

Table 16: Bank Group-Wise Distribution of Outstanding Credit of Scheduled Commercial Banks According to Occupation: 2001

(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	5304774	17907	14566	8214209	31294	26489
1. Direct Finance	5267631	15914	13132	8098403	23146	20556
2. Indirect Finance	37143	1993	1434	115806	8148	5933
II. Industry	1311707	95163	68222	1882438	140326	108481
1. Mining & Quarrying	2716	6300	4328	4441	2841	1738
2. Food Manufacturing & Processing	20776	7867	5845	54389	12958	10239
(a) Rice Mills Flour & Dal Mills	9969	2154	1604	23760	3909	2976
(b) Sugar	361	1488	1064	716	2757	2423
(c) Edible Oils & Vanaspati	2732	1273	1106	7397	1285	967
(d) Tea Processing	232	278	210	1032	1158	879
(e) Processing of Fruits & Vegetables	215	93	70	772	462	375
(f) Others	7267	2580	1789	20712	3387	2619
3. Beverage & Tobacco	625	401	543	1667	1549	1151
4. Textiles	28093	11035	8759	119673	20438	15972
(a) Cotton Textiles	6726	4072	3203	20984	7958	6414
(b) Jute Textiles	208	106	84	421	235	175
(c) Handloom Textiles & Khadi	2115	263	357	8478	470	393
(d) Other Textiles	19044	6595	5115	89790	11774	8990
5. Paper Paper Products & Printing	7419	1597	1270	28082	3471	2855
6. Leather & Leather Products	3498	1417	1007	11297	2132	1650
7. Rubber & Rubber Products	3415	1334	820	7308	1899	1389
8. Chemicals & Chemical Products	16683	11719	8113	60217	17148	12761
(a) Heavy Industrial Chemicals	791	1199	627	3244	2846	2218
(b) Fertilisers	467	2256	1896	779	2764	1987
(c) Drugs & Pharmaceuticals	3061	2964	1812	13638	4412	3206
(d) Non-Edible Oils	243	157	122	418	358	290
(e) Other Chemicals & Chemical Products	12121	5143	3656	42138	6767	5060
9. Petroleum Coal Products & Nuclear Fuels	789	4868	3179	1899	9270	7015
10. Manufacture of Cement & Cement Products	2512	1866	1583	4445	2269	1897
11. Basic Metals & Metal Products	17266	14398	8045	64292	18669	15647
(a) Iron & Steel	3826	10588	5380	10730	13546	11749
(b) Non-Ferrous Metals	1109	947	492	2100	1249	939
(c) Other Metal Products	12331	2863	2173	51462	3873	2959
12. Engineering	20288	10532	7580	70757	15456	11205
(a) Heavy Engineering	2537	3563	2590	4667	4642	3012
(b) Light Engineering	6758	1676	1192	37695	3285	2443
(c) Electrical Machinery & Goods	8971	3431	2424	23398	4666	3569
(d) Electronic Machinery & Goods	2022	1862	1374	4997	2863	2181
13. Vehicles, Vehicle Parts & Transport Equipments	10234	3197	2323	21077	4669	3346
14. Other Industries	1169736	12583	10275	1398060	16774	13010
15. Electricity Gas & Water	763	5106	3818	1571	7361	5766
(a) Electricity Generation & Transmission	527	4909	3720	1034	6883	5395
(b) Non-Conventional Energy	75	103	45	107	122	102
(c) Gas Steam & Water Supply	161	94	53	430	356	268
16. Construction	6894	943	734	33263	3424	2839

III. Transport operators	88823	2641	2160	245869	4958	4008
IV. Professional and other services	245122	3513	2691	952293	10863	8761
V. Personal loans	4167939	20358	17244	6675819	34486	30308
1. Loans for Purchase of Consumer Durables	323625	973	739	642300	2085	1724
2. Loans for Housing	807989	8976	7979	1237237	14123	12685
3. Rest of the Personal Loans	3036325	10409	8526	4796282	18278	15899
VI. Trade	984818	29056	25399	2085427	55318	49566
1. Wholesale Trade	124258	20885	18660	289799	41039	37540
2. Retail Trade	860560	8171	6739	1795628	14279	12025
VII. Finance	4698	5928	4408	25373	14991	11758
VIII. All others	684189	11497	9411	2019067	26122	21958
Total bank credit	12792070	186063	144101	22100495	318358	261330
of which: 1. Artisans & Village Industries	169628	431	379	345957	1113	994
2. Other Small Scale Industries	710689	16090	12670	773875	23386	18442

