

**TABLE NO. 5.5 – POPULATION GROUP AND BANK GROUP-WISE CLASSIFICATION OF OUTSTANDING**

**RURAL**

OCCUPATION	STATE BANK OF INDIA AND ITS ASSOCIATES			NATIONALISED BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>43,26,225</b>	<b>32450,99</b>	<b>26760,84</b>	<b>96,73,737</b>	<b>69230,51</b>	<b>60588,46</b>
1. Direct Finance	42,55,272	29894,07	24942,77	95,22,520	65057,85	57151,85
2. Indirect Finance	70,953	2556,92	1818,08	1,51,217	4172,66	3436,62
<b>II. INDUSTRY</b>	<b>1,15,863</b>	<b>22543,75</b>	<b>16276,31</b>	<b>2,53,829</b>	<b>66087,05</b>	<b>48954,25</b>
1. Mining & Quarrying	1,575	796,37	428,53	1,964	3169,79	2930,52
2. Food Manufacturing & Processing	26,088	2192,53	1702,58	47,041	5507,51	4224,43
(a) Rice Mills, Flour & Dal Mills	7,245	912,07	694,00	24,475	1162,37	941,95
(b) Sugar	97	289,98	226,87	193	2360,02	1706,21
(c) Edible Oils & Vanaspati	1,276	199,03	131,30	1,577	262,60	194,26
(d) Tea Processing	232	11,33	8,28	370	622,63	495,51
(e) Processing of Fruits & Vegetables	339	41,81	35,36	331	43,81	29,97
(f) Others	16,899	738,32	606,77	20,095	1056,09	856,53
3. Beverage & Tobacco	557	424,28	366,07	502	266,44	179,16
4. Textiles	20,441	2451,65	1905,31	41,304	5819,96	4315,08
(a) Cotton Textiles	2,498	361,32	263,92	6,798	3805,81	2695,28
(b) Jute & Other Natural Fibre Textiles	1,990	60,54	51,94	3,550	77,82	59,31
(c) Handloom Textiles & Khadi	5,829	64,66	53,89	10,647	103,62	79,28
(d) Other Textiles & Textile Products	10,124	1965,14	1535,55	20,309	1832,71	1481,21
5. Paper, Paper Products & Printing	2,120	641,55	475,75	4,356	1130,91	857,85
6. Woods and Wood Products	4,592	98,53	80,04	12,744	134,29	107,10
7. Leather & Leather Products	2,104	130,34	98,57	4,127	114,64	102,33
8. Gems and Jewellery	566	86,17	77,27	4,876	45,30	34,77
9. Rubber & Plastic Products	1,310	567,19	392,97	2,381	1225,94	881,71
10. Chemicals & Chemical Products	2,779	1566,56	1303,49	4,873	3552,69	2339,50
(a) Heavy Industrial Chemicals	143	251,19	207,82	309	1226,47	873,76
(b) Fertilisers	79	104,57	90,17	439	889,93	536,41
(c) Drugs & Pharmaceuticals	321	184,26	144,31	1,235	443,13	362,67
(d) Non-Edible Oils	84	27,71	23,63	102	54,52	32,38
(e) Other Chemicals & Chemical Products	2,152	998,84	837,55	2,788	938,65	534,28
11. Petroleum, Coal Products & Nuclear Fuels	132	727,82	425,28	221	2399,45	692,19
12. Manufacture of Cement & Cement Products	2,730	199,00	144,91	2,806	3032,77	2119,06
13. Basic Metals & Metal Products	3,706	3663,94	2712,25	7,530	13738,42	10146,22
(a) Iron & Steel	830	3215,01	2420,29	811	10164,76	7473,50
(b) Non-Ferrous Metals	264	220,72	115,97	158	682,79	571,05
(c) Metal Products	2,612	228,22	175,98	6,561	2890,88	2101,67
14. Engineering	7,215	1783,27	1318,01	13,139	4175,28	3274,69
(a) Heavy Engineering	476	283,46	156,84	2,870	439,49	351,79
(b) Light Engineering	4,851	511,62	395,48	6,632	2628,14	2150,29
(c) Electrical Machinery & Goods	1,550	749,96	581,15	2,245	870,22	626,45
