

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

SEMI-URBAN

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
I. AGRICULTURE	43,38,189	39673,95	32807,25	52,46,607	45527,48	38657,96
1. Direct Finance	42,53,009	36226,12	30320,34	51,44,680	37850,31	33366,42
2. Indirect Finance	85,180	3447,83	2486,91	1,01,927	7677,17	5291,54
II. INDUSTRY	1,64,652	29577,85	21238,64	3,08,487	52707,65	32637,63
1. Mining & Quarrying	3,998	1701,39	1277,51	2,960	2656,58	1007,17
2. Food Manufacturing & Processing	35,385	7154,15	5519,32	44,486	8961,46	5387,42
(a) Rice Mills, Flour & Dal Mills	12,085	3762,74	2886,55	22,466	2309,43	1549,76
(b) Sugar	220	549,33	410,98	232	2398,94	1854,11
(c) Edible Oils & Vanaspati	2,205	730,80	582,57	2,201	627,29	371,93
(d) Tea Processing	274	60,05	42,80	2,072	214,95	153,24
(e) Processing of Fruits & Vegetables	663	212,84	147,38	339	83,30	61,59
(f) Others	19,938	1838,39	1449,04	17,176	3327,55	1396,79
3. Beverage & Tobacco	1,327	404,89	321,75	685	302,25	263,24
4. Textiles	26,850	5356,16	4029,61	49,562	9175,51	5089,84
(a) Cotton Textiles	4,594	2709,46	2017,24	17,806	4227,93	3069,24
(b) Jute & Other Natural Fibre Textiles	835	106,28	88,72	1,928	71,64	52,16
(c) Handloom Textiles & Khadi	5,872	201,01	158,56	9,733	289,13	242,32
(d) Other Textiles & Textile Products	15,549	2339,41	1765,09	20,095	4586,81	1726,12
5. Paper, Paper Products & Printing	5,010	1073,43	786,94	5,662	1380,90	1142,71
6. Woods and Wood Products	6,572	239,81	199,49	10,588	490,63	405,53
7. Leather & Leather Products	3,177	134,43	102,40	4,565	189,60	131,92
8. Gems and Jewellery	1,117	79,02	62,74	1,654	98,98	90,61
9. Rubber & Plastic Products	3,245	692,65	532,39	4,366	3850,59	624,67
10. Chemicals & Chemical Products	7,274	1866,37	1378,22	33,305	2893,07	2061,35
(a) Heavy Industrial Chemicals	512	274,53	201,97	764	508,76	383,90
(b) Fertilisers	174	231,00	172,75	328	661,25	318,90
(c) Drugs & Pharmaceuticals	654	227,10	169,71	28,404	945,76	722,13
(d) Non-Edible Oils	358	146,94	115,04	110	52,78	48,69
(e) Other Chemicals & Chemical Products	5,576	986,80	718,74	3,699	724,52	587,74
11. Petroleum, Coal Products & Nuclear Fuels	265	427,01	88,55	285	1095,48	756,42
12. Manufacture of Cement & Cement Products	3,775	351,72	265,94	2,992	753,07	460,22
13. Basic Metals & Metal Products	7,056	4424,80	2456,48	11,511	5165,83	3953,84
(a) Iron & Steel	1,770	3528,79	1834,64	1,758	2936,73	2299,55
(b) Non-Ferrous Metals	544	312,26	202,48	424	579,83	380,40
(c) Metal Products	4,742	583,75	419,36	9,329	1649,26	1273,89
14. Engineering	11,354	1745,43	1341,70	15,959	3619,80	2288,12
(a) Heavy Engineering	872	232,49	191,88	1,946	1124,55	556,09
(b) Light Engineering	7,628	849,08	615,84	9,230	1395,63	927,43
(c) Electrical Machinery & Goods	2,346	472,77	382,62	3,433	867,91	596,73
(d) Electronic Machinery & Goods	508	191,09	151,36	1,350	231,70	207,87
15. Vehicles, Vehicle Parts & Transport Equipments	1,152	315,01	229,41	4,596	1326,56	798,96
16. Other Industries	28,922	1075,53	832,85	84,054	4450,56	3354,31
17. Electricity, Gas & Water	437	484,65	301,85	549	2991,28	2137,81
(a) Electricity Generation & Transmission	89	297,87	195,69	133	2464,93	1681,05
(b) Non-Conventional Energy	105	83,89	63,51	116	409,39	356,04
(c) Gas, Steam & Water Supply	243	102,89	42,65	300	116,95	100,72
18. Construction	17,736	2051,39	1511,51	30,708	3305,53	2683,48
(a) Other than Infrastructure	3,507	653,55	478,59	23,030	1991,12	1657,50
(b) Infrastructure Construction	14,229	1397,84	1032,92	7,678	1314,41	1025,99
III. TRANSPORT OPERATORS	33,436	1255,63	969,07	51,263	1393,09	1011,18
IV. PROFESSIONAL AND OTHER SERVICES	81,054	4129,21	3072,84	3,22,826	9647,49	7414,24
1. Professional Services	8,443	334,54	266,82	76,348	1488,97	1187,41
2. Tourism, Hotel & Restaurants	9,131	791,31	550,78	15,599	883,71	692,92
3. Recreation services	3,764	135,65	103,85	3,674	202,98	167,30
4. IT and Telecommunications	722	58,24	48,04	741	194,90	106,07
5. Others	58,994	2809,46	2103,34	2,26,464	6876,93	5260,54
V. PERSONAL LOANS	34,35,764	57081,57	43744,88	22,48,847	36901,54	30345,06
1. Housing	6,03,344	22734,04	18165,01	5,26,219	18263,62	15643,56
2. Consumer Durables	55,801	341,48	250,08	1,16,814	961,28	722,64
3. Vehicles	1,74,810	3802,84	2884,66	1,44,015	2285,51	1926,88
4. Education	2,21,513	5171,65	3453,27	2,53,132	4290,54	3353,11
5. Personal Credit Cards	-	-	-	1,12,421	540,01	386,08
6. Others	23,80,296	25031,55	18991,86	10,96,246	10560,58	8312,79
VI. TRADE	6,05,902	14093,23	11252,51	8,86,024	24747,48	18915,73
1. Wholesale Trade	15,072	3237,54	2388,63	63,133	5692,18	5084,58
2. Retail Trade	5,90,830	10855,68	8863,88	8,22,891	19055,30	13831,16
VII. FINANCE	5,609	271,21	198,01	42,426	2114,61	1083,86
VIII. ALL OTHERS	61,233	1233,91	1069,59	7,91,595	8153,17	6571,63
TOTAL BANK CREDIT	87,25,839	147316,55	114352,78	98,98,075	181192,50	136637,28

