

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

ALL-INDIA		(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	52,72,225	14926,12	12804,81	84,77,194	23775,27	20316,48
	1. Direct Finance	52,10,232	12306,14	10562,64	83,83,258	18462,58	16250,40
	2. Indirect Finance	61,993	2619,99	2242,17	93,936	5312,69	4066,07
II.	INDUSTRY	14,78,925	71438,52	58026,31	21,16,403	110237,82	87161,39
	1. Mining & Quarrying	1,920	2018,42	1341,01	3,790	1948,55	1517,18
	2. Food Manufacturing & Processing	22,689	5712,07	4512,72	39,705	9755,90	7496,40
	(a) Rice Mills, Flour & Dal Mills	11,424	1440,02	1107,69	16,970	2529,23	1918,31
	(b) Sugar	349	1239,00	1050,27	670	2264,18	1847,64
	(c) Edible Oils & Vanaspati	3,814	1356,23	960,01	5,059	1233,51	909,46
	(d) Tea Processing	286	386,17	273,21	933	787,50	612,12
	(e) Processing of Fruits & Vegetables	219	88,62	79,11	628	353,69	296,62
	(f) Others	6,597	1202,03	1042,43	15,445	2587,79	1912,26
	3. Beverage & Tobacco	561	684,58	389,73	1,702	1260,77	924,96
	4. Textiles	33,223	9828,14	8135,85	76,475	19261,49	14816,92
	(a) Cotton Textiles	7,437	3819,51	3174,58	16,744	7499,99	5736,95
	(b) Jute Textiles	190	146,51	99,26	372	291,99	176,12
	(c) Handloom Textiles & Khadi	4,125	244,37	194,52	6,714	456,57	378,80
	(d) Other Textiles	21,471	5617,75	4667,50	52,645	11012,95	8525,05
	5. Paper, Paper Products & Printing	8,062	1574,17	1299,09	21,948	3099,62	2469,50
	6. Leather & Leather Products	3,649	1103,70	866,27	8,166	1676,72	1346,46
	7. Rubber & Rubber Products	3,054	945,56	763,17	6,617	1616,81	1268,87
	8. Chemicals & Chemical Products	17,228	9184,90	7395,65	41,901	14416,09	10871,92
	(a) Heavy Industrial Chemicals	1,101	1254,42	1000,28	3,254	2641,89	1815,47
	(b) Fertilisers	487	1943,76	1630,84	762	1932,85	1574,84
	(c) Drugs & Pharmaceuticals	3,590	2132,54	1666,76	7,939	3586,10	2739,48
	(d) Non-Edible Oils	293	179,65	144,68	407	299,44	248,65
	(e) Other Chemicals & Chemical Products	11,757	3674,53	2953,10	29,539	5955,81	4493,48
	9. Petroleum, Coal Products & Nuclear Fuels	972	4001,77	3383,25	1,893	3770,99	3416,44
	10. Manufacture of Cement & Cement Products	2,375	1000,61	790,24	3,899	1492,76	1306,32
	11. Basic Metals & Metal Products	16,984	9544,57	8126,48	42,938	15519,72	13264,77
	(a) Iron & Steel	4,482	6954,60	6076,83	10,600	10646,15	9445,04
	(b) Non-Ferrous Metals	1,099	703,98	552,68	2,018	1359,69	1098,98
	(c) Other Metal Products	11,403	1885,98	1496,97	30,320	3513,89	2720,75
	12. Engineering	22,871	8665,92	7262,68	52,199	12894,36	9691,13
	(a) Heavy Engineering	2,501	2234,02	1854,17	4,581	3795,57	2628,14
	(b) Light Engineering	10,505	2125,33	1768,39	25,225	2783,56	2114,47
	(c) Electrical Machinery & Goods	7,531	2459,58	1934,59	17,593	3598,12	2797,03
	(d) Electronic Machinery & Goods	2,334	1846,98	1705,54	4,800	2717,12	2151,49
	13. Vehicles, Vehicle Parts & Transport Equipments	10,468	2918,74	2281,32	15,397	4034,11	3059,76
	14. Other Industries	13,28,370	10286,22	8378,28	17,56,743	12982,63	10478,24
	15. Electricity, Gas & Water	1,645	3385,85	2613,76	1,471	4068,15	3086,38
	(a) Electricity Generation & Transmission	1,380	3313,94	2565,75	1,066	3731,04	2827,98
	(b) Non-Conventional Energy	47	38,47	23,79	88	26,17	24,74
	(c) Gas, Steam & Water Supply	218	33,44	24,22	317	310,94	233,67
	16. Construction	4,854	583,31	486,80	41,559	2439,16	2146,15
III.	TRANSPORT OPERATORS	1,46,523	2077,99	1547,90	3,59,859	4478,25	3713,07
IV.	PROFESSIONAL AND OTHER SERVICES	1,81,896	1913,10	1533,24	10,00,650	8141,76	6770,49
V.	PERSONAL LOANS	35,17,050	12714,98	10951,60	51,73,772	20982,76	18059,81
	1. Loans for Purchase of Consumer Durables	3,63,834	806,03	667,44	3,89,777	986,47	813,93
	2. Loans for Housing	3,49,731	4628,58	4082,09	7,20,731	7480,05	6531,00
	3. Rest of the Personal Loans	28,03,485	7280,37	6202,07	40,63,264	12516,24	10714,88
VI.	TRADE	18,14,375	18271,54	14599,91	31,05,030	33606,10	28955,17
	1. Wholesale Trade	1,22,492	11590,89	9466,18	2,21,456	21972,55	19365,24
	2. Retail Trade	16,91,883	6680,64	5133,73	28,83,574	11633,55	9589,93
VII.	FINANCE	22,893	3267,14	2359,22	24,218	9165,90	7077,84
VIII.	ALL OTHERS	9,26,364	6697,63	5721,59	32,02,666	18720,15	16054,72

