

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

ALL-INDIA		STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS			(A) FOR
OCCUPATION		No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts
		1	2	3	4	5	6	7
I.	AGRICULTURE	60,46,546	11950,66	9619,16	100,83,908	18648,11	16408,00	630
1.	Direct Finance	59,82,535	9844,63	8254,28	99,77,091	15163,10	13732,42	551
2.	Indirect Finance	64,011	2106,03	1364,88	1,06,817	3485,01	2675,58	79
II.	INDUSTRY	12,09,270	55416,81	44250,99	18,84,512	85028,14	65939,31	15,231
1.	Mining & Quarrying	5,556	3292,89	2204,15	7,454	1917,21	1369,75	39
2.	Food Manufacturing and Processing	44,747	4802,64	3517,55	64,547	7551,28	5808,59	713
	(a) Rice Mills, Flour and Dal Mills	13,577	867,45	656,64	21,097	1542,25	1211,37	26
	(b) Sugar	391	873,38	691,83	1,017	1719,09	1446,43	15
	(c) Edible Oils and Vanaspati	5,647	1200,27	818,58	9,336	1309,45	953,37	53
	(d) Tea Processing	321	493,00	212,85	1,082	775,11	598,22	130
	(e) Processing of Fruits & Vegetables	530	83,38	63,44	1,486	249,90	185,48	13
	(f) Others	24,281	1285,16	1074,22	30,529	1955,48	1413,71	476
3.	Beverage and Tobacco	1,534	388,67	331,60	3,573	1122,62	798,50	208
4.	Textiles	35,611	8065,34	6176,36	86,893	15017,69	11549,54	1,110
	(a) Cotton Textiles	10,003	3411,61	2805,51	18,983	5559,16	4250,66	478
	(b) Jute Textiles	662	194,48	136,82	945	291,23	233,42	28
	(c) Handloom Textiles & Khadi	3,090	188,83	154,24	7,723	273,31	239,60	23
	(d) Other Textiles	21,856	4270,42	3079,80	59,242	8893,98	6825,86	581
5.	Paper, Paper Products and Printing	11,562	1190,43	953,67	27,310	2536,66	2087,28	298
6.	Leather and Leather Products	4,202	812,59	698,97	9,953	1583,85	1231,70	169
7.	Rubber and Rubber Products	4,206	740,96	675,36	7,365	1478,41	1171,63	166
8.	Chemicals and Chemical Products	22,861	7368,90	6040,55	45,523	12461,42	9202,57	1,927
	(a) Heavy Industrial Chemicals	2,141	1292,14	948,14	4,911	2344,98	1617,64	486
	(b) Fertilizers	894	1360,03	1076,69	1,136	1673,91	1111,25	57
	(c) Drugs and Pharmaceuticals	4,733	1849,17	1638,16	8,341	3401,40	2602,05	680
	(d) Non-Edible Oils	543	142,69	126,32	993	170,10	145,95	17
	(e) Other Chemicals & Chemical Products	14,550	2724,87	2251,24	30,142	4871,03	3725,67	687
9.	Petroleum, Coal Products & Nuclear Fuels	2,351	1419,45	1376,75	2,946	1287,59	1069,74	147
10.	Manufacture of Cement & Cement Products	3,206	1073,97	865,24	5,336	1142,71	906,73	138
11.	Basic Metals & Metal Products	27,182	6867,39	5731,12	52,560	11363,21	9123,64	905
	(a) Iron and Steel	8,422	4846,42	4023,89	17,391	8209,35	6726,72	426
	(b) Non-Ferrous Metals	1,728	488,96	378,75	3,454	707,21	556,56	127
	(c) Other Metal Products	17,032	1532,01	1328,48	31,715	2446,65	1840,36	352
12.	Engineering	32,069	8569,90	6895,55	60,859	12048,63	9237,82	2,023
	(a) Heavy Engineering	4,993	2273,29	1843,01	7,810	3649,60	2680,42	475
	(b) Light Engineering	13,868	2255,79	1762,73	25,210	2708,84	2062,16	683
	(c) Electrical Machinery & Goods	7,810	2249,24	1759,47	16,322	3202,94	2459,90	404
	(d) Electronic Machinery & Goods	5,398	1791,58	1530,34	11,517	2487,25	2035,33	461
13.	Vehicles, Vehicle Parts & Transport Equipments	9,761	2398,97	1947,58	19,339	2697,08	1950,13	538
14.	Other Industries	9,94,330	5803,63	4909,73	14,71,724	8803,10	7222,30	6,493
15.	Electricity, Gas & Water	6,387	1684,44	1149,09	4,530	2238,13	1670,87	155
	(a) Electricity Generation & Transmission	6,103	1628,77	1102,37	3,407	2086,28	1551,84	99
	(b) Non-Conventional Energy	72	20,51	19,97	367	62,38	47,69	10
	(c) Gas, Steam & Water Supply	212	35,16	26,75	756	89,47	71,34	46
16.	Construction	3,705	936,63	777,72	14,600	1778,55	1538,54	202
III.	TRANSPORT OPERATORS	2,59,276	1631,95	1310,20	4,86,017	3046,12	2588,92	187
IV.	PROFESSIONAL AND OTHER SERVICES	2,05,257	1759,31	1501,81	13,70,420	6196,75	5216,99	2,221
V.	PERSONAL LOANS	36,16,087	9670,95	8338,34	47,39,698	14645,57	12905,01	10,89,165
1.	Loans for Purchase of Consumer Durables	3,03,918	471,27	396,30	2,49,026	431,76	348,55	5,471
2.	Loans for Housing	3,18,905	3096,76	2683,54	5,85,385	4628,96	4161,35	3,592
3.	Rest of the Personal Loans	29,93,264	6102,92	5258,49	39,05,287	9584,84	8395,10	10,80,102
V I.	TRADE	22,15,512	12260,98	9869,00	39,88,616	24460,05	20229,48	2,956

