

**Table No. 5.5 – Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 2001**

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	25,13,247	6766,63	5588,61	51,22,466	13853,21	12301,88
1. Direct Finance	25,01,028	6465,96	5414,13	50,72,960	12909,99	11501,57
2. Indirect Finance	12,219	300,66	174,48	49,506	943,22	800,31
II. INDUSTRY	2,47,818	11093,62	5577,39	4,44,302	9499,21	7795,86
1. Mining & Quarrying	287	355,39	285,43	866	220,03	173,27
2. Food Manufacturing & Processing	3,913	764,53	530,18	16,391	1457,18	1262,21
(a) Rice Mills, Flour & Dal Mills	1,772	211,34	150,56	9,061	379,59	321,97
(b) Sugar	41	249,39	186,24	160	384,31	367,60
(c) Edible Oils & Vanaspati	390	84,41	67,76	1,408	112,91	84,03
(d) Tea Processing	27	40,05	30,50	168	220,02	196,57
(e) Processing of Fruits & Vegetables	35	9,86	9,56	170	25,66	19,19
(f) Others	1,648	169,48	85,57	5,424	334,70	272,86
3. Beverage & Tobacco	65	25,27	23,69	249	98,71	75,01
4. Textiles	2,549	871,52	633,24	11,135	1133,51	929,80
(a) Cotton Textiles	514	315,21	202,14	1,969	465,47	380,22
(b) Jute Textiles	16	1,13	96	36	24,85	17,14
(c) Handloom Textiles & Khadi	401	8,78	6,85	2,217	30,59	26,33
(d) Other Textiles	1,618	546,40	423,29	6,913	612,59	506,12
5. Paper, Paper Products & Printing	482	107,93	75,72	1,881	197,55	169,84
6. Leather & Leather Products	287	23,74	16,94	805	69,28	60,05
7. Rubber & Rubber Products	288	46,15	27,82	495	86,15	63,02
8. Chemicals & Chemical Products	1,309	1531,29	1025,49	4,186	1071,98	832,36
(a) Heavy Industrial Chemicals	84	240,99	72,06	223	119,64	80,45
(b) Fertilisers	56	444,10	237,22	75	232,18	177,24
(c) Drugs & Pharmaceuticals	158	60,11	38,11	594	168,78	138,78
(d) Non-Edible Oils	15	1,79	1,30	56	11,64	10,43
(e) Other Chemicals & Chemical Products	996	784,29	676,80	3,238	539,75	425,46
9. Petroleum, Coal Products & Nuclear Fuels	79	874,80	426,92	155	328,25	296,88
10. Manufacture of Cement & Cement Products	239	75,96	67,35	1,099	255,94	224,14
11. Basic Metals & Metal Products	1,293	4184,89	852,77	4,436	1594,47	1333,33
(a) Iron & Steel	290	3947,12	673,62	787	1259,21	1057,60
(b) Non-Ferrous Metals	58	55,68	52,07	154	77,00	53,03
(c) Other Metal Products	945	182,10	127,08	3,495	258,26	222,70
12. Engineering	1,739	592,70	408,34	4,330	775,06	575,40
(a) Heavy Engineering	278	152,32	98,43	411	254,64	193,80
(b) Light Engineering	486	82,40	63,77	2,255	190,23	122,87
(c) Electrical Machinery & Goods	827	219,03	159,92	1,434	179,88	140,19
(d) Electronic Machinery & Goods	148	138,96	86,21	230	150,31	118,54
13. Vehicles, Vehicle Parts & Transport Equipments	2,769	112,88	78,22	2,915	297,28	188,71
14. Other Industries	2,31,906	919,71	767,08	3,88,616	1552,65	1340,59
15. Electricity, Gas & Water	68	497,14	263,13	215	256,45	178,03
(a) Electricity Generation & Transmission	37	419,57	236,29	124	193,10	126,97
(b) Non-Conventional Energy	9	75,74	25,57	13	2,56	2,23
(c) Gas, Steam & Water Supply	22	1,83	1,27	78	60,79	48,84
16. Construction	545	109,72	95,07	6,528	104,72	93,22
III. TRANSPORT OPERATORS	24,196	321,16	213,78	59,624	613,79	486,00
IV. PROFESSIONAL AND OTHER SERVICES	58,682	444,32	338,84	3,03,908	1078,86	902,63
V. PERSONAL LOANS	7,91,777	2771,03	2363,75	13,43,247	4824,19	4289,40
1. Loans for Purchase of Consumer Durables	54,391	144,55	106,20	1,19,677	323,61	270,15
2. Loans for Housing	87,817	778,58	681,09	1,93,457	1547,35	1405,43
3. Rest of the Personal Loans	6,49,569	1847,89	1576,46	10,30,113	2953,23	2613,83
VI. TRADE	3,03,282	2184,44	1328,68	6,27,181	7000,56	6993,08
1. Wholesale Trade	16,251	1247,04	587,33	34,452	5175,86	5430,63
2. Retail Trade	2,87,031	937,40	741,36	5,92,729	1824,70	1562,44
VII. FINANCE	409	58,52	47,23	2,697	290,94	203,51
VIII. ALL OTHERS	1,35,128	1155,04	929,96	4,71,120	2878,64	2287,92

TOTAL BANK CREDIT	40,74,539	24794,76	16388,24	83,74,545	40039,40	35260,27
<i>OF WHICH:</i> 1. Artisans & Village Industries	58,570	126,22	103,42	1,63,854	357,81	321,28
2. Other Small Scale Industries	1,29,898	1382,52	1089,51	1,76,432	1656,63	1363,68

RURAL (Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	7	58,28	9,38	46,69,143	7415,23	6324,03
1. Direct Finance	4	5,63	5,63	45,86,217	7250,27	6191,76
2. Indirect Finance	3	52,65	3,75	82,926	164,96	132,27
II. INDUSTRY	563	2809,72	1879,58	10,39,823	1079,21	880,33
1. Mining & Quarrying	4	3,51	2,39	95	6,29	5,18
2. Food Manufacturing & Processing	36	94,22	69,60	6,727	52,21	42,61
(a) Rice Mills, Flour & Dal Mills	-	-	-	2,112	27,84	23,29
(b) Sugar	-	-	-	12	1,00	52
(c) Edible Oils & Vanaspati	-	-	-	489	5,20	3,76
(d) Tea Processing	11	27,55	25,89	-	-	-
(e) Processing of Fruits & Vegetables	2	7,80	7,76	22	1,88	1,85
(f) Others	23	58,87	35,95	4,092	16,29	13,20
3. Beverage & Tobacco	32	229,24	193,38	28	1,87	1,09
4. Textiles	73	259,85	161,37	949	8,42	6,81
(a) Cotton Textiles	46	209,61	117,11	96	1,29	1,01
(b) Jute Textiles	-	-	-	2	13	13
(c) Handloom Textiles & Khadi	-	-	-	139	1,15	92
(d) Other Textiles	27	50,23	44,25	712	5,86	4,76
5. Paper, Paper Products & Printing	6	18,97	15,48	250	3,83	3,35
6. Leather & Leather Products	2	2,19	80	149	88	75
7. Rubber & Rubber Products	16	117,40	62,04	40	57	52
8. Chemicals & Chemical Products	58	272,80	169,98	379	4,17	3,49
(a) Heavy Industrial Chemicals	7	17,63	4,75	1	5	2
(b) Fertilisers	2	30,00	8,33	1	4	4
(c) Drugs & Pharmaceuticals	11	98,67	43,62	96	1,18	94
(d) Non-Edible Oils	-	-	-	2	6	5
(e) Other Chemicals & Chemical Products	38	126,51	113,28	279	2,86	2,44
9. Petroleum, Coal Products & Nuclear Fuels	4	50,42	40,62	7	34	28
10. Manufacture of Cement & Cement Products	3	89,05	79,73	271	2,95	2,51
11. Basic Metals & Metal Products	36	214,61	178,51	434	4,16	3,50
(a) Iron & Steel	15	81,36	72,18	2	40	46
(b) Non-Ferrous Metals	7	32,21	20,74	1	8	8
(c) Other Metal Products	14	101,04	85,59	431	3,69	2,96
12. Engineering	198	892,63	552,43	1,378	15,71	12,73
(a) Heavy Engineering	57	329,48	149,33	195	6,24	5,06
(b) Light Engineering	75	185,47	147,93	824	6,87	5,56
(c) Electrical Machinery & Goods	24	121,50	52,17	356	2,43	2,00
(d) Electronic Machinery & Goods	42	256,18	203,01	3	17	11
13. Vehicles, Vehicle Parts & Transport Equipments	72	495,46	322,18	1,705	17,80	13,16
14. Other Industries	19	45,08	17,40	10,27,117	956,56	781,46
15. Electricity, Gas & Water	-	-	-	2	7	4
(a) Electricity Generation & Transmission	-	-	-	1	2	2
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	-	-	-	1	5	1
16. Construction	4	24,31	13,68	292	3,36	2,83
III. TRANSPORT OPERATORS	-	-	-	2,10,542	658,21	477,75
IV. PROFESSIONAL AND OTHER SERVICES	9	30,65	3,68	2,80,644	334,17	272,51
V. PERSONAL LOANS	1,837	56,76	50,68	13,21,651	2314,37	2009,35
1. Loans for Purchase of Consumer Durables	75	2,32	1,74	1,59,325	348,74	288,48
2. Loans for Housing	7	26	26	70,941	304,79	274,24
3. Rest of the Personal Loans	1,755	54,18	48,68	10,91,385	1660,84	1446,63
VI. TRADE	8	55,68	19,15	14,99,787	1813,55	1490,85
1. Wholesale Trade	8	55,68	19,15	47,615	83,21	69,79
2. Retail Trade	-	-	-	14,52,172	1730,34	1421,06
VII. FINANCE	5	187,13	118,66	175	2,42	2,06
VIII. ALL OTHERS	3	29	11	4,20,900	453,46	402,47
TOTAL BANK CREDIT	2,432	3198,51	2081,25	94,42,665	14070,63	11859,35
<i>OF WHICH:</i> 1. Artisans & Village Industries	-	-	-	6,67,495	573,69	467,70
2. Other Small Scale Industries	73	63,23	35,73	1,26,984	180,55	147,93

