

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1997
(Part 2 of 5)**

SEMI-URBAN		(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	26,97,530	5182,64	4073,52	28,58,285	4474,68	4004,22	-	-	-
1.	Direct Finance	26,74,974	4480,85	3693,02	28,27,168	4030,31	3677,77	-	-	-
2.	Indirect Finance	22,556	701,79	380,50	31,117	444,37	326,44	-	-	-
II.	INDUSTRY	4,58,684	6430,26	5320,48	4,77,759	8863,06	7149,58	164	460,74	406,62
1.	Mining & Quarrying	2,180	134,66	104,85	2,018	432,72	293,76	5	12,62	8,03
2.	Food Manufacturing and Processing	20,203	1394,40	1016,30	19,655	1803,01	1377,99	37	100,13	77,78
	(a) Rice Mills, Flour and Dal Mills	6,101	321,31	251,41	6,541	430,78	342,04	2	1,22	1,22
	(b) Sugar	183	306,39	260,98	308	587,91	497,82	1	1,09	3
	(c) Edible Oils and Vanaspati	2,527	431,61	229,74	2,585	186,33	142,67	-	-	-
	(d) Tea Processing	127	29,86	23,94	382	158,91	113,93	29	90,71	69,71
	(e) Processing of Fruits & Vegetables	239	11,99	10,59	296	53,05	34,12	4	3,62	3,33
	(f) Others	11,026	293,24	239,64	9,543	386,03	247,42	1	3,50	3,50
3.	Beverage and Tobacco	669	30,85	22,49	1,062	106,53	83,00	1	1,50	1,50
4.	Textiles	9,722	655,66	535,10	15,291	1422,99	1117,77	4	1,85	1,85
	(a) Cotton Textiles	3,679	356,26	294,76	4,164	648,34	523,92	1	1,53	1,53
	(b) Jute Textiles	146	2,34	2,05	230	50,49	34,63	-	-	-
	(c) Handloom Textiles & Khadi	749	18,17	15,17	2,335	56,29	48,64	-	-	-
	(d) Other Textiles	5,148	278,88	223,13	8,562	667,87	510,57	3	32	32
5.	Paper, Paper Products and Printing	3,758	205,06	167,75	5,385	273,08	227,23	5	11,04	13,16
6.	Leather and Leather Products	1,134	52,12	49,91	1,601	59,41	48,34	1	1,50	1,31
7.	Rubber and Rubber Products	1,453	113,69	100,61	1,549	136,91	120,62	8	20,45	19,26
8.	Chemicals and Chemical Products	6,578	1005,34	836,89	8,080	1192,27	981,47	40	77,07	65,57
	(a) Heavy Industrial Chemicals	732	146,29	101,44	723	209,12	162,70	5	7,98	5,39
	(b) Fertilizers	206	56,91	56,38	174	160,44	121,38	-	-	-
	(c) Drugs and Pharmaceuticals	910	128,39	101,53	1,217	168,81	142,74	6	34,05	33,60
	(d) Non-Edible Oils	196	60,62	53,74	275	26,31	22,89	-	-	-
	(e) Other Chemicals & Chemical Products	4,534	613,14	523,80	5,691	627,60	531,77	29	35,04	26,58
9.	Petroleum, Coal Products & Nuclear Fuels	547	59,68	52,74	561	40,22	38,30	-	-	-
10.	Manufacture of Cement & Cement Products	1,307	168,28	131,08	1,533	207,91	141,68	-	-	-
11.	Basic Metals & Metal Products	6,639	790,65	728,34	9,773	992,63	880,88	7	15,14	14,53