TOTAL BANK CREDIT	133,60,251	131307,01	107544,59	234,59,792	229108,02	188108,98
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,14,437	853,82	741,25	6,64,820	1336,63	1169,80
2. Other Small Scale Industries	7,56,513	13270,04	10707,75	10,47,025	20284,51	15991,17

ALL-INDIA

(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	141	186,04	153,37	54,64,296	6376,80	5533,79
1. Direct Finance	78	126,50	112,41	53,65,642	6230,92	5411,82
2. Indirect Finance	63	59,55	40,97	98,654	145,89	121,97
II. INDUSTRY	27,269	29239,65	19908,81	9,69,398	962,17	814,28
1. Mining & Quarrying	23	141,36	56,12	117	7,98	6,27
2. Food Manufacturing & Processing	473	1154,18	700,88	3,608	51,73	41,77
(a) Rice Mills, Flour & Dal Mills	11	7,84	4,67	1,733	26,92	22,07
(b) Sugar	12	71,06	40,74	7	28	21
(c) Edible Oils & Vanaspati	50	181,35	77,14	506	6,41	5,45
(d) Tea Processing	102	360,62	224,56	2	12	7
(e) Processing of Fruits & Vegetables	18	23,62	22,25	12	58	49
(f) Others	280	509,69	331,52	1,348	17,43	13,49
3. Beverage & Tobacco	135	456,87	296,51	19	1,80	1,04
4. Textiles	1,535	2949,80	2073,59	1,377	12,33	10,28
(a) Cotton Textiles	326	1053,90	811,33	143	2,48	1,92
(b) Jute Textiles	18	47,93	35,65	5	20	26
(c) Handloom Textiles & Khadi	8	21	11	138	1,17	1,03
(d) Other Textiles	1,183	1847,77	1226,52	1,091	8,47	7,07
5. Paper, Paper Products & Printing	420	592,41	418,31	405	6,17	5,51
6. Leather & Leather Products	199	125,17	96,13	122	1,16	1,17
7. Rubber & Rubber Products	590	437,12	253,78	76	88	78
8. Chemicals & Chemical Products	1,903	4475,77	3028,05	490	7,47	6,53
(a) Heavy Industrial Chemicals	236	610,72	451,00	-	-	-
(b) Fertilisers	39	220,65	179,40	5	50	44
(c) Drugs & Pharmaceuticals	611	1992,98	1341,86	108	1,60	1,45
(d) Non-Edible Oils	12	2,43	1,55	1	7	2
(e) Other Chemicals & Chemical Products	1,005	1648,99	1054,25	376	5,30	4,61
9. Petroleum, Coal Products & Nuclear Fuels	116	781,01	317,60	8	27	19
10. Manufacture of Cement & Cement Products	134	724,13	532,87	164	3,01	2,75
11. Basic Metals & Metal Products	971	1804,47	1224,11	855	8,29	7,38
(a) Iron & Steel	360	1058,75	773,12	6	2,24	2,31
(b) Non-Ferrous Metals	130	281,76	141,57	5	17	9
(c) Other Metal Products	481	463,95	309,42	844	5,87	4,98
12. Engineering	2,706	6986,67	4607,95	1,333	17,73	14,11
(a) Heavy Engineering	380	1771,13	1057,09	196	6,96	4,99
(b) Light Engineering	976	1992,91	1309,16	679	7,47	6,23
(c) Electrical Machinery & Goods	818	1284,45	893,11	446	2,80	2,54
(d) Electronic Machinery & Goods	532	1938,19	1348,60	12	49	34
13. Vehicles, Vehicle Parts & Transport Equipments	555	3007,74	2097,70	1,623	20,89	15,37
14. Other Industries	16,962	4258,30	3239,45	9,58,597	810,87	690,37
15. Electricity, Gas & Water	105	744,30	556,85	9	27	18
(a) Electricity Generation & Transmission	82	684,79	505,33	2	6	4
(b) Non-Conventional Energy	2	5,45	6,13	-	-	-
(c) Gas, Steam & Water Supply	21	54,05	45,39	7	21	14
16. Construction	442	600,34	408,90	595	11,32	10,58
III. TRANSPORT OPERATORS	602	545,30	348,06	2,73,915	742,46	555,93
IV. PROFESSIONAL AND OTHER SERVICES	2,946	1309,09	853,87	3,94,523	417,13	351,65
V. PERSONAL LOANS	17,50,565	9594,39	5559,40	13,03,350	2023,77	1768,85
1. Loans for Purchase of Consumer Durables	8,038	90,73	88,67	1,27,798	213,20	174,87
2. Loans for Housing	9,344	366,53	351,04	1,17,376	464,94	420,20
3. Rest of the Personal Loans	17,33,183	9137,13	5119,69	10,58,176	1345,62	1173,78
VI. TRADE	3,459	1296,76	819,14	21,57,535	2058,41	1759,79
1. Wholesale Trade	2,010	858,47	524,22	50,904	89,13	76,03
2. Retail Trade	1,449	438,28	294,92	21,06,631	1969,28	1683,77
VII. FINANCE	798	4098,25	2525,56	345	3,64	2,72
VIII. ALL OTHERS	51,143	1443,33	1163,40	5,75,049	539,95	491,57
TOTAL BANK CREDIT	18,36,923	47712,80	31331,62	111,38,411	13124,34	11278,59
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,011	1,61	1,56	7,89,854	624,31	528,74
2. Other Small Scale Industries	933	768,14	579,31	1,53,838	205,78	177,14

