,94	2113,48	557	1827,04	1447,02
14. Other Industries	8,54,841	6063,83	5078,29	15,12,740	10838,61	9246,61	5,284	3523,58	2942,91
15. Electricity, Gas & Water	5,185	1759,77	1332,39	3,862	2646,39	2112,94	195	493,47	347,80
(a) Electricity Generation & Transmission	4,609	1715,41	1300,55	2,791	2295,05	1817,32	93	469,18	326,44
(b) Non-Conventional Energy	85	17,54	14,30	315	50,08	36,44	16	5,38	5,12
(c) Gas, Steam & Water Supply	491	26,83	17,54	756	301,27	259,18	86	18,91	16,24
16. Construction	4,443	1011,54	839,48	14,350	1882,69	1692,44	203	647,52	535,98
III. TRANSPORT OPERATORS	2,55,736	2004,78	1576,30	4,95,799	3874,55	3216,10	295	199,07	127,02
IV. PROFESSIONAL AND OTHER SERVICES	2,01,417	1752,04	1437,68	12,19,998	7266,23	6279,20	2,712	1162,89	931,71
V. PERSONAL LOANS	34,76,331	11124,23	9759,83	46,72,350	17599,57	15510,22	10,66,402	6777,29	5124,25

1.	Loans for Purchase of Consumer Durables	3,04,410	581,91	505,83	3,12,567	641,19	535,15	8,246	35,73	37,12
2.	Loans for Housing	3,32,569	3657,54	3194,57	5,98,290	5634,08	5030,98	6,715	232,07	228,61
3.	Rest of the Personal Loans	28,39,352	6884,78	6059,44	37,61,493	11324,29	9944,09	10,51,441	6509,48	4858,52
VI.	TRADE	19,36,272	14522,36	12188,65	37,37,412	29198,88	25470,05	3,504	1379,80	1111,35
1.	Wholesale Trade	1,58,036	9093,84	7571,77	2,18,438	18350,03	16013,98	714	860,53	664,87
2.	Retail Trade	17,78,236	5428,53	4616,88	35,18,974	10848,85	9456,07	2,790	519,27	446,48
VII.	FINANCE	2,744	1927,25	1578,28	11,645	6445,77	5373,79	827	3607,77	2600,21
VIII.	ALL OTHERS	6,79,462	6497,31	5611,95	27,54,365	14844,27	13513,02	4,550	1116,55	951,79
TOTAL BANK CREDIT		131,61,401	114817,84	94142,11	244,01,429	190698,17	160773,82	10,93,734	38808,46	29767,19
OF WHICH: 1. Artisans & Village Industries		3,69,573	623,41	570,05	6,10,008	848,48	780,90	1,057	2,18	2,14
2. Other Small Scale Industries		5,21,925	10082,29	8517,53	8,38,203	19909,24	16017,28	1,289	721,04	599,56

