

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

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	7,21,434	13066,09	10626,18	14,51,931	32454,82	26352,02
1. Direct Finance	7,00,045	8727,45	7204,91	14,10,295	19429,97	16592,47
2. Indirect Finance	21,389	4338,64	3421,27	41,636	13024,85	9759,55
II. INDUSTRY	1,20,693	73421,25	49654,49	3,81,297	140244,79	97444,37
1. Mining & Quarrying	2,492	4129,95	2128,06	2,672	2672,28	1561,99
2. Food Manufacturing & Processing	16,781	12799,76	8223,61	27,016	12128,15	8895,97
(a) Rice Mills, Flour & Dal Mills	5,354	4315,73	3311,45	6,938	3142,70	2566,13
(b) Sugar	196	1628,74	1373,97	353	4124,79	2925,78
(c) Edible Oils & Vanaspati	1,001	1660,30	1146,08	2,102	1008,63	759,23
(d) Tea Processing	210	101,97	73,18	412	406,25	284,86
(e) Processing of Fruits & Vegetables	393	270,93	194,21	315	175,65	106,24
(f) Others	9,627	4822,09	2124,72	16,896	3270,13	2253,73
3. Beverage & Tobacco	931	713,27	528,18	858	2037,49	1174,91
4. Textiles	29,826	16434,40	11351,78	1,02,616	30796,71	16919,07
(a) Cotton Textiles	5,418	9132,81	6264,03	42,245	15350,62	9818,73
(b) Jute & Other Natural Fibre Textiles	484	159,81	111,03	12,373	426,84	357,97
(c) Handloom Textiles & Khadi	2,653	411,50	321,86	4,481	607,35	426,96
(d) Other Textiles & Textile Products	21,271	6730,27	4654,86	43,517	14411,90	6315,42
5. Paper, Paper Products & Printing	4,405	1982,54	1452,83	9,992	2890,16	2195,85
6. Woods and Wood Products	2,977	353,00	267,25	9,626	557,15	441,96
7. Leather & Leather Products	1,461	231,13	194,41	4,043	617,05	389,41
8. Gems and Jewellery	1,073	665,30	557,27	1,702	311,66	210,00
9. Rubber & Plastic Products	3,949	1813,52	1242,17	8,132	2121,44	1669,23
10. Chemicals & Chemical Products	5,820	4202,14	3099,76	13,125	5773,72	4285,46
(a) Heavy Industrial Chemicals	470	572,19	384,47	953	1281,06	954,73
(b) Fertilisers	129	820,15	606,54	372	428,02	296,10
(c) Drugs & Pharmaceuticals	822	1292,24	1028,20	4,473	2712,74	2026,47
(d) Non-Edible Oils	247	195,38	147,74	163	134,75	78,07
(e) Other Chemicals & Chemical Products	4,152	1322,20	932,81	7,164	1217,16	930,08
11. Petroleum, Coal Products & Nuclear Fuels	300	415,51	226,29	489	796,42	302,33
12. Manufacture of Cement & Cement Products	1,736	1250,85	717,91	3,735	1472,31	1190,55
13. Basic Metals & Metal Products	9,824	11370,01	7878,66	31,246	24946,69	19265,71
(a) Iron & Steel	3,232	8583,71	5946,63	4,536	14954,28	11650,44
(b) Non-Ferrous Metals	1,365	1805,06	1165,28	1,224	1059,62	739,41
(c) Metal Products	5,227	981,24	766,75	25,486	8932,79	6875,86
14. Engineering	10,883	5042,37	3449,34	36,158	9640,10	7251,73
(a) Heavy Engineering	994	849,57	587,66	5,242	2525,96	1657,79
(b) Light Engineering	7,117	2091,99	1426,91	20,255	4316,66	3335,79
(c) Electrical Machinery & Goods	2,085	1419,74	946,64	8,554	2040,19	1723,47
(d) Electronic Machinery & Goods	687	681,08	488,14	2,107	757,29	534,68
15. Vehicles, Vehicle Parts & Transport Equipments	1,740	2865,21	1987,22	7,954	3391,72	2307,66
16. Other Industries	15,952	1933,96	1458,28	86,182	8529,24	6401,39
17. Electricity, Gas & Water	378	2986,45	2052,38	985	14315,97	10083,09
(a) Electricity Generation & Transmission	160	2499,23	1804,43	377	12359,69	9545,74
(b) Non-Conventional Energy	42	250,98	59,65	214	362,83	307,73
(c) Gas, Steam & Water Supply	176	236,24	188,30	394	1593,45	229,62
18. Construction	10,165	4231,86	2839,08	34,766	17246,52	12898,07
(a) Other than Infrastructure	2,603	1418,51	1043,53	24,568	5005,48	4058,94
(b) Infrastructure Construction	7,562	2813,35	1795,55	10,198	12241,03	8839,13
III. TRANSPORT OPERATORS	24,684	1247,21	990,14	50,417	1710,88	1300,67
IV. PROFESSIONAL AND OTHER SERVICES	45,100	8016,43	5626,22	3,12,562	30095,43	20417,01
1. Professional Services	4,870	580,40	459,92	69,196	3758,55	2920,04
2. Tourism, Hotel & Restaurants	5,123	1564,57	1078,11	13,580	2744,54	2018,29
3. Recreation services	1,879	269,82	174,14	2,976	427,32	361,70
4. IT and Telecommunications	658	125,32	96,83	1,233	426,71	325,69
5. Others	32,570	5476,32	3817,21	2,25,577	22738,31	14791,29
V. PERSONAL LOANS	25,40,645	57492,92	44040,40	30,12,314	63422,81	52944,80
1. Housing	6,02,125	28760,77	23085,71	7,99,231	34549,03	30255,19
2. Consumer Durables	43,711	281,94	209,57	1,86,808	1714,59	1226,54
3. Vehicles	2,22,240	5030,31	3776,38	2,05,092	3588,67	3165,34
4. Education	1,55,185	4405,42	2920,25	2,59,860	5247,82	4187,96
5. Personal Credit Cards	—	—	—	90,796	482,42	326,56
6. Others	15,17,384	19014,49	14048,49	14,70,527	17840,27	13783,20
VI. TRADE	2,58,114	61775,33	17616,16	7,80,233	39116,11	27082,37
1. Wholesale Trade	15,734	51946,55	9731,86	58,629	9666,43	7208,53
2. Retail Trade	2,42,380	9828,78	7884,30	7,21,604	29449,68	19873,85
VII. FINANCE	1,982	2792,00	1480,93	23,910	11230,86	7919,40
VIII. ALL OTHERS	30,109	796,58	638,46	6,03,469	15963,66	10470,84
TOTAL BANK CREDIT	37,42,761	218607,80	130672,98	66,16,133	334239,36	243931,48