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	2,84,171	883,34	737,62	125,89,034	28976,69	24961,52
1. Direct Finance	2,77,499	769,43	661,78	124,37,708	27401,29	23774,86
2. Indirect Finance	6,672	113,91	75,84	1,51,326	1575,40	1186,66
II. INDUSTRY	32,336	1432,52	1145,62	17,64,842	25914,28	17278,78
1. Mining & Quarrying	69	35,20	32,41	1,321	620,41	498,68
2. Food Manufacturing & Processing	2,498	186,60	148,09	29,565	2554,75	2052,69
(a) Rice Mills, Flour & Dal Mills	450	31,13	16,16	13,395	649,90	511,97
(b) Sugar	14	34,42	31,93	227	669,12	586,29
(c) Edible Oils & Vanaspati	198	14,49	10,77	2,485	217,01	166,31
(d) Tea Processing	15	4,87	4,75	221	292,48	257,72
(e) Processing of Fruits & Vegetables	7	12,75	10,01	236	57,95	48,36
(f) Others	1,814	88,95	74,47	13,001	668,28	482,04
3. Beverage & Tobacco	58	31,82	28,33	432	386,91	321,51
4. Textiles	1,551	165,80	135,03	16,257	2439,10	1866,25
(a) Cotton Textiles	574	110,76	95,41	3,199	1102,35	795,89
(b) Jute Textiles	9	1,56	1,51	63	27,67	19,73
(c) Handloom Textiles & Khadi	37	2,13	44	2,794	42,65	34,54
(d) Other Textiles	931	51,34	37,66	10,201	1266,43	1016,09
5. Paper, Paper Products & Printing	255	44,21	38,61	2,874	372,49	303,01
6. Leather & Leather Products	46	1,79	2,20	1,289	97,88	80,74
7. Rubber & Rubber Products	141	40,24	35,15	980	290,51	188,55
8. Chemicals & Chemical Products	397	221,45	169,60	6,329	3101,69	2200,92
(a) Heavy Industrial Chemicals	27	36,74	28,19	342	415,04	185,47
(b) Fertilisers	4	40,64	40,40	138	746,96	463,23
(c) Drugs & Pharmaceuticals	70	39,62	32,17	929	368,36	253,62
(d) Non-Edible Oils	7	3,33	4,59	80	16,81	16,38
(e) Other Chemicals & Chemical Products	289	101,13	64,24	4,840	1554,53	1282,22
9. Petroleum, Coal Products & Nuclear Fuels	11	8,50	6,40	256	1262,30	771,10
10. Manufacture of Cement & Cement Products	106	54,28	50,91	1,718	478,17	424,64
11. Basic Metals & Metal Products	350	108,78	99,33	6,549	6106,92	2467,44
(a) Iron & Steel	94	61,97	59,79	1,188	5350,06	1863,64
(b) Non-Ferrous Metals	29	19,61	12,30	249	184,58	138,22
(c) Other Metal Products	227	27,19	27,25	5,112	572,28	465,57
12. Engineering	540	169,30	134,05	8,185	2445,40	1682,95
(a) Heavy Engineering	96	37,19	27,83	1,037	779,86	474,45
(b) Light Engineering	262	44,10	37,02	3,902	509,07	377,15
(c) Electrical Machinery & Goods	151	52,54	36,36	2,792	575,37	390,65
(d) Electronic Machinery & Goods	31	35,48	32,83	454	581,10	440,70
13. Vehicles, Vehicle Parts & Transport Equipments	429	81,89	39,86	7,890	1005,30	642,12
14. Other Industries	25,145	187,87	149,60	16,72,803	3661,87	3056,14
15. Electricity, Gas & Water	11	25,74	20,32	296	779,40	461,51
(a) Electricity Generation & Transmission	3	24,23	19,69	165	636,93	382,96
(b) Non-Conventional Energy	1	3	6	23	78,33	27,85
(c) Gas, Steam & Water Supply	7	1,48	57	108	64,14	50,69
16. Construction	729	69,07	55,74	8,098	311,18	260,54
III. TRANSPORT OPERATORS	6,471	135,43	87,51	3,00,833	1728,60	1265,05
IV. PROFESSIONAL AND OTHER SERVICES	24,315	157,26	128,71	6,67,558	2045,25	1646,37
V. PERSONAL LOANS	1,82,153	661,14	573,51	36,40,665	10627,50	9286,69
1. Loans for Purchase of Consumer Durables	18,990	48,97	39,94	3,52,458	868,19	706,50
2. Loans for Housing	20,152	204,49	172,81	3,72,374	2835,47	2533,83
3. Rest of the Personal Loans	1,43,011	407,69	360,76	29,15,833	6923,83	6046,36
VI. TRADE	48,755	569,11	423,80	24,79,013	11623,34	10255,56
1. Wholesale Trade	2,487	339,83	256,14	1,00,813	6901,62	6363,04
2. Retail Trade	46,268	229,27	167,67	23,78,200	4721,72	3892,52
VII. FINANCE	973	70,62	56,87	4,259	609,64	428,33
VIII. ALL OTHERS	37,352	172,98	139,18	10,64,503	4660,41	3759,64
TOTAL BANK CREDIT	6,16,526	4082,40	3292,83	225,10,707	86185,70	68881,94
OF WHICH: 1. Artisans & Village Industries	9,238	30,61	24,29	8,99,157	1088,32	916,68
2. Other Small Scale Industries	13,166	263,40	195,56	4,46,553	3546,34	2832,41

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	24,36,305	7681,66	6374,17	23,81,675	7586,36	6671,47
1. Direct Finance	24,17,533	7194,34	6058,79	23,46,290	6575,27	5832,00
2. Indirect Finance	18,772	487,33	315,38	35,385	1011,08	839,47
II. INDUSTRY	3,86,561	11892,28	8575,68	3,87,776	14525,63	12053,91
1. Mining & Quarrying	927	256,09	155,81	1,147	375,47	306,78
2. Food Manufacturing & Processing	9,543	1879,45	1346,38	19,143	2998,24	2343,91
(a) Rice Mills, Flour & Dal Mills	5,568	806,95	591,45	8,968	1118,08	797,28
(b) Sugar	91	265,50	192,42	184	921,79	817,55
(c) Edible Oils & Vanaspati	1,261	362,78	238,36	4,234	182,19	150,32
(d) Tea Processing	105	30,31	26,03	345	161,18	113,81
(e) Processing of Fruits & Vegetables	67	20,14	17,80	182	33,88	27,74
(f) Others	2,451	393,78	280,32	5,230	581,11	437,22
3. Beverage & Tobacco	237	34,52	29,17	336	106,09	86,32
4. Textiles	8,353	1388,40	1079,20	15,102	2049,64	1634,86
(a) Cotton Textiles	3,063	715,09	533,93	3,979	843,92	715,78
(b) Jute Textiles	62	25,27	18,49	53	9,09	5,46
(c) Handloom Textiles & Khadi	682	24,01	19,25	2,364	74,96	65,78
(d) Other Textiles	4,546	624,02	507,53	8,706	1121,68	847,84
5. Paper, Paper Products & Printing	2,039	372,21	236,54	5,158	474,63	405,17
6. Leather & Leather Products	1,142	453,83	274,46	1,094	79,41	74,47
7. Rubber & Rubber Products	1,178	87,30	72,38	1,492	163,42	126,45
8. Chemicals & Chemical Products	4,862	1151,97	831,59	8,379	2154,13	1755,47
(a) Heavy Industrial Chemicals	187	88,00	67,26	593	595,64	551,52
(b) Fertilisers	87	191,70	144,00	100	331,66	218,06
(c) Drugs & Pharmaceuticals	773	229,09	166,64	1,586	261,96	230,82
(d) Non-Edible Oils	104	40,45	24,46	82	13,53	9,65
(e) Other Chemicals & Chemical Products	3,711	602,73	429,21	6,018	951,35	745,42
9. Petroleum, Coal Products & Nuclear Fuels	198	103,17	87,65	283	460,97	444,90
10. Manufacture of Cement & Cement Products	702	94,54	79,69	1,082	220,88	203,47
11. Basic Metals & Metal Products	3,759	2297,19	1329,79	7,416	1876,47	1645,49
(a) Iron & Steel	904	1866,13	1009,89	1,997	1433,39	1344,41
(b) Non-Ferrous Metals	177	85,37	71,88	341	183,33	86,00
(c) Other Metal Products	2,678	345,70	248,02	5,078	259,74	215,08
12. Engineering	4,146	1057,24	807,90	8,354	966,79	779,42
(a) Heavy Engineering	498	214,62	171,71	590	339,54	256,13
(b) Light Engineering	1,587	197,04	163,56	4,632	188,26	161,23
(c) Electrical Machinery & Goods	1,713	547,78	379,43	2,608	270,49	208,98
(d) Electronic Machinery & Goods	348	97,81	93,21	524	168,51	153,08
13. Vehicles, Vehicle Parts & Transport Equipments	3,488	185,62	123,41	3,072	292,58	230,59
14. Other Industries	3,42,523	1952,93	1630,59	3,08,636	1821,74	1582,85
15. Electricity, Gas & Water	174	470,77	403,36	205	317,32	294,71
(a) Electricity Generation & Transmission	94	459,51	394,54	126	247,80	228,39
(b) Non-Conventional Energy	29	5,41	5,07	8	57,74	57,62
(c) Gas, Steam & Water Supply	51	5,86	3,75	71	11,78	8,71
16. Construction	3,290	107,05	87,77	6,877	167,84	139,04
III. TRANSPORT OPERATORS	34,048	717,98	558,29	58,425	673,18	532,64
IV. PROFESSIONAL AND OTHER SERVICES	88,241	736,55	560,47	2,64,810	1472,60	1246,20
V. PERSONAL LOANS	14,54,229	6319,83	5363,92	15,04,216	6653,03	5879,41
1. Loans for Purchase of Consumer Durables	1,16,671	337,76	259,99	1,60,100	460,63	387,59
2. Loans for Housing	2,66,044	2623,03	2298,08	2,66,158	2561,39	2289,99
3. Rest of the Personal Loans	10,71,514	3359,03	2805,85	10,77,958	3631,00	3201,84
VI. TRADE	4,12,510	3788,54	3069,30	5,31,661	3911,07	3356,12
1. Wholesale Trade	44,678	1668,89	1296,18	40,313	1073,48	894,71
2. Retail Trade	3,67,832	2119,65	1773,12	4,91,348	2837,59	2461,41
VII. FINANCE	1,433	227,25	182,70	2,807	388,27	314,56
VIII. ALL OTHERS	2,07,773	2361,46	1927,62	4,12,024	2695,80	2291,73
TOTAL BANK CREDIT	50,21,100	33725,56	26612,16	55,43,394	37905,94	32346,04
OF WHICH: 1. Artisans & Village Industries	66,742	185,77	164,27	90,759	298,21	261,33
2. Other Small Scale Industries	2,07,072	3767,05	2917,03	1,79,777	3593,56	2819,93

