

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1999 (Part 1 of 5)**

RURAL		(Amount in Rupees Lakh)					
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6
I	AGRICULTURE	25,80,045	5278,61	4482,23	55,16,345	11427,73	9960,94
	1. Direct Finance	25,47,701	4973,93	4291,11	54,67,996	10398,27	9167,30
	2. Indirect Finance	32,344	304,68	191,12	48,349	1029,45	793,64
II.	INDUSTRY	4,42,585	6909,42	5653,94	7,65,403	7882,94	6600,97
	1. Mining & Quarrying	283	153,11	120,29	752	178,22	142,05
	2. Food Manufacturing & Processing	5,097	711,52	554,48	11,722	1208,40	995,69
	(a) Rice Mills, Flour & Dal Mills	3,178	179,64	137,68	6,097	299,23	253,55
	(b) Sugar	66	196,34	202,76	136	406,33	346,72
	(c) Edible Oils & Vanaspati	691	83,39	59,82	1,514	100,55	77,93
	(d) Tea Processing	72	131,20	54,64	164	123,14	109,32
	(e) Processing of Fruits & Vegetables	32	10,81	9,57	116	17,54	14,27
	(f) Others	1,058	110,13	90,00	3,695	261,61	193,91
	3. Beverage & Tobacco	73	18,16	18,11	207	75,62	57,71
	4. Textiles	3,901	678,71	553,30	8,733	901,87	762,49
	(a) Cotton Textiles	700	300,17	232,98	1,759	417,84	301,51
	(b) Jute Textiles	10	1,46	1,21	16	3,95	2,50
	(c) Handloom Textiles & Khadi	915	15,81	14,94	1,353	24,54	20,85
	(d) Other Textiles	2,276	361,27	304,17	5,605	455,54	437,63
	5. Paper, Paper Products & Printing	626	134,82	124,41	1,647	212,87	187,95
	6. Leather & Leather Products	335	55,51	47,86	581	55,81	50,23
	7. Rubber & Rubber Products	270	133,91	114,15	442	69,64	54,55
	8. Chemicals & Chemical Products	1,754	869,56	617,51	3,692	991,25	811,48
	(a) Heavy Industrial Chemicals	107	183,78	136,90	224	156,65	110,96
	(b) Fertilisers	51	80,26	68,00	64	194,51	161,73
	(c) Drugs & Pharmaceuticals	328	254,70	201,87	607	192,14	167,42
	(d) Non-Edible Oils	27	3,24	2,75	67	19,53	19,30
	(e) Other Chemicals & Chemical Products	1,241	347,59	208,00	2,730	428,41	352,07
	9. Petroleum, Coal Products & Nuclear Fuels	83	806,67	737,54	111	119,68	106,34
	10. Manufacture of Cement & Cement Products	516	87,92	52,87	900	188,36	158,28
	11. Basic Metals & Metal Products	1,340	675,97	598,70	3,799	1136,96	1012,80
	(a) Iron & Steel	342	348,97	306,98	739	879,72	804,48
	(b) Non-Ferrous Metals	61	78,61	74,24	148	55,64	47,15
	(c) Other Metal Products	937	248,39	217,47	2,912	201,60	161,17
	12. Engineering	2,158	958,17	774,66	4,154	773,02	604,92
	(a) Heavy Engineering	204	224,58	166,74	333	151,84	129,59
	(b) Light Engineering	1,008	376,98	304,67	2,077	219,63	150,67
	(c) Electrical Machinery & Goods	750	129,67	105,03	1,499	227,50	175,69
	(d) Electronic Machinery & Goods	196	226,94	198,23	245	174,05	148,95
	13. Vehicles, Vehicle Parts & Transport Equipments	1,897	356,82	274,24	2,372	267,88	168,72
	14. Other Industries	4,23,347	993,02	866,48	7,15,500	1500,36	1306,26
