

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1999 (Part 2 of 5)**

SEMI-URBAN		(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	23,51,983	6150,89	5257,64	24,02,919	6042,14	5297,22
	1. Direct Finance	23,29,356	5701,53	4924,24	23,80,280	5242,70	4647,00
	2. Indirect Finance	22,627	449,36	333,41	22,639	799,44	650,22
II.	INDUSTRY	5,49,728	8892,11	7216,14	4,99,809	12156,51	9875,27
	1. Mining & Quarrying	667	178,73	113,37	981	386,45	294,23
	2. Food Manufacturing & Processing	10,878	1520,27	1185,94	12,681	2559,52	1905,93
	(a) Rice Mills, Flour & Dal Mills	5,662	606,98	460,56	6,103	744,26	552,68
	(b) Sugar	102	204,20	183,70	242	875,52	671,03
	(c) Edible Oils & Vanaspati	1,893	384,54	287,88	1,590	250,37	184,89
	(d) Tea Processing	121	44,59	29,62	299	139,35	105,98
	(e) Processing of Fruits & Vegetables	77	25,28	22,82	118	23,88	17,35
	(f) Others	3,023	254,68	201,37	4,329	526,14	373,99
	3. Beverage & Tobacco	206	37,79	28,50	378	99,51	83,22
	4. Textiles	10,714	1160,87	946,70	11,350	1875,17	1469,37
	(a) Cotton Textiles	2,975	594,25	495,02	3,135	821,92	666,81
	(b) Jute Textiles	41	16,05	11,74	74	23,92	10,15
	(c) Handloom Textiles & Khadi	1,576	26,69	22,81	1,807	76,46	69,02
	(d) Other Textiles	6,122	523,88	417,12	6,334	952,86	723,40
	5. Paper, Paper Products & Printing	2,469	335,36	274,73	4,430	407,44	350,42
	6. Leather & Leather Products	966	107,44	104,49	1,221	70,33	61,92
	7. Rubber & Rubber Products	861	122,84	96,01	1,226	111,97	98,92
	8. Chemicals & Chemical Products	4,795	1237,40	1028,28	7,595	1833,94	1505,43
	(a) Heavy Industrial Chemicals	315	127,17	81,48	587	283,81	248,22
	(b) Fertilisers	81	101,93	83,28	106	319,19	244,68
	(c) Drugs & Pharmaceuticals	722	188,55	139,92	1,184	275,44	245,49
	(d) Non-Edible Oils	120	95,94	79,01	88	25,09	18,80
	(e) Other Chemicals & Chemical Products	3,557	723,82	644,58	5,630	930,41	748,24
	9. Petroleum, Coal Products & Nuclear Fuels	204	83,80	62,46	228	240,82	224,17
	10. Manufacture of Cement & Cement Products	765	118,15	84,79	984	226,05	202,75
	11. Basic Metals & Metal Products	3,721	1044,35	805,18	6,827	1360,08	1216,84
	(a) Iron & Steel	908	568,70	410,22	1,766	945,78	852,49
	(b) Non-Ferrous Metals	111	116,70	97,02	187	89,40	83,30
	(c) Other Metal Products	2,702	358,95	297,95	4,874	324,90	281,06
	12. Engineering	5,306	713,62	591,37	6,557	793,42	655,18
	(a) Heavy Engineering	355	147,68	105,61	519	155,50	115,87
	(b) Light Engineering	2,886	131,84	110,05	3,118	221,41	203,39
	(c) Electrical Machinery & Goods	1,691	266,30	232,14	2,470	251,67	183,82
	(d) Electronic Machinery & Goods	374	167,80	143,57	450	164,86	152,10
	13. Vehicles, Vehicle Parts & Transport Equipments	3,598	228,17	176,14	2,414	205,87	178,61
	14. Other Industries	5,02,491	1837,97	1589,73	4,33,107	1712,65	1416,94
	15. Electricity, Gas & Water	218	114,65	86,75	206	122,79	87,98
	(a) Electricity Generation & Transmission	129	103,68	79,81	138	114,52	81,96
	(b) Non-Conventional Energy	12	86	68	11	2,39	2,29
	(c) Gas, Steam & Water Supply	77	10,11	6,26	57	5,88	3,74
	16. Construction	1,869	50,69	41,70	9,624	150,49	123,36
III.	TRANSPORT OPERATORS	61,331	645,54	466,42	90,511	820,59	638,68
IV.	PROFESSIONAL AND OTHER SERVICES	70,594	420,15	324,93	2,86,332	1089,71	923,97
V.	PERSONAL LOANS	12,43,359	3927,03	3402,87	11,78,025	4100,92	3590,13
	1. Loans for Purchase of Consumer Durables	1,28,551	263,30	219,03	93,997	205,98	172,13
	2. Loans for Housing	1,05,665	1325,37	1163,83	1,47,059	1381,47	1220,16
	3. Rest of the Personal Loans	10,09,143	2338,36	2020,01	9,36,969	2513,46	2197,84
VI.	TRADE	7,49,813	3238,56	2683,53	8,64,210	3574,65	2935,10
	1. Wholesale Trade	45,056	932,24	725,33	37,829	835,13	644,30
	2. Retail Trade	7,04,757	2306,32	1958,20	8,26,381	2739,52	2290,81
VII.	FINANCE	8,326	133,30	100,40	5,294	253,62	189,75
VIII.	ALL OTHERS	3,11,868	1268,97	1090,92	7,85,991	2447,03	2119,11