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
	1 0	11	12	13	1 4	15	16	17	18
I. AGRICULTURE	59,75,729	5492,04	4923,78	6,08,761	2026,54	1842,35	217,20,055	40318,25	35262,52
1. Direct Finance	58,68,342	5338,26	4794,39	5,91,141	1561,87	1438,61	214,07,723	34234,31	30508,90
2. Indirect Finance	1,07,387	153,77	129,39	17,620	464,67	403,75	3,12,332	6083,94	4753,62
II. INDUSTRY	12,36,590	891,38	787,92	1,32,647	19612,86	16482,69	43,68,415	200728,43	161095,94
1. Mining & Quarrying	991	14,96	12,45	981	383,75	332,31	15,583	3742,13	3109,31
2. Food Manufacturing & Processing	9,174	48,69	40,43	7,689	1590,80	1277,44	1,32,687	16024,06	12477,73
(a) Rice Mills, Flour & Dal Mills	1,597	22,10	18,15	2,364	323,73	256,37	38,735	3162,54	2527,23
(b) Sugar	47	39	32	103	130,84	88,96	1,688	3525,10	2861,39
(c) Edible Oils & Vanaspati	553	5,72	4,69	1,370	293,62	234,26	16,640	2825,58	2173,18
(d) Tea Processing	4	3	2	90	70,07	58,81	1,660	1653,32	1116,34
(e) Processing of Fruits & Vegetables	162	1,20	1,09	112	33,04	26,20	2,403	356,24	278,56
(f) Others	6,811	19,25	16,15	3,650	739,51	612,83	71,561	4501,28	3521,02
3. Beverage & Tobacco	106	1,07	77	715	229,84	229,39	6,049	2400,15	1948,83
4. Textiles	1,560	11,17	9,27	18,444	4393,55	3417,86	1,39,345	32010,19	24743,16
(a) Cotton Textiles	249	3,30	2,59	7,270	2057,00	1633,18	37,543	13429,52	10403,15
(b) Jute Textiles	10	10	10	88	62,28	43,40	1,631	598,52	415,42
(c) Handloom Textiles & Khadi	188	1,06	95	583	46,83	33,42	10,270	483,21	409,37
(d) Other Textiles	1,113	6,71	5,63	10,503	2227,45	1707,86	89,901	17498,94	13515,22
5. Paper, Paper Products & Printing	379	4,59	4,09	4,261	540,44	455,49	42,752	5302,53	4585,54
6. Leather & Leather Products	199	1,72	1,71	1,355	264,16	217,97	15,296	2985,67	2307,31
7. Rubber & Rubber Products	84	1,06	88	1,197	248,13	197,54	12,574	2885,73	2363,88
8. Chemicals & Chemical Products	473	5,54	4,84	6,012	2158,61	1850,31	72,452	27964,50	21994,23
(a) Heavy Industrial Chemicals	3	3	2	548	345,41	312,11	7,028	4767,01	3818,90
(b) Fertilisers	6	46	45	103	135,44	95,51	1,748	4006,09	2910,52
(c) Drugs & Pharmaceuticals	95	1,12	97	1,211	610,96	568,32	13,832	7621,42	6111,61
(d) Non-Edible Oils	77	59	52	106	14,74	13,72	1,626	435,66	381,36
(e) Other Chemicals & Chemical Products	292	3,34	2,87	4,044	1052,05	860,65	48,218	11133,73	8771,85
9. Petroleum, Coal Products & Nuclear Fuels	39	34	30	346	279,39	238,40	5,570	8011,08	6036,66
10. Manufacture of Cement & Cement Products	184	2,85	2,28	809	254,69	231,59	9,602	3125,85	2706,77
11. Basic Metals & Metal Products	973	8,20	7,13	5,354	1785,65	1604,68	86,890	24060,30	20170,05
(a) Iron & Steel	18	1,88	1,87	2,138	1254,25	1135,62	25,161	16895,30	14451,57
(b) Non-Ferrous Metals	6	13	9	338	145,38	133,93	4,834	1897,94	1417,06
(c) Other Metal Products	949	6,20	5,18	2,878	386,02	335,13	56,895	5267,06	4301,42
12. Engineering	1,209	15,02	12,95	7,417	2067,78	1733,38	1,00,722	29632,55	23514,11
(a) Heavy Engineering	512	9,20	7,90	1,265	452,84	348,65	15,230	8488,42	6485,16
(b) Light Engineering	284	2,71	2,23	2,473	499,35	418,25	41,164	7285,82	5827,43
(c) Electrical Machinery & Goods	206	1,42	1,36	1,964	485,81	404,33	25,141	7128,24	5517,54
(d) Electronic Machinery & Goods	207	1,69	1,46	1,715	629,78	562,14	19,187	6730,07	5683,98
13. Vehicles, Vehicle Parts & Transport Equipments	1,236	16,37	12,36	2,058	523,80	442,30	31,798	8064,22	6077,05
14. Other Industries	12,19,397	748,93	668,32	70,063	2865,49	2494,18	36,62,325	24040,44	20430,32
15. Electricity, Gas & Water	42	44	33	282	321,25	295,81	9,566	5221,33	4089,26
(a) Electricity Generation & Transmission	21	21	14	167	249,46	235,43	7,681	4729,30	3679,87
(b) Non-Conventional Energy	3	2	2	40	63,41	52,47	459	136,43	108,34
(c) Gas, Steam & Water Supply	18	21	16	75	8,38	7,92	1,426	355,60	301,06
16. Construction	544	10,43	9,82	5,664	1705,53	1464,02	25,204	5257,71	4541,73

III. TRANSPORT OPERATORS	3,22,694	679,97	542,81	68,095	1267,36	1006,26	11,42,619	8025,74	6468,49
IV. PROFESSIONAL AND OTHER SERVICES	4,94,450	382,34	339,08	1,08,378	2749,63	2457,81	20,26,955	13313,13	11445,48
V. PERSONAL LOANS	11,31,784	1622,94	1439,46	9,13,284	3275,74	2918,87	112,60,151	40399,77	34752,64
1. Loans for Purchase of Consumer Durables	1,08,396	149,67	125,01	93,363	145,39	119,32	8,26,982	1553,89	1322,42
2. Loans for Housing	64,416	373,97	345,33	78,174	955,01	832,02	10,80,164	10852,68	9631,51
3. Rest of the Personal Loans	9,58,972	1099,30	969,12	7,41,747	2175,35	1967,53	93,53,005	27993,19	23798,71
VI. TRADE	24,43,728	1840,88	1659,44	2,80,578	6737,21	5374,94	84,01,494	53679,13	45804,43
1. Wholesale Trade	37,682	76,15	66,22	33,146	4042,84	3164,42	4,48,016	32423,39	27481,26
2. Retail Trade	24,06,046	1764,73	1593,22	2,47,432	2694,37	2210,52	79,53,478	21255,74	18323,17
VII. FINANCE	231	4,09	3,74	4,403	3150,48	2680,78	19,850	15135,35	12236,80
VIII. ALL OTHERS	6,88,109	537,95	503,54	5,17,931	2734,20	2297,84	46,44,417	25730,28	22878,14
TOTAL BANK CREDIT	122,93,315	11451,59	10199,77	26,34,077	41554,03	35061,55	535,83,956	397330,09	329944,44
OF WHICH: 1. Artisans & Village Industries	10,22,821	605,03	534,15	24,615	61,33	54,90	20,28,074	2140,42	1942,14
2. Other Small Scale Industries	1,84,354	175,88	160,23	59,599	4138,08	3333,69	16,05,370	35026,53	28628,29