	(a) Iron and Steel	1,858	500,59	471,78	3,339	691,21	623,52	4	2,44	2,44
	(b) Non-Ferrous Metals	440	130,89	120,71	565	77,41	64,03	-	-	-
	(c) Other Metal Products	4,341	159,18	135,85	5,869	224,01	193,32	3	12,70	12,10
12.	Engineering	6,459	693,92	551,90	9,039	736,60	614,71	17	58,64	54,46
	(a) Heavy Engineering	771	141,11	104,61	1,026	155,01	111,76	4	12,68	13,60
	(b) Light Engineering	2,838	103,98	79,87	3,918	191,91	157,62	6	7,25	7,14
	(c) Electrical Machinery & Goods	1,524	325,45	270,70	2,324	249,82	215,34	2	11,89	9,47
	(d) Electronic Machinery & Goods	1,326	123,38	96,71	1,771	139,86	129,99	5	26,83	24,26
13.	Vehicles, Vehicle Parts & Transport Equipments	2,644	79,63	59,47	3,684	183,03	140,60	13	45,48	42,03
14.	Other Industries	3,92,702	955,74	889,81	3,94,220	1042,36	934,05	15	58,01	55,99
15.	Electricity, Gas & Water	1,498	47,75	37,54	896	117,82	51,08	8	54,00	47,86
	(a) Electricity Generation & Transmission	1,404	37,84	27,80	667	108,12	43,13	8	54,00	47,86
	(b) Non-Conventional Energy	20	50	56	38	60	50	-	-	-
	(c) Gas, Steam & Water Supply	74	9,41	9,17	191	9,10	7,45	-	-	-
16.	Construction	1,191	42,83	35,71	3,412	115,56	98,10	3	3,31	3,30
III.	TRANSPORT OPERATORS	1,08,611	629,07	496,08	1,30,577	689,33	572,28	-	-	-
IV.	PROFESSIONAL AND OTHER SERVICES	75,918	315,73	260,43	4,14,701	996,98	825,84	3	53	46
V.	PERSONAL LOANS	13,39,290	3005,00	2571,10	10,80,528	2869,16	2587,45	305	1,84	1,60
	1. Loans for Purchase of Consumer Durables	1,19,978	175,92	147,82	61,095	97,56	79,82	7	1	-
	2. Loans for Housing	1,03,210	836,51	722,50	1,29,999	793,69	725,41	9	23	20
	3. Rest of the Personal Loans	11,16,102	1992,57	1700,79	8,89,434	1977,91	1782,22	289	1,61	1,40
V I.	TRADE	9,31,017	2757,73	2254,55	11,19,009	2684,65	2268,06	9	12,68	10,23
	1. Wholesale Trade	53,415	761,48	591,59	38,909	695,57	536,88	9	12,68	10,23
	2. Retail Trade	8,77,602	1996,25	1662,96	10,80,100	1989,09	1731,18	-	-	-
VII.	FINANCE	810	101,06	61,16	1,994	293,26	221,12	-	-	-
VIII.	ALL OTHERS	2,33,337	868,06	626,76	7,92,370	1442,77	1302,26	6	20,38	14,54
	TOTAL BANK CREDIT	58,45,197	19289,55	15664,08	68,75,223	22313,88	18930,80	487	496,17	433,45
	OF WHICH : 1. Artisans & Village Industries	1,68,611	234,78	209,35	1,60,820	216,36	194,35	-	-	-
	2. Other Small Scale Industries	2,26,702	1966,71	1680,60	2,41,657	2704,30	2211,80	23	42,05	40,50

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	8,30,670	629,02	560,19	2,76,651	558,51	505,89	66,63,136	10844,85	9143,82
1. Direct Finance	8,09,448	606,19	540,51	2,72,284	503,45	464,72	65,83,874	9620,80	8376,02
2. Indirect Finance	21,222	22,83	19,68	4,367	55,06	41,17	79,262	1224,05	767,80
II. INDUSTRY	1,58,481	137,58	121,72	46,328	1286,02	1071,30	11,41,416	17177,66	14069,69
1. Mining & Quarrying	302	3,70	3,14	490	26,65	21,20	4,995	610,35	430,97
2. Food Manufacturing and Processing	2,516	11,45	9,66	3,012	250,71	191,67	45,423	3559,71	2673,41
(a) Rice Mills, Flour and Dal Mills	217	5,04	4,23	1,000	60,31	48,07	13,861	818,66	646,97
(b) Sugar	4	18	14	17	17,55	17,57	513	913,12	776,54
(c) Edible Oils and Vanaspati	116	1,44	1,22	639	52,63	47,49	5,867	672,01	421,12

