

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation
March 1996 (Part 4 of 5)**

METROPOLITAN									(Amount in Rs. Crores)	
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN			
	No. of Accounts	Credit Limit	Amount Out - standing	No. of Accounts	Credit Limit	Amount Out - standing	No. of Accounts	Credit Limit		
	1	2	3	4	5	6	7	8		
I. AGRICULTURE	33,788	1047,95	929,99	1,35,554	2108,78	1628,49	437			
1. Direct Finance	29,107	278,32	234,93	1,25,953	704,64	676,22	394			
2. Indirect Finance	4,681	769,63	695,07	9,601	1404,14	952,27	43			
II. INDUSTRY	92,238	29686,79	22678,81	2,31,717	43584,91	34683,22	10,517	176		
1. Mining & Quarrying	457	610,38	439,48	1,333	759,83	655,89	26			
2. Food Manufacturing and Processing	2,295	1312,58	1028,99	5,121	2021,00	1631,28	312	10		
(a) Rice Mills, Flour and Dal Mills	341	109,13	60,18	916	161,23	129,07	15			
(b) Sugar	42	88,71	75,33	131	272,65	237,40	10			
(c) Edible Oils and Vanaspati	302	342,13	264,09	560	462,68	356,02	40	1		
(d) Tea Processing	68	128,16	74,79	350	401,77	306,08	68	2		
(e) Processing of Fruits & Vegetables	56	23,51	22,73	306	103,40	71,78	5			
(f) Others	1,486	620,94	531,87	2,858	619,27	530,93	174	5		
3. Beverage and Tobacco	181	301,88	204,55	718	439,94	357,34	202	5		
4. Textiles	8,020	3995,64	3100,22	30,391	8046,47	6302,10	876	25		
(a) Cotton Textiles	1,499	1502,92	1221,81	4,134	2220,05	1762,55	329	11		
(b) Jute Textiles	128	48,57	41,39	288	178,39	148,12	30			
(c) Handloom Textiles & Khadi	285	59,21	40,56	443	180,03	154,42	10			
(d) Other Textiles	6,108	2384,93	1796,46	25,526	5468,00	4237,01	507	13		
5. Paper, Paper Products and Printing	3,210	571,49	460,54	10,491	1302,56	1050,84	224	3		
6. Leather and Leather Products	1,298	343,83	268,55	4,918	1301,89	1089,99	138			
7. Rubber and Rubber Products	779	323,39	260,56	2,575	584,17	502,21	115	2		
8. Chemicals and Chemical Products	6,937	4221,27	3179,55	20,602	7316,62	5588,99	1,587	30		
(a) Heavy Industrial Chemicals	713	852,60	610,00	2,307	1385,75	1053,62	281	6		
(b) Fertilizers	263	736,42	539,25	420	732,36	501,33	44	1		
(c) Drugs and Pharmaceuticals	2,093	1272,46	1023,48	4,544	2295,26	1773,28	626	12		
(d) Non-Edible Oils	69	20,76	14,90	225	109,03	88,85	14			
(e) Other Chemicals & Chemical Products	3,799	1339,02	991,93	13,106	2794,21	2171,91	622	9		
9. Petroleum, Coal Products & Nuclear Fuels	531	1196,29	977,71	1,061	537,02	374,03	129	5		
10. Manufacture of Cement & Cement Products	356	854,02	507,01	832	421,05	355,15	91	2		
11. Basic Metals & Metal Products	5,888	4973,82	3852,42	17,758	4853,07	3894,81	518	14		
(a) Iron and Steel	2,134	4222,27	3238,68	6,082	3000,76	2493,81	293	9		
(b) Non-Ferrous Metals	344	173,03	145,80	1,385	376,84	289,84	73	1		
(c) Other Metal Products	3,410	578,52	467,94	10,291	1475,48	1111,16	152	3		
12. Engineering	11,193	5481,20	4210,54	28,123	7474,82	5907,88	1,645	38		
(a) Heavy Engineering	1,777	1782,60	1214,69	3,878	2278,62	1716,62	392	10		
(b) Light Engineering	4,651	1260,31	970,05	11,509	1609,65	1364,42	508	7		
(c) Electrical Machinery & Goods	2,644	1112,20	851,59	7,379	1886,60	1508,63	370	9		
(d) Electronic Machinery & Goods	2,121	1326,10	1174,21	5,357	1699,95	1318,22	375	10		
13. Vehicles, Vehicle Parts & Transport Equipments	3,375	1441,82	944,61	7,046	1636,65	1197,03	375	9		
14. Other Industries	44,240	2773,39	2314,73	93,461	4507,02	3663,70	3,953	17		
15. Electricity, Gas & Water	2,618	783,17	505,20	1,315	1141,85	944,45	86	3		
(a) Electricity Generation & Transmission	2,518	775,59	497,74	1,100	1098,79	903,38	60	2		
(b) Non-Conventional Energy	27	1,33	1,06	65	14,30	13,87	6			
(c) Gas, Steam & Water Supply	73	6,24	6,40	150	28,75	27,20	20			
16. Construction	860	502,62	424,13	5,972	1240,95	1167,55	240	6		
III. TRANSPORT OPERATORS	12,586	252,56	219,09	48,083	875,26	740,30	152			
IV. PROFESSIONAL AND OTHER SERVICES	23,280	1014,19	849,67	1,59,130	3531,85	3073,30	1,132	10		
V. PERSONAL LOANS	4,65,422	2033,28	1720,93	11,26,089	5199,25	4546,18	11,84,525	30		
1. Loans for Purchase of Consumer Durables	30,670	52,95	45,78	82,614	91,11	75,78	14,860			
2. Loans for Housing	46,507	752,00	613,09	1,52,837	1912,48	1697,66	4,319	2		
3. Rest of the Personal Loans	3,88,245	1228,32	1062,05	8,90,638	3195,66	2772,74	11,65,346	27		
VI. TRADE	99,937	4804,47	3915,67	3,00,686	14353,97	12205,44	2,913	11		

