

**Table No. 5.5 - Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1999 (Part 3 of 5)**

URBAN		(Amount in Rupees Lakh)					
		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
		1	2	3	4	5	6
I.	AGRICULTURE	3,28,706	1497,89	1251,75	5,12,013	2802,74	2388,37
	1. Direct Finance	3,23,358	1191,94	1045,04	4,95,891	1869,22	1642,03
	2. Indirect Finance	5,348	305,96	206,71	16,122	933,52	746,34
II.	INDUSTRY	2,66,570	13459,88	10962,99	4,52,246	22721,06	18553,25
	1. Mining & Quarrying	560	394,46	187,08	1,185	326,02	275,69
	2. Food Manufacturing & Processing	5,002	1815,29	1499,24	10,542	2746,30	2173,38
	(a) Rice Mills, Flour & Dal Mills	2,101	383,02	299,63	3,905	897,65	671,15
	(b) Sugar	92	465,59	380,81	185	569,53	475,78
	(c) Edible Oils & Vanaspati	849	374,27	295,08	1,391	335,67	266,42
	(d) Tea Processing	45	67,23	58,90	165	118,08	98,45
	(e) Processing of Fruits & Vegetables	81	20,75	16,46	175	37,48	27,83
	(f) Others	1,834	504,44	448,36	4,721	787,88	633,75
	3. Beverage & Tobacco	163	66,66	58,22	642	629,38	437,28
	4. Textiles	10,987	2004,60	1681,19	24,997	4310,85	3557,57
	(a) Cotton Textiles	2,564	785,22	672,97	6,788	2386,32	1960,25
	(b) Jute Textiles	90	92,26	59,02	84	40,19	23,59
	(c) Handloom Textiles & Khadi	1,324	92,85	65,94	2,577	200,34	160,58
	(d) Other Textiles	7,009	1034,27	883,27	15,548	1683,99	1413,15
	5. Paper, Paper Products & Printing	2,581	371,45	287,29	6,597	807,01	716,06
	6. Leather & Leather Products	1,022	167,47	148,07	2,108	220,94	173,49
	7. Rubber & Rubber Products	1,245	234,64	166,82	2,690	522,33	442,18
	8. Chemicals & Chemical Products	4,774	1077,87	886,06	11,174	2163,78	1764,39
	(a) Heavy Industrial Chemicals	271	90,56	64,27	669	379,83	293,86
	(b) Fertilisers	135	200,36	158,08	249	323,21	245,74
	(c) Drugs & Pharmaceuticals	969	194,34	163,72	2,141	319,97	284,27
	(d) Non-Edible Oils	111	52,04	43,17	115	38,20	26,76
	(e) Other Chemicals & Chemical Products	3,288	540,57	456,81	8,000	1102,57	913,77
	9. Petroleum, Coal Products & Nuclear Fuels	369	99,01	76,76	482	337,76	311,47
	10. Manufacture of Cement & Cement Products	720	141,07	114,35	1,138	299,85	270,06
	11. Basic Metals & Metal Products	7,215	1889,45	1518,87	16,500	3994,96	3306,12
	(a) Iron & Steel	1,646	1180,15	960,73	3,797	2740,09	2354,30
	(b) Non-Ferrous Metals	547	124,02	98,10	697	274,39	190,76
	(c) Other Metal Products	5,022	585,28	460,05	12,006	980,48	761,06
	12. Engineering	7,302	2231,25	1923,89	15,724	2287,70	1719,96
	(a) Heavy Engineering	1,154	645,42	594,16	1,260	627,28	481,41
	(b) Light Engineering	3,194	318,29	267,29	8,403	466,44	320,19
	(c) Electrical Machinery & Goods	2,346	887,96	678,79	5,080	755,46	551,69
	(d) Electronic Machinery & Goods	608	379,58	383,65	981	438,51	366,68
	13. Vehicles, Vehicle Parts & Transport Equipments	2,165	579,63	498,43	4,456	663,54	530,36
