

**Table No. 5.5 - Population Group and Bank Group - Wise  
Classification of Outstanding Credit of Scheduled Commercial  
Banks According to Occupation  
March 1996 (Part 3 of 5)**

| URBAN                                      |                                                | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                           | NATIONALISED BANKS |                 |                           | (Amount in Rs. Crores) |
|--------------------------------------------|------------------------------------------------|-------------------------------------------|-----------------|---------------------------|--------------------|-----------------|---------------------------|------------------------|
| OCCUPATION                                 |                                                | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out<br>standing | URB.                   |
|                                            |                                                |                                           |                 |                           |                    |                 |                           | FOREIGN                |
|                                            |                                                | 1                                         | 2               | 3                         | 4                  | 5               | 6                         | 7                      |
| <b>I. AGRICULTURE</b>                      |                                                | <b>4,17,972</b>                           | <b>1057,42</b>  | <b>868,66</b>             | <b>7,63,202</b>    | <b>1883,90</b>  | <b>1657,07</b>            | <b>16</b>              |
| 1.                                         | Direct Finance                                 | 4,10,592                                  | 747,60          | 648,61                    | 7,45,694           | 1288,53         | 1216,78                   | 9                      |
| 2.                                         | Indirect Finance                               | 7,380                                     | 309,83          | 220,05                    | 17,508             | 595,38          | 440,29                    | 7                      |
| <b>II. INDUSTRY</b>                        |                                                | <b>2,34,722</b>                           | <b>8209,14</b>  | <b>6998,57</b>            | <b>3,59,375</b>    | <b>15683,93</b> | <b>13074,21</b>           | <b>827</b>             |
| 1.                                         | Mining & Quarrying                             | 738                                       | 123,37          | 79,51                     | 1,909              | 214,13          | 188,94                    | 7                      |
| 2.                                         | Food Manufacturing and Processing              | 7,133                                     | 1000,52         | 848,68                    | 13,618             | 1944,39         | 1571,58                   | 23                     |
| (a)                                        | Rice Mills, Flour and Dal Mills                | 2,157                                     | 187,98          | 199,35                    | 3,697              | 520,19          | 420,80                    | 2                      |
| (b)                                        | Sugar                                          | 84                                        | 190,34          | 145,54                    | 283                | 329,13          | 276,27                    | -                      |
| (c)                                        | Edible Oils and Vanaspati                      | 851                                       | 287,76          | 233,46                    | 1,696              | 303,50          | 227,34                    | 1                      |
| (d)                                        | Tea Processing                                 | 49                                        | 35,49           | 26,72                     | 221                | 114,03          | 97,52                     | 14                     |
| (e)                                        | Processing of Fruits & Vegetables              | 88                                        | 4,46            | 3,19                      | 296                | 32,71           | 29,15                     | 1                      |
| (f)                                        | Others                                         | 3,904                                     | 294,49          | 240,43                    | 7,425              | 644,83          | 520,50                    | 5                      |
| 3.                                         | Beverage and Tobacco                           | 322                                       | 75,19           | 68,07                     | 1,028              | 423,13          | 315,20                    | 12                     |
| 4.                                         | Textiles                                       | 10,432                                    | 1176,29         | 973,71                    | 24,450             | 3414,77         | 2896,75                   | 93                     |
| (a)                                        | Cotton Textiles                                | 3,069                                     | 419,34          | 369,65                    | 7,428              | 1776,78         | 1491,19                   | 54                     |
| (b)                                        | Jute Textiles                                  | 177                                       | 110,62          | 91,38                     | 191                | 66,21           | 50,23                     | 1                      |
| (c)                                        | Handloom Textiles & Khadi                      | 1,363                                     | 157,26          | 104,45                    | 2,092              | 105,43          | 87,89                     | -                      |
| (d)                                        | Other Textiles                                 | 5,823                                     | 489,07          | 408,22                    | 14,739             | 1466,35         | 1267,44                   | 38                     |