SEMI-URBAN

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	1	22,00	14,70	9,64,245	1378,81	1224,82
1. Direct Finance	1	22,00	14,70	9,43,030	1343,44	1194,07
2. Indirect Finance	-	-	-	21,215	35,38	30,75
II. INDUSTRY	97	467,72	362,31	1,72,352	284,51	240,13
1. Mining & Quarrying	-	-	-	89	5,64	4,33
2. Food Manufacturing & Processing	12	14,16	7,34	1,374	22,40	19,23
(a) Rice Mills, Flour & Dal Mills	1	2	68	498	10,31	8,92
(b) Sugar	-	-	-	3	16	14
(c) Edible Oils & Vanaspati	-	-	-	202	2,74	2,20
(d) Tea Processing	6	12,14	4,66	2	24	21
(e) Processing of Fruits & Vegetables	5	2,00	2,00	9	53	44
(f) Others	-	-	-	660	8,42	7,32
3. Beverage & Tobacco	-	-	-	17	84	46
4. Textiles	14	15,79	16,19	1,066	9,69	7,81
(a) Cotton Textiles	2	1,34	1,34	116	2,30	1,69
(b) Jute Textiles	-	-	-	4	16	23
(c) Handloom Textiles & Khadi	-	-	-	72	61	54
(d) Other Textiles	12	14,45	14,86	874	6,62	5,34
5. Paper, Paper Products & Printing	-	-	-	238	3,84	3,08
6. Leather & Leather Products	-	-	-	95	80	72
7. Rubber & Rubber Products	1	1,00	71	61	82	75
8. Chemicals & Chemical Products	18	74,36	52,91	348	4,98	4,14
(a) Heavy Industrial Chemicals	9	14,25	13,10	-	-	-
(b) Fertilisers	-	-	-	2	20	20
(c) Drugs & Pharmaceuticals	5	52,65	34,07	33	35	31
(d) Non-Edible Oils	-	-	-	3	10	10
(e) Other Chemicals & Chemical Products	4	7,45	5,75	310	4,33	3,54
9. Petroleum, Coal Products & Nuclear Fuels	2	35,00	16,95	4	14	10
10. Manufacture of Cement & Cement Products	-	-	-	160	2,07	1,57
11. Basic Metals & Metal Products	2	50	10	408	5,12	4,54
(a) Iron & Steel	-	-	-	2	24	23
(b) Non-Ferrous Metals	-	-	-	12	42	41
(c) Other Metal Products	2	50	10	394	4,46	3,89
12. Engineering	29	48,00	40,85	669	6,95	5,54
(a) Heavy Engineering	1	1,43	1,49	31	1,10	99
(b) Light Engineering	14	24,39	23,94	299	3,19	2,38
(c) Electrical Machinery & Goods	2	4,57	25	332	2,37	1,89
(d) Electronic Machinery & Goods	12	17,61	15,17	7	28	28
13. Vehicles, Vehicle Parts & Transport Equipments	9	29,21	28,31	594	7,45	5,85
14. Other Industries	8	99,70	72,89	1,66,697	201,86	170,93
15. Electricity, Gas & Water	2	150,00	126,05	6	75	65
(a) Electricity Generation & Transmission	2	150,00	126,05	1	5	5
(b) Non-Conventional Energy	-	-	-	2	22	19
(c) Gas, Steam & Water Supply	-	-	-	3	48	42
16. Construction	-	-	-	526	11,18	10,44
III. TRANSPORT OPERATORS	1	1	1	46,577	214,05	153,80
IV. PROFESSIONAL AND OTHER SERVICES	99	79	71	87,375	158,68	132,50
V. PERSONAL LOANS	38	67	46	4,62,483	1050,52	915,33
1. Loans for Purchase of Consumer Durables	-	-	-	70,383	140,01	117,57
2. Loans for Housing	-	-	-	64,334	316,22	279,54
3. Rest of the Personal Loans	38	67	46	3,27,766	594,29	518,22
VI. TRADE	3	12,57	7	4,35,399	704,74	602,60
1. Wholesale Trade	3	12,57	7	8,887	38,26	33,43
2. Retail Trade	-	-	-	4,26,512	666,48	569,17
VII. FINANCE	1	25,00	29,92	63	1,49	1,30
VIII. ALL OTHERS	14	1,34	73	1,39,085	184,42	166,53
TOTAL BANK CREDIT	254	530,09	408,90	23,07,579	3977,22	3437,02
OF WHICH: 1. Artisans & Village Industries	-	-	-	1,02,816	109,23	91,98
2. Other Small Scale Industries	16	12,41	9,48	27,702	67,78	58,49

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	2,71,968	1085,69	892,60	60,54,194	17754,53	15177,77
1. Direct Finance	2,64,888	928,83	781,31	59,71,742	16063,88	13880,87
2. Indirect Finance	7,080	156,86	111,29	82,452	1690,65	1296,90
II. INDUSTRY	63,858	3370,40	2645,63	10,10,644	30540,54	23877,67
1. Mining & Quarrying	213	76,82	38,25	2,376	714,02	505,18
2. Food Manufacturing & Processing	3,179	514,41	371,45	33,251	5428,67	4088,32
(a) Rice Mills, Flour & Dal Mills	1,254	153,03	105,31	16,289	2088,40	1503,65
(b) Sugar	17	38,71	26,33	295	1226,15	1036,44
(c) Edible Oils & Vanaspati	732	84,86	68,65	6,429	632,57	459,53
(d) Tea Processing	42	32,73	27,54	500	236,59	172,25
(e) Processing of Fruits & Vegetables	48	15,41	9,95	311	71,97	57,93
(f) Others	1,086	189,68	133,66	9,427	1172,99	858,52
3. Beverage & Tobacco	113	38,19	30,86	703	179,64	146,81
4. Textiles	5,020	883,73	718,78	29,555	4347,25	3456,84
(a) Cotton Textiles	2,310	554,83	464,08	9,470	2117,47	1716,82
(b) Jute Textiles	36	32,74	14,12	155	67,26	38,29
(c) Handloom Textiles & Khadi	346	12,49	11,14	3,464	112,07	96,71
(d) Other Textiles	2,328	283,67	229,44	16,466	2050,45	1605,01
5. Paper, Paper Products & Printing	1,514	234,64	212,54	8,949	1085,32	857,34
6. Leather & Leather Products	175	11,69	10,35	2,506	545,72	360,00
7. Rubber & Rubber Products	559	71,79	48,72	3,291	324,33	249,01
8. Chemicals & Chemical Products	1,794	275,28	234,66	15,401	3660,72	2878,76
(a) Heavy Industrial Chemicals	73	40,63	38,78	862	738,52	670,66
(b) Fertilisers	17	40,81	38,94	206	564,37	401,20
(c) Drugs & Pharmaceuticals	300	62,12	43,02	2,697	606,17	474,85
(d) Non-Edible Oils	32	7,32	4,64	221	61,40	38,86
(e) Other Chemicals & Chemical Products	1,372	124,40	109,27	11,415	1690,26	1293,20
9. Petroleum, Coal Products & Nuclear Fuels	48	91,07	81,24	535	690,35	630,84
10. Manufacture of Cement & Cement Products	311	25,25	17,91	2,255	342,75	302,64
11. Basic Metals & Metal Products	1,336	154,19	127,70	12,921	4333,47	3107,62
(a) Iron & Steel	239	99,02	89,39	3,142	3398,78	2443,92
(b) Non-Ferrous Metals	22	17,38	12,58	552	286,49	170,88
(c) Other Metal Products	1,075	37,80	25,74	9,227	648,20	492,82
12. Engineering	1,439	148,93	131,08	14,637	2227,92	1764,79
(a) Heavy Engineering	165	37,06	31,10	1,285	593,75	461,42
(b) Light Engineering	706	32,43	33,23	7,238	445,30	384,34
(c) Electrical Machinery & Goods	463	53,90	45,61	5,118	879,11	636,16
(d) Electronic Machinery & Goods	105	25,54	21,14	996	309,76	282,88
13. Vehicles, Vehicle Parts & Transport Equipments	971	91,24	66,39	8,134	606,10	454,55
14. Other Industries	44,890	471,47	362,07	8,62,754	4547,70	3819,34
15. Electricity, Gas & Water	32	97,64	58,27	419	1036,48	883,05
(a) Electricity Generation & Transmission	13	92,31	56,82	236	949,67	805,85
(b) Non-Conventional Energy	2	11	11	41	63,48	62,99
(c) Gas, Steam & Water Supply	17	5,22	1,34	142	23,33	14,21
16. Construction	2,264	184,05	135,35	12,957	470,12	372,59
III. TRANSPORT OPERATORS	16,503	291,13	209,13	1,55,554	1896,34	1453,86
IV. PROFESSIONAL AND OTHER SERVICES	51,454	532,97	417,22	4,91,979	2901,59	2357,11
V. PERSONAL LOANS	5,03,036	2068,40	1793,34	39,24,002	16092,44	13952,46
1. Loans for Purchase of Consumer Durables	24,481	80,51	62,46	3,71,635	1018,92	827,60
2. Loans for Housing	1,02,965	744,54	638,56	6,99,501	6245,19	5506,17
3. Rest of the Personal Loans	3,75,590	1243,35	1092,32	28,52,866	8828,34	7618,68
VI. TRADE	1,24,944	1880,85	1460,46	15,04,517	10297,77	8488,56
1. Wholesale Trade	11,659	693,95	447,44	1,05,540	3487,15	2671,83
2. Retail Trade	1,13,285	1186,90	1013,02	13,98,977	6810,62	5816,73
VII. FINANCE	673	168,57	117,45	4,977	810,59	645,93
VIII. ALL OTHERS	1,42,231	917,20	765,92	9,01,127	6160,22	5152,54
TOTAL BANK CREDIT	11,74,667	10315,20	8301,76	140,46,994	86454,02	71105,88
OF WHICH: 1. Artisans & Village Industries	10,797	36,61	29,49	2,71,114	629,81	547,06
2. Other Small Scale Industries	32,020	1085,27	827,37	4,46,587	8526,08	6632,30