	15. Electricity, Gas & Water	138	208,43	152,66	194	103,36	96,80
	(a) Electricity Generation & Transmission	99	179,81	140,39	142	99,20	93,95
	(b) Non-Conventional Energy	7	25,61	10,03	11	72	62
	(c) Gas, Steam & Water Supply	32	3,01	2,25	41	3,44	2,24
	16. Construction	767	67,12	46,67	10,597	99,64	84,70
III.	TRANSPORT OPERATORS	42,155	410,48	289,47	1,13,877	894,34	696,05
IV.	PROFESSIONAL AND OTHER SERVICES	43,895	216,69	162,25	3,72,412	814,61	696,00
V.	PERSONAL LOANS	7,52,958	1826,84	1570,03	11,75,247	3151,25	2774,26
	1. Loans for Purchase of Consumer Durables	55,737	114,17	93,32	68,174	149,21	123,69
	2. Loans for Housing	34,431	356,26	311,01	1,15,234	916,77	816,44
	3. Rest of the Personal Loans	6,62,790	1356,42	1165,70	9,91,839	2085,27	1834,13
VI.	TRADE	7,31,444	1807,93	1523,27	13,34,219	4758,37	4406,09
	1. Wholesale Trade	27,708	472,29	394,86	41,088	2460,56	2463,76
	2. Retail Trade	7,03,736	1335,64	1128,41	12,93,131	2297,81	1942,33
VII.	FINANCE	5,871	299,77	179,61	4,949	103,15	94,45
VIII.	ALL OTHERS	1,68,223	598,85	502,23	9,41,030	2655,56	2333,57

TOTAL BANK CREDIT	47,67,176	17348,58	14363,03	102,23,482	31687,95	27562,32
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,05,129	279,13	243,96	3,69,412	512,49	458,43
2. Other Small Scale Industries	1,91,522	1370,76	1146,09	3,13,639	1815,63	1533,18

RURAL (Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	7	8	9	10	11	12
I. AGRICULTURE	4	25,55	22,82	45,66,336	5340,35	4606,83
1. Direct Finance	4	25,55	22,82	44,88,469	5227,82	4512,08
2. Indirect Finance	-	-	-	77,867	112,53	94,75
II. INDUSTRY	470	1593,17	930,92	8,12,347	717,64	603,56
1. Mining & Quarrying	-	-	-	74	4,52	3,81
2. Food Manufacturing & Processing	22	85,18	46,67	2,377	25,73	20,15
(a) Rice Mills, Flour & Dal Mills	-	-	-	1,266	13,26	10,82
(b) Sugar	-	-	-	4	17	15
(c) Edible Oils & Vanaspati	-	-	-	326	3,65	3,20
(d) Tea Processing	8	41,74	21,13	2	12	7
(e) Processing of Fruits & Vegetables	-	-	-	4	19	11
(f) Others	14	43,44	25,54	775	8,35	5,81
3. Beverage & Tobacco	25	72,71	65,72	10	1,43	78
4. Textiles	67	154,10	135,80	495	4,52	3,88
(a) Cotton Textiles	38	105,22	97,55	60	69	58
(b) Jute Textiles	-	-	-	1	4	4
(c) Handloom Textiles & Khadi	-	-	-	65	40	37
(d) Other Textiles	29	48,88	38,25	369	3,38	2,89
5. Paper, Paper Products & Printing	17	75,05	31,48	131	1,99	1,70
6. Leather & Leather Products	1	69	69	41	26	23
7. Rubber & Rubber Products	16	106,47	29,88	31	31	26
8. Chemicals & Chemical Products	89	320,03	163,16	229	1,93	1,60
(a) Heavy Industrial Chemicals	11	52,70	19,91	-	-	-
(b) Fertilisers	3	1,46	1,62	2	8	3
(c) Drugs & Pharmaceuticals	30	195,39	95,16	48	41	35
(d) Non-Edible Oils	-	-	-	1	7	2
(e) Other Chemicals & Chemical Products	45	70,48	46,47	178	1,37	1,20
9. Petroleum, Coal Products & Nuclear Fuels	4	23,50	11,73	3	10	7
