

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

ALL INDIA			(Amount in Rupees Lakh)						
OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			FOREIGN BANKS		
	No. of Accounts	Credit Limit	Amount Out -	No. of Accounts	Credit Limit	Amount Out -	No. of Accounts	Credit Limit	Amount Out -
			standing			standing			standing
	1	2	3	4	5	6	7	8	9
I. AGRICULTURE	63,77,250	10644,69	9143,91	108,79,723	16902,37	14979,43	455	78,61	67,12
1. Direct Finance	63,06,349	8678,20	7523,44	107,57,348	13785,11	12653,11	405	15,66	13,75
2. Indirect Finance	70,901	1966,49	1620,47	1,22,375	3117,27	2326,32	50	62,95	53,38
II. INDUSTRY	12,70,061	47495,56	37851,01	17,95,454	74165,75	60471,61	11,920	19768,09	14951,63
1. Mining & Quarrying	4,111	943,30	649,63	7,247	1327,51	1140,00	38	36,45	23,99
2. Food Manufacturing and Processing	40,770	3802,12	3048,22	62,002	6622,87	5426,83	383	1186,00	911,42
(a) Rice Mills, Flour and Dal Mills	12,377	654,39	531,29	19,408	1320,46	1064,14	19	44,86	29,48
(b) Sugar	379	625,98	513,14	933	1348,12	1173,57	11	19,34	17,06
(c) Edible Oils and Vanaspati	5,340	930,69	736,31	9,259	1092,98	857,02	45	136,15	90,03
(d) Tea Processing	292	319,28	198,63	1,181	817,90	649,58	116	350,76	262,50
(e) Processing of Fruits & Vegetables	566	42,77	39,11	1,280	197,90	151,01	6	1,58	42
(f) Others	21,816	1229,01	1029,75	29,941	1845,51	1531,51	186	633,31	511,93
3. Beverage and Tobacco	1,464	427,07	312,13	3,667	1037,60	804,30	216	524,42	406,83
4. Textiles	35,282	6299,54	5017,59	79,100	13740,02	11132,89	1,066	3035,60	2199,12
(a) Cotton Textiles	10,268	2476,68	2051,49	18,985	5014,31	4140,57	423	1493,07	1098,16
(b) Jute Textiles	578	180,65	149,94	866	310,25	248,31	31	32,03	24,74
(c) Handloom Textiles & Khadi	3,451	279,44	192,57	5,537	367,31	317,97	10	1,32	87
(d) Other Textiles	20,985	3362,78	2623,60	53,712	8048,15	6426,03	602	1509,18	1075,36
5. Paper, Paper Products and Printing	11,531	1068,09	850,13	26,321	2345,61	1953,66	258	462,59	390,80
6. Leather and Leather Products	4,295	613,39	506,64	9,614	1588,79	1346,84	144	96,25	62,27
7. Rubber and Rubber Products	4,176	582,00	459,41	7,498	1216,68	1027,66	153	350,91	269,05
8. Chemicals and Chemical Products	22,351	6384,66	5079,43	44,810	10784,95	8462,02	1,761	3356,62	2394,17
(a) Heavy Industrial Chemicals	2,041	1165,30	882,32	4,717	2072,94	1626,16	302	742,82	459,20
(b) Fertilizers	841	1138,72	892,93	1,120	1350,37	977,09	46	107,75	66,87
(c) Drugs and Pharmaceuticals	4,553	1671,62	1370,00	8,519	2889,67	2269,77	689	1433,14	1030,53
(d) Non-Edible Oils	536	119,89	105,93	958	200,49	164,77	14	17,62	17,82
(e) Other Chemicals & Chemical Products	14,380	2289,13	1828,26	29,496	4271,49	3424,25	710	1055,28	819,74