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	3,35,166	1707,06	1385,82	5,27,724	3927,96	3406,19
1. Direct Finance	3,30,976	1394,69	1142,88	5,04,142	2360,29	2090,07
2. Indirect Finance	4,190	312,37	242,95	23,582	1567,67	1316,12
II. INDUSTRY	3,52,411	16728,88	12611,56	4,52,522	27206,79	21876,03
1. Mining & Quarrying	834	543,82	362,66	1,349	410,27	301,41
2. Food Manufacturing & Processing	5,222	2120,39	1570,95	12,035	3483,08	2822,62
(a) Rice Mills, Flour & Dal Mills	2,040	728,25	571,23	4,664	1050,88	799,89
(b) Sugar	120	445,04	295,01	235	763,17	632,41
(c) Edible Oils & Vanaspati	758	298,15	254,43	1,204	353,10	293,47
(d) Tea Processing	54	36,63	27,04	168	123,41	108,24
(e) Processing of Fruits & Vegetables	70	23,62	19,65	193	112,83	92,41
(f) Others	2,180	588,70	403,59	5,571	1079,70	896,19
3. Beverage & Tobacco	200	80,83	69,36	611	749,58	512,20
4. Textiles	9,856	2574,89	1895,75	33,442	4752,73	3894,81
(a) Cotton Textiles	2,065	1237,99	838,39	10,126	2439,83	1962,04
(b) Jute Textiles	73	12,30	11,76	103	35,37	29,37
(c) Handloom Textiles & Khadi	912	89,98	70,43	2,631	213,83	178,85
(d) Other Textiles	6,806	1234,62	975,16	20,582	2063,70	1724,54
5. Paper, Paper Products & Printing	2,493	370,62	300,19	7,292	826,14	708,96
6. Leather & Leather Products	706	227,55	169,25	3,238	260,10	219,53
7. Rubber & Rubber Products	1,148	285,81	212,42	2,498	655,99	523,40
8. Chemicals & Chemical Products	5,293	1186,32	987,29	13,527	2351,56	1803,01
(a) Heavy Industrial Chemicals	209	48,21	39,34	646	378,77	280,02
(b) Fertilisers	109	118,46	96,28	232	546,14	347,18
(c) Drugs & Pharmaceuticals	917	242,30	213,62	3,228	354,41	283,51
(d) Non-Edible Oils	82	52,96	45,19	140	45,33	42,14
(e) Other Chemicals & Chemical Products	3,976	724,39	592,86	9,281	1026,90	850,16
9. Petroleum, Coal Products & Nuclear Fuels	166	131,83	83,51	496	934,48	562,84
10. Manufacture of Cement & Cement Products	1,118	149,76	117,22	1,198	450,25	344,27
11. Basic Metals & Metal Products	7,786	2492,49	1766,40	19,908	4503,89	3803,00
(a) Iron & Steel	1,248	1024,06	853,21	3,734	3057,96	2662,89
(b) Non-Ferrous Metals	635	558,62	192,58	668	239,37	209,07
(c) Other Metal Products	5,903	909,81	720,61	15,506	1206,56	931,04
12. Engineering	6,054	2347,20	1743,69	22,458	2265,21	1731,02
(a) Heavy Engineering	1,062	1077,99	823,32	1,291	601,36	443,82
(b) Light Engineering	2,212	224,05	169,63	14,308	479,44	378,06
(c) Electrical Machinery & Goods	2,258	754,93	534,70	5,773	702,85	513,01
(d) Electronic Machinery & Goods	522	290,22	216,05	1,086	481,56	396,13
13. Vehicles, Vehicle Parts & Transport Equipments	1,733	576,31	467,82	6,037	1021,67	822,64
14. Other Industries	3,08,497	2653,95	2164,94	3,18,152	3334,14	2780,01
15. Electricity, Gas & Water	246	707,32	534,40	343	648,27	574,70
(a) Electricity Generation & Transmission	178	692,73	525,65	204	630,42	561,22
(b) Non-Conventional Energy	16	2,44	1,63	25	2,64	2,70
(c) Gas, Steam & Water Supply	52	12,16	7,12	114	15,21	10,79
16. Construction	1,059	279,79	165,70	9,938	559,41	471,63
III. TRANSPORT OPERATORS	18,028	317,03	216,52	67,738	825,41	640,15
IV. PROFESSIONAL AND OTHER SERVICES	67,581	945,76	709,60	2,27,135	2562,97	2068,95
V. PERSONAL LOANS	12,11,391	6609,05	5612,46	19,88,470	10294,33	9081,40
1. Loans for Purchase of Consumer Durables	1,05,774	321,44	244,02	2,21,196	743,33	616,20
2. Loans for Housing	2,98,573	3344,70	3000,58	3,90,640	4138,22	3738,76
3. Rest of the Personal Loans	8,07,044	2942,90	2367,86	13,76,634	5412,78	4726,44
VI. TRADE	1,95,361	7836,79	7180,67	5,48,733	7877,21	6553,15
1. Wholesale Trade	38,474	6081,64	5713,52	62,544	2965,93	2416,65
2. Retail Trade	1,56,887	1755,15	1467,15	4,86,189	4911,29	4136,49
VII. FINANCE	1,139	327,46	276,82	2,532	1125,74	871,23
VIII. ALL OTHERS	1,91,951	3282,69	2835,79	5,33,293	5311,21	4531,52
TOTAL BANK CREDIT	1,91,951	37754,72	30829,25	43,48,147	59131,63	49028,63
OF WHICH: 1. Artisans & Village Industries	36,224	89,87	84,61	63,603	265,45	235,30
2. Other Small Scale Industries	2,06,430	5130,61	4053,66	2,23,322	6458,21	5214,79

URBAN

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	8	15,78	21,09	76,570	136,73	115,24
1. Direct Finance	2	8,56	8,57	72,189	124,88	105,06
2. Indirect Finance	6	7,22	12,53	4,381	11,86	10,18
II. INDUSTRY	797	1881,10	1378,89	32,023	100,05	86,07
1. Mining & Quarrying	1	7	7	35	2,98	2,17
2. Food Manufacturing & Processing	28	78,07	30,86	323	12,71	9,37
(a) Rice Mills, Flour & Dal Mills	4	78	78	134	5,90	4,44
(b) Sugar	1	7,00	6,66	2	9	5
(c) Edible Oils & Vanaspati	-	-	-	40	53	46
(d) Tea Processing	8	11,80	14	-	-	-
(e) Processing of Fruits & Vegetables	-	-	-	4	22	19
(f) Others	15	58,50	23,29	143	5,98	4,23
3. Beverage & Tobacco	5	97	62	5	19	18
4. Textiles	88	243,47	174,96	342	4,04	3,49
(a) Cotton Textiles	54	198,05	129,45	27	31	23
(b) Jute Textiles	-	-	-	-	-	-
(c) Handloom Textiles & Khadi	-	-	-	9	9	8
(d) Other Textiles	34	45,41	45,51	306	3,64	3,17
5. Paper, Paper Products & Printing	23	9,16	5,85	116	2,17	1,71
6. Leather & Leather Products	3	2,82	45	107	99	99
7. Rubber & Rubber Products	17	39,01	38,38	25	45	36
8. Chemicals & Chemical Products	92	287,06	177,45	109	1,75	1,86
(a) Heavy Industrial Chemicals	20	104,33	77,50	-	-	-
(b) Fertilisers	-	-	-	-	-	-
(c) Drugs & Pharmaceuticals	20	92,99	32,90	39	60	58
(d) Non-Edible Oils	-	-	-	-	-	-
(e) Other Chemicals & Chemical Products	52	89,74	67,04	70	1,15	1,28
9. Petroleum, Coal Products & Nuclear Fuels	2	8	8	2	25	14
10. Manufacture of Cement & Cement Products	14	39,94	38,39	12	30	26
11. Basic Metals & Metal Products	38	49,54	26,06	499	5,48	4,65
(a) Iron & Steel	15	27,81	10,61	7	88	65
(b) Non-Ferrous Metals	4	6,82	6,35	4	31	26
(c) Other Metal Products	19	14,91	9,10	488	4,29	3,74
12. Engineering	175	796,44	605,86	255	3,63	3,24
(a) Heavy Engineering	39	226,40	186,42	10	68	51
(b) Light Engineering	71	373,80	288,30	125	1,70	1,52
(c) Electrical Machinery & Goods	24	34,15	12,89	118	1,11	1,00
(d) Electronic Machinery & Goods	41	162,09	118,25	2	14	21
13. Vehicles, Vehicle Parts & Transport Equipments	107	139,03	108,41	298	3,02	2,62
14. Other Industries	168	176,14	152,41	29,717	56,08	50,14
15. Electricity, Gas & Water	10	17,36	17,55	6	17	14
(a) Electricity Generation & Transmission	3	16,50	16,69	-	-	-
(b) Non-Conventional Energy	-	-	-	-	-	-
(c) Gas, Steam & Water Supply	7	86	86	6	17	14
16. Construction	26	1,93	1,49	172	5,83	4,74
III. TRANSPORT OPERATORS	37	9,41	2,26	13,652	75,56	55,42
IV. PROFESSIONAL AND OTHER SERVICES	115	38,62	30,59	19,792	82,08	64,11
V. PERSONAL LOANS	19,225	307,93	235,12	1,98,997	580,44	505,38
1. Loans for Purchase of Consumer Durables	554	12,07	11,32	27,401	53,45	42,72
2. Loans for Housing	576	32,59	32,01	58,126	285,49	257,50
3. Rest of the Personal Loans	18,095	263,27	191,78	1,13,470	241,50	205,16
VI. TRADE	865	94,78	69,52	64,308	163,53	137,14
1. Wholesale Trade	781	68,42	49,21	2,122	12,81	11,00
2. Retail Trade	84	26,36	20,32	62,186	150,72	126,15
VII. FINANCE	14	19,61	15,90	106	2,41	1,88
VIII. ALL OTHERS	1,180	34,03	26,29	41,418	74,99	63,28
TOTAL BANK CREDIT	22,241	2401,26	1779,66	4,46,866	1215,79	1028,51
OF WHICH: 1. Artisans & Village Industries	-	-	-	18,533	25,14	19,74
2. Other Small Scale Industries	154	85,32	68,76	5,782	27,04	22,62