(d) Electronic Machinery & Goods	338	238,23	184,53	1,392	237,44	146,17
15. Vehicles, Vehicle Parts & Transport Equipments	749	480,64	318,38	4,387	1072,41	720,01
16. Other Industries	25,297	1635,25	1217,74	84,345	1996,88	1578,85
17. Electricity, Gas & Water	188	2054,75	1297,82	375	10678,16	8026,68
(a) Electricity Generation & Transmission	82	1900,95	1164,33	170	10155,66	7605,43
(b) Non-Conventional Energy	23	82,18	64,56	105	381,83	284,56
(c) Gas, Steam & Water Supply	83	71,63	68,93	100	140,67	136,70
18. Construction	13,714	3043,90	2011,33	16,858	8026,21	6424,11
(a) Other than Infrastructure	1,503	979,10	643,71	11,185	1853,04	1713,59
(b) Infrastructure Construction	12,211	2064,80	1367,62	5,673	6173,17	4710,52
<b>III. TRANSPORT OPERATORS</b>	<b>26,428</b>	<b>1164,02</b>	<b>786,98</b>	<b>56,519</b>	<b>957,31</b>	<b>793,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>59,516</b>	<b>3832,90</b>	<b>2597,10</b>	<b>3,13,660</b>	<b>6552,17</b>	<b>5487,58</b>
1. Professional Services	3,500	247,73	133,75	72,133	710,70	593,00
2. Tourism, Hotel & Restaurants	7,452	398,72	281,70	15,155	405,24	349,88
3. Recreation services	1,703	42,45	30,78	2,588	65,23	52,58
4. IT and Telecommunications	277	466,47	369,92	307	456,09	444,61
5. Others	46,584	2677,54	1780,94	2,23,477	4914,91	4047,50
<b>V. PERSONAL LOANS</b>	<b>15,38,105</b>	<b>23525,45</b>	<b>18268,18</b>	<b>17,12,234</b>	<b>20776,57</b>	<b>17287,90</b>
1. Housing	2,69,223	9350,56	7495,95	3,35,015	8666,80	7637,71
2. Consumer Durables	30,867	183,72	137,19	72,689	504,07	389,53
3. Vehicles	81,140	1641,61	1253,44	1,03,308	1312,40	1102,25
4. Education	59,846	1549,01	1005,29	1,83,573	2556,26	2031,10
5. Personal Credit Cards	-	-	-	88,826	394,25	274,43
6. Others	10,97,029	10800,54	8376,32	9,28,823	7342,79	5852,88
<b>VI. TRADE</b>	<b>4,23,098</b>	<b>15070,34</b>	<b>6961,37</b>	<b>10,60,102</b>	<b>23047,26</b>	<b>20502,07</b>
1. Wholesale Trade	4,896	9921,80	2800,54	86,638	14663,47	13884,64
2. Retail Trade	4,18,202	5148,53	4160,84	9,73,464	8383,79	6617,44
<b>VII. FINANCE</b>	<b>3,390</b>	<b>2021,21</b>	<b>1705,07</b>	<b>71,743</b>	<b>1880,45</b>	<b>1487,01</b>
<b>VIII. ALL OTHERS</b>	<b>25,616</b>	<b>334,44</b>	<b>289,41</b>	<b>8,02,592</b>	<b>5188,02</b>	<b>4453,89</b>
<b>TOTAL BANK CREDIT</b>	<b>65,18,241</b>	<b>100943,11</b>	<b>73645,26</b>	<b>139,44,416</b>	<b>193719,35</b>	<b>159554,38</b>

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2009**
**RURAL**

(Amount in Rupees Lakh)

FOREIGN BANKS			REGIONAL RURAL BANKS			PRIVATE SECTOR BANKS			ALL SCHEDULED COMMERCIAL BANKS			Item No.
No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding	
7	8	9	10	11	12	13	14	15	16	17	18	
5	101,08	35,14	75,17,966	33444,74	27973,72	4,28,266	5416,53	4537,17	219,46,199	140643,85	119895,35	I.
5	101,08	35,14	73,87,935	32137,31	26918,20	4,21,123	4610,34	3878,56	215,86,855	131800,65	112926,52	1.
-	-	-	1,30,031	1307,44	1055,52	7,143	806,19	658,61	3,59,344	8843,21	6968,83	2.
