

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1997
(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	28,99,456	4558,64	3788,99	64,64,146	9241,88	8276,17	2	30	1,28
	1. Direct Finance	28,75,660	4031,61	3445,68	64,16,532	8636,53	7761,56	2	30	1,28
	2. Indirect Finance	23,796	527,02	343,32	47,614	605,34	514,62	-	-	-
II.	INDUSTRY	3,85,166	3993,71	3177,52	7,34,899	5566,98	4750,37	446	1178,24	951,28
	1. Mining & Quarrying	1,678	83,55	64,87	2,186	81,80	72,89	2	4,18	3,54
	2. Food Manufacturing and Processing	13,925	709,43	360,31	25,809	863,07	727,09	17	61,27	47,07
	(a) Rice Mills, Flour and Dal Mills	4,281	127,54	85,98	9,719	208,75	166,48	-	-	-
	(b) Sugar	60	119,96	74,35	220	204,98	175,04	-	-	-
	(c) Edible Oils and Vanaspati	1,773	65,00	50,63	4,424	103,64	87,10	1	2,00	2,51
	(d) Tea Processing	66	307,06	87,04	218	158,58	141,47	5	16,42	5,70
	(e) Processing of Fruits & Vegetables	111	10,79	8,33	556	18,29	15,76	-	-	-
	(f) Others	7,634	79,09	53,98	10,672	168,84	141,24	11	42,85	38,87
	3. Beverage and Tobacco	296	20,33	15,99	790	43,69	35,07	4	3,35	2,96
	4. Textiles	5,408	423,37	332,55	16,094	686,71	566,86	81	297,18	219,12
	(a) Cotton Textiles	1,520	216,68	174,38	3,020	282,15	217,73	43	211,62	144,21
	(b) Jute Textiles	137	20,58	15,32	234	10,62	8,60	-	-	-
	(c) Handloom Textiles & Khadi	679	15,07	11,32	2,669	17,43	18,69	-	-	-
	(d) Other Textiles	3,072	171,03	131,53	10,171	376,51	321,85	38	85,56	74,91
	5. Paper, Paper Products and Printing	1,035	97,90	79,98	2,888	196,35	188,14	15	57,72	43,35
	6. Leather and Leather Products	524	47,80	41,73	1,339	42,21	36,46	3	4,93	4,60
	7. Rubber and Rubber Products	404	131,27	116,18	654	96,41	93,67	23	70,81	58,86
	8. Chemicals and Chemical Products	2,131	438,51	364,18	4,729	781,89	616,56	75	152,76	108,88
	(a) Heavy Industrial Chemicals	177	68,45	42,27	344	74,82	64,94	8	37,07	12,93
	(b) Fertilizers	136	107,76	96,73	186	186,46	141,86	3	2,02	1,89
	(c) Drugs and Pharmaceuticals	340	102,71	82,71	659	134,50	105,34	19	38,97	28,37
	(d) Non-Edible Oils	144	5,75	5,81	189	15,42	14,88	-	-	-
	(e) Other Chemicals & Chemical Products	1,334	153,85	136,67	3,351	370,69	289,53	45	74,70	65,69
	9. Petroleum, Coal Products & Nuclear Fuels	310	326,17	365,20	447	50,54	38,20	-	-	-
	10. Manufacture of Cement & Cement Products	711	94,12	74,84	1,646	127,93	121,96	1	74	28
	11. Basic Metals & Metal Products	2,886	527,39	447,91	6,410	571,52	451,78	39	137,23	125,97
	(a) Iron and Steel	810	301,21	266,74	1,825	376,16	299,66	9	16,56	16,10
	(b) Non-Ferrous Metals	148	78,41	50,15	316	38,69	30,93	19	115,84	105,61
	(c) Other Metal Products	1,928	147,76	131,02	4,269	156,67	121,20	11	4,83	4,27

12.	Engineering	3,580	394,30	334,93	6,278	625,57	551,82	110	246,14	212,26
(a)	Heavy Engineering	502	197,50	157,16	986	128,15	110,36	35	80,96	45,54
(b)	Light Engineering	1,717	77,00	67,16	2,566	147,19	135,80	43	55,68	58,43
(c)	Electrical Machinery & Goods	782	51,53	44,18	1,633	173,18	149,57	8	30,68	27,18
(d)	Electronic Machinery & Goods	579	68,27	66,43	1,093	177,06	156,09	24	78,83	81,10
13.	Vehicles, Vehicle Parts & Transport Equipments	1,553	133,75	88,22	3,900	235,58	188,78	52	70,35	57,10
