

**Table No. 5.5 - Population Group and Bank Group - Wise
Classification of Outstanding Credit of Scheduled Commercial
Banks According to Occupation - March 1997
(Part 4 of 5)**

METROPOLITAN		(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	21,061	704,11	581,46	90,745	2758,64	2229,78	324	92,01	73,75
	1. Direct Finance	17,049	224,28	189,11	81,533	973,57	893,14	251	20,49	15,00
	2. Indirect Finance	4,012	479,83	392,36	9,212	1785,07	1336,63	73	71,51	58,75
II.	INDUSTRY	1,02,773	34951,49	27155,59	2,61,269	52217,11	39158,51	14,023	20168,29	15301,36
	1. Mining & Quarrying	586	2972,76	1949,65	1,282	1173,93	828,17	28	21,59	18,96
	2. Food Manufacturing and Processing	2,349	1444,34	1151,63	5,283	2569,24	1852,12	627	1252,97	935,66
	(a) Rice Mills, Flour and Dal Mills	431	172,95	124,84	921	212,70	144,39	21	45,50	29,95
	(b) Sugar	71	130,32	106,75	193	457,02	382,67	11	16,87	14,29
	(c) Edible Oils and Vanaspati	338	456,67	361,89	602	682,64	448,03	51	218,43	153,73
	(d) Tea Processing	74	96,42	60,34	284	377,43	273,88	85	326,61	241,15
	(e) Processing of Fruits & Vegetables	72	53,19	37,69	334	150,34	109,29	8	3,93	2,62
	(f) Others	1,363	534,79	460,12	2,949	689,10	493,86	451	641,63	493,93
	3. Beverage and Tobacco	189	252,90	215,87	680	468,97	350,79	193	532,88	374,88
	4. Textiles	8,531	5329,64	3885,57	28,723	9148,48	6755,66	934	2112,00	1611,98
	(a) Cotton Textiles	1,427	2246,97	1818,99	4,148	2817,81	2030,72	378	974,05	725,32
	(b) Jute Textiles	153	53,15	27,58	258	176,02	139,50	27	27,44	19,01
	(c) Handloom Textiles & Khadi	153	15,75	12,04	447	78,69	70,03	23	1,32	1,12
	(d) Other Textiles	6,798	3013,76	2026,96	23,870	6075,96	4515,42	506	1109,18	866,53
	5. Paper, Paper Products and Printing	3,257	560,18	479,16	10,502	1432,83	1119,67	271	463,60	375,58
	6. Leather and Leather Products	1,313	612,99	504,91	4,474	1301,71	1005,29	163	117,28	97,99
	7. Rubber and Rubber Products	797	324,80	302,35	2,446	889,51	670,11	121	256,58	183,10
	8. Chemicals and Chemical Products	7,179	4847,24	3949,60	20,635	8818,85	6230,45	1,725	3683,63	2699,44
	(a) Heavy Industrial Chemicals	707	963,78	714,01	2,548	1794,80	1182,70	457	881,96	671,93
	(b) Fertilizers	318	1003,57	777,17	471	972,10	593,38	52	177,56	150,97
	(c) Drugs and Pharmaceuticals	1,825	1327,68	1206,73	4,261	2698,64	1997,67	618	1415,56	1036,25
	(d) Non-Edible Oils	52	24,73	19,98	227	89,76	80,13	17	6,84	5,50
	(e) Other Chemicals & Chemical Products	4,277	1527,47	1231,70	13,128	3263,54	2376,58	581	1201,71	834,77
	9. Petroleum, Coal Products & Nuclear Fuels	478	937,70	873,19	982	1084,89	913,68	147	754,14	465,67
	10. Manufacture of Cement & Cement Products	395	673,29	526,70	842	499,24	369,98	133	364,05	334,07
	11. Basic Metals & Metal Products	5,853	4287,48	3488,09	17,097	6742,31	5290,03	774	1485,93	1055,52