(Amount in Rs. crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	391	416	266	5710234	8932	7665
1. Direct Finance	345	168	149	5601711	8720	7492
2. Indirect Finance	46	248	117	108523	212	173
II. Industry	26627	41569	26157	1244337	1465	1207
1. Mining & Quarrying	35	418	63	219	15	12
2. Food Manufacturing & Processing	428	1214	738	8434	87	71
(a) Rice Mills Flour & Dal Mills	12	6	3	2748	44	37
(b) Sugar	18	46	35	17	1	1
(c) Edible Oils & Vanaspati	40	159	72	733	8	6
(d) Tea Processing	106	299	175	2	-	-
(e) Processing of Fruits & Vegetables	13	80	70	36	3	2
(f) Others	239	624	383	4898	31	25
3. Beverage & Tobacco	140	570	355	50	3	2
4. Textiles	1009	3097	2029	2364	22	18
(a) Cotton Textiles	362	1428	938	240	4	3
(b) Jute Textiles	7	2	2	6	-	-
(c) Handloom Textiles & Khadi	2	-	-	220	2	2
(d) Other Textiles	638	1667	1089	1898	16	13
5. Paper Paper Products & Printing	311	495	295	614	10	8
6. Leather & Leather Products	106	127	68	352	3	2
7. Rubber & Rubber Products	156	340	235	126	2	2
8. Chemicals & Chemical Products	1599	6759	4463	846	11	10
(a) Heavy Industrial Chemicals	299	969	767	1	-	-
(b) Fertilisers	46	536	297	3	-	-
(c) Drugs & Pharmaceuticals	527	2731	1703	173	2	2
(d) Non-Edible Oils	6	7	2	5	-	-
(e) Other Chemicals & Chemical Products	721	2516	1696	664	8	7
9. Petroleum Coal Products & Nuclear Fuels	168	2760	1518	13	1	1
10. Manufacture of Cement & Cement Products	133	1071	788	444	5	4
11. Basic Metals & Metal Products	614	1952	1208	1344	15	13
(a) Iron & Steel	267	931	688	11	2	1
(b) Non-Ferrous Metals	89	518	200	17	1	1
(c) Other Metal Products	258	503	320	1316	12	11
12. Engineering	2446	10567	6384	2305	26	22
(a) Heavy Engineering	349	3068	1776	236	8	7
(b) Light Engineering	1108	2717	1635	1248	12	9

(c) Electrical Machinery & Goods	440	1815	1023	809	6	5
(d) Electronic Machinery & Goods	549	2967	1950	12	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	660	3603	1986	2602	28	22
14. Other Industries	18338	6399	4458	1223619	1215	1003
15. Electricity Gas & Water	105	1431	1008	14	1	1
(a) Electricity Generation & Transmission	68	1242	924	2	-	-
(b) Non-Conventional Energy	8	34	27	2	-	-
(c) Gas Steam & Water Supply	29	155	57	10	1	1
16. Construction	379	765	560	991	20	18
III. Transport operators	612	1029	806	270931	950	689
IV. Professional and other services	4731	2360	1521	388001	575	469
V. Personal loans	2013019	14893	8551	1985801	3967	3449
1. Loans for Purchase of Consumer Durables	15798	295	241	257229	543	449
2. Loans for Housing	35376	2044	2012	194196	921	825
3. Rest of the Personal Loans	1961845	12555	6299	1534376	2503	2175
VI. Trade	11623	3699	2718	2001805	2686	2234
1. Wholesale Trade	10725	3096	2401	58628	134	114
2. Retail Trade	898	603	317	1943177	2553	2120
VII. Finance	860	6888	3413	344	6	5
VIII. All others	63459	2631	1923	601412	713	632
Total bank credit	2121322	73484	45355	12202865	19295	16352
of which: 1. Artisans & Village Industries	1288	3	2	788856	708	579
2. Other Small Scale Industries	2311	1490	1094	160557	276	229

(Amount in Rs. crore)

