

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation
March 1996 (Part 2 of 5)**

SEMI-URBAN		(Amount in Rupees Lakh)								
OCCUPATION		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			SEMI-URBAN 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		29,04,458	4442,69	3812,66	30,84,512	4164,62	3776,38	-	-	-
1. Direct Finance		28,70,734	3993,26	3463,29	30,51,226	3696,04	3392,90	-	-	-
2. Indirect Finance		33,724	449,43	349,37	33,286	468,58	383,48	-	-	-
II. INDUSTRY		4,88,114	5444,69	4639,09	4,47,011	8543,80	7187,29	167	453,42	352,80
1. Mining & Quarrying		1,865	104,37	76,17	1,927	272,77	224,62	4	4,86	95
2. Food Manufacturing and Processing		18,435	1021,04	824,39	18,411	1643,69	1335,29	33	80,80	59,55
(a) Rice Mills, Flour and Dal Mills		5,867	267,15	202,92	6,466	443,78	346,24	2	98	92
(b) Sugar		184	230,99	202,08	287	496,32	456,65	1	1,00	2
(c) Edible Oils and Vanaspati		2,457	244,72	192,95	2,736	223,59	176,75	-	-	-
(d) Tea Processing		110	27,42	14,40	369	142,79	102,10	30	78,82	58,61
(e) Processing of Fruits & Vegetables		309	8,18	7,33	269	43,81	29,41	-	-	-
(f) Others		9,508	242,59	204,71	8,284	293,40	224,16	-	-	-
3. Beverage and Tobacco		676	34,62	26,60	1,057	95,17	76,78	-	-	-
4. Textiles		11,260	702,60	583,03	14,037	1478,26	1261,80	17	47,91	39,31
(a) Cotton Textiles		4,088	365,71	302,07	4,709	670,98	601,02	10	23,46	15,06
(b) Jute Textiles		124	1,69	1,50	214	51,03	36,97	-	-	-
(c) Handloom Textiles & Khadi		1,173	49,69	34,90	1,703	53,31	46,55	-	-	-
(d) Other Textiles		5,875	285,50	244,56	7,411	702,93	577,26	7	24,45	24,25
5. Paper, Paper Products and Printing		3,845	185,26	147,97	5,069	301,28	265,69	5	25,82	24,33
6. Leather and Leather Products		1,145	33,94	31,70	1,487	48,90	47,80	-	-	-
7. Rubber and Rubber Products		1,656	88,81	74,85	1,744	169,86	132,53	5	8,54	8,86
8. Chemicals and Chemical Products		6,964	661,14	557,48	8,262	1037,68	859,54	42	81,13	68,20
(a) Heavy Industrial Chemicals		533	84,90	76,75	758	217,99	178,67	5	8,41	6,15
(b) Fertilizers		195	60,64	61,74	210	142,52	102,91	-	-	-
(c) Drugs and Pharmaceuticals		724	97,48	86,33	1,253	130,35	117,90	13	47,96	46,39
(d) Non-Edible Oils		195	54,66	51,16	289	38,53	35,53	-	-	-
(e) Other Chemicals & Chemical Products		5,317	363,47	281,50	5,752	508,29	424,52	24	24,76	15,67
9. Petroleum, Coal Products & Nuclear Fuels		518	52,37	46,00	578	35,11	32,27	-	-	-
10. Manufacture of Cement & Cement Products		1,188	95,01	78,26	1,363	178,40	141,21	-	-	-
11. Basic Metals & Metal Products		6,617	748,56	700,59	9,638	1044,84	892,37	12	26,01	21,34
(a) Iron and Steel		1,832	448,86	436,78	3,276	751,31	637,83	5	10,58	10,58
(b) Non-Ferrous Metals		444	145,05	127,65	581	72,31	63,12	1	1,75	72
(c) Other Metal Products		4,341	154,66	136,16	5,781	221,21	191,43	6	13,69	10,04
12. Engineering		7,067	594,76	507,02	8,833	839,52	700,75	12	22,50	19,60
(a) Heavy Engineering		1,250	126,14	95,67	1,123	159,60	128,73	2	2,25	2,91