1. Wholesale Trade	11,326	4064,36	3297,21	46,712	12511,14	10707,13	807	10
2. Retail Trade	88,611	740,11	618,46	2,53,974	1842,84	1498,31	2,106	1
VII. FINANCE	1,310	1526,63	1184,36	6,586	4045,52	3397,64	668	20
VIII. ALL OTHERS	1,21,746	5923,79	4925,64	5,62,597	6902,60	6009,06	25,662	27
TOTAL BANK CREDIT	8,50,307	46289,66	36424,16	25,70,442	80602,15	66283,65	12,26,006	278
OF WHICH :								
1. Artisans & Village Industries	3,140	49,49	42,82	14,632	66,63	57,72	1,018	
2. Other Small Scale Industries	55,457	3181,95	2660,64	1,41,657	9745,06	7596,87	654	6

METROPOLITAN

(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
	10	11	12	13	14	15	16	17
I. AGRICULTURE	69	29	24	5,585	136,48	109,55	1,75,433	33
1. Direct Finance	69	29	24	5,277	81,09	69,40	1,60,800	10
2. Indirect Finance	-	-	-	308	55,39	40,15	14,633	22
II. INDUSTRY	314	92	71	22,704	6016,28	5051,04	3,57,490	968
1. Mining & Quarrying	-	-	-	209	96,75	74,38	2,025	14
2. Food Manufacturing and Processing	1	15	15	848	346,32	281,13	8,577	47
(a) Rice Mills, Flour and Dal Mills	1	15	15	221	20,97	22,63	1,494	3
(b) Sugar	-	-	-	46	70,69	50,56	229	4
(c) Edible Oils and Vanaspati	-	-	-	109	114,87	92,81	1,011	10
(d) Tea Processing	-	-	-	18	10,37	8,92	504	7
(e) Processing of Fruits & Vegetables	-	-	-	12	91	61	379	1
(f) Others	-	-	-	442	128,51	105,61	4,960	19
3. Beverage and Tobacco	-	-	-	123	86,22	78,59	1,224	13
4. Textiles	-	-	-	2,968	1062,78	837,19	42,255	156
(a) Cotton Textiles	-	-	-	596	315,17	246,84	6,558	52
(b) Jute Textiles	-	-	-	9	10,41	8,09	455	2
(c) Handloom Textiles & Khadi	-	-	-	19	7,12	6,88	757	2
(d) Other Textiles	-	-	-	2,344	730,08	575,38	34,485	99
5. Paper, Paper Products and Printing	1	1	1	1,122	149,40	111,11	15,048	24
6. Leather and Leather Products	-	-	-	510	138,43	113,62	6,864	18
7. Rubber and Rubber Products	-	-	-	278	63,34	56,67	3,747	12
8. Chemicals and Chemical Products	-	-	-	2,078	796,36	678,62	31,204	153
(a) Heavy Industrial Chemicals	-	-	-	240	114,30	86,13	3,541	30
(b) Fertilizers	-	-	-	36	79,09	73,26	763	16
(c) Drugs and Pharmaceuticals	-	-	-	454	241,42	213,57	7,717	50
(d) Non-Edible Oils	-	-	-	13	2,06	1,64	321	1