10. Manufacture of Cement & Cement Products	5	9,70	5,65	92	1,30	1,13
11. Basic Metals & Metal Products	37	124,74	74,11	229	1,89	1,65
(a) Iron & Steel	12	32,67	26,89	-	-	-
(b) Non-Ferrous Metals	13	80,13	36,60	-	-	-
(c) Other Metal Products	12	11,94	10,63	229	1,89	1,65
12. Engineering	114	289,21	177,90	788	11,95	9,24
(a) Heavy Engineering	41	85,15	58,35	170	5,97	4,21
(b) Light Engineering	38	107,92	60,04	474	5,05	4,21
(c) Electrical Machinery & Goods	11	25,52	13,04	141	81	72
(d) Electronic Machinery & Goods	24	70,61	46,46	3	13	11
13. Vehicles, Vehicle Parts & Transport Equipments	45	174,66	93,43	992	12,63	9,09
14. Other Industries	24	91,88	82,88	8,06,697	646,69	547,78
15. Electricity, Gas & Water	-	-	-	3	10	7
(a) Electricity Generation & Transmission	-	-	-	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	3	10	7
16. Construction	4	65,25	11,81	155	2,29	2,12
III. TRANSPORT OPERATORS	1	50	48	2,19,894	519,11	393,03
IV. PROFESSIONAL AND OTHER SERVICES	10	15,23	7,77	3,01,922	274,27	232,35
V. PERSONAL LOANS	29	1,23	72	8,76,937	1193,84	1039,00
1. Loans for Purchase of Consumer Durables	1	4	5	78,009	132,11	108,67
2. Loans for Housing	6	20	20	36,475	145,35	132,84
3. Rest of the Personal Loans	22	99	47	7,62,453	916,37	797,49
VI. TRADE	17	30,30	18,05	16,69,176	1472,27	1250,23
1. Wholesale Trade	16	28,10	17,93	40,782	57,39	48,32
2. Retail Trade	1	2,20	13	16,28,394	1414,88	1201,90
VII. FINANCE	1	60	60	109	1,39	1,02
VIII. ALL OTHERS	2	11	11	4,22,144	366,40	333,94
TOTAL BANK CREDIT	534	1666,70	981,47	88,68,865	9885,27	8459,96
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	6,71,392	516,80	436,00
2. Other Small Scale Industries	45	42,25	24,95	1,22,781	135,66	115,60

RURAL

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
I. AGRICULTURE	2,79,640	687,09	598,94	129,42,370	22759,32	19671,76
1. Direct Finance	2,72,833	621,29	551,48	127,77,003	21246,87	18544,80
2. Indirect Finance	6,807	65,80	47,46	1,65,367	1512,46	1126,96
II. INDUSTRY	27,643	1122,17	929,74	20,48,448	18225,34	14719,13
1. Mining & Quarrying	47	6,18	5,21	1,156	342,03	271,37
2. Food Manufacturing & Processing	768	135,62	109,11	19,986	2166,45	1726,11
(a) Rice Mills, Flour & Dal Mills	336	19,03	14,18	10,877	511,16	416,23
(b) Sugar	11	35,84	35,81	217	638,68	585,44
(c) Edible Oils & Vanaspati	175	24,86	11,29	2,706	212,45	152,24
(d) Tea Processing	22	7,39	5,29	268	303,60	190,44
(e) Processing of Fruits & Vegetables	7	2,42	2,38	159	30,96	26,33
(f) Others	217	46,08	40,16	5,759	469,61	355,42
3. Beverage & Tobacco	34	20,70	18,02	349	188,61	160,35
4. Textiles	1,145	132,96	120,27	14,341	1872,16	1575,75
(a) Cotton Textiles	643	85,19	78,39	3,200	909,10	711,00
(b) Jute Textiles	7	5,79	5,33	34	11,25	9,08
(c) Handloom Textiles & Khadi	51	73	59	2,384	41,48	36,76