9. Petroleum, Coal Products & Nuclear Fuels	2,210	1581,11	1371,06	3,010	727,72	540,50	129	539,26	419,30
10. Manufacture of Cement & Cement Products	2,879	1145,97	742,51	4,889	876,49	740,70	96	283,96	184,55
11. Basic Metals & Metal Products	26,464	7381,72	5923,50	52,383	8765,33	7213,82	640	1602,06	1258,02
(a) Iron and Steel	8,092	5677,95	4486,83	16,928	5611,97	4746,80	350	1041,74	823,13
(b) Non-Ferrous Metals	1,712	459,72	384,17	3,738	654,58	516,13	93	182,17	157,25
(c) Other Metal Products	16,660	1244,05	1052,50	31,717	2498,78	1950,88	197	378,14	277,64
12. Engineering	31,492	7977,95	6437,09	60,180	11303,58	9066,99	1,935	4282,46	3323,52

	(a) Heavy Engineering	5,353	2477,99	1844,46	8,065	3416,10	2638,85	503	1225,98	857,67
	(b) Light Engineering	14,024	1827,45	1422,29	26,206	2515,44	2105,20	603	927,79	722,24
	(c) Electrical Machinery & Goods	7,112	1809,74	1507,33	15,496	2930,93	2370,43	408	1027,23	791,91
	(d) Electronic Machinery & Goods	5,003	1862,77	1663,02	10,413	2441,12	1952,50	421	1101,47	951,69
13.	Vehicles, Vehicle Parts & Transport Equipments	8,775	2063,23	1487,88	18,402	2568,58	1979,48	439	1082,05	723,21
14.	Other Industries	10,63,492	5591,33	4787,62	13,96,817	8000,75	6772,56	4,310	1906,71	1547,87
15.	Electricity, Gas & Water	6,985	980,61	619,60	3,951	1546,95	1258,45	101	400,66	309,54
	(a) Electricity Generation & Transmission	6,735	956,84	596,30	3,057	1463,13	1180,42	71	365,58	284,33
	(b) Non-Conventional Energy	58	5,75	5,47	262	30,37	32,36	6	25,45	19,67
	(c) Gas, Steam & Water Supply	192	18,03	17,83	632	53,45	45,67	24	9,64	5,54
16.	Construction	3,784	653,48	558,57	15,563	1712,32	1604,89	251	622,08	528,00
III.	TRANSPORT OPERATORS	2,32,013	1485,65	1175,26	4,75,968	2776,12	2380,95	155	98,60	73,82
IV.	PROFESSIONAL AND OTHER SERVICES	2,13,015	1781,87	1459,12	15,52,820	6419,36	5589,20	1,181	1055,05	677,54
V.	PERSONAL LOANS	31,19,929	8305,04	7044,82	38,64,409	13247,30	11822,40	11,89,002	3062,07	2025,87
	1. Loans for Purchase of Consumer Durables	2,31,240	355,58	302,56	2,56,088	351,61	298,27	14,876	52,66	52,04
	2. Loans for Housing	2,51,875	2679,00	2260,23	4,76,762	4469,76	4036,64	4,447	223,39	214,22
	3. Rest of the Personal Loans	26,36,814	5270,45	4482,04	31,31,559	8425,92	7487,49	11,69,679	2786,03	1759,61
VI.	TRADE	22,63,874	10951,70	8808,86	40,59,126	23610,51	20350,85	3,092	1303,99	961,58
	1. Wholesale Trade	1,15,113	6994,15	5448,35	1,84,102	16608,72	14268,17	919	1190,29	878,81
	2. Retail Trade	21,48,761	3957,55	3360,51	38,75,024	7001,80	6082,68	2,173	113,70	82,77
VII.	FINANCE	3,189	1798,00	1382,61	13,132	4933,55	4093,53	689	2095,93	1695,03
VIII.	ALL OTHERS	7,20,182	9583,48	7365,01	30,98,430	11703,67	10338,20	25,745	2785,76	2484,15
