

Table 16: Bank Group-Wise Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation : 2000

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	5194880	15746	13173	8964429	27389	23498
1. Direct Finance	5142561	14014	11945	8829504	21092	18422
2. Indirect Finance	52319	1731	1227	134925	6297	5076
II. Industry	1437577	78406	64061	2438179	123711	97678
1. Mining and Quarrying	1951	3168	2604	3835	2276	1718
2. Food Manufacturing and Processing	27124	7170	5404	57054	11595	9155
a) Rice, flour and dal mills	15676	2562	1869	24826	3314	2657
b) Sugar	1049	1397	1054	660	2610	2261
c) Edible oils & vanaspati	3177	1037	850	8916	1437	1069
d) Tea processing	219	183	127	996	938	706
e) Processing of fruits & vegetables	219	89	88	762	393	340
f) Others	6784	1901	1417	20894	2904	2121
3. Beverage and Tobacco	593	612	527	1732	1395	1069
4. Textiles	27875	9998	8301	125140	19849	15477
a) Cotton textiles	5991	3457	2939	21015	8082	6204
b) Jute textiles	183	32	29	440	326	195
c) Handloom textiles & Khadi	3088	278	160	9496	427	354
d) Other textiles and textile goods	18613	6231	5172	94189	11014	8724
5. Paper, Paper Products and Printing	7773	1491	1256	31646	3084	2487
6. Leather and Leather Products	3404	1196	869	14492	1936	1505
7. Rubber and Rubber Products	3332	939	853	8776	1801	1263
8. Chemicals & Chemical Products	18301	9648	7428	65371	16324	12084
a) Heavy industrial chemicals	939	1122	920	3415	2891	2078
b) Fertilisers	497	2514	2240	707	2298	1858
c) Drugs and pharmaceuticals	3220	2247	1346	14380	3865	2818
d) Non-edible oils	222	140	89	425	319	276
e) Other Chemicals & Chemical Products	13423	3625	2833	46444	6951	5054
9. Petroleum, Coal Products & Nuclear Fuels	823	6973	6094	2410	8023	7045
10. Manufacture of Cement & Cement Products	2010	1223	982	5508	1959	1602
11. Basic Metals and Metal Products	16418	9650	8088	68600	15678	13043
a) Iron and steel	3695	6809	5800	10971	11129	9449
b) Non-ferrous metals	969	476	385	2027	1067	893
c) Other metal products	11754	2365	1903	55602	3482	2701
12. Engineering	19477	8644	7140	76012	13260	9820
a) Heavy engineering	2520	2701	2217	4608	3934	2593
b) Light engineering	7379	1642	1410	40000	2922	2184
c) Electrical machinery & goods	7317	2732	2118	26582	3935	3079
d) Electronic machinery & goods	2261	1570	1395	4822	2469	1965
13. Vehicles, Vehicle Parts & Transport Equipments	12361	2655	1999	21841	4282	3110
14. Other Industries	1288104	10126	8731	1907226	14152	11762
15. Electricity, Gas & Water	845	4081	3145	1467	5353	4108
a) Electricity Generation & Transmission	502	4032	3100	1035	4995	3832
b) Non-Conventional Energy	125	26	26	84	41	23
c) Gas, Steam & Water Supply	218	23	19	348	317	253

16. Construction	7186	832	641	47069	2745	2432
III. Transport operators	190234	2316	1710	436986	5703	4595
IV. Professional and other services	222374	2403	1867	1080710	9639	7824
V. Personal Loans	3893173	16021	13586	6438248	28412	24500
1. Loans for Purchase of Consumer Durables	317937	905	698	561122	1615	1317
2. Loans for Housing	673146	6613	5828	1230708	10713	9356
3. Rest of the Personal Loans	2902090	8503	7060	4646418	16084	13826
VI. Trade	1565883	25673	21564	3125168	44719	38831
1. Wholesale Trade	131217	16186	13830	254542	29849	26402
2. Retail Trade	1434666	9487	7735	2870626	14870	12430
VII. Finance	23791	4215	3523	36246	10731	8203
VIII. All others	842049	8706	7663	2268387	21649	19108
Total Bank Credit	13369961	153485	127147	24788353	271952	224236
Of which: 1. Artisan & Village Industries	350777	804	731	706829	1404	1264
2. Other Small Scale Industries	762456	14838	11971	1036307	22679	18109