| 5.                                         | Paper, Paper Products and Printing             | 3,163                                     | 209,99          | 165,66                    | 7,887              | 528,03          | 470,23                    | 13                     |
| 6.                                         | Leather and Leather Products                   | 851                                       | 47,07           | 41,11                     | 2,271              | 178,58          | 152,49                    | 2                      |
| 7.                                         | Rubber and Rubber Products                     | 1,187                                     | 141,10          | 99,59                     | 2,415              | 347,43          | 284,50                    | 17                     |
| 8.                                         | Chemicals and Chemical Products                | 5,903                                     | 836,05          | 707,51                    | 11,103             | 1515,61         | 1243,47                   | 74                     |
| (a)                                        | Heavy Industrial Chemicals                     | 558                                       | 97,69           | 85,22                     | 1,159              | 257,69          | 215,85                    | 13                     |
| (b)                                        | Fertilizers                                    | 246                                       | 220,46          | 178,65                    | 310                | 303,35          | 226,36                    | 2                      |
| (c)                                        | Drugs and Pharmaceuticals                      | 1,341                                     | 202,62          | 174,51                    | 2,017              | 323,32          | 266,32                    | 31                     |
| (d)                                        | Non-Edible Oils                                | 143                                       | 39,06           | 34,06                     | 268                | 38,38           | 25,97                     | -                      |
| (e)                                        | Other Chemicals & Chemical Products            | 3,615                                     | 276,21          | 235,08                    | 7,349              | 592,87          | 508,96                    | 28                     |
| 9.                                         | Petroleum, Coal Products & Nuclear Fuels       | 734                                       | 86,22           | 68,02                     | 896                | 81,20           | 64,96                     | -                      |
| 10.                                        | Manufacture of Cement & Cement Products        | 648                                       | 128,07          | 108,17                    | 1,213              | 179,00          | 150,71                    | 2                      |
| 11.                                        | Basic Metals & Metal Products                  | 10,141                                    | 1268,21         | 1015,20                   | 18,186             | 2203,64         | 1865,26                   | 70                     |
| (a)                                        | Iron and Steel                                 | 3,046                                     | 765,09          | 585,52                    | 5,620              | 1449,79         | 1250,53                   | 42                     |
| (b)                                        | Non-Ferrous Metals                             | 735                                       | 71,01           | 52,67                     | 1,373              | 162,51          | 131,48                    | 3                      |
| (c)                                        | Other Metal Products                           | 6,360                                     | 432,10          | 377,01                    | 11,193             | 591,33          | 483,26                    | 25                     |
| 12.                                        | Engineering                                    | 9,297                                     | 1290,46         | 1242,29                   | 17,408             | 2246,09         | 1817,47                   | 155                    |
| (a)                                        | Heavy Engineering                              | 1,686                                     | 322,58          | 327,46                    | 2,226              | 784,79          | 621,54                    | 59                     |
| (b)                                        | Light Engineering                              | 4,225                                     | 324,37          | 270,17                    | 8,122              | 488,78          | 381,71                    | 49                     |
| (c)                                        | Electrical Machinery & Goods                   | 2,228                                     | 372,10          | 362,81                    | 4,531              | 620,42          | 528,97                    | 22                     |
| (d)                                        | Electronic Machinery & Goods                   | 1,158                                     | 271,40          | 281,85                    | 2,529              | 352,09          | 285,26                    | 25                     |
| 13.                                        | Vehicles, Vehicle Parts & Transport Equipments | 1,548                                     | 365,70          | 340,10                    | 4,178              | 395,11          | 319,61                    | 28                     |
| 14.                                        | Other Industries                               | 1,81,179                                  | 1326,87         | 1148,30                   | 2,47,779           | 1540,29         | 1328,99                   | 320                    |
| 15.                                        | Electricity, Gas & Water                       | 385                                       | 65,38           | 31,72                     | 963                | 202,52          | 144,82                    | 4                      |
| (a)                                        | Electricity Generation & Transmission          | 330                                       | 59,69           | 26,24                     | 688                | 185,47          | 128,34                    | -                      |