	TOTAL BANK CREDIT	141,99,513	92045,98	74230,62	257,39,062	153758,63	130026,15	12,32,239	30248,10	22936,73
OF WHICH :	1. Artisans & Village Industries	4,58,292	465,23	404,07	6,70,422	676,70	624,12	1,022	2,13	2,43
	2. Other Small Scale Industries	6,24,662	8773,91	7389,90	8,65,686	19234,15	15815,58	769	702,61	559,15

ALL INDIA

(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	64,37,169	4103,00	3568,48	4,93,976	1187,72	1050,00	241,88,573	32916,39	28808,96
1. Direct Finance	63,21,011	3986,78	3470,36	4,83,331	998,36	895,47	238,68,444	27464,11	24556,13
2. Indirect Finance	1,16,158	116,22	98,12	10,645	189,36	154,53	3,20,129	5452,29	4252,82
II. INDUSTRY	14,20,338	692,08	609,99	1,25,278	10157,85	8375,29	46,23,051	152279,32	122259,52
1. Mining & Quarrying	256	4,97	4,75	804	159,52	124,55	12,456	2471,75	1942,92
2. Food Manufacturing and Processing	11,965	30,66	26,56	6,937	963,28	740,67	1,22,057	12604,93	10153,71
(a) Rice Mills, Flour and Dal Mills	967	11,95	9,72	2,258	129,60	105,10	35,029	2161,26	1739,74
(b) Sugar	29	30	29	115	142,33	106,72	1,467	2136,07	1810,78
(c) Edible Oils and Vanaspati	360	3,18	2,89	1,299	193,85	156,19	16,303	2356,84	1842,44
(d) Tea Processing	2	1	-	58	23,71	19,48	1,649	1511,66	1130,19
(e) Processing of Fruits & Vegetables	134	68	64	103	11,30	10,04	2,089	254,24	201,21
(f) Others	10,473	14,54	13,02	3,104	462,49	343,15	65,520	4184,86	3429,35
3. Beverage and Tobacco	65	39	33	633	130,67	115,01	6,045	2120,16	1638,60
4. Textiles	900	5,39	4,95	16,453	2758,36	2140,84	1,32,801	25838,91	20495,39
(a) Cotton Textiles	142	1,32	1,19	6,663	1337,48	1063,32	36,481	10322,86	8354,72

	(b) Jute Textiles	19	10	9	74	34,98	27,53	1,568	558,00	450,62
	(c) Handloom Textiles & Khadi	173	80	77	439	34,16	21,02	9,610	683,02	533,19
	(d) Other Textiles	566	3,17	2,91	9,277	1351,74	1028,97	85,142	14275,02	11156,86
5.	Paper, Paper Products and Printing	188	1,67	1,55	3,729	312,15	257,77	42,027	4190,11	3453,91
6.	Leather and Leather Products	104	73	67	1,090	164,58	134,91	15,247	2463,74	2051,32
7.	Rubber and Rubber Products	56	49	45	1,186	146,81	123,59	13,069	2296,88	1880,16
8.	Chemicals and Chemical Products	292	2,37	2,12	5,067	1016,35	872,69	74,281	21544,96	16810,44
	(a) Heavy Industrial Chemicals	7	7	6	431	148,26	116,77	7,498	4129,40	3084,51
	(b) Fertilizers	18	25	20	74	80,90	74,42	2,099	2678,00	2011,50
	(c) Drugs and Pharmaceuticals	52	38	35	1,015	288,65	258,34	14,828	6283,45	4928,98
	(d) Non-Edible Oils	34	17	17	109	11,62	10,22	1,651	349,77	298,91
	(e) Other Chemicals & Chemical Products	181	1,50	1,34	3,438	486,93	412,94	48,205	8104,33	6486,53
9.	Petroleum, Coal Products & Nuclear Fuels	22	18	19	252	83,24	58,48	5,623	2931,51	2389,53
10.	Manufacture of Cement & Cement Products	71	84	85	675	110,15	98,17	8,610	2417,42	1766,78