	14. Other Industries	2,20,631	1953,13	1559,37	3,45,818	2739,09	2282,00
	15. Electricity, Gas & Water	346	335,23	283,27	322	315,13	278,31
	(a) Electricity Generation & Transmission	265	320,02	270,10	227	299,81	268,26
	(b) Non-Conventional Energy	13	6,48	6,37	21	3,31	2,72
	(c) Gas, Steam & Water Supply	68	8,72	6,79	74	12,01	7,33
	16. Construction	1,488	98,67	74,08	7,871	356,42	314,93
III.	TRANSPORT OPERATORS	28,598	359,04	265,35	83,543	860,81	710,59
IV.	PROFESSIONAL AND OTHER SERVICES	43,842	597,06	497,43	2,13,224	1966,43	1631,47
V.	PERSONAL LOANS	9,36,312	4004,88	3467,94	14,36,974	6175,50	5397,17
	1. Loans for Purchase of Consumer Durables	1,29,847	296,55	246,84	1,32,582	353,32	291,62
	2. Loans for Housing	1,25,487	1753,85	1560,02	2,32,907	2318,27	2063,17
	3. Rest of the Personal Loans	6,80,978	1954,47	1661,08	10,71,485	3503,91	3042,39
VI.	TRADE	2,45,132	5234,80	4081,18	5,94,452	5734,54	4701,08
	1. Wholesale Trade	26,593	3829,10	2882,20	51,011	2318,85	1849,71
	2. Retail Trade	2,18,539	1405,69	1198,98	5,43,441	3415,69	2851,38
VII.	FINANCE	3,052	178,69	141,63	3,853	637,60	503,81
VIII.	ALL OTHERS	2,29,441	1714,26	1436,96	7,52,266	3634,95	3150,92

TOTAL BANK CREDIT	20,81,653	27046,51	22105,23	40,48,571	44533,63	37036,67
<i>OF WHICH:</i> 1. Artisans & Village Industries	37,777	164,46	142,63	95,106	310,92	271,82
2. Other Small Scale Industries	1,66,073	4254,66	3449,99	2,68,042	5850,70	4701,00

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	2	23,07	23,07	68,410	94,35	80,55
1. Direct Finance	1	17,31	17,31	61,993	80,26	70,30
2. Indirect Finance	1	5,77	5,77	6,417	14,09	10,24
II. INDUSTRY	1,558	1547,67	1105,81	24,293	63,27	54,30
1. Mining & Quarrying	3	22	12	14	1,40	1,04
2. Food Manufacturing & Processing	30	112,24	49,80	174	9,76	7,90
(a) Rice Mills, Flour & Dal Mills	1	3	3	75	5,62	4,35
(b) Sugar	4	41,00	30,34	-	-	-
(c) Edible Oils & Vanaspati	1	89	89	21	51	34
(d) Tea Processing	4	10,19	3,56	-	-	-
(e) Processing of Fruits & Vegetables	1	32	28	-	-	-
(f) Others	19	59,81	14,71	78	3,63	3,21
3. Beverage & Tobacco	7	13,96	12,00	1	5	5
4. Textiles	78	218,39	189,76	236	1,46	1,20
(a) Cotton Textiles	35	129,69	114,06	15	12	8
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	14	19	18
(d) Other Textiles	43	88,70	75,70	207	1,15	94
5. Paper, Paper Products & Printing	22	28,27	19,06	113	1,70	1,53
6. Leather & Leather Products	6	4,57	2,22	39	50	56
7. Rubber & Rubber Products	23	41,92	28,64	12	18	16
8. Chemicals & Chemical Products	79	181,83	99,56	71	1,99	2,02
(a) Heavy Industrial Chemicals	5	7,58	7,08	-	-	-
(b) Fertilisers	2	1,38	85	3	42	42
(c) Drugs & Pharmaceuticals	23	93,59	31,11	24	63	61
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	49	79,28	60,52	44	95	99
9. Petroleum, Coal Products & Nuclear Fuels	3	43	27	1	2	1
10. Manufacture of Cement & Cement Products	6	9,94	6,18	3	6	6