	(b) Light Engineering	3,353	104,27	83,65	3,947	263,68	223,05	7	12,46	8,89
	(c) Electrical Machinery & Goods	1,387	252,53	225,86	2,188	262,97	200,58	1	6,77	6,77
	(d) Electronic Machinery & Goods	1,077	111,83	101,84	1,575	153,27	148,39	2	1,03	1,03
13.	Vehicles, Vehicle Parts & Transport Equipments	2,283	89,55	68,69	3,787	182,00	145,71	8	31,77	29,65
14.	Other Industries	4,21,521	922,77	823,90	3,66,677	1032,33	917,95	18	62,36	45,92
15.	Electricity, Gas & Water	1,890	46,18	34,25	722	59,96	42,34	8	59,30	32,69
	(a) Electricity Generation & Transmission	1,821	38,56	26,26	553	51,10	35,48	8	59,30	32,69
	(b) Non-Conventional Energy	10	24	23	24	34	28	-	-	-
	(c) Gas, Steam & Water Supply	59	7,38	7,76	145	8,52	6,58	-	-	-
16.	Construction	1,184	63,72	58,19	3,419	124,04	110,64	3	2,39	2,39
III.	TRANSPORT OPERATORS	1,00,083	573,09	438,80	1,29,863	618,60	525,08	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	84,607	295,10	242,78	4,62,795	961,11	844,03	3	53	53
V.	PERSONAL LOANS	11,65,348	2691,49	2244,60	8,44,540	2558,45	2321,00	170	1,36	99
	1. Loans for Purchase of Consumer Durables	91,458	137,39	116,23	53,237	81,10	69,21	6	1	-
	2. Loans for Housing	83,605	760,24	630,56	1,08,420	806,74	740,72	8	19	17
	3. Rest of the Personal Loans	9,90,285	1793,86	1497,81	6,82,883	1670,61	1511,07	156	1,17	82
VI.	TRADE	9,74,394	2206,43	1859,65	11,33,482	2377,35	2039,23	8	7,11	5,11
	1. Wholesale Trade	49,756	648,95	536,04	36,992	682,27	548,78	7	6,56	4,79
	2. Retail Trade	9,24,638	1557,48	1323,61	10,96,490	1695,08	1490,45	1	54	32
VII.	FINANCE	773	97,22	71,92	1,854	308,34	217,54	2	3,07	3,07
VIII.	ALL OTHERS	2,34,326	1068,88	614,34	8,21,851	1327,98	1219,78	-	-	-
	TOTAL BANK CREDIT	59,52,103	16819,58	13923,84	69,25,908	20860,26	18130,33	350	465,48	362,50
	OF WHICH : 1. Artisans & Village Industries	1,87,759	183,11	159,14	1,66,596	184,24	168,95	-	-	-
	2. Other Small Scale Industries	2,36,970	2045,29	1732,40	2,26,724	2939,68	2512,94	18	31,50	27,67

SEMI-URBAN

(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	8,90,969	542,34	473,80	2,20,539	432,83	388,84	71,00,478	9582,49	8451,69
1. Direct Finance	8,70,218	521,93	456,78	2,16,535	386,17	352,51	70,08,713	8597,40	7665,48
2. Indirect Finance	20,751	20,41	17,02	4,004	46,66	36,33	91,765	985,09	786,20
II. INDUSTRY	1,78,986	111,25	100,04	41,336	1024,54	825,58	11,55,614	15577,70	13104,80
1. Mining & Quarrying	87	2,41	2,38	278	18,20	14,40	4,161	402,62	318,53
2. Food Manufacturing and Processing	2,354	7,75	6,98	2,795	193,65	147,68	42,028	2946,93	2373,90
(a) Rice Mills, Flour and Dal Mills	172	3,41	3,12	1,027	51,10	38,05	13,534	766,43	591,25
(b) Sugar	10	15	14	13	16,84	17,23	495	745,29	676,12
(c) Edible Oils and Vanaspati	94	87	75	573	29,81	24,05	5,860	498,98	394,50
(d) Tea Processing	2	1	-	12	2,39	2,50	523	251,43	177,61
(e) Processing of Fruits & Vegetables	16	17	14	40	3,31	2,29	634	55,47	39,17
(f) Others	2,060	3,14	2,82	1,130	90,19	63,56	20,982	629,32	495,25
3. Beverage and Tobacco	27	17	13	240	11,35	9,38	2,000	141,31	112,88
4. Textiles	335	2,48	2,18	3,655	319,95	255,92	29,304	2551,20	2142,24
(a) Cotton Textiles	47	63	50	1,611	213,42	179,19	10,465	1274,20	1097,84
(b) Jute Textiles	16	9	8	13	6,20	5,02	367	59,01	43,57
(c) Handloom Textiles & Khadi	60	30	28	147	20,83	9,26	3,083	124,14	90,99
(d) Other Textiles	212	1,46	1,32	1,884	79,51	62,45	15,389	1093,85	909,83