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	46,096	656,14	481,07	9,85,564	6443,68	5409,42
1. Direct Finance	42,689	469,49	331,57	9,49,998	4357,91	3678,14
2. Indirect Finance	3,407	186,66	149,50	35,566	2085,77	1731,28
II. INDUSTRY	65,390	6962,81	5403,92	9,03,143	52879,63	41356,47
1. Mining & Quarrying	162	53,05	40,98	2,381	1010,19	707,30
2. Food Manufacturing & Processing	3,396	908,67	660,01	21,004	6602,93	5093,81
(a) Rice Mills, Flour & Dal Mills	975	209,81	138,00	7,817	1995,61	1514,35
(b) Sugar	51	120,39	105,41	409	1335,69	1039,53
(c) Edible Oils & Vanaspati	1,160	131,25	112,24	3,162	783,03	660,60
(d) Tea Processing	16	18,07	14,24	246	189,90	149,66
(e) Processing of Fruits & Vegetables	27	14,84	8,63	294	151,51	120,88
(f) Others	1,167	414,32	281,49	9,076	2147,18	1608,79
3. Beverage & Tobacco	112	85,00	65,50	933	916,58	647,87
4. Textiles	9,835	2235,21	1682,26	53,563	9810,35	7651,26
(a) Cotton Textiles	4,730	1476,88	1096,69	17,002	5353,07	4026,80
(b) Jute Textiles	25	12,95	7,86	201	60,63	49,00
(c) Handloom Textiles & Khadi	208	37,84	19,50	3,760	341,73	268,86
(d) Other Textiles	4,872	707,54	558,21	32,600	4054,92	3306,60
5. Paper, Paper Products & Printing	1,503	245,01	181,80	11,427	1453,12	1198,51
6. Leather & Leather Products	291	54,35	36,07	4,345	545,81	426,29
7. Rubber & Rubber Products	378	68,31	58,39	4,066	1049,58	832,94
8. Chemicals & Chemical Products	1,976	557,77	437,69	20,997	4384,47	3407,29
(a) Heavy Industrial Chemicals	154	46,75	39,80	1,029	578,07	436,66
(b) Fertilisers	111	77,30	58,27	452	741,91	501,73
(c) Drugs & Pharmaceuticals	363	87,69	56,10	4,567	778,00	586,72
(d) Non-Edible Oils	31	4,83	3,95	253	103,12	91,29
(e) Other Chemicals & Chemical Products	1,317	341,18	279,56	14,696	2183,37	1790,89
9. Petroleum, Coal Products & Nuclear Fuels	76	137,75	112,22	742	1204,38	758,78
10. Manufacture of Cement & Cement Products	219	111,98	101,98	2,561	752,23	602,12
11. Basic Metals & Metal Products	2,212	487,46	403,98	30,443	7538,87	6004,09
(a) Iron & Steel	736	380,81	326,01	5,740	4491,52	3853,36
(b) Non-Ferrous Metals	64	13,00	10,49	1,375	818,13	418,75
(c) Other Metal Products	1,412	93,65	67,49	23,328	2229,22	1731,98
12. Engineering	2,472	569,76	430,51	31,414	5982,23	4514,32
(a) Heavy Engineering	265	72,66	51,18	2,667	1979,09	1505,25
(b) Light Engineering	1,233	167,20	117,13	17,949	1246,19	954,63
(c) Electrical Machinery & Goods	754	229,99	175,18	8,927	1723,03	1236,79
(d) Electronic Machinery & Goods	220	99,91	87,02	1,871	1033,92	817,66
13. Vehicles, Vehicle Parts & Transport Equipments	3,147	235,01	190,15	11,322	1975,04	1591,64
14. Other Industries	37,213	759,90	644,19	6,93,747	6980,20	5791,69
15. Electricity, Gas & Water	79	60,82	57,31	684	1433,93	1184,10
(a) Electricity Generation & Transmission	25	43,36	48,82	410	1383,01	1152,38
(b) Non-Conventional Energy	4	4,57	4,45	45	9,65	8,78
(c) Gas, Steam & Water Supply	50	12,88	4,04	229	41,27	22,95
16. Construction	2,319	392,79	300,89	13,514	1239,75	944,45
III. TRANSPORT OPERATORS	8,976	241,87	171,63	1,08,431	1469,28	1085,98
IV. PROFESSIONAL AND OTHER SERVICES	34,201	2025,34	1853,02	3,48,824	5654,78	4726,26
V. PERSONAL LOANS	4,03,779	1897,34	1559,31	38,21,862	19689,09	16993,66
1. Loans for Purchase of Consumer Durables	41,561	146,80	114,77	3,96,486	1277,09	1029,03
2. Loans for Housing	47,014	508,38	397,00	7,94,929	8309,37	7425,86
3. Rest of the Personal Loans	3,15,204	1242,16	1047,54	26,30,447	10102,62	8538,78
VI. TRADE	82,043	3169,64	2153,38	8,91,310	19141,95	16093,86
1. Wholesale Trade	15,301	1492,87	1024,13	1,19,222	10621,68	9214,51
2. Retail Trade	66,742	1676,77	1129,25	7,72,088	8520,27	6879,35
VII. FINANCE	1,132	219,15	156,13	4,923	1694,37	1321,96
VIII. ALL OTHERS	1,01,715	1149,54	858,38	8,69,557	9852,47	8315,26
TOTAL BANK CREDIT	7,43,332	16321,84	12636,83	79,33,614	116825,25	95302,89
OF WHICH: 1. Artisans & Village Industries	9,780	42,63	36,01	1,28,140	423,08	375,66
2. Other Small Scale Industries	26,496	1824,66	1329,49	4,62,184	13525,83	10689,31

**Table No. 5.5 – Population Group and Bank Group-Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 2001**

METROPOLITAN		STATE BANK OF INDIA AND ITS ASSOCIATES			(Amount in Rupees Lakh) 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	20,056	1751,58	1217,06	1,82,344	5926,92	4109,70
	1. Direct Finance	18,094	858,93	516,04	1,75,011	1301,04	1132,06
	2. Indirect Finance	1,962	892,65	701,02	7,333	4625,88	2977,64
II.	INDUSTRY	3,24,917	55448,35	41457,71	5,97,838	89094,15	66755,67
	1. Mining & Quarrying	668	5144,81	3524,41	1,079	1835,41	956,59
	2. Food Manufacturing & Processing	2,098	3102,43	2397,02	6,820	5019,46	3810,63
	(a) Rice Mills, Flour & Dal Mills	589	407,99	290,90	1,067	1360,91	1057,27
	(b) Sugar	109	527,57	390,82	137	688,08	605,05
	(c) Edible Oils & Vanaspati	323	528,24	545,79	551	636,54	439,11
	(d) Tea Processing	46	170,75	126,74	351	653,04	460,15
	(e) Processing of Fruits & Vegetables	43	39,76	23,32	227	289,66	236,05
	(f) Others	988	1428,12	1019,44	4,487	1391,23	1013,00
	3. Beverage & Tobacco	123	260,66	420,68	471	594,80	477,47
	4. Textiles	7,335	6200,25	5151,13	59,994	12501,82	9512,54
	(a) Cotton Textiles	1,084	1803,23	1628,97	4,910	4208,92	3356,28
	(b) Jute Textiles	57	67,15	52,85	229	165,32	123,10
	(c) Handloom Textiles & Khadi	120	140,27	260,41	1,266	151,21	121,74
	(d) Other Textiles	6,074	4189,60	3208,90	53,589	7976,37	5911,42
	5. Paper, Paper Products & Printing	2,405	745,92	657,65	13,751	1972,59	1571,18
	6. Leather & Leather Products	1,363	711,88	546,52	6,160	1723,49	1296,04
	7. Rubber & Rubber Products	801	915,23	507,09	2,823	993,14	676,41
	8. Chemicals & Chemical Products	5,219	7849,31	5268,28	34,125	11569,94	8370,02
	(a) Heavy Industrial Chemicals	311	821,72	448,34	1,782	1752,23	1306,28
	(b) Fertilisers	215	1501,96	1418,25	372	1654,19	1244,68
	(c) Drugs & Pharmaceuticals	1,213	2432,51	1393,46	8,230	3627,21	2552,73
	(d) Non-Edible Oils	42	61,86	50,75	140	287,44	227,69
	(e) Other Chemicals & Chemical Products	3,438	3031,26	1957,48	23,601	4248,88	3038,63
	9. Petroleum, Coal Products & Nuclear Fuels	346	3758,08	2580,60	965	7546,06	5710,69
	10. Manufacture of Cement & Cement Products	453	1545,74	1319,00	1,066	1341,60	1125,10
	11. Basic Metals & Metal Products	4,428	5423,66	4096,29	32,532	10694,08	8864,89
	(a) Iron & Steel	1,384	3750,46	2843,58	4,212	7795,93	6683,84
	(b) Non-Ferrous Metals	239	247,82	175,61	937	749,58	590,40
	(c) Other Metal Products	2,805	1425,38	1077,10	27,383	2148,57	1590,65
	12. Engineering	8,349	6535,09	4620,52	35,615	11448,57	8119,14
	(a) Heavy Engineering	699	2117,90	1496,73	2,375	3446,14	2118,47
	(b) Light Engineering	2,473	1172,39	795,03	16,500	2427,25	1781,31
	(c) Electrical Machinery & Goods	4,173	1909,33	1350,01	13,583	3512,82	2706,52
	(d) Electronic Machinery & Goods	1,004	1335,48	978,76	3,157	2062,35	1512,85
	13. Vehicles, Vehicle Parts & Transport Equipments	2,244	2321,86	1653,60	9,053	3057,43	2104,33
	14. Other Industries	2,86,810	7056,83	5712,89	3,82,656	10065,28	7306,48
	15. Electricity, Gas & Water	275	3430,44	2616,83	808	6138,67	4718,72
	(a) Electricity Generation & Transmission	218	3337,14	2563,39	580	5811,94	4478,90
	(b) Non-Conventional Energy	21	19,13	12,88	61	58,83	39,86
	(c) Gas, Steam & Water Supply	36	74,18	40,56	167	267,91	199,96
	16. Construction	2,000	446,16	385,21	9,920	2591,81	2135,43
III.	TRANSPORT OPERATORS	12,551	1284,74	1171,34	60,082	2845,54	2348,96
IV.	PROFESSIONAL AND OTHER SERVICES	30,618	1386,02	1082,30	1,56,440	5748,52	4543,51
V.	PERSONAL LOANS	7,10,542	4658,64	3903,66	18,39,886	12715,03	11057,55
	1. Loans for Purchase of Consumer Durables	46,789	169,08	128,76	1,41,327	557,28	450,37
	2. Loans for Housing	1,55,555	2230,15	1999,05	3,86,982	5876,37	5250,45
	3. Rest of the Personal Loans	5,08,198	2259,41	1775,85	13,11,577	6281,38	5356,74
VI.	TRADE	73,665	15246,49	13819,99	3,77,852	36529,15	32663,36
	1. Wholesale Trade	24,855	11887,15	11062,55	1,52,490	31824,12	28798,25
	2. Retail Trade	48,810	3359,34	2757,45	2,25,362	4705,03	3865,11
VII.	FINANCE	1,717	5314,63	3900,86	17,337	13186,24	10368,93
VIII.	ALL OTHERS	1,49,337	4697,91	3717,95	6,02,630	15235,93	12847,04