| (b)                                        | Non-Conventional Energy                        | 16                                        | 4,09            | 4,10                      | 65                 | 4,04            | 7,25                      | -                      |
| (c)                                        | Gas, Steam & Water Supply                      | 39                                        | 1,61            | 1,38                      | 210                | 13,01           | 9,24                      | 4                      |
| 16.                                        | Construction                                   | 1,061                                     | 68,67           | 60,93                     | 4,071              | 270,01          | 259,23                    | 7                      |
| <b>III. TRANSPORT OPERATORS</b>            |                                                | <b>46,099</b>                             | <b>294,64</b>   | <b>239,39</b>             | <b>97,338</b>      | <b>595,52</b>   | <b>534,30</b>             | <b>1</b>               |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b> |                                                | <b>47,792</b>                             | <b>350,25</b>   | <b>271,35</b>             | <b>3,18,141</b>    | <b>1231,90</b>  | <b>1050,02</b>            | <b>43</b>              |
| <b>V. PERSONAL LOANS</b>                   |                                                | <b>8,10,447</b>                           | <b>2228,30</b>  | <b>1961,21</b>            | <b>10,38,731</b>   | <b>3546,60</b>  | <b>3184,52</b>            | <b>4,145</b>           |
| 1.                                         | Loans for Purchase of Consumer Durables        | 78,019                                    | 118,33          | 102,09                    | 79,639             | 124,56          | 106,38                    | 10                     |
| 2.                                         | Loans for Housing                              | 84,694                                    | 856,58          | 771,70                    | 1,33,392           | 1232,48         | 1133,62                   | 100                    |
| 3.                                         | Rest of the Personal Loans                     | 6,47,734                                  | 1253,39         | 1087,41                   | 8,25,700           | 2189,56         | 1944,53                   | 4,035                  |
| <b>VI. TRADE</b>                           |                                                | <b>3,13,432</b>                           | <b>2823,69</b>  | <b>2078,73</b>            | <b>7,28,761</b>    | <b>3528,36</b>  | <b>2940,03</b>            | <b>154</b>             |

|                                  |                  |                 |                 |                  |                 |                 |              |
|----------------------------------|------------------|-----------------|-----------------|------------------|-----------------|-----------------|--------------|
| 1. Wholesale Trade               | 19,020           | 1978,58         | 1349,47         | 45,288           | 1676,23         | 1306,10         | 90           |
| 2. Retail Trade                  | 2,94,412         | 845,12          | 729,26          | 6,83,473         | 1852,12         | 1633,93         | 64           |
| <b>VII. FINANCE</b>              | <b>591</b>       | <b>145,56</b>   | <b>105,58</b>   | <b>3,259</b>     | <b>459,06</b>   | <b>373,91</b>   | <b>12</b>    |
| <b>VIII. ALL OTHERS</b>          | <b>2,13,254</b>  | <b>1635,47</b>  | <b>1324,45</b>  | <b>7,67,672</b>  | <b>2319,56</b>  | <b>2101,01</b>  | <b>77</b>    |
| <b>TOTAL BANK CREDIT</b>         | <b>20,84,309</b> | <b>16744,48</b> | <b>13847,96</b> | <b>40,76,479</b> | <b>29248,83</b> | <b>24915,07</b> | <b>5,275</b> |
| OF WHICH :                       |                  |                 |                 |                  |                 |                 |              |
| 1. Artisans & Village Industries | 47,852           | 84,06           | 74,61           | 66,943           | 125,26          | 112,81          | 4            |
| 2. Other Small Scale Industries  | 1,35,549         | 2516,95         | 2110,50         | 2,30,746         | 4953,62         | 4268,73         | 62           |

# URBAN

(Amount in Lakhs)

| OCCUPATION                                         | REGIONAL RURAL BANKS |               |                    | OTHER SCHEDULED COMMERCIAL BANKS |                |                    | ALL SCHEDULED COMMERCIAL BANKS |              |
|----------------------------------------------------|----------------------|---------------|--------------------|----------------------------------|----------------|--------------------|--------------------------------|--------------|
|                                                    | No. of Accounts      | Credit Limit  | Amount Outstanding | No. of Accounts                  | Credit Limit   | Amount Outstanding | No. of Accounts                | Credit Limit |
|                                                    | standing             |               |                    | standing                         |                |                    | standing                       |              |
|                                                    | 10                   | 11            | 12                 | 13                               | 14             | 15                 | 16                             | 17           |
| <b>I. AGRICULTURE</b>                              | <b>81,755</b>        | <b>62,99</b>  | <b>57,88</b>       | <b>26,530</b>                    | <b>162,86</b>  | <b>147,85</b>      | <b>12,89,475</b>               | <b>31</b>    |
| 1. Direct Finance                                  | 77,326               | 51,67         | 46,20              | 24,245                           | 121,91         | 111,03             | 12,57,866                      | 22           |
| 2. Indirect Finance                                | 4,429                | 11,32         | 11,68              | 2,285                            | 40,95          | 36,82              | 31,609                         | 9            |
| <b>II. INDUSTRY</b>                                | <b>36,154</b>        | <b>36,97</b>  | <b>33,92</b>       | <b>37,404</b>                    | <b>2725,44</b> | <b>2167,51</b>     | <b>6,68,482</b>                | <b>273</b>   |