11. Basic Metals & Metal Products	50	123,80	71,67	455	4,69	4,25
(a) Iron & Steel	18	54,54	27,14	5	2,18	2,25
(b) Non-Ferrous Metals	2	1,50	14	3	12	4
(c) Other Metal Products	30	67,76	44,39	447	2,38	1,96
12. Engineering	187	410,59	314,12	138	1,67	1,52
(a) Heavy Engineering	20	38,83	34,31	3	19	12
(b) Light Engineering	107	217,03	166,38	60	79	70
(c) Electrical Machinery & Goods	29	79,98	41,78	73	58	62
(d) Electronic Machinery & Goods	31	74,75	71,66	2	11	7
13. Vehicles, Vehicle Parts & Transport Equipments	112	210,24	159,91	199	2,02	1,45
14. Other Industries	924	119,05	99,36	22,719	35,38	30,46
15. Electricity, Gas & Water	11	29,95	17,70	2	4	3
(a) Electricity Generation & Transmission	8	28,77	17,65	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	3	1,18	5	2	4	3
16. Construction	17	42,26	35,44	116	2,35	2,05
III. TRANSPORT OPERATORS	21	4,14	3,86	11,793	56,63	40,47
IV. PROFESSIONAL AND OTHER SERVICES	24	49,66	38,79	14,590	41,39	32,60
V. PERSONAL LOANS	6,876	80,75	67,33	1,24,044	320,27	281,10
1. Loans for Purchase of Consumer Durables	327	10,72	10,55	13,593	24,03	19,51
2. Loans for Housing	57	3,60	3,19	39,159	168,45	151,46
3. Rest of the Personal Loans	6,492	66,43	53,59	71,292	127,80	110,12
VI. TRADE	405	40,45	31,49	68,090	110,27	94,22
1. Wholesale Trade	296	35,07	27,00	648	6,81	5,73
2. Retail Trade	109	5,38	4,49	67,442	103,45	88,49
VII. FINANCE	10	59,89	54,58	219	1,57	1,14
VIII. ALL OTHERS	876	102,29	54,38	33,482	53,67	49,68
TOTAL BANK CREDIT	9,772	1907,91	1379,31	3,44,921	741,41	634,03
<i>OF WHICH:</i> 1. Artisans & Village Industries	1	2	-	17,399	17,91	15,37
2. Other Small Scale Industries	60	59,24	32,40	5,010	21,02	17,88

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	31,686	374,58	320,91	9,40,817	4792,63	4064,65
1. Direct Finance	29,731	244,06	223,11	9,10,974	3402,78	2997,78
2. Indirect Finance	1,955	130,52	97,80	29,843	1389,85	1066,87
II. INDUSTRY	45,870	5356,64	4313,66	7,90,537	43148,51	34990,02
1. Mining & Quarrying	126	102,72	90,68	1,888	824,82	554,62
2. Food Manufacturing & Processing	2,056	694,39	509,12	17,804	5377,98	4239,45
(a) Rice Mills, Flour & Dal Mills	683	114,22	90,31	6,765	1400,53	1065,47
(b) Sugar	35	85,95	69,90	316	1162,08	956,84
(c) Edible Oils & Vanaspati	277	85,37	49,59	2,539	796,72	612,33
(d) Tea Processing	8	6,40	5,58	222	201,90	166,49
(e) Processing of Fruits & Vegetables	28	13,19	10,46	285	71,73	55,03
(f) Others	1,025	389,26	283,27	7,677	1745,03	1383,29
3. Beverage & Tobacco	89	35,89	36,72	902	745,94	544,27
4. Textiles	7,925	2016,19	1595,44	44,223	8551,49	7025,16
(a) Cotton Textiles	4,095	1224,47	997,17	13,497	4525,82	3744,53
(b) Jute Textiles	72	7,50	7,40	246	139,95	90,01
(c) Handloom Textiles & Khadi	260	13,08	9,76	4,175	306,45	236,46
(d) Other Textiles	3,498	771,15	581,11	26,305	3579,27	2954,17
