

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation
March 1996 (Part 1 of 5)**

RURAL		(Amount in Rupees lakh)								
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
		No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
		1	2	3	4	5	6	7	8	9
I. AGRICULTURE		30,21,032	4096,62	3532,59	68,96,455	8745,07	7917,49	2	42	42
1. Direct Finance		29,95,916	3659,02	3176,61	68,34,475	8095,90	7367,21	2	42	42
2. Indirect Finance		25,116	437,60	355,99	61,980	649,17	550,27	-	-	-
II. INDUSTRY		4,54,987	4154,94	3534,53	7,57,351	6353,10	5526,89	409	1010,22	764,32
1. Mining & Quarrying		1,051	105,19	54,47	2,078	80,79	70,56	1	4,20	2,42
2. Food Manufacturing and Processing		12,907	467,97	346,16	24,852	1013,79	888,68	15	40,51	33,65
(a) Rice Mills, Flour and Dal Mills		4,012	90,13	68,84	8,329	195,26	168,03	-	-	-
(b) Sugar		69	115,94	90,20	232	250,02	203,25	-	-	-
(c) Edible Oils and Vanaspati		1,730	56,08	45,80	4,267	103,20	96,91	4	8,00	2,00
(d) Tea Processing		65	128,21	82,72	241	159,31	143,89	4	7,41	7,27
(e) Processing of Fruits & Vegetables		113	6,62	5,86	409	17,99	20,68	-	-	-
(f) Others		6,918	71,00	52,74	11,374	288,01	255,93	7	25,10	24,38
3. Beverage and Tobacco		285	15,39	12,90	864	79,36	54,99	2	4,57	4,01
4. Textiles		5,570	425,02	360,63	10,222	800,52	672,24	80	275,48	200,61
(a) Cotton Textiles		1,612	188,70	157,96	2,714	346,49	285,81	30	190,36	132,07
(b) Jute Textiles		149	19,77	15,67	173	14,61	13,00	-	-	-
(c) Handloom Textiles & Khadi		630	13,27	12,65	1,299	28,54	29,12	-	-	-
(d) Other Textiles		3,179	203,28	174,36	6,036	410,88	344,32	50	85,13	68,54
5. Paper, Paper Products and Printing		1,313	101,35	75,97	2,874	213,74	166,91	16	45,97	19,90
6. Leather and Leather Products		1,001	188,55	165,28	938	59,42	56,56	4	6,00	5,76
7. Rubber and Rubber Products		554	28,70	24,41	764	115,22	108,42	16	37,82	23,28
8. Chemicals and Chemical Products		2,547	666,20	634,88	4,843	915,04	770,03	58	125,55	86,28
(a) Heavy Industrial Chemicals		237	130,11	110,36	493	211,50	178,01	3	30,15	6,94
(b) Fertilizers		137	121,20	113,29	180	172,14	146,49	-	-	-
(c) Drugs and Pharmaceuticals		395	99,05	85,68	705	140,73	112,26	19	47,80	33,36
(d) Non-Edible Oils		129	5,41	5,80	176	14,55	14,42	-	-	-
(e) Other Chemicals & Chemical Products		1,649	310,43	319,75	3,289	376,11	318,85	36	47,60	45,98
9. Petroleum, Coal Products & Nuclear Fuels		427	246,23	279,33	475	74,39	69,25	-	-	-
10. Manufacture of Cement & Cement Products		687	68,87	49,07	1,481	98,04	93,63	3	2,30	1,28
11. Basic Metals & Metal Products		3,818	391,13	355,29	6,801	663,78	561,37	40	94,36	82,37
(a) Iron and Steel		1,080	241,73	225,85	1,950	410,11	364,63	10	13,94	11,12
(b) Non-Ferrous Metals		189	70,63	58,05	399	42,92	31,70	16	75,98	68,61
(c) Other Metal Products		2,549	78,77	71,39	4,452	210,75	165,04	14	4,44	2,65
12. Engineering		3,935	611,52	477,24	5,816	743,15	640,88	123	213,44	165,14
(a) Heavy Engineering		640	246,66	206,64	838	193,09	171,95	50	87,29	56,55