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2009

SEMI-URBAN

(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	
-	-	-	20,69,609	8509,58	7337,54	7,79,271	8604,31	7265,67	124,33,676	102315,32	86068,42	I.
-	-	-	20,38,187	8158,62	7066,76	7,64,287	6343,15	5369,27	122,00,163	88578,19	76122,79	1.
-	-	-	31,422	350,96	270,79	14,984	2261,17	1896,40	2,33,513	13737,13	9945,64	2.
192	1198,71	764,05	1,07,608	944,68	749,77	58,252	20102,39	13451,99	6,39,191	104531,29	68842,08	II.
2	76,08	13,69	234	23,67	18,58	532	1192,84	603,31	7,726	5650,56	2920,27	1.
5	10,62	6,46	11,550	150,32	115,22	6,204	1654,41	1108,05	97,630	17930,97	12136,47	2.
4	10,60	6,46	2,725	72,39	56,43	1,163	439,02	337,20	38,443	6594,17	4836,40	2 (a)
-	-	-	5	35	28	22	69,36	36,48	479	3017,99	2301,84	2 (b)
-	-	-	627	7,76	5,95	450	216,53	165,14	5,483	1582,37	1125,59	2 (c)
-	-	-	21	6,55	5,95	1,311	49,08	34,87	3,678	330,64	236,87	2 (d)
-	-	-	26	1,85	1,40	148	44,05	30,84	1,176	342,04	241,21	2 (e)
1	2	-	8,146	61,42	45,21	3,110	836,37	503,51	48,371	6063,75	3394,56	2 (f)
-	-	-	90	6,37	4,85	89	312,97	273,56	2,191	1026,48	863,39	3.
1	5,50	5,50	14,955	70,68	55,84	9,190	2253,82	1601,23	1,00,558	16861,67	10782,00	4.
-	-	-	2,386	16,57	12,15	3,282	1678,51	1235,92	28,068	8632,48	6334,55	4 (a)
-	-	-	971	12,23	10,44	111	23,47	11,88	3,845	213,62	163,20	4 (b)
-	-	-	5,625	19,16	14,84	1,607	33,33	25,29	22,837	542,63	441,01	4 (c)
1	5,50	5,50	5,973	22,72	18,40	4,190	518,51	328,12	45,808	7472,95	3843,24	4 (d)
7	9,12	7,95	983	12,43	9,35	7,534	686,30	545,70	19,196	3162,18	2492,64	5.
-	-	-	3,781	21,51	18,01	1,656	167,52	146,02	22,597	919,46	769,05	6.
-	-	-	5,102	12,64	7,68	418	48,00	28,52	13,262	384,68	270,53	7.
-	-	-	10,649	30,12	25,10	370	18,72	15,13	13,790	226,83	193,58	8.
15	91,58	78,95	683	8,24	6,10	944	562,02	328,92	9,253	5205,08	1571,04	9.
26	267,84	128,79	4,456	25,26	21,75	1,923	789,76	394,92	46,984	5842,31	3985,03	10.
1	12,00	-	5	7,85	7,45	766	283,49	113,35	2,048	1086,63	706,66	10 (a)
1	100,00	-	390	1,99	1,37	54	9,15	7,64	947	1003,39	500,66	10 (b)
5	24,64	7,02	806	3,31	2,75	192	112,42	84,21	30,061	1313,24	985,81	10 (c)
-	-	-	1	3	3	22	5,62	4,56	491	205,37	168,31	10 (d)
19	131,20	121,77	3,254	12,08	10,16	889	379,08	185,17	13,437	2233,68	1623,58	10 (e)
-	-	-	71	3,50	1,84	96	366,03	135,77	717	1892,01	982,58	11.
-	-	-	589	6,60	5,44	339	813,93	417,10	7,695	1925,32	1148,70	12.
18	217,83	129,26	2,004	20,62	16,45	1,748	3590,00	2435,76	22,337	13419,07	8991,80	13.
7	200,16	117,89	14	7,10	5,85	423	3454,78	2328,19	3,972	10127,56	6586,12	13 (a)
1	70	70	1	6	6	47	40,10	33,08	1,017	932,94	616,72	13 (b)
10	16,97	10,67	1,989	13,46	10,55	1,278	95,12	74,50	17,348	2358,56	1788,97	13 (c)