5. Paper, Paper Products & Printing	1,160	136,92	123,65	10,473	1345,34	1147,58
6. Leather & Leather Products	318	36,01	27,51	3,493	429,50	351,84
7. Rubber & Rubber Products	324	81,98	49,51	4,294	881,04	687,31
8. Chemicals & Chemical Products	1,504	393,11	319,50	17,602	3818,59	3071,53
(a) Heavy Industrial Chemicals	122	69,28	69,36	1,067	547,25	434,57
(b) Fertilisers	20	34,60	26,45	409	559,97	431,54
(c) Drugs & Pharmaceuticals	311	70,98	51,84	3,468	679,50	531,54
(d) Non-Edible Oils	20	4,48	3,76	246	94,72	73,70
(e) Other Chemicals & Chemical Products	1,031	213,77	168,09	12,412	1937,13	1600,18
9. Petroleum, Coal Products & Nuclear Fuels	57	18,93	17,00	912	456,16	405,51
10. Manufacture of Cement & Cement Products	210	96,59	95,84	2,077	547,51	486,50
11. Basic Metals & Metal Products	1,625	384,78	348,08	25,845	6397,68	5248,99
(a) Iron & Steel	650	300,38	287,96	6,116	4277,35	3632,39
(b) Non-Ferrous Metals	95	8,31	7,43	1,344	408,34	296,46
(c) Other Metal Products	880	76,10	52,69	18,385	1712,00	1320,14
12. Engineering	2,273	298,96	252,69	25,624	5230,17	4212,18
(a) Heavy Engineering	237	53,64	43,71	2,674	1365,36	1153,71
(b) Light Engineering	1,184	81,31	77,36	12,948	1083,87	831,92
(c) Electrical Machinery & Goods	663	105,31	80,74	8,191	1829,29	1353,62
(d) Electronic Machinery & Goods	189	58,70	50,88	1,811	951,65	872,94
13. Vehicles, Vehicle Parts & Transport Equipments	910	117,66	99,57	7,842	1573,09	1289,71
14. Other Industries	25,093	549,29	439,73	6,15,185	5395,94	4410,93
15. Electricity, Gas & Water	70	38,36	29,58	751	718,71	608,89
(a) Electricity Generation & Transmission	27	17,70	13,36	527	666,30	569,37
(b) Non-Conventional Energy	11	15,00	10,87	45	24,80	19,96
(c) Gas, Steam & Water Supply	32	5,66	5,34	179	27,62	19,56
16. Construction	2,130	354,85	279,04	11,622	854,55	705,54
III. TRANSPORT OPERATORS	12,002	215,25	167,91	1,35,957	1495,87	1188,18
IV. PROFESSIONAL AND OTHER SERVICES	23,347	1688,95	1651,42	2,95,027	4343,50	3851,72
V. PERSONAL LOANS	2,28,431	1024,33	893,28	27,32,637	11605,73	10106,82
1. Loans for Purchase of Consumer Durables	31,206	72,72	61,34	3,07,555	757,33	629,85
2. Loans for Housing	21,577	278,99	243,13	4,19,187	4523,16	4020,98
3. Rest of the Personal Loans	1,75,648	672,63	588,81	20,05,895	6325,23	5455,99
VI. TRADE	72,976	1835,24	1457,23	9,81,055	12955,29	10365,19
1. Wholesale Trade	10,417	813,89	621,29	88,965	7003,73	5385,92
2. Retail Trade	62,559	1021,35	835,93	8,92,090	5951,56	4979,27
VII. FINANCE	1,517	312,65	132,63	8,651	1190,40	833,78
VIII. ALL OTHERS	91,739	728,90	624,40	11,07,804	6234,07	5316,34
TOTAL BANK CREDIT	5,07,568	11536,54	9561,45	69,92,485	85766,00	70716,68
OF WHICH: 1. Artisans & Village Industries	5,460	28,38	23,86	1,55,743	521,68	453,69
2. Other Small Scale Industries	22,604	1601,35	1206,69	4,61,789	11786,97	9407,96