ALL-INDIA

(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	5,74,529	2392,16	2080,82	197,88,385	47656,40	40889,26
1. Direct Finance	5,61,195	1773,02	1603,87	195,20,405	38899,16	33941,14
2. Indirect Finance	13,334	619,14	476,95	2,67,980	8757,24	6948,12
II. INDUSTRY	1,60,334	27159,70	22036,10	47,52,329	239037,86	187946,88
1. Mining & Quarrying	491	461,89	380,24	6,341	4578,20	3300,82
2. Food Manufacturing & Processing	6,325	2144,38	1754,36	72,800	18818,26	14506,13
(a) Rice Mills, Flour & Dal Mills	2,402	416,68	354,28	32,540	4420,68	3407,01
(b) Sugar	105	246,41	235,47	1,143	3820,93	3174,33
(c) Edible Oils & Vanaspati	1,188	352,15	270,85	10,617	3129,66	2222,90
(d) Tea Processing	105	155,85	134,22	1,428	1690,27	1244,17
(e) Processing of Fruits & Vegetables	94	63,17	52,12	971	529,67	450,58
(f) Others	2,431	910,11	707,44	26,101	5227,05	4007,14
3. Beverage & Tobacco	340	294,82	267,41	2,757	2698,84	1879,65
4. Textiles	17,001	5135,75	4110,55	1,29,611	37187,51	29147,20
(a) Cotton Textiles	7,083	2500,95	2054,41	31,733	14876,83	11779,19
(b) Jute Textiles	167	127,94	69,94	752	614,56	381,23
(c) Handloom Textiles & Khadi	574	54,48	42,82	11,559	756,79	617,27
(d) Other Textiles	9,177	2452,39	1943,39	85,567	20939,32	16369,51
5. Paper, Paper Products & Printing	3,794	686,57	576,17	34,629	5958,95	4768,59
6. Leather & Leather Products	1,221	276,37	221,88	13,357	3183,13	2531,92
7. Rubber & Rubber Products	1,279	360,99	270,69	11,616	3361,35	2557,29
8. Chemicals & Chemical Products	6,045	3026,36	2427,11	67,567	31110,59	23729,26
(a) Heavy Industrial Chemicals	536	449,06	347,65	5,127	4956,08	3614,39
(b) Fertilisers	105	308,28	244,17	1,398	4406,04	3629,69
(c) Drugs & Pharmaceuticals	1,304	784,42	676,31	13,552	8497,63	6425,86
(d) Non-Edible Oils	71	23,76	23,24	784	505,36	418,14
(e) Other Chemicals & Chemical Products	4,029	1460,85	1135,74	46,706	12745,48	9641,17
9. Petroleum, Coal Products & Nuclear Fuels	358	590,09	479,07	3,347	9144,12	7596,56
10. Manufacture of Cement & Cement Products	647	412,53	384,68	7,219	3633,05	3016,86
11. Basic Metals & Metal Products	4,676	2364,63	2026,72	66,424	29241,68	24649,45