	(d) Tea Processing	-	-	-	16	3,28	3,24	554	282,76	210,82
	(e) Processing of Fruits & Vegetables	24	43	41	39	4,59	3,91	602	73,68	52,36
	(f) Others	2,155	4,37	3,66	1,301	112,35	71,39	24,026	799,49	565,60
3.	Beverage and Tobacco	33	32	26	228	14,71	13,07	1,993	153,91	120,33
4.	Textiles	490	4,41	4,02	4,242	394,95	329,75	29,749	2479,85	1988,48
	(a) Cotton Textiles	93	1,79	1,72	1,921	260,61	224,84	9,858	1268,53	1046,77
	(b) Jute Textiles	26	15	12	13	8,09	6,55	415	61,06	43,35
	(c) Handloom Textiles & Khadi	58	49	43	136	12,65	11,26	3,278	87,61	75,49
	(d) Other Textiles	313	1,98	1,74	2,172	113,61	87,11	16,198	1062,66	822,87
5.	Paper, Paper Products and Printing	125	1,26	1,11	1,154	70,13	59,23	10,427	560,58	468,47
6.	Leather and Leather Products	51	27	26	163	8,22	7,93	2,950	121,53	107,74
7.	Rubber and Rubber Products	24	26	22	582	71,61	54,47	3,616	342,93	295,18
8.	Chemicals and Chemical Products	107	1,31	1,03	1,370	79,37	70,02	16,175	2355,36	1954,98
	(a) Heavy Industrial Chemicals	2	4	4	55	7,32	7,12	1,517	370,74	276,68
	(b) Fertilizers	5	4	3	9	38	40	394	217,77	178,19
	(c) Drugs and Pharmaceuticals	26	44	23	268	16,02	15,04	2,427	347,71	293,14
	(d) Non-Edible Oils	8	5	5	59	5,78	5,30	538	92,76	81,98
	(e) Other Chemicals & Chemical Products	66	75	69	979	49,86	42,16	11,299	1326,39	1124,98
9.	Petroleum, Coal Products & Nuclear Fuels	5	3	1	57	10,44	10,32	1,170	110,37	101,37
10.	Manufacture of Cement & Cement Products	49	54	39	265	6,71	5,89	3,154	383,44	279,04
11.	Basic Metals & Metal Products	181	1,48	1,34	937	54,34	51,00	17,537	1854,23	1676,08
	(a) Iron and Steel	31	31	29	337	38,72	37,10	5,569	1233,26	1135,13
	(b) Non-Ferrous Metals	18	18	16	28	61	74	1,051	209,09	185,64
	(c) Other Metal Products	132	99	89	572	15,00	13,16	10,917	411,88	355,32
12.	Engineering	243	2,19	1,87	1,034	45,79	41,13	16,792	1537,14	1264,07
	(a) Heavy Engineering	60	80	62	131	6,35	5,83	1,992	315,94	236,43
	(b) Light Engineering	62	47	44	322	8,40	7,07	7,146	312,01	252,13
	(c) Electrical Machinery & Goods	66	46	41	304	25,78	23,79	4,220	613,41	519,72
	(d) Electronic Machinery & Goods	55	46	39	277	5,26	4,44	3,434	295,79	255,79
13.	Vehicles, Vehicle Parts & Transport Equipments	270	3,80	3,36	751	19,50	13,11	7,362	331,44	258,57
14.	Other Industries	1,53,844	102,45	91,15	30,252	163,97	142,42	9,71,033	2322,53	2113,41
15.	Electricity, Gas & Water	16	14	10	45	1,28	1,13	2,463	220,98	137,71
	(a) Electricity Generation & Transmission	11	11	7	31	85	78	2,121	200,92	119,64
	(b) Non-Conventional Energy	3	2	2	3	9	8	64	1,20	1,16
	(c) Gas, Steam & Water Supply	2	1	1	11	33	27	278	18,86	16,90
16.	Construction	225	3,97	3,80	1,746	67,63	58,97	6,577	233,30	199,88
III.	TRANSPORT OPERATORS	43,288	125,24	104,09	33,681	370,23	300,72	3,16,157	1813,87	1473,17
IV.	PROFESSIONAL AND OTHER SERVICES	93,106	78,17	70,58	44,119	182,28	157,20	6,27,847	1573,69	1314,52
V.	PERSONAL LOANS	2,54,773	335,85	299,63	3,48,249	827,36	756,62	30,23,145	7039,21	6216,40
	1. Loans for Purchase of Consumer Durables	33,988	40,10	34,66	24,556	35,99	27,53	2,39,624	349,57	289,83
	2. Loans for Housing	19,182	89,07	85,19	29,756	215,98	191,94	2,82,156	1935,48	1725,23
	3. Rest of the Personal Loans	2,01,603	206,69	179,77	2,93,937	575,39	537,16	25,01,365	4754,16	4201,35
V I.	TRADE	4,27,802	347,08	310,88	1,13,043	964,00	791,58	25,90,880	6766,15	5635,30
	1. Wholesale Trade	4,538	15,29	13,09	9,108	416,40	334,25	1,05,979	1901,42	1486,04
	2. Retail Trade	4,23,264	331,79	297,79	1,03,935	547,60	457,33	24,84,901	4864,73	4149,26
VII.	FINANCE	46	1,47	1,44	568	55,27	38,58	3,418	451,07	322,30

VIII. ALL OTHERS		1,54,459	122,64	112,27	2,92,618	412,59	370,99	14,72,790	2866,44	2426,82
TOTAL BANK CREDIT		19,62,625	1777,07	1580,79	11,55,257	4656,27	3992,89	158,38,789	48532,93	40602,02
OF WHICH : 1.	Artisans & Village Industries	1,22,577	77,20	67,53	8,967	17,30	14,85	4,60,975	545,64	486,08
2.	Other Small Scale Industries	30,991	36,48	33,12	22,669	484,29	383,96	5,22,042	5233,83	4349,98