	(b) Light Engineering	1,795	138,51	98,41	2,628	153,32	136,03	39	72,13	63,74
	(c) Electrical Machinery & Goods	853	72,91	67,08	1,398	160,93	132,25	15	22,33	15,27
	(d) Electronic Machinery & Goods	647	153,44	105,11	952	235,81	200,65	19	31,69	29,58
13.	Vehicles, Vehicle Parts & Transport Equipments	1,569	166,16	134,47	3,391	354,82	317,13	28	41,14	29,50
14.	Other Industries	4,16,552	568,29	500,68	6,88,900	921,11	861,92	19	98,82	94,09
15.	Electricity, Gas & Water	2,092	85,88	48,43	951	142,62	126,85	3	20,00	16,00
	(a) Electricity Generation & Transmission	2,066	82,99	46,06	716	127,77	113,22	3	20,00	16,00
	(b) Non-Conventional Energy	5	9	8	108	11,68	10,97	-	-	-
	(c) Gas, Steam & Water Supply	21	2,80	2,29	127	3,17	2,66	-	-	-
16.	Construction	679	18,47	15,32	2,101	77,32	67,47	1	4	4
III.	TRANSPORT OPERATORS	73,245	365,37	277,98	2,00,684	686,73	581,26	2	15	8
IV.	PROFESSIONAL AND OTHER SERVICES	57,336	122,33	95,32	6,12,754	694,50	621,85	3	36	16
V.	PERSONAL LOANS	6,78,712	1351,97	1118,09	8,55,049	1943,00	1770,69	162	6,46	5,45
	1. Loans for Purchase of Consumer Durables	31,093	46,91	38,46	40,598	54,85	46,90	-	-	-
	2. Loans for Housing	37,069	310,18	244,87	82,113	518,06	464,64	20	23	23
	3. Rest of the Personal Loans	6,10,550	994,88	834,76	7,32,338	1370,09	1259,15	142	6,22	5,21
VI.	TRADE	8,76,111	1117,11	954,82	18,96,197	3350,83	3166,15	17	26,05	20,92
	1. Wholesale Trade	35,011	302,26	265,63	55,110	1739,07	1706,16	15	23,94	20,47
	2. Retail Trade	8,41,100	814,85	689,19	18,41,087	1611,76	1459,99	2	2,11	45
VII.	FINANCE	515	28,59	20,75	1,433	120,63	104,44	7	1,73	1,58
VIII.	ALL OTHERS	1,50,856	955,34	500,57	9,46,310	1153,53	1008,34	6	8,80	8,74
	TOTAL BANK CREDIT	53,12,794	12192,25	10034,66	121,66,233	23047,39	20697,10	608	1054,18	801,66
	OF WHICH : 1. Artisans & Village Industries	2,19,541	148,57	127,50	4,22,251	300,57	284,65	-	-	-
	2. Other Small Scale Industries	1,96,686	1029,72	886,37	2,66,559	1595,78	1437,03	35	28,18	23,90

RURAL

(Amount in Rupees lakh)

OCCUPATION	REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing	No. of Accounts	Credit Limit	Amount Out standing
	10	11	12	13	14	15	16	17	18
I. AGRICULTURE	54,64,376	3497,38	3036,55	2,41,322	455,55	403,76	156,23,187	16795,03	14890,80
1. Direct Finance	53,73,398	3412,89	2967,13	2,37,274	409,19	362,52	154,41,065	15577,41	13873,90
2. Indirect Finance	90,978	84,49	69,42	4,048	46,36	41,23	1,82,122	1217,62	1016,91
II. INDUSTRY	12,04,884	542,94	475,32	23,834	391,59	331,16	24,41,465	12452,79	10632,22
1. Mining & Quarrying	147	1,86	1,69	90	3,07	2,94	3,367	195,10	132,08
2. Food Manufacturing and Processing	9,290	19,74	17,20	1,069	48,37	42,68	48,133	1590,38	1328,37
(a) Rice Mills, Flour and Dal Mills	759	6,54	5,40	355	11,17	9,21	13,455	303,09	251,49
(b) Sugar	17	12	12	10	17	21	328	366,26	293,77
(c) Edible Oils and Vanaspati	252	2,22	2,04	317	12,60	10,65	6,570	182,10	157,40
(d) Tea Processing	-	-	-	14	5,16	5,21	324	300,09	239,09
(e) Processing of Fruits & Vegetables	116	49	44	13	36	35	651	25,45	27,33
(f) Others	8,146	10,36	9,19	360	18,91	17,06	26,805	413,38	359,30
3. Beverage and Tobacco	34	20	18	121	5,15	4,46	1,306	104,66	76,54
4. Textiles	397	1,87	1,77	866	81,28	70,68	17,135	1584,18	1305,92
(a) Cotton Textiles	74	53	55	357	43,44	35,63	4,787	769,52	612,02
(b) Jute Textiles	1	-	-	17	3,46	3,89	340	37,84	32,56
(c) Handloom Textiles & Khadi	101	40	39	68	98	68	2,098	43,19	42,84
(d) Other Textiles	221	94	82	424	33,40	30,47	9,910	733,62	618,50