TOTAL BANK CREDIT	53,47,002	24676,55	20542,86	61,13,091	30485,18	25569,23
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,64,068	348,72	301,50	1,75,654	343,45	304,73
2. Other Small Scale Industries	3,06,360	2960,51	2397,96	2,57,659	3304,62	2615,28

SEMI-URBAN

(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	3	5,41	2,16	8,29,464	941,83	846,17
1. Direct Finance	-	-	-	8,15,096	922,60	829,23
2. Indirect Finance	3	5,41	2,16	14,368	19,23	16,95
II. INDUSTRY	162	518,67	338,25	1,32,369	180,45	155,77
1. Mining & Quarrying	1	1,24	4	29	2,06	1,41
2. Food Manufacturing & Processing	13	12,62	9,86	1,055	16,22	13,70
(a) Rice Mills, Flour & Dal Mills	1	68	68	390	8,02	6,87
(b) Sugar	1	90	-	3	11	6
(c) Edible Oils & Vanaspati	-	-	-	159	2,25	1,90
(d) Tea Processing	3	2,04	1,99	-	-	-
(e) Processing of Fruits & Vegetables	6	3,11	2,66	8	39	38
(f) Others	2	5,89	4,53	495	5,45	4,47
3. Beverage & Tobacco	5	17,54	15,63	8	32	20
4. Textiles	10	7,80	5,66	644	6,34	5,19
(a) Cotton Textiles	-	-	-	68	1,67	1,26
(b) Jute Textiles	-	-	-	4	16	22
(c) Handloom Textiles & Khadi	-	-	-	59	58	47
(d) Other Textiles	10	7,80	5,66	513	3,93	3,24
5. Paper, Paper Products & Printing	-	-	-	158	2,34	2,18
6. Leather & Leather Products	-	-	-	42	41	39
7. Rubber & Rubber Products	8	12,79	11,27	32	38	35
8. Chemicals & Chemical Products	40	80,00	60,75	188	3,51	2,90
(a) Heavy Industrial Chemicals	7	15,16	14,35	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	5	9,50	8,27	34	52	48
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	28	55,33	38,13	154	2,99	2,42
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	4	15	12
10. Manufacture of Cement & Cement Products	-	-	-	68	1,50	1,41
11. Basic Metals & Metal Products	3	75	17	171	1,71	1,48
(a) Iron & Steel	-	-	-	1	6	6
(b) Non-Ferrous Metals	-	-	-	2	5	5
(c) Other Metal Products	3	75	17	168	1,60	1,37
12. Engineering	31	73,88	50,63	406	4,08	3,33
(a) Heavy Engineering	2	2,25	2,28	23	81	66
(b) Light Engineering	17	25,25	22,79	144	1,62	1,30
(c) Electrical Machinery & Goods	1	1,50	3	232	1,41	1,20
(d) Electronic Machinery & Goods	11	44,87	25,53	7	26	16
13. Vehicles, Vehicle Parts & Transport Equipments	22	130,15	87,14	431	6,23	4,82
14. Other Industries	20	69,96	28,20	1,28,805	128,39	111,81
15. Electricity, Gas & Water	7	111,80	68,86	4	13	8
(a) Electricity Generation & Transmission	7	111,80	68,86	2	6	4
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	2	7	4
16. Construction	2	16	3	324	6,68	6,41
III. TRANSPORT OPERATORS	2	8	8	42,155	165,71	121,73
IV. PROFESSIONAL AND OTHER SERVICES	5	37	31	77,295	100,81	86,07
V. PERSONAL LOANS	124	1,58	1,55	3,00,741	501,54	442,22
1. Loans for Purchase of Consumer Durables	-	-	-	35,965	56,53	46,38
2. Loans for Housing	1	8	8	41,400	145,33	130,89
3. Rest of the Personal Loans	123	1,50	1,47	2,23,376	299,67	264,95
VI. TRADE	6	4,58	4,33	4,19,443	474,56	414,41
1. Wholesale Trade	6	4,58	4,33	9,474	24,93	21,97
2. Retail Trade	-	-	-	4,09,969	449,63	392,44
VII. FINANCE	-	-	-	17	68	57
VIII. ALL OTHERS	-	-	-	1,19,356	119,38	107,45
TOTAL BANK CREDIT	302	530,69	346,66	19,20,840	2484,95	2174,39
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	1,00,966	89,48	77,26
2. Other Small Scale Industries	23	37,51	30,62	25,865	48,71	43,34