1,321	4995,66	3215,77	4,21,014	2013,97	1475,42	25,953	12079,61	7122,44	8,17,980	107720,04	77044,20	II.
3	49,36	24,00	580	36,70	24,97	258	146,97	98,71	4,380	4199,19	3506,73	1.
11	263,82	232,89	80,692	348,65	242,41	2,373	1251,23	632,85	1,56,205	9563,74	7035,16	2.
7	239,82	220,62	20,890	173,95	124,05	425	216,44	89,51	53,042	2704,64	2070,13	2 (a)
-	-	-	18	80	65	32	193,31	73,91	340	2844,10	2007,64	2 (b)
-	-	-	2,347	16,24	9,85	158	83,80	37,42	5,358	561,67	372,83	2 (c)
-	-	-	1,776	6,69	4,10	239	161,49	113,10	2,617	802,13	620,99	2 (d)
-	-	-	123	8,10	6,26	87	161,38	81,26	880	255,11	152,84	2 (e)
4	24,00	12,27	55,538	142,88	97,51	1,432	434,81	237,64	93,968	2396,09	1810,73	2 (f)
5	777,58	290,13	122	6,70	5,60	45	364,78	228,49	1,231	1839,78	1069,44	3.
34	102,26	97,04	50,673	302,24	213,65	7,563	1790,68	926,09	1,20,015	10466,79	7457,17	4.
11	39,95	35,30	8,684	96,94	74,45	624	1138,99	467,84	18,615	5443,01	3536,79	4 (a)
-	-	-	8,069	75,67	43,59	108	1,23	86	13,717	215,26	155,69	4 (b)
-	-	-	21,632	63,80	44,67	4,256	29,15	18,97	42,364	261,22	196,81	4 (c)
23	62,31	61,74	12,288	65,83	50,95	2,575	621,31	438,42	45,319	4547,30	3567,88	4 (d)
6	7,83	7,52	3,659	19,55	12,11	345	159,36	95,60	10,486	1959,19	1448,83	5.
-	-	-	15,259	58,03	46,02	837	40,85	32,41	33,432	331,69	265,57	6.
-	-	-	16,505	42,48	18,95	346	66,91	40,12	23,082	354,37	259,97	7.
1	3	3	30,647	69,00	54,61	189	6,35	5,02	36,279	206,85	171,70	8.
7	62,19	14,97	3,506	10,52	8,14	257	62,28	39,61	7,461	1928,12	1337,40	9.
39	996,10	883,32	8,017	31,76	25,49	500	802,75	638,42	16,208	6949,87	5190,22	10.
1	507,20	507,20	15	2,28	1,91	34	119,97	78,70	502	2107,10	1669,39	10 (a)
4	80,00	32,38	707	3,71	2,83	14	49,71	48,36	1,243	1127,92	710,15	10 (b)
17	315,35	301,15	2,368	6,37	4,77	190	105,77	71,13	4,131	1054,87	884,04	10 (c)
-	-	-	5	40	24	11	13,42	13,41	202	96,04	69,66	10 (d)
17	93,55	42,59	4,922	19,00	15,74	251	513,89	426,82	10,130	2563,93	1856,97	10 (e)
6	66,96	43,20	27	1,95	1,43	52	72,90	66,75	438	3269,07	1228,85	11.
6	259,50	161,38	2,279	21,08	13,43	250	134,37	99,22	8,071	3646,71	2538,00	12.
79	747,56	348,25	5,008	27,71	15,82	826	982,14	786,47	17,149	19159,78	14009,00	13.
7	14,01	4,78	17	84	73	110	690,75	598,09	1,775	14085,37	10497,40	13 (a)
44	653,69	319,33	11	45	25	71	92,34	55,69	548	1649,99	1062,29	13 (b)
28	79,86	24,13	4,980	26,42	14,85	645	199,05	132,69	14,826	3424,42	2449,32	13 (c)
72	323,64	210,32	6,908	44,48	28,78	2,807	452,26	265,27	30,141	6778,94	5097,07	14.