| 1. Mining & Quarrying                              | 22                   | 70            | 68                 | 227                              | 41,49          | 32,83              | 2,903                          | 3            |
| 2. Food Manufacturing and Processing               | 320                  | 3,02          | 2,23               | 2,225                            | 374,94         | 269,18             | 23,319                         | 33           |
| (a) Rice Mills, Flour and Dal Mills                | 35                   | 1,85          | 1,05               | 655                              | 46,35          | 35,21              | 6,546                          | 7            |
| (b) Sugar                                          | 2                    | 3             | 3                  | 46                               | 54,63          | 38,72              | 415                            | 5            |
| (c) Edible Oils and Vanaspati                      | 14                   | 9             | 10                 | 300                              | 36,57          | 28,69              | 2,862                          | 6            |
| (d) Tea Processing                                 | -                    | -             | -                  | 14                               | 5,79           | 2,84               | 298                            | 1            |
| (e) Processing of Fruits & Vegetables              | 2                    | 2             | 6                  | 38                               | 6,72           | 6,79               | 425                            |              |
| (f) Others                                         | 267                  | 1,04          | 1,00               | 1,172                            | 224,87         | 156,92             | 12,773                         | 11           |
| 3. Beverage and Tobacco                            | 4                    | 3             | 2                  | 149                              | 27,95          | 22,59              | 1,515                          | 5            |
| 4. Textiles                                        | 168                  | 1,04          | 1,01               | 8,964                            | 1294,35        | 977,06             | 44,107                         | 60           |
| (a) Cotton Textiles                                | 21                   | 17            | 14                 | 4,099                            | 765,45         | 601,66             | 14,671                         | 30           |
| (b) Jute Textiles                                  | 2                    | 1             | 1                  | 35                               | 14,91          | 10,54              | 406                            | 1            |
| (c) Handloom Textiles & Khadi                      | 12                   | 10            | 9                  | 205                              | 5,23           | 4,19               | 3,672                          | 2            |
| (d) Other Textiles                                 | 133                  | 76            | 77                 | 4,625                            | 508,75         | 360,67             | 25,358                         | 25           |
| 5. Paper, Paper Products and Printing              | 59                   | 54            | 56                 | 1,355                            | 91,63          | 84,42              | 12,477                         | 8            |
| 6. Leather and Leather Products                    | 24                   | 26            | 25                 | 382                              | 17,01          | 13,70              | 3,530                          | 2            |
| 7. Rubber and Rubber Products                      | 7                    | 6             | 7                  | 296                              | 21,52          | 19,68              | 3,922                          | 5            |
| 8. Chemicals and Chemical Products                 | 44                   | 28            | 26                 | 1,431                            | 115,07         | 102,98             | 18,555                         | 25           |
| (a) Heavy Industrial Chemicals                     | 1                    | 1             | -                  | 127                              | 20,29          | 18,16              | 1,858                          | 3            |
| (b) Fertilizers                                    | 2                    | 1             | 1                  | 25                               | 93             | 76                 | 585                            | 5            |
| (c) Drugs and Pharmaceuticals                      | 7                    | 4             | 3                  | 309                              | 30,17          | 28,84              | 3,705                          | 6            |
| (d) Non-Edible Oils                                | 2                    | 1             | 1                  | 20                               | 3,78           | 3,44               | 433                            |              |
| (e) Other Chemicals & Chemical Products            | 32                   | 22            | 21                 | 950                              | 59,90          | 51,77              | 11,974                         | 9            |
| 9. Petroleum, Coal Products & Nuclear Fuels        | 7                    | 7             | 8                  | 75                               | 7,72           | 7,15               | 1,712                          | 1            |
| 10. Manufacture of Cement & Cement Products        | 5                    | 4             | 4                  | 209                              | 27,88          | 26,06              | 2,077                          | 3            |
| 11. Basic Metals & Metal Products                  | 388                  | 1,77          | 1,77               | 1,794                            | 173,00         | 160,28             | 30,579                         | 37           |
| (a) Iron and Steel                                 | 17                   | 14            | 14                 | 819                              | 122,90         | 115,98             | 9,544                          | 23           |
| (b) Non-Ferrous Metals                             | 306                  | 1,35          | 1,34               | 121                              | 15,66          | 13,01              | 2,538                          | 2            |