	(a) Iron and Steel	2,286	3363,45	2717,81	5,963	4878,38	3965,18	364	984,30	715,53
	(b) Non-Ferrous Metals	360	211,86	154,06	1,301	401,52	299,67	104	154,84	114,83
	(c) Other Metal Products	3,207	712,18	616,22	9,833	1462,42	1025,18	306	346,79	225,17
12.	Engineering	11,495	5866,53	4543,04	27,451	8136,89	6123,75	1,725	4672,99	3580,86
	(a) Heavy Engineering	1,885	1642,97	1266,60	3,643	2485,16	1747,71	372	1216,07	852,54
	(b) Light Engineering	4,410	1677,85	1271,38	10,853	1866,21	1388,07	580	1115,01	840,54
	(c) Electrical Machinery & Goods	3,039	1341,77	1004,07	7,377	1997,97	1546,80	369	1021,73	770,56
	(d) Electronic Machinery & Goods	2,161	1203,93	1000,99	5,578	1787,55	1441,16	404	1320,18	1117,22
13.	Vehicles, Vehicle Parts & Transport Equipments	3,676	1759,48	1388,26	7,017	1794,29	1230,76	432	1320,85	1052,17
14.	Other Industries	53,503	2791,39	2222,40	1,26,912	5049,75	3934,08	6,422	2150,04	1694,23
15.	Electricity, Gas & Water	2,242	1489,17	1012,21	1,378	1764,86	1342,72	139	496,66	418,75
	(a) Electricity Generation & Transmission	2,156	1470,50	997,97	1,123	1661,75	1260,41	87	459,14	395,37
	(b) Non-Conventional Energy	24	4,35	4,48	72	44,81	33,76	10	33,27	20,53
	(c) Gas, Steam & Water Supply	62	14,33	9,76	183	58,31	48,55	42	4,24	2,85
16.	Construction	930	801,59	662,97	5,565	1341,35	1141,25	189	483,11	402,50
III.	TRANSPORT OPERATORS	16,862	260,27	224,82	57,042	917,06	789,09	179	130,06	86,06
IV.	PROFESSIONAL AND OTHER SERVICES	21,788	917,96	816,28	1,47,980	3196,32	2662,38	2,183	1174,29	719,17
V.	PERSONAL LOANS	5,57,673	2280,07	2009,77	12,14,164	5377,18	4571,24	10,76,733	4833,34	3454,61
	1. Loans for Purchase of Consumer Durables	34,124	62,71	53,79	49,592	116,72	92,47	5,445	21,24	21,14
	2. Loans for Housing	65,155	758,21	665,91	1,75,039	1875,92	1643,40	3,118	278,12	268,79
	3. Rest of the Personal Loans	4,58,394	1459,14	1290,08	9,89,533	3384,54	2835,38	10,68,170	4533,98	3164,68
V I.	TRADE	1,08,012	5616,08	4390,45	2,92,232	13958,71	11148,00	2,802	1213,98	842,72
	1. Wholesale Trade	13,451	4543,57	3588,52	51,475	10901,29	8455,70	699	848,50	602,39
	2. Retail Trade	94,561	1072,51	801,93	2,40,757	3057,42	2692,29	2,103	365,48	240,33
VII.	FINANCE	1,184	1580,99	1288,52	5,986	4962,63	3770,40	1,022	3070,25	2558,45
VIII.	ALL OTHERS	1,36,354	4751,16	4182,27	5,80,106	8201,39	6867,70	5,789	1325,25	1066,92
	TOTAL BANK CREDIT	9,65,707	51062,12	40649,17	26,49,524	91589,05	71197,08	11,03,055	32007,46	24103,04
OF WHICH :	1. Artisans & Village Industries	5,203	54,99	50,17	17,363	91,11	80,79	1,048	1,30	1,58
	2. Other Small Scale Industries	60,092	3450,46	3004,33	1,53,621	10865,29	7715,15	777	597,30	487,45

METROPOLITAN

(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	684	1,63	1,49	12,293	233,98	205,52	1,25,107	3790,36	3092,00
1. Direct Finance	683	1,62	1,48	11,881	152,64	137,03	1,11,397	1372,60	1235,76
2. Indirect Finance	1	1	-	412	81,34	68,49	13,710	2417,76	1856,23
II. INDUSTRY	465	74	69	25,597	9188,46	7848,60	4,04,127	116526,09	89464,75
1. Mining & Quarrying	-	-	-	260	154,58	115,42	2,156	4322,87	2912,19
2. Food Manufacturing and Processing	4	4	3	909	521,36	445,24	9,172	5787,95	4384,69
(a) Rice Mills, Flour and Dal Mills	3	4	3	255	81,09	68,59	1,631	512,28	367,81
(b) Sugar	-	-	-	42	64,87	55,74	317	669,08	559,45
(c) Edible Oils and Vanaspati	1	-	-	131	179,02	154,06	1,123	1536,76	1117,72