(d) Other Textiles	444	41,26	35,95	8,723	910,33	818,90
5. Paper, Paper Products & Printing	173	44,72	37,93	2,594	469,44	383,48
6. Leather & Leather Products	65	5,15	5,56	1,023	117,42	104,58
7. Rubber & Rubber Products	113	27,04	14,37	872	337,37	213,21
8. Chemicals & Chemical Products	401	167,65	136,06	6,165	2350,42	1729,81
(a) Heavy Industrial Chemicals	29	17,54	15,04	371	410,67	282,80
(b) Fertilisers	6	13,48	13,09	126	289,78	244,46
(c) Drugs & Pharmaceuticals	55	35,31	30,99	1,068	677,96	495,79
(d) Non-Edible Oils	3	11	7	98	22,95	22,14
(e) Other Chemicals & Chemical Products	308	101,21	76,87	4,502	949,06	684,61
9. Petroleum, Coal Products & Nuclear Fuels	8	7,99	5,39	209	957,94	861,07
10. Manufacture of Cement & Cement Products	58	21,69	21,45	1,571	308,98	239,38
11. Basic Metals & Metal Products	268	144,19	109,46	5,673	2083,75	1796,73
(a) Iron & Steel	80	79,93	77,01	1,173	1341,29	1215,36
(b) Non-Ferrous Metals	17	11,00	5,29	239	225,38	163,27
(c) Other Metal Products	171	53,26	27,17	4,261	517,08	418,10
12. Engineering	380	155,31	132,40	7,594	2187,66	1699,11
(a) Heavy Engineering	44	39,39	38,28	792	506,94	397,17
(b) Light Engineering	172	12,89	6,26	3,769	722,48	525,85
(c) Electrical Machinery & Goods	140	59,89	47,22	2,541	443,39	341,71
(d) Electronic Machinery & Goods	24	43,13	40,63	492	514,85	434,39
13. Vehicles, Vehicle Parts & Transport Equipments	342	45,96	42,01	5,648	857,95	587,49
14. Other Industries	23,226	144,65	119,86	19,68,794	3376,59	2923,26
15. Electricity, Gas & Water	5	24,44	23,50	340	336,32	273,03
(a) Electricity Generation & Transmission	3	20,60	20,61	244	299,61	254,95
(b) Non-Conventional Energy	1	3,80	2,87	19	30,13	13,51
(c) Gas, Steam & Water Supply	1	3	3	77	6,58	4,57
16. Construction	610	37,92	29,13	12,133	272,22	174,42
III. TRANSPORT OPERATORS	8,488	124,48	96,58	3,84,415	1948,92	1475,61
IV. PROFESSIONAL AND OTHER SERVICES	22,054	95,33	82,72	7,40,293	1416,13	1181,09
V. PERSONAL LOANS	1,25,976	366,55	329,54	29,31,147	6539,72	5713,55
1. Loans for Purchase of Consumer Durables	9,160	19,52	16,12	2,11,081	415,05	341,84
2. Loans for Housing	9,114	111,93	99,90	1,95,260	1530,51	1360,39
3. Rest of the Personal Loans	1,07,702	235,10	213,53	25,24,806	4594,16	4011,32
VI. TRADE	67,824	407,91	334,41	38,02,680	8476,77	7532,05
1. Wholesale Trade	2,493	178,66	139,76	1,12,087	3196,99	3064,63
2. Retail Trade	65,331	229,25	194,65	36,90,593	5279,77	4467,42
VII. FINANCE	187	24,52	21,28	11,117	429,43	296,96
VIII. ALL OTHERS	81,171	166,09	148,62	16,12,570	3787,02	3318,48
TOTAL BANK CREDIT	6,12,983	2994,14	2541,84	244,73,040	63582,64	53908,62
OF WHICH: 1. Artisans & Village Industries	11,139	21,94	17,75	12,57,072	1330,37	1156,15
2. Other Small Scale Industries	10,874	211,36	177,28	6,38,861	3575,66	2997,10