

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION: 2002**

(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	4949978	23940	19532	8770035	39684	31948
1. Direct Finance	4890607	17551	14540	8447162	25784	22254
2. Indirect Finance	59371	6389	4992	322873	13900	9694
II. Industry	922642	99147	63685	1833504	139616	113990
1. Mining & Quarrying	2264	13995	6345	5321	3171	2558
2. Food Manufacturing & Processing	75429	8474	5954	115959	13305	10501
(a) Rice Mills Flour & Dal Mills	38021	2151	1586	36985	3585	2812
(b) Sugar	341	2295	1503	508	2447	2006
(c) Edible Oils & Vanaspati	4521	1287	977	21703	1275	1006
(d) Tea Processing	330	498	316	1005	1035	828
(e) Processing of Fruits & Vegetables	222	113	86	734	492	373
(f) Others	31994	2130	1486	55024	4471	3476
3. Beverage & Tobacco	753	501	332	2197	1645	1323
4. Textiles	72376	11634	8566	132559	19707	15755
(a) Cotton Textiles	9936	4682	3440	30493	7602	6271
(b) Jute Textiles	7627	162	110	5514	386	287
(c) Handloom Textiles & Khadi	8702	453	382	14826	1020	455
(d) Other Textiles	46111	6337	4634	81726	10699	8742

5. Paper Paper Products & Printing	14049	1659	1252	25005	4187	3643
6. Leather & Leather Products	7766	1251	876	18950	2090	1712
7. Rubber & Rubber Products	13675	2589	2029	21761	4143	3552
8. Chemicals & Chemical Products	20996	12018	6664	77646	13560	10837
(a) Heavy Industrial Chemicals	798	1260	669	3415	2548	2110
(b) Fertilisers	376	3115	1870	621	3176	2361
(c) Drugs & Pharmaceuticals	11013	2912	1643	33074	3829	3104
(d) Non-Edible Oils	231	239	145	392	168	109
(e) Other Chemicals & Chemical Products	8578	4492	2337	40144	3839	3153
9. Petroleum Coal Products & Nuclear Fuels	422	1751	1291	1631	7750	6675
10. Manufacture of Cement & Cement Products	4914	848	704	4775	2141	1783
11. Basic Metals & Metal Products	50391	12048	7870	66790	15707	13919
(a) Iron & Steel	4909	9641	6109	8529	10233	9244
(b) Non-Ferrous Metals	998	811	487	2403	1361	1180
(c) Other Metal Products	44484	1596	1274	55858	4113	3495
12. Engineering	35353	11908	7986	144785	14608	11270
(a) Heavy Engineering	1535	916	742	5852	3373	2409
(b) Light Engineering	12653	5402	3647	100495	3701	2993
(c) Electrical Machinery & Goods	15744	2780	1957	19717	4476	3425
(d) Electronic Machinery & Goods	5421	2810	1640	18721	3058	2443
13. Vehicles, Vehicle Parts & Transport Equipments	8801	2090	1273	31217	4114	3269
14. Other Industries	582236	9372	6728	1130267	13055	10918
15. Electricity Gas & Water	867	7611	4638	1863	9524	7441
(a) Electricity Generation & Transmission	516	7142	4370	999	8771	6868

(b) Non-Conventional Energy	117	102	92	144	150	123
(c) Gas Steam & Water Supply	234	367	176	720	603	450
16. Construction	32350	1398	1177	52778	10909	8834
III. Transport operators	137140	2201	1510	274399	5628	4531
IV. Professional and other services	172454	5548	2982	796372	13871	10691
V. Personal loans	3998619	26973	22456	6728524	43524	37012
1. Loans for Purchase of Consumer Durables	297043	1100	766	501100	1719	1389
2. Loans for Housing	600143	12661	11143	891995	17368	15464
3. Rest of the Personal Loans	3101433	13212	10547	5335429	24437	20159
VI. Trade	1248667	34090	26668	2695571	66481	60473
1. Wholesale Trade	86156	26257	20677	187694	49000	45931
2. Retail Trade	1162511	7833	5991	2507877	17481	14542
VII. Finance	26266	8446	6397	59160	22356	18851
VIII. All others	1407366	28293	20457	3062668	39979	32770
Total bank credit	12863132	228638	163687	24220233	371139	310266
of which: 1. Artisans & Village Industries	172420	4432	3520	348575	1410	1236
2. Other Small Scale Industries	459023	10504	8025	789176	22374	18289