	(d) Tea Processing	-	-	-	21	33,34	24,31	464	833,80	599,67
	(e) Processing of Fruits & Vegetables	-	-	-	10	6,44	3,16	424	213,90	152,76
	(f) Others	-	-	-	450	156,60	139,38	5,213	2022,12	1587,28
3.	Beverage and Tobacco	1	1	1	147	135,11	133,08	1,210	1389,87	1074,63
4.	Textiles	2	2	2	3,292	1454,71	1081,16	41,482	18044,86	13334,39
	(a) Cotton Textiles	-	-	-	569	378,88	246,96	6,522	6417,72	4821,99
	(b) Jute Textiles	-	-	-	28	19,90	16,32	466	276,52	202,40
	(c) Handloom Textiles & Khadi	-	-	-	38	20,89	7,43	661	116,66	90,62
	(d) Other Textiles	2	2	2	2,657	1035,04	810,46	33,833	11233,96	8219,38
5.	Paper, Paper Products and Printing	-	-	-	1,411	196,85	152,09	15,441	2653,47	2126,49
6.	Leather and Leather Products	-	-	-	762	186,36	140,82	6,712	2218,34	1749,00
7.	Rubber and Rubber Products	1	1	1	321	97,44	86,61	3,686	1568,34	1242,17
8.	Chemicals and Chemical Products	-	-	-	2,543	1231,39	1060,46	32,082	18581,10	13939,96
	(a) Heavy Industrial Chemicals	-	-	-	307	129,65	100,97	4,019	3770,19	2669,62
	(b) Fertilizers	-	-	-	50	119,13	106,29	891	2272,37	1627,81
	(c) Drugs and Pharmaceuticals	-	-	-	562	451,64	400,34	7,266	5893,51	4641,00
	(d) Non-Edible Oils	-	-	-	30	9,03	7,51	326	130,37	113,13
	(e) Other Chemicals & Chemical Products	-	-	-	1,594	521,94	445,35	19,580	6514,66	4888,39
9.	Petroleum, Coal Products & Nuclear Fuels	-	-	-	171	130,01	93,93	1,778	2906,74	2346,47
10.	Manufacture of Cement & Cement Products	1	15	16	140	159,18	138,28	1,511	1695,91	1369,19
11.	Basic Metals & Metal Products	10	12	11	2,258	1002,51	892,63	25,992	13518,34	10726,38
	(a) Iron and Steel	-	-	-	973	711,88	643,63	9,586	9938,00	8042,15
	(b) Non-Ferrous Metals	-	-	-	254	81,90	75,18	2,019	850,11	643,73
	(c) Other Metal Products	10	12	11	1,031	208,73	173,83	14,387	2730,23	2040,50
12.	Engineering	9	3	2	3,110	1262,32	1095,59	43,790	19938,75	15343,26
	(a) Heavy Engineering	-	-	-	449	208,87	184,56	6,349	5553,08	4051,41
	(b) Light Engineering	9	3	2	1,012	284,36	237,18	16,864	4943,46	3737,21
	(c) Electrical Machinery & Goods	-	-	-	832	352,13	304,44	11,617	4713,60	3625,87
	(d) Electronic Machinery & Goods	-	-	-	817	416,95	369,41	8,960	4728,61	3928,78
13.	Vehicles, Vehicle Parts & Transport Equipments	-	-	-	678	235,46	202,53	11,803	5110,08	3873,72
14.	Other Industries	437	36	33	7,828	1292,86	1165,77	1,95,102	11284,40	9016,81
15.	Electricity, Gas & Water	-	-	-	95	128,32	120,84	3,854	3879,01	2894,53
	(a) Electricity Generation & Transmission	-	-	-	59	85,57	82,03	3,425	3676,96	2735,78
	(b) Non-Conventional Energy	-	-	-	23	22,23	20,70	129	104,66	79,47
	(c) Gas, Steam & Water Supply	-	-	-	13	20,51	18,11	300	97,39	79,28
16.	Construction	-	-	-	1,672	1000,00	924,15	8,356	3626,05	3130,87
III.	TRANSPORT OPERATORS	43	34	30	6,308	217,58	165,22	80,434	1525,32	1265,49
IV.	PROFESSIONAL AND OTHER SERVICES	305	31	30	13,140	820,48	723,95	1,85,396	6109,37	4922,09
V.	PERSONAL LOANS	1,699	6,88	6,08	1,74,344	736,89	629,86	30,24,613	13234,35	10671,56
	1. Loans for Purchase of Consumer Durables	318	64	48	35,396	49,28	32,27	1,24,875	250,60	200,14
	2. Loans for Housing	376	4,79	4,37	12,765	157,14	134,29	2,56,453	3074,17	2716,75
	3. Rest of the Personal Loans	1,005	1,45	1,22	1,26,183	530,48	463,31	26,43,285	9909,59	7754,66
V I.	TRADE	716	96	85	32,415	3334,83	2749,37	4,36,177	24124,56	19131,38
	1. Wholesale Trade	3	3	3	12,863	2123,48	1723,91	78,491	18416,86	14370,55
	2. Retail Trade	713	93	82	19,552	1211,36	1025,45	3,57,686	5707,69	4760,83
VII.	FINANCE	-	-	-	3,185	2806,00	2389,93	11,377	12419,87	10007,30

VIII. ALL OTHERS	6	-	-	55,351	1151,08	1044,94	7,77,606	15428,88	13161,82
TOTAL BANK CREDIT	3,918	10,87	9,71	3,22,633	18489,30	15757,39	50,44,837	193158,80	151716,38
OF WHICH : 1. Artisans & Village Industries	218	17	16	1,790	5,72	5,01	25,622	153,29	137,69
2. Other Small Scale Industries	133	29	26	9,428	1350,29	1107,22	2,24,051	16263,62	12314,41