(Amount in Rs. crore)

Occupation		As on March 31					
		Foreign Banks			Regional Rural Banks		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		(7)	(8)	(9)	(10)	(11)	(12)
I.	Agriculture	101	284	139	5767184	7327	6317
	1. Direct Finance	55	70	62	5649434	7152	6170
	2. Indirect Finance	46	214	77	117750	176	146
II.	Industry	62418	35005	22610	1125788	1103	920
	1. Mining and Quarrying	32	384	68	184	11	8
	2. Food Manufacturing and Processing	665	1281	795	13616	82	67
	a) Rice, flour and dal mills	10	6	3	3214	40	33
	b) Sugar	17	67	65	7	0	0
	c) Edible oils & vanaspati	35	136	63	891	7	6
	d) Tea processing	129	461	256		0	0
	e) Processing of fruits & vegetables	20	48	51	31	2	2
	f) Others	454	564	357	9473	32	27
	3. Beverage and Tobacco	133	574	363	45	3	3
	4. Textiles	1859	3286	2122	2484	18	15
	a) Cotton textiles	1183	1500	1066	371	4	4
	b) Jute textiles	11	24	17	6	0	0
	c) Handloom textiles & Khadi	1	0	0	266	1	1
	d) Other textiles and textile goods	664	1762	1039	1841	12	9
	5. Paper, Paper Products and Printing	264	568	383	628	7	6
	6. Leather and Leather Products	126	205	134	423	2	2
	7. Rubber and Rubber Products	194	516	307	200	2	2
	8. Chemicals & Chemical Products	1667	5322	3531	940	10	9
	a) Heavy industrial chemicals	280	707	549	3	0	0
	b) Fertilisers	38	377	262	4	0	0
	c) Drugs and pharmaceuticals	543	2257	1422	177	2	2
	d) Non-edible oils	6	31	31	3	0	0
	e) Other Chemicals & Chemical Products	800	1950	1266	753	8	7
	9. Petroleum, Coal Products & Nuclear Fuels	144	1171	652	13	1	1
	10. Manufacture of Cement & Cement Products	129	985	775	432	4	3
	11. Basic Metals and Metal Products	647	1812	1284	1373	12	11
	a) Iron and steel	257	1080	837	8	2	2
	b) Non-ferrous metals	88	350	191	3	0	0
	c) Other metal products	302	382	256	1362	9	8

12. Engineering	3059	8136	5206	2655	22	19
a) Heavy engineering	474	1840	1099	245	8	6
b) Light engineering	1400	2136	1468	1641	9	8
c) Electrical machinery & goods	593	1614	956	749	4	4
d) Electronic machinery & goods	592	2546	1683	20	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	690	3651	2139	2446	25	19
14. Other Industries	52403	5579	3898	1098990	884	738
15. Electricity, Gas & Water	105	876	509	17	1	1
a) Electricity Generation & Transmission	80	806	455	6	0	0
b) Non-Conventional Energy	9	36	34	2	0	0
c) Gas, Steam & Water Supply	16	34	19	9	0	0
16. Construction	301	660	443	1342	19	18
III. Transport operators	379	427	251	291501	850	627
IV. Professional and other services	4184	1991	1167	404000	466	384
V. Personal Loans	1417970	8534	6598	1617109	2889	2469
1. Loans for Purchase of Consumer Durables	17891	242	219	192779	359	292
2. Loans for Housing	57809	1279	1250	139867	652	584
3. Rest of the Personal Loans	1342270	7012	5129	1284463	1878	1592
VI. Trade	2705	3623	1599	2079371	2260	1901
1. Wholesale Trade	1831	2952	1194	48911	104	85
2. Retail Trade	874	671	405	2030460	2156	1816
VII. Finance	929	8309	4970	65	4	3
VIII. All others	76113	1746	1361	573416	594	506
Total Bank Credit	1564799	59920	38694	11858434	15492	13126
Of which : 1. Artisan & Village Industries	1255	3	3	879681	633	529
2. Other Small Scale Industries	10998	830	607	207012	269	226

