

**Table No. 5.6 – State and Bank Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation – March 2001**

**STATE : RAJASTHAN**

NORTHERN REGION							(Amount in Rupees Lakh)
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>3,30,687</b>	<b>1207,02</b>	<b>936,41</b>	<b>3,15,920</b>	<b>1762,40</b>	<b>1607,91</b>	
1. Direct Finance	3,27,505	1077,40	865,71	3,12,718	1081,57	978,69	
2. Indirect Finance	3,182	129,62	70,70	3,202	680,83	629,22	
<b>II. INDUSTRY</b>	<b>63,056</b>	<b>2155,19</b>	<b>1639,87</b>	<b>44,317</b>	<b>2672,58</b>	<b>2196,35</b>	
1. Mining & Quarrying	313	121,55	81,73	539	84,11	72,99	
2. Food Manufacturing & Processing	899	126,53	86,24	905	124,39	106,32	
(a) Rice Mills, Flour & Dal Mills	316	39,47	25,60	289	23,36	19,94	
(b) Sugar	6	4,69	4,63	12	24,34	18,75	
(c) Edible Oils & Vanaspati	231	43,37	35,37	212	38,94	35,22	
(d) Tea Processing	3	17	14	5	1,36	1,04	
(e) Processing of Fruits & Vegetables	14	1,28	1,28	10	2,48	2,40	
(f) Others	329	37,55	19,22	377	33,92	28,97	
3. Beverage & Tobacco	22	5,32	3,99	33	30,97	14,70	
4. Textiles	2,099	515,60	424,08	2,103	750,09	644,17	
(a) Cotton Textiles	1,188	135,91	109,62	550	148,75	137,06	
(b) Jute Textiles	6	44	37	6	5,75	5,54	
(c) Handloom Textiles & Khadi	103	1,87	1,39	290	23,44	22,15	
(d) Other Textiles	802	377,38	312,70	1,257	572,14	479,43	
5. Paper, Paper Products & Printing	316	20,03	16,84	441	150,91	119,70	
6. Leather & Leather Products	375	2,53	1,51	99	9,78	9,83	
7. Rubber & Rubber Products	99	17,61	14,50	143	90,83	80,20	
8. Chemicals & Chemical Products	793	208,15	135,53	940	307,62	212,35	
(a) Heavy Industrial Chemicals	57	10,68	9,37	62	18,89	17,77	
(b) Fertilisers	36	40,58	19,62	33	56,60	35,89	
(c) Drugs & Pharmaceuticals	80	9,57	9,74	138	43,05	30,78	
(d) Non-Edible Oils	9	3,63	60	4	19	18	
(e) Other Chemicals & Chemical Products	611	143,70	96,20	703	188,90	127,72	
9. Petroleum, Coal Products & Nuclear Fuels	21	12,53	6,16	15	4,13	3,67	
10. Manufacture of Cement & Cement Products	754	77,94	65,78	205	58,26	46,65	
11. Basic Metals & Metal Products	662	146,57	124,85	1,087	206,66	177,41	
(a) Iron & Steel	191	56,65	45,45	319	87,68	74,13	
(b) Non-Ferrous Metals	53	42,39	38,51	62	40,49	33,80	
(c) Other Metal Products	418	47,52	40,89	706	78,49	69,48	
12. Engineering	862	298,97	206,29	884	327,54	252,72	
(a) Heavy Engineering	51	25,33	16,38	70	24,22	22,23	
(b) Light Engineering	357	71,15	57,72	387	178,49	125,81	
(c) Electrical Machinery & Goods	397	117,24	92,29	358	88,91	70,29	
(d) Electronic Machinery & Goods	57	85,25	39,90	69	35,92	34,39	
13. Vehicles, Vehicle Parts & Transport Equipments	291	12,79	10,27	285	39,46	36,08	
14. Other Industries	55,388	470,57	357,59	36,168	372,84	320,63	
15. Electricity, Gas & Water	23	115,72	102,64	60	85,85	72,09	
(a) Electricity Generation & Transmission	14	113,97	101,02	44	78,26	64,47	
(b) Non-Conventional Energy	2	99	1,14	5	2,30	1,55	
(c) Gas, Steam & Water Supply	7	76	48	11	5,28	6,07	
16. Construction	139	2,78	1,88	410	29,13	26,85	
<b>III. TRANSPORT OPERATORS</b>	<b>2,621</b>	<b>45,01</b>	<b>29,94</b>	<b>4,923</b>	<b>137,12</b>	<b>113,57</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>8,376</b>	<b>74,68</b>	<b>55,25</b>	<b>21,538</b>	<b>284,93</b>	<b>249,28</b>	
<b>V. PERSONAL LOANS</b>	<b>2,57,513</b>	<b>1031,69</b>	<b>856,18</b>	<b>2,12,706</b>	<b>1335,05</b>	<b>1234,53</b>	
1. Loans for Purchase of Consumer Durables	17,358	51,26	39,19	16,942	60,26	50,15	
2. Loans for Housing	41,908	385,39	332,10	41,744	642,62	608,35	
3. Rest of the Personal Loans	1,98,247	595,04	484,89	1,54,020	632,17	576,03	
<b>VI. TRADE</b>	<b>39,917</b>	<b>1030,41</b>	<b>890,73</b>	<b>53,063</b>	<b>775,75</b>	<b>626,63</b>	
1. Wholesale Trade	8,390	776,32	689,87	6,146	380,05	298,64	