	1. Wholesale Trade	1,38,406	7007,57	5600,71	2,03,144	15211,41	12080,76	782
	2. Retail Trade	20,77,106	5253,41	4268,29	37,85,472	9248,64	8148,73	2,174
VII.	FINANCE	3,156	2077,31	1663,58	12,563	5790,11	4432,85	1,051
VIII.	ALL OTHERS	6,96,636	7963,88	6479,12	29,56,544	13393,27	11404,92	6,290
	TOTAL BANK CREDIT	142,51,740	102731,84	83032,21	255,22,278	171208,11	139125,48	11,17,731
OF WHICH : 1. Artisans & Village Industries		4,18,892	621,58	549,53	6,44,367	841,98	756,20	1,053
	2. Other Small Scale Industries	5,95,049	9393,63	8076,75	9,05,510	20218,09	15436,25	965

ALL-INDIA

(A)

OCCUPATION		REGIONAL RURAL BANKS			OTHER SCHEDULED COMMERCIAL BANKS			ALL COMM
		No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts
		10	11	12	13	14	15	16
I.	AGRICULTURE	57,95,732	4713,86	4110,61	5,97,548	1569,23	1417,37	225,24,364
	1. Direct Finance	56,79,520	4585,73	3997,28	5,85,066	1328,59	1216,03	222,24,763
	2. Indirect Finance	1,16,212	128,13	113,33	12,482	240,64	201,34	2,99,601
II.	INDUSTRY	11,81,846	794,88	691,15	1,37,135	14257,49	12037,51	44,27,994
	1. Mining & Quarrying	3,310	19,14	16,20	1,272	215,65	166,44	17,631
	2. Food Manufacturing and Processing	9,842	44,21	36,22	7,371	1304,03	1040,03	1,27,220
	(a) Rice Mills, Flour and Dal Mills	1,312	17,94	14,05	2,272	220,19	182,31	38,284
	(b) Sugar	43	1,62	1,15	113	149,58	117,20	1,579
	(c) Edible Oils and Vanaspati	455	4,19	3,41	1,321	284,66	247,32	16,812
	(d) Tea Processing	2	1	—	70	48,72	36,28	1,605
	(e) Processing of Fruits & Vegetables	193	1,38	1,18	102	19,10	14,41	2,324
	(f) Others	7,837	19,08	16,42	3,493	581,78	442,52	66,616
	3. Beverage and Tobacco	88	80	67	681	199,50	187,01	6,084
	4. Textiles	1,303	8,88	7,97	17,870	3435,92	2667,83	1,42,787
	(a) Cotton Textiles	241	2,84	2,68	7,255	1577,88	1234,15	36,960
	(b) Jute Textiles	31	17	14	93	46,60	37,32	1,759
	(c) Handloom Textiles & Khadi	164	1,00	90	502	47,62	30,01	11,502
	(d) Other Textiles	867	4,87	4,25	10,020	1763,82	1366,35	92,566
	5. Paper, Paper Products and Printing	308	3,41	3,09	4,170	385,36	315,28	43,648
	6. Leather and Leather Products	162	1,17	1,07	1,396	216,98	167,01	15,882
	7. Rubber and Rubber Products	71	70	61	1,255	193,33	163,79	13,063
	8. Chemicals and Chemical Products	389	3,74	3,14	5,899	1531,23	1322,67	76,599
	(a) Heavy Industrial Chemicals	5	5	5	549	175,43	140,80	8,092
	(b) Fertilizers	20	28	24	90	124,10	110,26	2,197
	(c) Drugs and Pharmaceuticals	66	75	48	1,208	513,54	456,42	15,028
	(d) Non-Edible Oils	70	44	41	126	19,18	16,79	1,749