SEMI-URBAN

(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	2,55,901	841,99	753,67	58,40,270	13982,27	12156,86
1. Direct Finance	2,51,479	723,12	662,45	57,76,211	12589,95	11062,91
2. Indirect Finance	4,422	118,87	91,21	64,059	1392,32	1093,95
II. INDUSTRY	52,733	2624,42	2120,86	12,34,801	24372,17	19706,28
1. Mining & Quarrying	129	58,07	33,97	1,807	626,55	443,03
2. Food Manufacturing & Processing	2,473	424,64	326,39	27,100	4533,26	3441,82
(a) Rice Mills, Flour & Dal Mills	1,117	109,07	85,49	13,273	1469,01	1106,28
(b) Sugar	16	31,08	26,12	364	1111,81	880,92
(c) Edible Oils & Vanaspati	512	70,54	53,54	4,154	707,70	528,21
(d) Tea Processing	14	15,10	13,76	437	201,08	151,35
(e) Processing of Fruits & Vegetables	26	6,50	3,19	235	59,15	46,40
(f) Others	788	192,35	144,29	8,637	984,51	728,65
3. Beverage & Tobacco	108	24,31	21,12	705	179,47	148,66
4. Textiles	3,592	745,66	608,12	26,310	3795,85	3035,04
(a) Cotton Textiles	1,577	458,43	388,59	7,755	1876,28	1551,67
(b) Jute Textiles	29	9,39	8,30	148	49,51	30,41
(c) Handloom Textiles & Khadi	224	24,67	18,29	3,666	128,40	110,59
(d) Other Textiles	1,762	253,17	192,94	14,741	1741,65	1342,36
5. Paper, Paper Products & Printing	1,370	164,69	150,30	8,427	909,82	777,63
6. Leather & Leather Products	145	8,07	7,94	2,374	186,26	174,74
7. Rubber & Rubber Products	451	59,81	35,69	2,578	307,79	242,24
8. Chemicals & Chemical Products	1,343	178,09	147,94	13,961	3332,94	2745,31
(a) Heavy Industrial Chemicals	34	6,71	6,56	943	432,85	350,62
(b) Fertilisers	12	15,31	15,24	199	436,42	343,20
(c) Drugs & Pharmaceuticals	223	22,82	19,10	2,168	496,83	413,27
(d) Non-Edible Oils	32	6,46	6,16	240	127,49	103,97
(e) Other Chemicals & Chemical Products	1,042	126,80	100,88	10,411	1839,35	1534,25
9. Petroleum, Coal Products & Nuclear Fuels	43	12,11	11,43	479	336,87	298,18
10. Manufacture of Cement & Cement Products	244	85,24	81,16	2,061	430,94	370,11
11. Basic Metals & Metal Products	734	148,12	85,09	11,456	2555,01	2108,77