TOTAL BANK CREDIT	13,23,403	89788,35	70270,88	38,34,409	181281,48	144694,72
<i>OF WHICH:</i> 1. Artisans & Village Industries	8,092	28,93	26,40	27,741	191,73	176,54
2. Other Small Scale Industries	1,67,289	5810,24	4609,51	1,94,344	11677,68	9043,69

METROPOLITAN

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	375	319,65	220,34	276	1,15	94
1. Direct Finance	338	131,38	119,63	275	1,11	93
2. Indirect Finance	37	188,27	100,70	1	4	1
II. INDUSTRY	25,170	36410,85	22536,46	139	1,01	77
1. Mining & Quarrying	30	414,56	60,86	-	-	-
2. Food Manufacturing & Processing	352	1027,74	630,63	10	12	8
(a) Rice Mills, Flour & Dal Mills	7	5,32	1,79	4	3	3
(b) Sugar	17	39,18	28,07	-	-	-
© Edible Oils & Vanaspati	40	158,54	72,46	2	1	1
(d) Tea Processing	81	247,52	143,83	-	-	-
(e) Processing of Fruits & Vegetables	6	70,17	60,44	1	5	2
(f) Others	201	507,01	324,02	3	3	2
3. Beverage & Tobacco	103	340,11	160,75	-	-	-
4. Textiles	834	2577,88	1676,62	7	3	2
(a) Cotton Textiles	260	1019,20	690,11	1	1	-
(b) Jute Textiles	7	1,82	1,70	-	-	-
© Handloom Textiles & Khadi	2	6	6	-	-	-
(d) Other Textiles	565	1556,80	984,74	6	2	1
5. Paper, Paper Products & Printing	282	467,26	273,86	10	29	16
6. Leather & Leather Products	101	122,01	66,65	1	1	-
7. Rubber & Rubber Products	122	182,45	134,43	-	-	-
8. Chemicals & Chemical Products	1,431	6124,77	4062,95	10	7	4
(a) Heavy Industrial Chemicals	263	832,40	671,18	-	-	-
(b) Fertilisers	44	506,19	288,42	-	-	-
© Drugs & Pharmaceuticals	491	2486,69	1592,04	5	5	3
(d) Non-Edible Oils	6	7,15	1,59	-	-	-
(e) Other Chemicals & Chemical Products	627	2292,34	1509,72	5	2	1
9. Petroleum, Coal Products & Nuclear Fuels	160	2674,17	1460,08	-	-	-
10. Manufacture of Cement & Cement Products	116	942,16	669,88	1	15	15
11. Basic Metals & Metal Products	538	1687,68	1003,44	3	1	1
(a) Iron & Steel	237	821,43	605,29	-	-	-
(b) Non-Ferrous Metals	78	479,44	173,15	-	-	-
© Other Metal Products	223	386,82	225,00	3	1	1
12. Engineering	2,044	8829,87	5185,21	3	2	2
(a) Heavy Engineering	252	2510,35	1439,22	-	-	-
(b) Light Engineering	948	2133,61	1175,04	-	-	-
© Electrical Machinery & Goods	390	1654,92	957,51	3	2	2
(d) Electronic Machinery & Goods	454	2530,98	1613,44	-	-	-
13. Vehicles, Vehicle Parts & Transport Equipments	472	2939,16	1526,69	5	6	7
14. Other Industries	18,143	6078,51	4215,14	88	21	18
15. Electricity, Gas & Water	93	1263,95	864,05	-	-	-
(a) Electricity Generation & Transmission	63	1075,74	781,70	-	-	-
(b) Non-Conventional Energy	8	34,48	26,57	-	-	-
© Gas, Steam & Water Supply	22	153,73	55,78	-	-	-
16. Construction	349	738,58	545,24	1	4	4
III. TRANSPORT OPERATORS	574	1019,17	803,97	160	2,26	1,60
IV. PROFESSIONAL AND OTHER SERVICES	4,508	2289,83	1485,93	190	51	35
V. PERSONAL LOANS	19,91,919	14527,79	8264,99	2,670	21,67	19,15
1. Loans for Purchase of Consumer Durables	15,169	280,34	227,70	120	67	50
2. Loans for Housing	34,793	2011,02	1979,67	795	14,52	13,45
3. Rest of the Personal Loans	19,41,957	12236,43	6057,62	1,755	6,49	5,20
VI. TRADE	10,747	3535,96	2629,62	2,311	4,42	3,82
1. Wholesale Trade	9,933	2959,53	2332,93	4	5	5
2. Retail Trade	814	576,42	296,69	2,307	4,37	3,77
VII. FINANCE	840	6655,89	3248,36	-	-	-
VIII. ALL OTHERS	62,262	2595,02	1895,92	9	31	11
TOTAL BANK CREDIT	20,96,395	67354,15	41085,59	5,755	31,33	26,73
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,288	2,52	2,43	12	5	4
2. Other Small Scale Industries	2,068	1329,38	980,06	89	33	24