(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	406	225	224	6078404	10431	8741
1. Direct Finance	276	21	22	5873573	9995	8403
2. Indirect Finance	130	204	202	204831	436	338
II. Industry	32879	35900	24962	1239002	1684	1348
1. Mining & Quarrying	44	614	336	380	24	20
2. Food Manufacturing & Processing	360	992	607	17042	103	81
(a) Rice Mills Flour & Dal Mills	8	21	11	7989	54	43
(b) Sugar	21	77	58	9	1	1
(c) Edible Oils & Vanaspati	34	192	108	1630	11	10
(d) Tea Processing	43	206	88	7	1	0
(e) Processing of Fruits & Vegetables	12	14	12	48	3	2
(f) Others	242	482	329	7359	33	25
3. Beverage & Tobacco	79	766	555	106	6	4
4. Textiles	955	2557	1777	11796	34	27
(a) Cotton Textiles	486	1400	967	646	8	6
(b) Jute Textiles	4	4	4	3365	7	6
(c) Handloom Textiles & Khadi	16	0	0	5922	9	7
(d) Other Textiles	449	1153	805	1863	10	8
5. Paper Paper Products & Printing	223	614	406	1065	10	8

6. Leather & Leather Products	98	202	92	1134	2	2
7. Rubber & Rubber Products	1671	727	507	315	5	5
8. Chemicals & Chemical Products	1836	5813	3985	1920	10	8
(a) Heavy Industrial Chemicals	425	1122	802	5	0	0
(b) Fertilisers	32	436	255	6	0	0
(c) Drugs & Pharmaceuticals	543	2007	1320	1437	5	4
(d) Non-Edible Oils	7	191	191	4	0	0
(e) Other Chemicals & Chemical Products	829	2057	1417	468	5	4
9. Petroleum Coal Products & Nuclear Fuels	81	1439	1084	36	2	1
10. Manufacture of Cement & Cement Products	116	995	808	1826	6	6
11. Basic Metals & Metal Products	601	2637	1627	669	10	8
(a) Iron & Steel	260	996	745	19	3	2
(b) Non-Ferrous Metals	153	1130	557	2	0	0
(c) Other Metal Products	188	511	325	648	7	6
12. Engineering	2609	8031	5060	2360	16	13
(a) Heavy Engineering	255	1547	1051	85	3	3
(b) Light Engineering	804	3127	2069	1249	7	6
(c) Electrical Machinery & Goods	529	1784	1044	693	4	3
(d) Electronic Machinery & Goods	1021	1573	896	333	2	1
13. Vehicles, Vehicle Parts & Transport Equipments	940	4123	3089	5384	29	20
14. Other Industries	22705	3733	2947	1180797	1291	1029
15. Electricity Gas & Water	124	1186	969	29	2	1
(a) Electricity Generation & Transmission	92	817	727	7	2	0
(b) Non-Conventional Energy	2	5	1	1	0	0

(c) Gas Steam & Water Supply	30	364	241	21	0	1
16. Construction	437	1471	1112	14143	134	115
III. Transport operators	604	1037	799	204227	797	568
IV. Professional and other services	3751	4935	3522	406511	679	534
V. Personal loans	3184013	22085	11366	2055609	5367	4440
1. Loans for Purchase of Consumer Durables	16089	181	166	295114	814	622
2. Loans for Housing	38752	3656	2918	155604	1282	1128
3. Rest of the Personal Loans	3129172	18248	8282	1604891	3271	2690
VI. Trade	12847	2264	1396	1931453	2774	2217
1. Wholesale Trade	12181	1404	888	51206	167	140
2. Retail Trade	666	860	508	1880247	2607	2077
VII. Finance	917	6878	4257	7840	22	17
VIII. All others	69559	1887	1629	704014	1219	1002
Total bank credit	3304976	75211	48155	12627060	22973	18867
	326	10	8	904907	894	705
	1098	861	709	222253	401	327