(e) Other Chemicals & Chemical Products	-	-	-	1,335	359,49	304,02	18,862	54
9. Petroleum, Coal Products & Nuclear Fuels	-	-	-	102	66,91	43,71	1,823	23
10. Manufacture of Cement & Cement Products	1	15	16	121	63,20	53,68	1,401	16
11. Basic Metals & Metal Products	10	12	11	1,830	660,63	570,10	26,004	119
(a) Iron and Steel	-	-	-	801	447,82	393,50	9,310	86
(b) Non-Ferrous Metals	-	-	-	171	55,97	46,73	1,973	7
(c) Other Metal Products	10	12	11	858	156,84	129,87	14,721	25
12. Engineering	1	1	1	2,690	826,62	685,24	43,652	176
(a) Heavy Engineering	-	-	-	388	142,39	122,83	6,435	52
(b) Light Engineering	1	1	1	871	200,01	164,02	17,540	38
(c) Electrical Machinery & Goods	-	-	-	767	246,09	203,87	11,160	42
(d) Electronic Machinery & Goods	-	-	-	664	238,14	194,52	8,517	43
13. Vehicles, Vehicle Parts & Transport Equipments	-	-	-	594	146,75	127,58	11,390	41
14. Other Industries	298	45	25	7,483	717,13	577,26	1,49,435	97
15. Electricity, Gas & Water	-	-	-	97	167,92	160,90	4,116	24
(a) Electricity Generation & Transmission	-	-	-	49	90,28	84,93	3,727	22
(b) Non-Conventional Energy	-	-	-	24	36,95	35,86	122	
(c) Gas, Steam & Water Supply	-	-	-	24	40,68	40,12	267	
16. Construction	2	3	2	1,651	627,52	601,28	8,725	29
III. TRANSPORT OPERATORS	33	15	12	4,702	135,59	105,30	65,556	13
IV. PROFESSIONAL AND OTHER SERVICES	190	19	16	9,459	685,63	595,90	1,93,191	62
V. PERSONAL LOANS	1,339	4,95	4,17	1,59,369	666,27	561,46	29,36,744	109
1. Loans for Purchase of Consumer Durables	152	21	20	53,738	75,97	59,11	1,82,034	2
2. Loans for Housing	269	3,05	2,60	8,621	122,63	103,62	2,12,553	30
3. Rest of the Personal Loans	918	1,70	1,37	97,010	467,68	398,73	25,42,157	76
VI. TRADE	503	66	49	26,916	2714,11	2193,68	4,30,955	230
1. Wholesale Trade	2	8	-	12,159	1756,14	1361,54	71,006	194

2. Retail Trade	501	57	49	14,757	957,97	832,14	3,59,949	36
VII. FINANCE	1	-	-	3,024	2059,53	1703,45	11,589	97
VIII. ALL OTHERS	48	6	4	54,679	725,24	614,23	7,64,732	162
TOTAL BANK CREDIT	2,497	7,22	5,95	2,86,438	13139,13	10934,62	49,35,690	1678
OF WHICH : 1. Artisans & Village Industries	31	4	4	1,611	4,65	3,79	20,432	1
2. Other Small Scale Industries	71	17	16	8,937	906,81	719,96	2,06,776	144