5.	Paper, Paper Products and Printing	60	51	40	170	16,05	14,37	4,433	377,62	277,54
6.	Leather and Leather Products	45	31	29	61	4,61	3,17	2,049	258,90	231,06
7.	Rubber and Rubber Products	22	20	18	94	3,45	3,23	1,450	185,39	159,52
8.	Chemicals and Chemical Products	158	1,19	1,06	339	44,09	40,42	7,945	1752,07	1532,68
	(a) Heavy Industrial Chemicals	4	2	2	17	8,02	7,52	754	379,81	302,85
	(b) Fertilizers	11	6	5	6	55	6	334	293,95	259,89
	(c) Drugs and Pharmaceuticals	26	19	16	48	6,21	6,08	1,193	293,99	237,54
	(d) Non-Edible Oils	27	13	13	12	14	13	344	20,23	20,48
	(e) Other Chemicals & Chemical Products	90	78	70	256	29,17	26,64	5,320	764,09	711,92
9.	Petroleum, Coal Products & Nuclear Fuels	10	8	8	15	5,73	4,77	927	326,44	353,43
10.	Manufacture of Cement & Cement Products	41	35	36	111	13,93	13,55	2,323	183,49	157,88
11.	Basic Metals & Metal Products	190	1,59	1,67	314	37,23	29,62	11,163	1188,10	1030,33
	(a) Iron and Steel	31	15	14	111	14,35	12,94	3,182	680,28	614,67
	(b) Non-Ferrous Metals	6	2	2	19	2,34	2,35	629	191,89	160,74
	(c) Other Metal Products	153	1,42	1,51	184	20,54	14,32	7,352	315,92	254,92
12.	Engineering	281	3,31	3,15	360	27,43	23,99	10,515	1598,85	1310,40
	(a) Heavy Engineering	167	2,26	2,06	52	3,87	3,80	1,747	533,18	441,00
	(b) Light Engineering	69	79	78	110	11,00	8,18	4,641	375,75	307,14
	(c) Electrical Machinery & Goods	30	16	23	110	5,20	5,09	2,406	261,53	219,91
	(d) Electronic Machinery & Goods	15	9	9	88	7,36	6,92	1,721	428,39	342,35
13.	Vehicles, Vehicle Parts & Transport Equipments	546	7,13	6,01	292	7,35	6,51	5,826	576,61	493,62
14.	Other Industries	11,93,572	503,30	439,81	19,473	81,45	59,78	23,18,516	2172,97	1956,28
15.	Electricity, Gas & Water	22	19	15	44	1,83	1,68	3,112	250,53	193,12
	(a) Electricity Generation & Transmission	15	10	9	14	1,43	1,48	2,814	232,29	176,86
	(b) Non-Conventional Energy	1	2	1	4	6	6	118	11,85	11,12
	(c) Gas, Steam & Water Supply	6	7	5	26	34	15	180	6,38	5,14
16.	Construction	69	1,12	1,33	415	10,57	9,30	3,265	107,53	93,46
III.	TRANSPORT OPERATORS	2,75,762	288,30	250,19	11,445	115,27	84,73	5,61,138	1455,83	1194,24
IV.	PROFESSIONAL AND OTHER SERVICES	4,28,125	207,73	186,45	25,833	50,71	42,53	11,24,051	1075,62	946,30
V.	PERSONAL LOANS	5,55,953	531,17	452,50	1,11,360	203,36	181,91	22,01,236	4035,95	3528,64
	1. Loans for Purchase of Consumer Durables	33,291	38,15	33,63	7,344	8,73	6,93	1,12,326	148,64	125,92
	2. Loans for Housing	16,375	59,73	54,75	7,171	54,52	47,36	1,42,748	942,72	811,85
	3. Rest of the Personal Loans	5,06,287	433,28	364,12	96,845	140,11	127,62	19,46,162	2944,58	2590,87
VI.	TRADE	21,50,276	1086,69	987,37	63,403	261,11	220,86	49,86,004	5841,79	5350,12
	1. Wholesale Trade	23,408	21,82	19,26	1,775	136,24	119,78	1,15,319	2223,34	2131,31
	2. Retail Trade	21,26,868	1064,87	968,11	61,628	124,87	101,07	48,70,685	3618,45	3218,81
VII.	FINANCE	38	49	35	127	11,13	10,06	2,120	162,57	137,18
VIII.	ALL OTHERS	6,59,102	357,52	325,40	99,533	97,91	90,95	18,55,807	2573,09	1934,01
TOTAL BANK CREDIT		107,38,516	6512,22	5714,14	5,76,857	1586,62	1365,95	287,95,008	44392,66	38613,51
OF WHICH :										
	1. Artisans & Village Industries	10,16,171	417,36	363,94	10,213	9,88	7,99	16,68,176	876,38	784,08
	2. Other Small Scale Industries	1,65,888	96,33	85,44	9,322	140,23	115,80	6,38,490	2890,25	2548,53