METROPOLITAN

(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	11,446	800,30	633,61	2,14,497	8799,58	6181,64
1. Direct Finance	10,923	393,32	317,72	2,04,641	2685,77	2086,39
2. Indirect Finance	523	406,98	315,88	9,856	6113,81	4095,26
II. INDUSTRY	86,074	28628,07	23166,89	10,34,138	209582,43	153917,49
1. Mining & Quarrying	235	329,64	265,03	2,012	7724,42	4806,89
2. Food Manufacturing & Processing	1,403	1417,42	1169,53	10,683	10567,17	8007,88
(a) Rice Mills, Flour & Dal Mills	427	231,34	195,32	2,094	2005,60	1545,31
(b) Sugar	59	189,93	166,48	322	1444,77	1190,41
(c) Edible Oils & Vanaspati	253	156,88	126,92	1,169	1480,21	1184,29
(d) Tea Processing	64	219,48	158,66	542	1290,78	889,39
(e) Processing of Fruits & Vegetables	37	41,32	40,13	314	440,97	359,96
(f) Others	563	578,47	482,03	6,242	3904,86	2838,52
3. Beverage & Tobacco	127	395,78	358,66	824	1591,35	1417,55
4. Textiles	4,796	3243,64	2515,55	72,966	24523,62	18855,85
(a) Cotton Textiles	1,009	1050,28	844,29	7,264	8081,64	6519,65
(b) Jute Textiles	52	132,29	56,26	345	366,57	233,91
(c) Handloom Textiles & Khadi	56	22,67	14,82	1,444	314,21	397,02
(d) Other Textiles	3,679	2038,40	1600,18	63,913	15761,19	11705,27
5. Paper, Paper Products & Printing	1,506	445,00	345,64	17,954	3631,05	2848,49
6. Leather & Leather Products	655	235,55	160,95	8,280	2792,95	2070,17
7. Rubber & Rubber Products	485	342,74	283,74	4,231	2433,55	1601,67
8. Chemicals & Chemical Products	3,471	4002,26	3254,24	44,256	29546,35	20955,53
(a) Heavy Industrial Chemicals	302	405,34	336,61	2,658	3811,70	2762,42
(b) Fertilisers	116	708,64	651,79	747	4370,97	3603,15
(c) Drugs & Pharmaceuticals	745	1058,96	851,60	10,684	9605,41	6389,85
(d) Non-Edible Oils	22	6,94	6,56	210	363,39	286,59
(e) Other Chemicals & Chemical Products	2,286	1822,38	1407,67	29,957	11394,88	7913,52
9. Petroleum, Coal Products & Nuclear Fuels	209	1485,68	1258,56	1,680	15463,99	11009,93
10. Manufacture of Cement & Cement Products	213	603,42	563,34	1,849	4433,07	3677,47
11. Basic Metals & Metal Products	2,479	2428,05	1988,08	39,980	20233,47	15952,71
(a) Iron & Steel	1,096	1627,58	1343,18	6,929	13995,40	11475,89
(b) Non-Ferrous Metals	167	158,48	119,38	1,421	1635,32	1058,54
(c) Other Metal Products	1,216	641,99	525,53	31,630	4602,76	3418,28
12. Engineering	6,678	4137,05	3081,13	52,689	30950,60	21006,03
(a) Heavy Engineering	493	1120,18	965,15	3,819	9194,57	6019,56
(b) Light Engineering	2,181	828,06	544,61	22,102	6561,31	4295,99
(c) Electrical Machinery & Goods	2,654	1069,92	731,76	20,803	8147,01	5745,81
(d) Electronic Machinery & Goods	1,350	1118,89	839,62	5,965	7047,70	4944,66
13. Vehicles, Vehicle Parts & Transport Equipments	1,126	1182,49	927,37	12,900	9501,00	6212,05
14. Other Industries	59,837	4605,37	3870,51	7,47,534	27806,21	21105,19
15. Electricity, Gas & Water	192	1443,34	1274,60	1,368	12276,41	9474,20
(a) Electricity Generation & Transmission	134	1250,43	1123,64	995	11475,24	8947,63
(b) Non-Conventional Energy	39	59,70	50,41	129	172,13	129,72
(c) Gas, Steam & Water Supply	19	133,22	100,55	244	629,03	396,85
16. Construction	2,662	2330,64	1849,96	14,932	6107,22	4915,88
III. TRANSPORT OPERATORS	5,309	715,63	569,85	78,676	5867,34	4895,73
IV. PROFESSIONAL AND OTHER SERVICES	31,183	4488,49	3390,62	2,22,939	13913,37	10502,72
V. PERSONAL LOANS	3,40,942	2983,26	2461,93	48,85,959	34906,38	25707,29
1. Loans for Purchase of Consumer Durables	24,200	115,87	92,63	2,27,605	1123,24	899,96
2. Loans for Housing	37,868	846,92	703,94	6,15,993	10978,97	9946,56
3. Rest of the Personal Loans	2,78,874	2020,47	1665,36	40,42,361	22804,17	14860,78
VI. TRADE	49,100	7123,17	5579,31	5,13,675	62439,18	54696,10
1. Wholesale Trade	21,624	4819,21	3683,35	2,08,906	51490,07	45877,13
2. Retail Trade	27,476	2303,96	1895,96	3,04,769	10949,11	8818,97
VII. FINANCE	2,615	8849,94	6541,25	22,509	34006,70	24059,40
VIII. ALL OTHERS	86,449	5441,94	4721,69	9,00,687	27971,12	23182,70
TOTAL BANK CREDIT	6,13,118	59030,80	47065,15	78,73,080	397486,10	303143,07
OF WHICH: 1. Artisans & Village Industries	9,624	31,68	27,22	46,757	254,91	232,64
2. Other Small Scale Industries	32,304	2907,57	2148,15	3,96,094	21725,20	16781,65

ALL-INDIA

(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	53,04,774	17906,93	14565,67	82,14,209	31294,44	26489,23
1. Direct Finance	52,67,631	15913,92	13131,84	80,98,403	23146,59	20555,69
2. Indirect Finance	37,143	1993,01	1433,83	1,15,806	8147,86	5933,54
II. INDUSTRY	13,11,707	95163,14	68222,34	18,82,438	140325,78	108481,48
1. Mining & Quarrying	2,716	6300,11	4328,31	4,441	2841,18	1738,04
2. Food Manufacturing & Processing	20,776	7866,80	5844,53	54,389	12957,97	10239,37
(a) Rice Mills, Flour & Dal Mills	9,969	2154,54	1604,14	23,760	3909,47	2976,41
(b) Sugar	361	1487,51	1064,49	716	2757,35	2422,61
(c) Edible Oils & Vanaspati	2,732	1273,58	1106,34	7,397	1284,74	966,93
(d) Tea Processing	232	277,72	210,30	1,032	1157,64	878,77
(e) Processing of Fruits & Vegetables	215	93,38	70,34	772	462,04	375,39
(f) Others	7,267	2580,08	1788,92	20,712	3386,74	2619,27
3. Beverage & Tobacco	625	401,28	542,90	1,667	1549,18	1151,00
4. Textiles	28,093	11035,06	8759,32	1,19,673	20437,70	15972,02
(a) Cotton Textiles	6,726	4071,53	3203,43	20,984	7958,14	6414,33
(b) Jute Textiles	208	105,85	84,06	421	234,64	175,06
(c) Handloom Textiles & Khadi	2,115	263,04	356,94	8,478	470,58	392,70
(d) Other Textiles	19,044	6594,64	5114,89	89,790	11774,34	8989,93
5. Paper, Paper Products & Printing	7,419	1596,68	1270,11	28,082	3470,92	2855,15
6. Leather & Leather Products	3,498	1417,00	1007,17	11,297	2132,28	1650,09
7. Rubber & Rubber Products	3,415	1334,48	819,71	7,308	1898,70	1389,28
8. Chemicals & Chemical Products	16,683	11718,89	8112,65	60,217	17147,62	12760,86
(a) Heavy Industrial Chemicals	791	1198,92	627,00	3,244	2846,29	2218,27
(b) Fertilisers	467	2256,22	1895,75	779	2764,16	1987,16
(c) Drugs & Pharmaceuticals	3,061	2964,01	1811,84	13,638	4412,36	3205,84
(d) Non-Edible Oils	243	157,07	121,71	418	357,93	289,92
(e) Other Chemicals & Chemical Products	12,121	5142,67	3656,35	42,138	6766,88	5059,67
9. Petroleum, Coal Products & Nuclear Fuels	789	4867,88	3178,68	1,899	9269,76	7015,31
10. Manufacture of Cement & Cement Products	2,512	1866,00	1583,26	4,445	2268,67	1896,98
11. Basic Metals & Metal Products	17,266	14398,23	8045,24	64,292	18668,91	15646,72
(a) Iron & Steel	3,826	10587,76	5380,29	10,730	13546,49	11748,74
(b) Non-Ferrous Metals	1,109	947,48	492,14	2,100	1249,28	938,51
(c) Other Metal Products	12,331	2862,98	2172,81	51,462	3873,13	2959,47
12. Engineering	20,288	10532,24	7580,45	70,757	15455,63	11204,98
(a) Heavy Engineering	2,537	3562,83	2590,18	4,667	4641,67	3012,21
(b) Light Engineering	6,758	1675,88	1191,99	37,695	3285,19	2443,47
(c) Electrical Machinery & Goods	8,971	3431,07	2424,06	23,398	4666,04	3568,70
(d) Electronic Machinery & Goods	2,022	1862,47	1374,22	4,997	2862,73	2180,60
13. Vehicles, Vehicle Parts & Transport Equipments	10,234	3196,66	2323,05	21,077	4668,97	3346,26
14. Other Industries	11,69,736	12583,42	10275,50	13,98,060	16773,80	13009,93
15. Electricity, Gas & Water	763	5105,67	3817,72	1,571	7360,71	5766,17
(a) Electricity Generation & Transmission	527	4908,95	3719,87	1,034	6883,26	5395,47
(b) Non-Conventional Energy	75	102,71	45,15	107	121,76	102,40
(c) Gas, Steam & Water Supply	161	94,02	52,70	430	355,68	268,29
16. Construction	6,894	942,71	733,75	33,263	3423,78	2839,31
III. TRANSPORT OPERATORS	88,823	2640,92	2159,93	2,45,869	4957,92	4007,74
IV. PROFESSIONAL AND OTHER SERVICES	2,45,122	3512,65	2691,21	9,52,293	10862,95	8761,29
V. PERSONAL LOANS	41,67,939	20358,54	17243,80	66,75,819	34486,58	30307,77
1. Loans for Purchase of Consumer Durables	3,23,625	972,84	738,98	6,42,300	2084,86	1724,30
2. Loans for Housing	8,07,989	8976,46	7978,80	12,37,237	14123,33	12684,62
3. Rest of the Personal Loans	30,36,325	10409,24	8526,01	47,96,282	18278,39	15898,85
VI. TRADE	9,84,818	29056,25	25398,65	20,85,427	55317,99	49565,70
1. Wholesale Trade	1,24,258	20884,72	18659,57	2,89,799	41039,38	37540,25
2. Retail Trade	8,60,560	8171,54	6739,08	17,95,628	14278,61	12025,45
VII. FINANCE	4,698	5927,86	4407,62	25,373	14991,20	11758,24
VIII. ALL OTHERS	6,84,189	11497,11	9411,31	20,19,067	26121,59	21958,22
TOTAL BANK CREDIT	127,92,070	186063,39	144100,53	221,00,495	318358,45	261329,67
OF WHICH: 1. Artisans & Village Industries	1,69,628	430,78	378,70	3,45,957	1113,19	994,46
2. Other Small Scale Industries	7,10,689	16090,42	12669,72	7,73,875	23386,08	18442,09