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	(13)	(14)	(15)	(16)	(17)	(18)
I. Agriculture	552361	4479	3564	20351184	78759	64009
1. Direct Finance	528494	2720	2212	19740112	56071	47431
2. Indirect Finance	23867	1759	1352	611072	22688	16578
II. Industry	204474	95278	67642	4232501	371625	271625
1. Mining & Quarrying	1111	3016	2396	9120	20820	11655
2. Food Manufacturing & Processing	8525	4675	3600	217315	27549	20742
(a) Rice Mills Flour & Dal Mills	3199	633	486	86202	6444	4938
(b) Sugar	208	1146	919	1087	5966	4487
(c) Edible Oils & Vanaspati	1443	744	555	29331	3509	2656
(d) Tea Processing	151	492	388	1536	2232	1620
(e) Processing of Fruits & Vegetables	213	171	129	1229	793	602
(f) Others	3311	1489	1123	97930	8605	6439
3. Beverage & Tobacco	527	873	792	3662	3791	3006
4. Textiles	18566	12948	7996	236252	46880	34120
(a) Cotton Textiles	8519	6452	4992	50080	20144	15676
(b) Jute Textiles	296	294	232	16806	853	639
(c) Handloom Textiles & Khadi	722	44	40	30188	1526	884
(d) Other Textiles	9029	6158	2732	139178	24357	16921
5. Paper Paper Products & Printing	4579	2742	2137	44921	9212	7446
6. Leather & Leather Products	1144	321	237	29092	3866	2919

7. Rubber & Rubber Products	3373	1639	1343	40795	9103	7436
8. Chemicals & Chemical Products	6762	11842	8402	109160	43243	29896
(a) Heavy Industrial Chemicals	996	3349	2589	5639	8279	6170
(b) Fertilisers	218	1859	1065	1253	8586	5551
(c) Drugs & Pharmaceuticals	1525	2196	1787	47592	10949	7858
(d) Non-Edible Oils	68	68	55	702	666	500
(e) Other Chemicals & Chemical Products	3955	4370	2906	53974	14763	9817
9. Petroleum Coal Products & Nuclear Fuels	255	3839	3372	2425	14781	12423
10. Manufacture of Cement & Cement Products	1024	2815	2383	12655	6805	5684
11. Basic Metals & Metal Products	8310	11570	9837	126761	41972	33261
(a) Iron & Steel	2224	8918	7789	15941	29791	23889
(b) Non-Ferrous Metals	414	1004	838	3970	4306	3062
(c) Other Metal Products	5672	1648	1210	106850	7875	6310
12. Engineering	8877	15269	7523	193984	49832	31852
(a) Heavy Engineering	1505	2490	1862	9232	8329	6067
(b) Light Engineering	3577	1288	978	118778	13525	9693
(c) Electrical Machinery & Goods	2415	8069	2103	39098	17113	8532
(d) Electronic Machinery & Goods	1380	3422	2580	26876	10865	7560
13. Vehicles, Vehicle Parts & Transport Equipments	3088	4561	3439	49430	14917	11090
14. Other Industries	126642	6297	4575	3042647	33748	26197
15. Electricity Gas & Water	493	8169	5774	3376	26492	18824
(a) Electricity Generation & Transmission	255	7669	5411	1869	24401	17376
(b) Non-Conventional Energy	66	228	180	330	485	397
(c) Gas Steam & Water Supply	172	272	183	1177	1606	1051
16. Construction	11198	4702	3836	110906	18614	15074
III. Transport operators	40859	2788	1915	657229	12451	9323
IV. Professional and other services	106243	11749	9972	1485331	36782	27701

V. Personal loans	1627440	9999	7245	17594205	107948	82519
1. Loans for Purchase of Consumer Durables	104496	352	271	1213842	4166	3214
2. Loans for Housing	129821	2598	2172	1816315	37565	32825
3. Rest of the Personal Loans	1393123	7049	4802	14564048	66217	46480
VI. Trade	273497	13178	10120	6162035	118787	100874
1. Wholesale Trade	33562	7884	5869	370799	84712	73505
2. Retail Trade	239935	5294	4251	5791236	34075	27369
VII. Finance	6578	12017	8091	100761	49719	37613
VIII. All others	561526	7975	6473	5805133	79353	62331
Total bank credit	3372978	157463	115022	56388379	855424	655995
of which: 1. Artisans & Village Industries	28772	159	132	1455000	6905	5601
2. Other Small Scale Industries	101248	5791	4620	1572798	39931	31970

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 31, March 2002.