17	111,75	63,42	356	12,74	11,46	43	21,76	16,73	3,762	869,20	600,24	14 (a)
32	84,13	55,22	3,228	18,11	8,04	2,443	253,59	112,79	17,186	3495,58	2721,82	14 (b)
16	84,51	54,20	1,371	7,92	4,69	195	54,78	41,21	5,377	1767,40	1307,69	14 (c)
7	43,25	37,49	1,953	5,71	4,60	126	122,13	94,54	3,816	646,76	467,32	14 (d)
97	657,47	485,50	8,579	47,93	34,61	669	459,02	345,22	14,481	2717,46	1903,73	15.
30	231,72	148,88	1,73,146	515,51	358,06	3,778	354,32	219,44	2,86,596	4733,68	3522,96	16.
3	80,72	16,87	185	6,58	4,30	255	2415,35	999,36	1,006	15235,55	10345,04	17.
-	-	-	10	67	19	239	2394,91	979,97	501	14452,18	9749,92	17 (a)
2	30,00	16,87	147	4,42	2,90	6	16,48	16,16	283	514,91	385,06	17 (b)
1	50,72	-	28	1,49	1,20	10	3,95	3,23	222	268,46	210,06	17 (c)
922	368,93	251,47	15,222	423,12	367,04	4,603	2517,10	1603,40	51,319	14379,26	10657,36	18.
2	6	6	7,559	356,47	313,72	3,401	1332,57	1009,04	23,650	4521,24	3680,12	18 (a)
920	368,87	251,41	7,663	66,65	53,33	1,202	1184,53	594,36	27,669	9858,02	6977,24	18 (b)
4	3,83	2,83	77,480	615,41	449,82	34,098	2156,84	1536,80	1,94,529	4897,42	3569,63	III.
227	749,83	720,07	3,82,845	1456,31	1066,79	21,368	2563,38	1844,87	7,77,616	15154,60	11716,42	IV.
133	8,86	8,86	1,31,638	421,44	303,95	2,054	274,19	154,34	2,09,458	1662,91	1193,90	1.
3	70	70	22,938	153,74	100,51	900	106,39	79,09	46,448	1064,80	811,89	2.
-	-	-	3,333	16,27	11,21	133	14,68	13,32	7,757	138,63	107,90	3.
5	41,20	41,20	49	2,67	2,10	74	68,08	62,04	712	1034,51	919,86	4.
86	699,07	669,32	2,24,887	862,20	649,03	18,207	2100,04	1536,08	5,13,241	11253,75	8682,87	5.
1,284	40,89	16,01	13,90,158	8672,72	6628,48	4,08,316	11762,24	8213,79	50,50,097	64777,87	50414,38	V.
18	1,92	1,91	1,54,327	2156,43	1736,32	59,472	4160,17	3416,77	8,18,055	24335,88	20288,66	1.
-	-	-	1,77,945	1238,01	873,64	33,561	403,50	316,03	3,15,062	2329,30	1716,40	2.
9	25	4	55,156	366,62	272,74	1,30,180	4304,22	2549,65	3,69,793	7625,09	5178,12	3.
-	-	-	23,312	216,35	175,22	7,348	150,02	99,78	2,74,079	4471,65	3311,40	4.
225	7,06	2,09	-	-	-	4,742	153,05	48,92	93,793	554,36	325,44	5.
1,032	31,67	11,98	9,79,418	4695,31	3570,56	1,73,013	2591,27	1782,62	31,79,315	25461,59	19594,36	6.
293	431,91	301,93	12,46,475	4317,69	3300,71	64,181	2461,57	1893,65	27,94,149	45328,78	32959,74	VI.
100	97,85	55,90	69,444	393,60	308,25	1,612	875,65	666,93	1,62,690	25952,38	17716,26	1.
193	334,06	246,02	11,77,031	3924,09	2992,47	62,569	1585,92	1226,72	26,31,459	19376,40	15243,48	2.
30	157,95	96,68	4,24,640	2542,79	1916,38	2,476	1069,19	740,57	5,02,279	7671,59	5945,71	VII.
59	266,26	218,32	8,02,155	3060,21	2433,48	1,09,268	925,88	685,84	17,39,690	9774,81	8080,94	VIII.
<b>3,223</b>	<b>6747,41</b>	<b>4606,76</b>	<b>122,62,733</b>	<b>56123,84</b>	<b>45244,82</b>	<b>10,93,926</b>	<b>38435,24</b>	<b>26575,14</b>	<b>338,22,539</b>	<b>395968,95</b>	<b>309626,36</b>	<b>TOTAL</b>