14.	Other Industries	3,49,693	515,66	461,31	6,58,783	942,79	844,67	19	45,83	40,70
15.	Electricity, Gas & Water	471	31,12	15,75	1,200	155,37	149,03	3	20,00	20,87
(a)	Electricity Generation & Transmission	429	25,40	10,49	862	137,70	134,72	3	20,00	20,87
(b)	Non-Conventional Energy	11	64	73	177	13,73	10,88	-	-	-
(c)	Gas, Steam & Water Supply	31	5,09	4,53	161	3,93	3,43	-	-	-
16.	Construction	561	19,04	13,58	1,746	65,56	67,39	2	5,73	5,73
III.	TRANSPORT OPERATORS	78,593	381,21	297,45	1,94,637	745,96	624,57	2	50	40
IV.	PROFESSIONAL AND OTHER SERVICES	53,592	123,03	97,44	5,06,744	677,88	590,78	4	2,51	2,51
V.	PERSONAL LOANS	7,64,014	1463,78	1225,07	11,58,106	2420,38	2193,79	58	1,31	1,19
1.	Loans for Purchase of Consumer Durables	39,993	57,33	46,34	45,016	62,27	50,45	-	-	-
2.	Loans for Housing	39,848	304,90	249,77	1,05,236	620,27	562,22	-	-	-
3.	Rest of the Personal Loans	6,84,173	1101,55	928,95	10,07,854	1737,84	1581,12	58	1,31	1,19
V I.	TRADE	8,39,886	1280,42	1033,64	18,30,478	3577,17	3274,49	14	17,92	7,68
1.	Wholesale Trade	47,570	295,13	241,89	65,861	1677,58	1551,37	12	10,71	7,67
2.	Retail Trade	7,92,316	985,29	791,76	17,64,617	1899,60	1723,12	2	7,21	1
VII.	FINANCE	376	250,13	211,21	1,864	76,68	67,08	12	12,99	14,34
VIII.	ALL OTHERS	1,10,058	443,24	309,36	8,46,140	1225,78	1056,86	5	1,86	1,92
TOTAL BANK CREDIT		51,31,141	12494,15	10140,69	117,37,014	23532,72	20834,12	543	1215,64	980,60
OF WHICH : 1. Artisans & Village Industries		1,87,400	181,96	155,61	3,93,892	363,01	330,29	-	-	-
2. Other Small Scale Industries		1,59,665	786,67	680,53	2,58,631	1501,72	1282,12	89	62,82	42,24

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	48,89,030	4015,86	3487,03	2,72,619	550,84	496,86	145,25,253	18367,52	16050,34
1.	Direct Finance	47,97,376	3921,75	3403,58	2,67,070	497,37	447,83	143,56,640	17087,57	15059,93
2.	Indirect Finance	91,654	94,11	83,45	5,549	53,47	49,02	1,68,613	1279,95	990,41
II.	INDUSTRY	9,89,659	608,79	527,37	24,874	546,73	466,67	21,35,044	11894,44	9873,21
1.	Mining & Quarrying	2,974	14,02	11,75	251	4,39	4,21	7,091	187,94	157,25
2.	Food Manufacturing and Processing	6,452	26,22	22,10	1,151	53,63	45,16	47,354	1713,62	1201,74
(a)	Rice Mills, Flour and Dal Mills	1,036	9,12	7,63	357	9,58	7,32	15,393	354,99	267,43
(b)	Sugar	37	1,37	94	12	8,28	5,26	329	334,59	255,59
(c)	Edible Oils and Vanaspati	319	2,53	2,04	288	10,83	8,89	6,805	183,99	151,17
(d)	Tea Processing	-	-	-	16	5,14	5,24	305	487,20	239,45
(e)	Processing of Fruits & Vegetables	166	89	71	9	60	62	842	30,58	25,43
(f)	Others	4,894	12,30	10,77	469	19,19	17,82	23,680	322,27	262,68
3.	Beverage and Tobacco	42	39	32	142	12,94	10,67	1,274	80,70	65,02
4.	Textiles	515	2,77	2,50	991	106,55	90,58	23,089	1516,58	1211,61
(a)	Cotton Textiles	116	80	75	401	56,12	48,39	5,100	767,39	585,46
(b)	Jute Textiles	3	1	1	16	3,42	3,90	390	34,63	27,82

	(c) Handloom Textiles & Khadi	91	40	36	79	1,14	88	3,518	34,04	31,25
	(d) Other Textiles	305	1,56	1,37	495	45,87	37,42	14,081	680,52	567,08
5.	Paper, Paper Products and Printing	109	1,16	1,03	198	28,70	25,45	4,245	381,83	337,94
6.	Leather and Leather Products	65	35	32	63	2,72	2,40	1,994	98,01	85,51