As on March 31						
Occupation	Other Scheduled Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	(1)	(2)	(3)	(4)	(5)	(6)
I. Agriculture	613681	3425	2745	19843289	61975	51730
1. Direct Finance	595999	2561	2092	19564089	50509	43420
2. Indirect Finance	17682	864	652	279200	11466	8310
II. Industry	247658	40394	32362	4712767	318917	236430
1. Mining & Quarrying	679	495	377	8090	10069	6518
2. Food Manufacturing & Processing	10476	3027	2349	94503	25154	19243
(a) Rice Mills Flour & Dal Mills	3106	625	455	39595	6740	5075
(b) Sugar	141	383	330	1253	4676	3853
(c) Edible Oils & Vanaspati	2343	387	319	13245	3113	2471
(d) Tea Processing	137	275	205	1509	2010	1469
(e) Processing of Fruits & Vegetables	119	84	69	1155	722	587
(f) Others	4630	1271	972	37746	7893	5788
3. Beverage & Tobacco	410	551	483	2892	3074	2534
4. Textiles	21202	6528	5052	172341	41120	31830
(a) Cotton Textiles	8623	3193	2500	36935	16655	13059
(b) Jute Textiles	122	179	80	764	522	341
(c) Handloom Textiles & Khadi	647	75	46	11462	811	797
(d) Other Textiles	11810	3081	2426	123180	23133	17633
5. Paper Paper Products & Printing	4778	969	779	41204	6542	5207
6. Leather & Leather Products	1167	303	210	16420	3982	2937
7. Rubber & Rubber Products	1563	523	426	12568	4098	2872
8. Chemicals & Chemical Products	7638	5057	4096	86983	40693	29442
(a) Heavy Industrial Chemicals	556	529	443	4891	5543	4055
(b) Fertilisers	248	867	789	1543	6424	4969
(c) Drugs & Pharmaceuticals	1478	1248	983	18877	11358	7705

(d) Non-Edible Oils	92	22	20	764	545	433
(e) Other Chemicals & Chemical Products	5264	2389	1861	60908	16823	12280
9. Petroleum Coal Products & Nuclear Fuels	344	1723	1458	3213	18621	13171
10. Manufacture of Cement & Cement Products	849	795	734	8383	6006	5007
11. Basic Metals & Metal Products	6377	3178	2619	89893	38213	27532
(a) Iron & Steel	2165	2169	1818	16999	27236	19637
(b) Non-Ferrous Metals	282	208	155	3597	2925	1786
(c) Other Metal Products	3930	801	646	69297	8052	6109
12. Engineering	11129	5025	3777	106925	41606	28968
(a) Heavy Engineering	1019	1267	1075	8808	12547	8461
(b) Light Engineering	4382	1072	732	51191	8762	6012
(c) Electrical Machinery & Goods	4022	1406	989	37640	11325	8009
(d) Electronic Machinery & Goods	1706	1280	981	9286	8972	6486
13. Vehicles, Vehicle Parts & Transport Equipments	5673	1591	1224	40246	13087	8900
14. Other Industries	167085	6025	5026	3976838	42996	33772
15. Electricity Gas & Water	314	1627	1410	2767	15526	12003
(a) Electricity Generation & Transmission	175	1410	1249	1806	14445	11289
(b) Non-Conventional Energy	46	64	55	238	323	229
(c) Gas Steam & Water Supply	93	153	106	723	758	485
16. Construction	7974	2976	2342	49501	8128	6493
III. Transport operators	37259	1384	1038	643494	10962	8701
IV. Professional and other services	141153	7204	5790	1731300	24515	19232
V. Personal loans	1429910	7610	6388	16272488	81315	65940
1. Loans for Purchase of Consumer Durables	109232	392	310	1348184	4287	3463
2. Loans for Housing	207999	2304	1912	2482797	28369	25412
3. Rest of the Personal Loans	1112679	4914	4166	12441507	48659	37065
VI. Trade	304842	12743	9617	5388515	103502	89534
1. Wholesale Trade	51071	7346	5411	534481	72500	64126
2. Retail Trade	253771	5397	4206	4854034	31002	25408
VII. Finance	5393	9308	6872	36668	37121	26456
VIII. All others	367747	7682	6485	3735874	48644	40410
Total bank credit	3147643	89750	71297	52364395	686951	538434
of which: 1. Artisans & Village Industries	39439	142	117	1345168	2396	2072
2. Other Small Scale Industries	103986	6081	4500	1751418	47323	36936

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 30, March 2001.