(a) Iron & Steel	217	121,55	59,43	2,892	1636,09	1322,19
(b) Non-Ferrous Metals	8	81	86	308	206,96	181,22
(c) Other Metal Products	509	25,76	24,81	8,256	711,96	605,35
12. Engineering	1,134	177,14	149,41	13,434	1762,14	1449,91
(a) Heavy Engineering	92	28,74	21,59	991	334,97	246,01
(b) Light Engineering	508	56,84	55,92	6,673	436,95	393,45
(c) Electrical Machinery & Goods	456	84,26	64,81	4,850	605,13	482,00
(d) Electronic Machinery & Goods	78	7,30	7,09	920	385,09	328,46
13. Vehicles, Vehicle Parts & Transport Equipments	729	82,70	71,48	7,194	653,13	518,19
14. Other Industries	37,804	304,95	259,34	11,02,227	4053,92	3406,01
15. Electricity, Gas & Water	21	23,33	21,35	456	372,70	265,02
(a) Electricity Generation & Transmission	8	20,39	20,24	284	350,46	250,90
(b) Non-Conventional Energy	3	2,59	79	26	5,83	3,76
(c) Gas, Steam & Water Supply	10	35	32	146	16,41	10,36
16. Construction	2,413	127,50	110,14	14,232	335,51	281,64
III. TRANSPORT OPERATORS	22,873	330,94	258,04	2,16,872	1962,85	1484,94
IV. PROFESSIONAL AND OTHER SERVICES	42,737	310,89	262,61	4,76,963	1921,93	1597,89
V. PERSONAL LOANS	3,09,164	1170,15	1051,69	30,31,413	9701,22	8488,45
1. Loans for Purchase of Consumer Durables	18,492	41,71	33,83	2,77,005	567,52	471,38
2. Loans for Housing	33,009	403,13	355,09	3,27,134	3255,38	2870,04
3. Rest of the Personal Loans	2,57,663	725,32	662,77	24,27,274	5878,31	5147,04
VI. TRADE	1,21,227	1286,49	1018,12	21,54,699	8578,84	7055,49
1. Wholesale Trade	10,662	471,01	330,96	1,03,027	2267,89	1726,89
2. Retail Trade	1,10,565	815,48	687,16	20,51,672	6310,95	5328,60
VII. FINANCE	717	100,33	68,46	14,354	487,94	359,17
VIII. ALL OTHERS	2,70,981	770,41	653,45	14,88,196	4605,78	3970,93
TOTAL BANK CREDIT	10,76,333	7435,63	6186,88	144,57,568	65613,00	54820,02
OF WHICH: 1. Artisans & Village Industries	10,143	30,83	25,77	4,50,831	812,48	709,27
2. Other Small Scale Industries	31,043	955,86	739,79	6,20,950	7307,23	5826,99