	(e) Other Chemicals & Chemical Products	228	2,22	1,95	3,926	698,98	598,40	49,533
	9. Petroleum, Coal Products & Nuclear Fuels	36	26	21	305	167,91	130,09	5,785
	10. Manufacture of Cement & Cement Products	134	1,39	1,20	727	228,46	200,71	9,541
	11. Basic Metals & Metal Products	933	6,59	6,12	5,395	1327,62	1179,12	86,975
	(a) Iron and Steel	120	1,21	1,14	2,317	947,76	855,27	28,676
	(b) Non-Ferrous Metals	390	1,96	1,79	460	99,63	92,01	6,159
	(c) Other Metal Products	423	3,42	3,19	2,618	280,24	231,85	52,140
	12. Engineering	879	8,60	7,73	6,815	1575,55	1368,34	1,02,645
	(a) Heavy Engineering	282	4,39	3,92	1,099	290,28	257,94	14,659
	(b) Light Engineering	241	1,73	1,50	2,198	365,04	304,88	42,200
	(c) Electrical Machinery & Goods	189	1,14	1,17	1,867	458,56	395,15	26,592
	(d) Electronic Machinery & Goods	167	1,34	1,14	1,651	461,67	410,37	19,194
	13. Vehicles, Vehicle Parts & Transport Equipments	1,053	14,73	12,27	2,318	325,07	278,41	33,009
	14. Other Industries	11,62,897	673,63	587,26	76,092	1793,45	1597,76	37,11,536
	15. Electricity, Gas & Water	51	55	42	270	152,85	143,80	11,393
	(a) Electricity Generation & Transmission	33	34	26	167	89,52	85,45	9,809
	(b) Non-Conventional Energy	8	8	7	46	39,44	37,01	503
	(c) Gas, Steam & Water Supply	10	12	8	57	23,89	21,35	1,081
	16. Construction	390	7,07	6,97	5,299	1204,56	1109,21	24,196
III.	TRANSPORT OPERATORS	3,05,059	557,16	466,18	71,592	934,70	748,89	11,22,131
IV.	PROFESSIONAL AND OTHER SERVICES	4,97,129	339,88	300,35	1,02,302	1379,83	1199,87	21,77,329
V.	PERSONAL LOANS	10,89,958	1293,77	1128,38	8,97,498	2586,36	2298,48	114,32,406
	1. Loans for Purchase of Consumer Durables	1,02,199	114,61	98,07	1,07,845	150,58	109,53	7,68,459
	2. Loans for Housing	53,283	272,94	258,20	72,637	649,67	569,65	10,33,802
	3. Rest of the Personal Loans	9,34,476	906,22	772,11	7,17,016	1786,10	1619,30	96,30,145
V I.	TRADE	24,63,238	1636,91	1461,33	2,76,772	5988,00	4937,87	89,47,094
	1. Wholesale Trade	34,306	57,40	48,26	36,931	3500,80	2854,71	4,13,569
	2. Retail Trade	24,28,932	1579,52	1413,07	2,39,841	2487,20	2083,16	85,33,525
VII.	FINANCE	207	4,27	3,84	4,993	3058,01	2592,56	21,970

VIII. ALL OTHERS	7,68,550	532,46	493,46	5,36,609	2026,66	1822,47	49,64,629
TOTAL BANK CREDIT	121,01,719	9873,21	8655,30	26,24,449	31800,27	27055,02	556,17,917
OF WHICH : 1. Artisans & Village Industries	9,76,440	547,47	474,45	25,512	49,58	42,52	20,66,264
2. Other Small Scale Industries	1,74,076	150,12	134,35	62,092	3136,03	2523,98	17,37,692