ALL-INDIA

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	391	415,71	265,51	57,10,234	8931,92	7665,04
1. Direct Finance	345	167,57	148,53	56,01,711	8719,70	7491,82
2. Indirect Finance	46	248,14	116,98	1,08,523	212,22	173,22
II. INDUSTRY	26,627	41569,39	26157,24	12,44,337	1464,78	1207,29
1. Mining & Quarrying	35	418,14	63,33	219	14,90	11,69
2. Food Manufacturing & Processing	428	1214,19	738,43	8,434	87,45	71,29
(a) Rice Mills, Flour & Dal Mills	12	6,11	3,26	2,748	44,08	36,67
(b) Sugar	18	46,18	34,72	17	1,25	70
© Edible Oils & Vanaspati	40	158,54	72,46	733	8,48	6,43
(d) Tea Processing	106	299,01	174,53	2	24	21
(e) Processing of Fruits & Vegetables	13	79,97	70,20	36	2,67	2,50
(f) Others	239	624,38	383,26	4,898	30,72	24,78
3. Beverage & Tobacco	140	570,32	354,76	50	2,91	1,73
4. Textiles	1,009	3096,99	2029,13	2,364	22,18	18,12
(a) Cotton Textiles	362	1428,20	938,01	240	3,91	2,94
(b) Jute Textiles	7	1,82	1,70	6	28	35
© Handloom Textiles & Khadi	2	6	6	220	1,85	1,54
(d) Other Textiles	638	1666,90	1089,36	1,898	16,15	13,28
5. Paper, Paper Products & Printing	311	495,39	295,19	614	10,14	8,30
6. Leather & Leather Products	106	127,03	67,90	352	2,68	2,47
7. Rubber & Rubber Products	156	339,86	235,56	126	1,83	1,63
8. Chemicals & Chemical Products	1,599	6758,99	4463,28	846	10,97	9,53
(a) Heavy Industrial Chemicals	299	968,61	766,53	1	5	2
(b) Fertilisers	46	536,19	296,75	3	24	24
© Drugs & Pharmaceuticals	527	2731,00	1702,62	173	2,18	1,85
(d) Non-Edible Oils	6	7,15	1,59	5	16	15
(e) Other Chemicals & Chemical Products	721	2516,04	1695,79	664	8,35	7,27
9. Petroleum, Coal Products & Nuclear Fuels	168	2759,66	1517,73	13	73	52
10. Manufacture of Cement & Cement Products	133	1071,15	787,99	444	5,47	4,49
11. Basic Metals & Metal Products	614	1952,33	1208,11	1,344	14,78	12,70
(a) Iron & Steel	267	930,60	688,08	11	1,52	1,34
(b) Non-Ferrous Metals	89	518,47	200,23	17	80	76
© Other Metal Products	258	503,27	319,79	1,316	12,45	10,60
12. Engineering	2,446	10566,94	6384,36	2,305	26,31	21,53
(a) Heavy Engineering	349	3067,67	1776,47	236	8,02	6,56
(b) Light Engineering	1,108	2717,27	1635,20	1,248	11,75	9,46
© Electrical Machinery & Goods	440	1815,13	1022,82	809	5,94	4,91
(d) Electronic Machinery & Goods	549	2966,87	1949,87	12	60	60
13. Vehicles, Vehicle Parts & Transport Equipments	660	3602,85	1985,59	2,602	28,33	21,70
14. Other Industries	18,338	6399,43	4457,83	12,23,619	1214,72	1002,71
15. Electricity, Gas & Water	105	1431,31	1007,65	14	99	83
(a) Electricity Generation & Transmission	68	1242,24	924,44	2	7	7
(b) Non-Conventional Energy	8	34,48	26,57	2	22	19
© Gas, Steam & Water Supply	29	154,59	56,64	10	69	57
16. Construction	379	764,81	560,41	991	20,41	18,04
III. TRANSPORT OPERATORS	612	1028,59	806,24	2,70,931	950,08	688,57
IV. PROFESSIONAL AND OTHER SERVICES	4,731	2359,88	1520,91	3,88,001	575,44	469,47
V. PERSONAL LOANS	20,13,019	14893,15	8551,25	19,85,801	3967,00	3449,21
1. Loans for Purchase of Consumer Durables	15,798	294,73	240,76	2,57,229	542,86	449,27
2. Loans for Housing	35,376	2043,87	2011,95	1,94,196	921,02	824,74
3. Rest of the Personal Loans	19,61,845	12554,55	6298,55	15,34,376	2503,12	2175,21
VI. TRADE	11,623	3698,98	2718,36	20,01,805	2686,25	2234,41
1. Wholesale Trade	10,725	3096,20	2401,36	58,628	134,34	114,27
2. Retail Trade	898	602,78	317,00	19,43,177	2551,91	2120,14
VII. FINANCE	860	6887,63	3412,83	344	6,32	5,24
VIII. ALL OTHERS	63,459	2630,69	1923,05	6,01,412	713,18	632,39
TOTAL BANK CREDIT	21,21,322	73484,02	45355,41	122,02,865	19294,97	16351,61
OF WHICH: 1. Artisans & Village Industries	1,288	2,52	2,43	7,88,856	708,10	579,46
2. Other Small Scale Industries	2,311	1490,34	1094,03	1,60,557	275,71	229,28

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	6,13,681	3425,47	2744,90	198,43,289	61974,48	51730,35
1. Direct Finance	5,95,999	2561,06	2092,38	195,64,089	50508,85	43420,26
2. Indirect Finance	17,682	864,40	652,52	2,79,200	11465,63	8310,08
II. INDUSTRY	2,47,658	40393,80	32362,07	47,12,767	318916,89	236430,41
1. Mining & Quarrying	679	494,70	376,68	8,090	10069,04	6518,04
2. Food Manufacturing & Processing	10,476	3027,10	2349,08	94,503	25153,51	19242,71
(a) Rice Mills, Flour & Dal Mills	3,106	625,31	454,80	39,595	6739,51	5075,28
(b) Sugar	141	383,44	330,15	1,253	4675,72	3852,67
(c) Edible Oils & Vanaspati	2,343	387,48	318,57	13,245	3112,82	2470,74
(d) Tea Processing	137	275,14	205,20	1,509	2009,75	1469,01
(e) Processing of Fruits & Vegetables	119	84,33	68,71	1,155	722,40	587,14
(f) Others	4,630	1271,41	971,65	37,746	7893,32	5787,87
3. Beverage & Tobacco	410	550,79	483,36	2,892	3074,48	2533,74
4. Textiles	21,202	6528,38	5051,61	1,72,341	41120,31	31830,20
(a) Cotton Textiles	8,623	3192,75	2500,46	36,935	16654,53	13059,17
(b) Jute Textiles	122	179,54	79,75	764	522,13	340,93
(c) Handloom Textiles & Khadi	647	75,13	45,89	11,462	810,67	797,13
(d) Other Textiles	11,810	3080,96	2425,51	1,23,180	23132,99	17632,96
5. Paper, Paper Products & Printing	4,778	968,86	778,60	41,204	6541,98	5207,34
6. Leather & Leather Products	1,167	303,37	209,57	16,420	3982,36	2937,20
7. Rubber & Rubber Products	1,563	523,09	426,00	12,568	4097,97	2872,18
8. Chemicals & Chemical Products	7,638	5056,76	4096,18	86,983	40693,24	29442,50
(a) Heavy Industrial Chemicals	556	529,46	443,39	4,891	5543,33	4055,21
(b) Fertilisers	248	867,39	789,41	1,543	6424,20	4969,30
(c) Drugs & Pharmaceuticals	1,478	1248,39	982,89	18,877	11357,94	7705,05
(d) Non-Edible Oils	92	22,42	19,75	764	544,73	433,12
(e) Other Chemicals & Chemical Products	5,264	2389,09	1860,75	60,908	16823,04	12279,83
9. Petroleum, Coal Products & Nuclear Fuels	344	1722,99	1458,41	3,213	18621,02	13170,65
10. Manufacture of Cement & Cement Products	849	794,93	734,15	8,383	6006,22	5006,87
11. Basic Metals & Metal Products	6,377	3178,48	2619,09	89,893	38212,73	27531,86
(a) Iron & Steel	2,165	2169,38	1818,36	16,999	27235,75	19636,81
(b) Non-Ferrous Metals	282	208,47	154,74	3,597	2924,51	1786,38
(c) Other Metal Products	3,930	800,62	645,99	69,297	8052,46	6108,66
12. Engineering	11,129	5025,03	3776,77	1,06,925	41606,15	28968,10
(a) Heavy Engineering	1,019	1267,09	1075,26	8,808	12547,28	8460,68
(b) Light Engineering	4,382	1071,79	732,01	51,191	8761,87	6012,12
(c) Electrical Machinery & Goods	4,022	1406,34	988,91	37,640	11324,52	8009,40
(d) Electronic Machinery & Goods	1,706	1279,82	980,60	9,286	8972,49	6485,90
13. Vehicles, Vehicle Parts & Transport Equipments	5,673	1590,63	1223,76	40,246	13087,44	8900,36
14. Other Industries	1,67,085	6024,60	5026,37	39,76,838	42995,97	33772,35
15. Electricity, Gas & Water	314	1627,54	1410,49	2,767	15526,21	12002,86
(a) Electricity Generation & Transmission	175	1410,34	1248,97	1,806	14444,85	11288,83
(b) Non-Conventional Energy	46	64,41	55,03	238	323,58	229,34
(c) Gas, Steam & Water Supply	93	152,80	106,49	723	757,78	484,69
16. Construction	7,974	2976,54	2341,93	49,501	8128,26	6493,45
III. TRANSPORT OPERATORS	37,259	1384,06	1038,13	6,43,494	10961,56	8700,62
IV. PROFESSIONAL AND OTHER SERVICES	1,41,153	7204,06	5789,57	17,31,300	24514,98	19232,45
V. PERSONAL LOANS	14,29,910	7610,15	6388,08	162,72,488	81315,41	65940,11
1. Loans for Purchase of Consumer Durables	1,09,232	392,15	309,79	13,48,184	4287,44	3463,09
2. Loans for Housing	2,07,999	2304,33	1912,31	24,82,797	28369,01	25412,41
3. Rest of the Personal Loans	11,12,679	4913,67	4165,99	124,41,507	48658,96	37064,60
VI. TRADE	3,04,842	12742,76	9616,96	53,88,515	103502,24	89534,08
1. Wholesale Trade	51,071	7345,87	5411,07	5,34,481	72500,51	64126,51
2. Retail Trade	2,53,771	5396,90	4205,89	48,54,034	31001,73	25407,57
VII. FINANCE	5,393	9308,29	6871,70	36,668	37121,30	26455,63
VIII. ALL OTHERS	3,67,747	7681,66	6485,17	37,35,874	48644,22	40410,14
TOTAL BANK CREDIT	31,47,643	89750,24	71296,57	523,64,395	686951,07	538433,79
OF WHICH: 1. Artisans & Village Industries	39,439	141,53	117,01	13,45,168	2396,12	2072,05
2. Other Small Scale Industries	1,03,986	6080,90	4500,56	17,51,418	47323,44	36935,68