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
I. Agriculture	606297	2807	2513	20532891	53554	45638
1. Direct Finance	592796	2164	1961	20214350	44492	38561
2. Indirect Finance	13501	643	551	318541	9061	7077
II. Industry	290178	33642	28510	5354140	271867	213779
1. Mining and Quarrying	609	538	454	6611	6377	4852
2. Food Manufacturing and Processing	10291	2677	2202	108750	22804	17624
a) Rice, flour and dal mills	3421	443	376	47147	6365	4937
b) Sugar	119	363	321	1852	4436	3701
c) Edible oils & vanaspati	2942	448	383	15961	3065	2370
d) Tea processing	138	238	202	1482	1820	1291
e) Processing of fruits & vegetables	126	99	98	1158	631	580
f) Others	3545	1086	822	41150	6487	4745
3. Beverage and Tobacco	396	389	369	2899	2974	2330
4. Textiles	29559	5738	4672	186917	38887	30586
a) Cotton textiles	16837	2901	2370	45397	15945	12583
b) Jute textiles	135	99	72	775	480	313
c) Handloom textiles & Khadi	689	59	50	13540	766	566
d) Other textiles and textile goods	11898	2678	2180	127205	21697	17124
5. Paper, Paper Products and Printing	5198	883	775	45509	6033	4907
6. Leather and Leather Products	1248	269	221	19693	3607	2731
7. Rubber and Rubber Products	1893	429	342	14395	3687	2767

8. Chemicals & Chemical Products	8714	4478	3707	94993	35783	26758
a) Heavy industrial chemicals	607	596	524	5244	5316	4072
b) Fertilisers	210	710	650	1456	5900	5011
c) Drugs and pharmaceuticals	1793	1133	975	20113	9505	6562
d) Non-edible oils	77	19	18	733	509	414
e) Other Chemicals & Chemical Products	6027	2018	1539	67447	14552	10699
9. Petroleum, Coal Products & Nuclear Fuels	428	846	718	3818	17014	14510
10. Manufacture of Cement & Cement Products	1045	620	584	9124	4791	3946
11. Basic Metals and Metal Products	6726	2691	2366	93764	29842	24792
a) Iron and steel	2104	1787	1615	17035	20807	17704
b) Non-ferrous metals	338	225	200	3425	2118	1669
c) Other metal products	4284	679	551	73304	6917	5419
12. Engineering	11508	3672	2954	112711	33734	25138
a) Heavy engineering	1344	714	608	9191	9196	6522
b) Light engineering	4464	893	687	54884	7602	5757
c) Electrical machinery & goods	4155	1130	883	39396	9415	7039
d) Electronic machinery & goods	1545	935	776	9240	7520	5820
13. Vehicles, Vehicle Parts & Transport Equipments	4604	1101	789	41942	11713	8056
14. Other Industries	199633	5967	5480	4546356	36708	30609
15. Electricity, Gas & Water	252	985	811	2686	11296	8574
a) Electricity Generation & Transmission	137	849	725	1760	10682	8112
b) Non-Conventional Energy	33	115	71	253	218	155
c) Gas, Steam & Water Supply	82	21	16	673	396	307
16. Construction	8074	2360	2066	63972	6616	5599
III. Transport operators	55301	1228	893	974401	10524	8075
IV. Professional and other services	119917	3924	3410	1831185	18422	14653
V. Personal Loans	1053551	5221	4485	14420051	61077	51639
1. Loans for Purchase of Consumer Durables	97596	305	255	1187325	3426	2781
2. Loans for Housing	151860	1744	1506	2253390	21001	18525
3. Rest of the Personal Loans	804095	3172	2724	10979336	36650	30332
VI. Trade	299406	9608	7723	7072533	85882	71618
1. Wholesale Trade	40516	5594	4446	477017	54685	45956
2. Retail Trade	258890	4013	3277	6595516	31197	25662
VII. Finance	9454	6908	5174	70485	30166	21873
VIII. All others	354746	4909	4169	4114711	37604	32806
Total Bank Credit	2788850	68246	56877	54370397	569096	460081
Of which : 1. Artisan & Village Industries	74629	172	150	2013171	3016	2677
2. Other Small Scale Industries	121735	5015	4183	2138508	43630	35097

Note : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks. Therefore, the aggregate figure reported here may not tally with those reported in tables 2, 3, 4 and 5.

Source : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 29, March 2000.

GRAPH -7 **OCCUPATION-WISE DISTRIBUTION OF CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BANK GROUPS - 2000** (As on March 31)