| (c) Other Metal Products                           | 65                   | 28            | 29                 | 854                              | 34,43          | 31,29              | 18,497                         | 10           |
| 12. Engineering                                    | 137                  | 1,09          | 1,06               | 1,991                            | 152,58         | 131,98             | 28,988                         | 38           |
| (a) Heavy Engineering                              | 5                    | 7             | 7                  | 403                              | 53,25          | 46,17              | 4,379                          | 12           |
| (b) Light Engineering                              | 51                   | 54            | 42                 | 659                              | 35,28          | 29,90              | 13,106                         | 9            |
| (c) Electrical Machinery & Goods                   | 43                   | 25            | 35                 | 558                              | 46,52          | 39,26              | 7,382                          | 10           |
| (d) Electronic Machinery & Goods                   | 38                   | 23            | 22                 | 371                              | 17,53          | 16,64              | 4,121                          | 6            |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 123                  | 95            | 83                 | 587                              | 42,95          | 37,57              | 6,464                          | 8            |
| 14. Other Industries                               | 34,788               | 26,48         | 24,18              | 16,175                           | 209,65         | 171,23             | 4,80,241                       | 31           |
| 15. Electricity, Gas & Water                       | 2                    | 1             | 1                  | 86                               | 21,94          | 19,22              | 1,440                          | 2            |
| (a) Electricity Generation & Transmission          | 2                    | 1             | 1                  | 46                               | 4,08           | 4,11               | 1,066                          | 2            |
| (b) Non-Conventional Energy                        | -                    | -             | -                  | 13                               | 15,22          | 12,57              | 94                             |              |
| (c) Gas, Steam & Water Supply                      | -                    | -             | -                  | 27                               | 2,65           | 2,55               | 280                            |              |
| 16. Construction                                   | 56                   | 63            | 89                 | 1,458                            | 105,75         | 91,59              | 6,653                          | 4            |
| <b>III. TRANSPORT OPERATORS</b>                    | <b>11,207</b>        | <b>23,38</b>  | <b>20,87</b>       | <b>15,395</b>                    | <b>196,16</b>  | <b>152,37</b>      | <b>1,70,040</b>                | <b>11</b>    |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>         | <b>18,938</b>        | <b>20,86</b>  | <b>18,17</b>       | <b>39,041</b>                    | <b>321,77</b>  | <b>271,49</b>      | <b>4,23,955</b>                | <b>19</b>    |
| <b>V. PERSONAL LOANS</b>                           | <b>53,706</b>        | <b>131,68</b> | <b>116,89</b>      | <b>2,28,564</b>                  | <b>683,88</b>  | <b>615,39</b>      | <b>21,35,593</b>               | <b>66</b>    |
| 1. Loans for Purchase of Consumer Durables         | 6,191                | 6,98          | 6,36               | 49,112                           | 67,08          | 69,04              | 2,12,971                       | 3            |
| 2. Loans for Housing                               | 9,966                | 74,74         | 66,67              | 16,131                           | 151,47         | 133,19             | 2,44,283                       | 23           |
| 3. Rest of the Personal Loans                      | 37,549               | 49,96         | 43,86              | 1,63,321                         | 465,34         | 413,17             | 16,78,339                      | 39           |
| <b>VI. TRADE</b>                                   | <b>90,006</b>        | <b>81,52</b>  | <b>72,61</b>       | <b>56,748</b>                    | <b>1065,88</b> | <b>855,18</b>      | <b>11,89,101</b>               | <b>75</b>    |
| 1. Wholesale Trade                                 | 1,069                | 4,27          | 3,32               | 11,640                           | 626,19         | 497,76             | 77,107                         | 43           |

|                          |                                  |                 |               |               |                 |                |                |                  |            |
|--------------------------|----------------------------------|-----------------|---------------|---------------|-----------------|----------------|----------------|------------------|------------|
| 2.                       | Retail Trade                     | 88,937          | 77,25         | 69,29         | 45,108          | 439,69         | 357,42         | 11,11,994        | 32         |
| <b>VII.</b>              | <b>FINANCE</b>                   | <b>22</b>       | <b>1,67</b>   | <b>1,20</b>   | <b>1,152</b>    | <b>114,68</b>  | <b>94,52</b>   | <b>5,036</b>     | <b>7</b>   |
| <b>VIII.</b>             | <b>ALL OTHERS</b>                | <b>27,842</b>   | <b>29,00</b>  | <b>23,77</b>  | <b>1,44,026</b> | <b>395,24</b>  | <b>354,51</b>  | <b>11,52,871</b> | <b>44</b>  |
| <b>TOTAL BANK CREDIT</b> |                                  | <b>3,19,630</b> | <b>388,06</b> | <b>345,30</b> | <b>5,48,860</b> | <b>5665,90</b> | <b>4658,83</b> | <b>70,34,553</b> | <b>529</b> |
| OF WHICH :               | 1. Artisans & Village Industries | 28,233          | 17,94         | 16,00         | 3,959           | 11,04          | 9,56           | 1,46,991         | 2          |
|                          | 2. Other Small Scale Industries  | 5,342           | 9,65          | 8,34          | 19,070          | 999,27         | 770,66         | 3,90,769         | 85         |