(a) Iron & Steel	1,905	1712,43	1482,97	17,353	20374,17	17780,27
(b) Non-Ferrous Metals	348	145,73	126,07	3,600	2491,34	1919,39
(c) Other Metal Products	2,423	506,47	417,68	45,471	6376,17	4949,80
12. Engineering	7,671	2635,92	2213,28	86,780	31200,60	23789,15
(a) Heavy Engineering	852	511,55	424,84	8,510	8319,23	5969,22
(b) Light Engineering	2,989	510,84	432,72	40,374	7420,11	5630,96
(c) Electrical Machinery & Goods	2,723	795,16	640,93	29,111	8140,11	6268,20
(d) Electronic Machinery & Goods	1,107	818,37	714,79	8,785	7321,14	5920,77
13. Vehicles, Vehicle Parts & Transport Equipments	3,143	608,90	459,32	31,186	10590,37	7913,47
14. Other Industries	99,789	5354,06	4106,55	41,60,461	33692,08	26892,89
15. Electricity, Gas & Water	231	688,24	554,39	3,461	8886,80	6811,56
(a) Electricity Generation & Transmission	140	616,79	493,85	2,670	8346,62	6392,94
(b) Non-Conventional Energy	35	58,84	49,21	172	128,92	103,86
(c) Gas, Steam & Water Supply	56	12,61	11,33	619	411,26	314,76
16. Construction	7,323	2118,20	1803,67	54,773	5752,34	4856,10
III. TRANSPORT OPERATORS	49,652	1212,62	908,42	8,30,551	9056,62	7073,39
IV. PROFESSIONAL AND OTHER SERVICES	1,04,150	3401,72	3036,22	16,84,165	15182,81	12545,47
V. PERSONAL LOANS	8,26,065	3708,51	3249,80	125,70,802	49024,41	39589,46
1. Loans for Purchase of Consumer Durables	86,368	192,22	161,51	9,75,815	2288,65	1906,43
2. Loans for Housing	77,967	1136,65	992,39	12,75,149	14076,76	12376,73
3. Rest of the Personal Loans	6,61,730	2379,64	2095,89	103,19,838	32659,00	25306,30
VI. TRADE	2,92,944	7544,84	6146,96	73,73,343	62777,64	52280,98
1. Wholesale Trade	32,538	4466,31	3579,94	4,29,400	38977,36	33011,61
2. Retail Trade	2,60,406	3078,53	2567,02	69,43,943	23800,28	19269,38
VII. FINANCE	5,135	5333,15	3848,14	53,389	21868,08	15813,48
VIII. ALL OTHERS	4,97,270	3446,50	2854,81	52,52,492	30847,56	26286,10
TOTAL BANK CREDIT	25,10,079	54199,20	44161,26	523,05,456	475451,38	382425,03
OF WHICH: 1. Artisans & Village Industries	27,592	91,93	77,39	18,97,714	2908,30	2518,74
2. Other Small Scale Industries	76,934	5075,38	4001,18	20,35,243	39603,84	31456,54