5.	Paper, Paper Products and Printing	68	61	57	1,082	55,06	47,87	10,069	568,03	486,43
6.	Leather and Leather Products	35	16	14	137	4,52	4,41	2,804	87,51	84,05
7.	Rubber and Rubber Products	27	23	21	518	58,51	44,01	3,950	325,95	260,46
8.	Chemicals and Chemical Products	90	91	80	1,219	60,83	50,67	16,577	1841,68	1536,70
	(a) Heavy Industrial Chemicals	2	4	4	47	5,65	4,96	1,345	316,99	266,57
	(b) Fertilizers	5	19	14	7	32	34	417	203,67	165,13
	(c) Drugs and Pharmaceuticals	19	15	16	204	10,84	9,85	2,213	286,78	260,63
	(d) Non-Edible Oils	5	3	3	64	5,63	5,02	553	98,85	91,75
	(e) Other Chemicals & Chemical Products	59	50	43	897	38,38	30,51	12,049	935,40	752,63
9.	Petroleum, Coal Products & Nuclear Fuels	5	3	3	60	2,88	2,85	1,161	90,39	81,15
10.	Manufacture of Cement & Cement Products	24	30	30	234	5,14	4,88	2,809	278,85	224,65
11.	Basic Metals & Metal Products	118	91	87	863	36,91	32,08	17,248	1857,22	1647,24
	(a) Iron and Steel	23	23	22	282	25,22	21,64	5,418	1236,19	1107,04
	(b) Non-Ferrous Metals	12	8	9	33	45	44	1,071	219,65	192,01
	(c) Other Metal Products	83	60	57	548	11,24	9,99	10,759	401,39	348,19
12.	Engineering	185	1,74	1,36	967	30,59	26,96	17,064	1489,12	1255,69
	(a) Heavy Engineering	33	57	46	139	4,37	4,04	2,547	292,93	231,81
	(b) Light Engineering	66	54	37	295	6,92	6,08	7,668	387,86	322,05
	(c) Electrical Machinery & Goods	39	33	29	267	13,73	12,38	3,882	536,33	445,88
	(d) Electronic Machinery & Goods	47	30	24	266	5,57	4,45	2,967	272,00	255,95
13.	Vehicles, Vehicle Parts & Transport Equipments	184	2,29	2,01	795	16,47	12,01	7,057	322,08	258,09
14.	Other Industries	1,75,310	89,53	80,31	26,789	145,18	116,81	9,90,315	2252,16	1984,89
15.	Electricity, Gas & Water	6	7	7	49	2,39	2,00	2,675	167,90	111,35
	(a) Electricity Generation & Transmission	5	5	5	33	1,96	1,62	2,420	150,97	96,11
	(b) Non-Conventional Energy	1	2	2	2	7	7	37	67	61
	(c) Gas, Steam & Water Supply	-	-	-	14	36	31	218	16,26	14,64
16.	Construction	131	1,68	1,69	1,655	62,91	53,64	6,392	254,74	226,56
III.	TRANSPORT OPERATORS	48,545	80,63	72,83	28,440	342,82	261,03	3,06,931	1615,14	1297,75
IV.	PROFESSIONAL AND OTHER SERVICES	1,01,851	68,35	61,90	45,209	176,80	141,95	6,94,465	1501,89	1291,19
V.	PERSONAL LOANS	1,79,346	225,46	199,76	3,06,681	664,63	603,50	24,96,085	6141,39	5369,86
	1. Loans for Purchase of Consumer Durables	23,279	26,83	23,31	26,146	36,03	29,94	1,94,126	281,36	238,70
	2. Loans for Housing	9,318	62,21	58,40	18,921	155,18	135,93	2,20,272	1784,56	1565,77
	3. Rest of the Personal Loans	1,46,749	136,41	118,05	2,61,614	473,42	437,63	20,81,687	4075,47	3565,39
VI.	TRADE	4,33,549	290,92	263,78	98,937	767,11	627,29	26,40,370	5648,92	4795,05
	1. Wholesale Trade	3,246	9,24	7,83	8,034	344,25	272,44	98,035	1691,28	1369,87
	2. Retail Trade	4,30,303	281,67	255,95	90,903	422,86	354,85	25,42,335	3957,64	3425,18
VII.	FINANCE	18	94	93	652	40,16	30,99	3,299	449,73	324,44
VIII.	ALL OTHERS	1,60,676	115,40	105,71	2,93,083	343,30	315,89	15,09,936	2855,56	2255,73
TOTAL BANK CREDIT		19,93,940	1435,29	1278,76	10,34,877	3792,19	3195,08	159,07,178	43372,81	36890,50
OF WHICH :										
	1. Artisans & Village Industries	1,43,446	67,82	59,89	8,192	13,86	11,83	5,05,993	449,03	399,80
	2. Other Small Scale Industries	32,133	30,27	28,10	20,174	403,52	329,61	5,16,019	5450,26	4630,72