54	166,37	118,76	2,994	21,95	15,11	5,148	773,25	434,68	35,509	6326,81	4198,37	14.
12	34,94	19,65	73	2,80	2,35	219	232,27	159,74	3,122	1627,05	929,72	14 (a)
36	74,82	50,47	1,972	13,29	7,95	4,424	431,16	195,77	23,290	2763,99	1797,47	14 (b)
4	54,25	46,85	441	2,45	2,04	380	95,54	69,22	6,604	1492,92	1097,46	14 (c)
2	2,36	1,78	508	3,40	2,77	125	14,29	9,94	2,493	442,84	373,73	14 (d)
54	289,86	217,26	1,659	11,74	8,47	417	88,71	69,96	7,878	2031,87	1324,06	15.
3	36	22	38,759	178,70	136,29	14,947	1057,28	848,72	1,66,685	6762,43	5172,38	16.
1	49,21	49,21	27	14,18	13,63	139	4002,37	2730,55	1,153	7541,68	5233,05	17.
-	-	-	6	1,06	83	32	3875,55	2661,21	260	6639,41	4538,77	17 (a)
1	49,21	49,21	5	12,05	11,96	54	120,54	64,20	280	625,87	495,70	17 (b)
6	14,34	8,00	9,022	326,15	270,07	6,558	1724,45	1334,09	64,030	7421,86	5807,15	18.
-	-	-	5,249	253,05	214,49	4,304	928,60	722,50	36,090	3826,32	3073,08	18 (a)
6	14,34	8,00	3,773	73,10	55,58	2,254	795,85	611,58	27,940	3595,54	2734,07	18 (b)
-	-	-	26,411	299,33	218,49	33,228	2062,95	1433,64	1,44,338	5010,99	3632,38	III.
4	32,63	23,63	1,48,816	710,87	562,88	43,798	2772,68	1920,76	5,96,498	17292,88	12994,35	IV.
4	32,63	23,63	33,390	150,07	115,33	4,432	327,98	231,23	1,22,617	2334,20	1824,42	1.
-	-	-	9,874	78,13	61,69	2,145	277,92	220,67	36,749	2031,07	1526,05	2.
-	-	-	2,210	16,48	6,60	368	42,77	39,56	10,016	397,88	317,31	3.
-	-	-	47	2,48	1,79	218	34,13	25,02	1,728	289,74	180,92	4.
-	-	-	1,03,295	463,72	377,47	36,635	2089,88	1404,29	4,25,388	12239,99	9145,64	5.
8,589	113,79	83,87	7,05,748	4801,66	3622,91	9,53,937	17596,71	12669,79	73,52,885	116495,27	90466,51	V.
1	3	3	83,542	1385,09	1176,11	1,19,768	6418,55	5291,77	13,32,874	48801,32	40276,48	1.
-	-	-	74,549	511,55	356,70	36,280	302,43	243,39	2,83,444	2116,74	1572,81	2.
-	-	-	29,476	232,36	179,04	2,48,565	5558,80	3168,74	5,96,866	11879,50	8159,32	3.
-	-	-	18,984	186,57	169,79	17,486	329,80	225,88	5,11,115	9978,57	7202,04	4.
-	-	-	-	-	-	2,880	95,29	37,78	1,15,301	635,31	423,86	5.
8,588	113,76	83,84	4,99,197	2486,09	1741,27	5,28,958	4891,84	3702,24	45,13,285	43083,82	32832,00	6.
104	67,75	39,74	4,38,741	2305,73	1839,84	1,25,460	4711,31	3695,96	20,56,231	45925,50	35743,78	VI.
52	34,06	18,81	25,099	234,80	184,26	7,680	1635,24	1186,79	1,11,036	8833,83	8863,06	1.
52	33,69	20,92	4,13,642	2070,93	1655,59	1,17,780	3076,07	2509,17	19,45,195	35091,66	26880,71	2.
-	-	-	1,26,073	856,95	629,15	7,924	598,60	466,89	1,82,032	3841,37	2377,91	VII.
1	1,20	1,20	2,95,888	1367,64	1116,40	2,39,175	2611,21	2204,80	13,87,892	13367,13	10963,61	VIII.
8,890	1414,08	912,49	39,18,894	19796,45	16076,99	22,41,045	59060,16	43109,50	247,92,743	408779,74	311089,03	TOTAL