11.	Basic Metals & Metal Products	706	4,38	4,41	4,801	907,77	792,07	84,994	18661,26	15191,82
	(a) Iron and Steel	71	52	49	2,013	610,29	544,06	27,454	12942,47	10601,31
	(b) Non-Ferrous Metals	324	1,46	1,45	344	74,43	62,54	6,211	1372,35	1121,54
	(c) Other Metal Products	311	2,41	2,47	2,444	223,05	185,48	51,329	4346,43	3468,98
12.	Engineering	604	6,15	5,59	6,008	1037,22	868,16	1,00,219	24607,35	19701,34
	(a) Heavy Engineering	205	2,91	2,60	982	203,88	176,84	15,108	7326,85	5520,41
	(b) Light Engineering	187	1,88	1,58	1,935	253,21	208,19	42,955	5525,76	4459,49
	(c) Electrical Machinery & Goods	112	74	87	1,702	311,53	260,60	24,830	6080,17	4931,14
	(d) Electronic Machinery & Goods	100	62	55	1,389	268,60	222,53	17,326	5674,58	4790,30
13.	Vehicles, Vehicle Parts & Transport Equipments	853	10,37	8,85	2,268	213,52	183,67	30,737	5937,75	4383,09
14.	Other Industries	14,03,968	619,76	544,55	69,920	1153,40	925,08	39,38,507	17271,94	14577,67
15.	Electricity, Gas & Water	30	27	23	276	194,08	183,80	11,343	3122,57	2371,63
	(a) Electricity Generation & Transmission	22	15	15	142	97,75	92,13	10,027	2883,45	2153,34
	(b) Non-Conventional Energy	2	4	3	43	52,30	48,56	371	113,90	106,09
	(c) Gas, Steam & Water Supply	6	7	5	91	44,03	43,11	945	125,22	112,20
16.	Construction	258	3,46	3,93	5,179	806,75	755,81	25,035	3798,09	3451,20
III.	TRANSPORT OPERATORS	3,35,547	392,46	344,02	59,982	789,84	603,44	11,03,665	5542,67	4577,48
IV.	PROFESSIONAL AND OTHER SERVICES	5,49,104	297,13	266,68	1,19,542	1234,91	1051,87	24,35,662	10788,32	9044,41
V.	PERSONAL LOANS	7,90,344	893,25	773,32	8,05,974	2218,14	1962,26	97,69,658	27725,80	23628,68
	1. Loans for Purchase of Consumer Durables	62,913	72,17	63,50	1,36,340	187,80	165,02	7,01,457	1019,83	881,38
	2. Loans for Housing	35,928	199,73	182,42	50,844	483,80	420,09	8,19,856	8055,67	7113,60
	3. Rest of the Personal Loans	6,91,503	621,35	527,40	6,18,790	1546,54	1377,16	82,48,345	18650,29	15633,69
VI.	TRADE	26,74,334	1459,79	1324,25	2,46,004	4808,21	3897,01	92,46,430	42134,20	35342,54
	1. Wholesale Trade	27,725	35,42	30,41	33,608	2862,82	2251,52	3,61,467	27691,39	22877,25
	2. Retail Trade	26,46,609	1424,37	1293,84	2,12,396	1945,38	1645,49	88,84,963	14442,81	12465,29
VII.	FINANCE	79	3,11	2,48	4,955	2225,50	1839,02	22,044	11056,08	9012,67
VIII.	ALL OTHERS	8,47,668	501,98	454,93	5,91,321	1561,68	1375,58	52,83,346	26136,57	22017,86
TOTAL BANK CREDIT		130,54,583	8342,80	7344,14	24,47,032	24183,84	20154,47	566,72,429	308579,35	254692,11
OF WHICH :										
	1. Artisans & Village Industries	11,87,881	503,16	439,86	23,975	39,43	33,16	23,41,592	1686,65	1503,64
	2. Other Small Scale Industries	2,03,434	136,42	122,03	57,503	2449,83	1936,04	17,52,054	31296,93	25822,70