7.	Rubber and Rubber Products	34	33	28	102	5,46	4,94	1,217	304,27	273,94
8.	Chemicals and Chemical Products	223	1,66	1,41	404	68,09	58,26	7,562	1442,91	1149,29
	(a) Heavy Industrial Chemicals	2	1	1	33	8,71	8,71	564	189,06	128,87
	(b) Fertilizers	12	8	6	8	7	9	345	296,39	240,63
	(c) Drugs and Pharmaceuticals	30	27	22	62	10,45	7,95	1,110	286,89	224,59
	(d) Non-Edible Oils	59	31	30	15	22	21	407	21,70	21,19
	(e) Other Chemicals & Chemical Products	120	99	83	286	48,64	41,30	5,136	648,87	534,01
9.	Petroleum, Coal Products & Nuclear Fuels	22	16	14	17	18,06	16,97	796	394,93	420,51
10.	Manufacture of Cement & Cement Products	77	62	57	125	31,89	27,34	2,560	255,30	224,98
11.	Basic Metals & Metal Products	252	2,23	2,25	341	52,87	44,81	9,928	1291,24	1072,73
	(a) Iron and Steel	49	26	22	131	26,73	24,60	2,824	720,93	607,31
	(b) Non-Ferrous Metals	19	21	28	23	4,81	4,49	525	237,96	191,46
	(c) Other Metal Products	184	1,76	1,75	187	21,33	15,72	6,579	332,35	273,96
12.	Engineering	426	4,66	4,20	469	60,91	48,61	10,863	1331,57	1151,81
	(a) Heavy Engineering	214	3,37	3,07	80	17,42	15,56	1,817	427,40	331,70
	(b) Light Engineering	106	66	54	133	20,12	13,89	4,565	300,64	275,82
	(c) Electrical Machinery & Goods	56	27	30	128	8,50	5,87	2,607	264,15	227,11
	(d) Electronic Machinery & Goods	50	36	27	128	14,88	13,29	1,874	339,39	317,19
13.	Vehicles, Vehicle Parts & Transport Equipments	658	9,53	7,94	274	7,09	6,70	6,437	456,30	348,74
14.	Other Industries	9,77,674	542,31	470,38	19,892	78,50	66,57	20,06,061	2125,10	1883,63
15.	Electricity, Gas & Water	29	37	28	37	84	82	1,740	207,71	186,75
	(a) Electricity Generation & Transmission	19	23	18	14	48	49	1,327	183,81	166,75
	(b) Non-Conventional Energy	5	6	5	12	18	17	205	14,61	11,83
	(c) Gas, Steam & Water Supply	5	8	5	11	18	17	208	9,29	8,17
16.	Construction	107	2,01	1,91	417	14,09	13,17	2,833	106,43	101,77
III.	TRANSPORT OPERATORS	2,50,831	391,41	327,58	15,351	132,93	107,97	5,39,414	1652,02	1357,98
IV.	PROFESSIONAL AND OTHER SERVICES	3,82,021	233,22	205,14	24,749	55,50	47,71	9,67,110	1092,15	943,58
V.	PERSONAL LOANS	7,51,978	768,94	655,21	1,31,456	266,91	241,82	28,05,612	4921,32	4317,08
	1. Loans for Purchase of Consumer Durables	57,981	62,67	53,40	8,206	9,61	7,71	1,51,196	191,89	157,90
	2. Loans for Housing	21,281	80,43	75,71	10,877	78,59	68,88	1,77,242	1084,20	956,59
	3. Rest of the Personal Loans	6,72,716	625,83	526,10	1,12,373	178,72	165,23	24,77,174	3645,24	3202,59
V I.	TRADE	19,47,750	1196,90	1070,90	67,393	276,11	226,63	46,85,521	6348,53	5613,33
	1. Wholesale Trade	28,829	36,25	30,23	1,789	112,72	90,55	1,44,061	2132,39	1921,70
	2. Retail Trade	19,18,921	1160,65	1040,66	65,604	163,39	136,08	45,41,460	4216,13	3691,63
VII.	FINANCE	135	1,95	1,64	92	14,81	9,37	2,479	356,56	303,64
VIII.	ALL OTHERS	5,84,329	377,45	351,88	79,206	86,17	79,69	16,19,738	2134,49	1799,71
TOTAL BANK CREDIT		97,95,733	7594,52	6626,75	6,15,740	1930,01	1676,72	272,80,171	46767,03	40258,88
OF WHICH : 1. Artisans & Village Industries		8,29,281	453,06	391,27	9,937	11,78	9,99	14,20,510	1009,82	887,16
	2. Other Small Scale Industries	1,36,915	101,58	90,30	10,198	162,06	136,88	5,65,498	2614,84	2232,06