2. Retail Trade	31,527	254,09	200,86	46,917	395,71	327,99
<b>VII. FINANCE</b>	<b>383</b>	<b>6,50</b>	<b>4,77</b>	<b>411</b>	<b>90,81</b>	<b>85,71</b>
<b>VIII. ALLOTHERS</b>	<b>12,510</b>	<b>194,91</b>	<b>174,12</b>	<b>50,749</b>	<b>511,02</b>	<b>432,67</b>
<b>TOTAL BANK CREDIT</b>	<b>7,15,063</b>	<b>5745,40</b>	<b>4587,27</b>	<b>7,03,627</b>	<b>7569,65</b>	<b>6546,66</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	21,092	45,59	36,31	11,903	44,35	40,55
2. Other Small Scale Industries	36,436	604,26	473,00	18,049	607,59	460,02

**NORTHERN REGION**

(Amount in Rupees Lakh)

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Out-standing	Accounts	Limit	Out-standing
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	—	—	—	<b>2,74,124</b>	<b>676,56</b>	<b>532,28</b>
1. Direct Finance	—	—	—	2,69,606	663,97	522,33
2. Indirect Finance	—	—	—	4,518	12,60	9,95
<b>II. INDUSTRY</b>	<b>13</b>	<b>113,77</b>	<b>107,28</b>	<b>48,468</b>	<b>89,15</b>	<b>68,70</b>
1. Mining & Quarrying	—	—	—	77	5,37	4,23
2. Food Manufacturing & Processing	3	4,82	2,77	347	3,71	3,16
(a) Rice Mills, Flour & Dal Mills	—	—	—	187	1,18	96
(b) Sugar	—	—	—	1	2	3
(c) Edible Oils & Vanaspati	—	—	—	48	77	68
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	3	4,82	2,77	111	1,74	1,49
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	—	—	—	181	2,79	2,12
(a) Cotton Textiles	—	—	—	27	91	47
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	14	10	4
(d) Other Textiles	—	—	—	140	1,78	1,61
5. Paper, Paper Products & Printing	—	—	—	50	73	45
6. Leather & Leather Products	—	—	—	92	48	45
7. Rubber & Rubber Products	—	—	—	8	23	19
8. Chemicals & Chemical Products	2	8,50	6,10	80	98	80
(a) Heavy Industrial Chemicals	2	8,50	6,10	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	18	21	14
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	62	77	66
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	77,55	77,55	74	75	65
11. Basic Metals & Metal Products	3	7,92	6,08	132	1,20	92
(a) Iron & Steel	—	—	—	3	13	14
(b) Non-Ferrous Metals	1	5,92	5,92	—	—	—
(c) Other Metal Products	2	2,00	16	129	1,06	78
12. Engineering	4	14,97	14,78	169	1,33	1,10
(a) Heavy Engineering	—	—	—	10	23	21
(b) Light Engineering	2	30	10	108	80	64
(c) Electrical Machinery & Goods	—	—	—	51	30	25
(d) Electronic Machinery & Goods	2	14,67	14,67	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	139	1,61	1,10
14. Other Industries	—	—	—	47,097	69,54	53,25
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	22	44	29
<b>III. TRANSPORT OPERATORS</b>	—	—	—	<b>12,524</b>	<b>39,82</b>	<b>27,48</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	<b>12,675</b>	<b>24,63</b>	<b>18,76</b>
<b>V. PERSONAL LOANS</b>	<b>19</b>	<b>69</b>	<b>7</b>	<b>1,27,809</b>	<b>250,83</b>	<b>221,63</b>
1. Loans for Purchase of Consumer Durables	—	—	—	8,543	18,10	13,77
2. Loans for Housing	—	—	—	10,286	57,66	52,15
3. Rest of the Personal Loans	19	69	7	1,08,980	175,06	155,71
<b>VI. TRADE</b>	—	—	—	<b>58,426</b>	<b>116,77</b>	<b>91,47</b>
1. Wholesale Trade	—	—	—	1,717	5,71	4,58
2. Retail Trade	—	—	—	56,709	111,06	86,89
<b>VII. FINANCE</b>	—	—	—	<b>12</b>	<b>30</b>	<b>28</b>
<b>VIII. ALLOTHERS</b>	—	—	—	<b>21,112</b>	<b>29,59</b>	<b>25,87</b>
<b>TOTAL BANK CREDIT</b>	<b>32</b>	<b>114,45</b>	<b>107,35</b>	<b>5,55,150</b>	<b>1227,65</b>	<b>986,48</b>

OF WHICH: 1. Artisans & Village Industries	—	—	—	34,881	46,01	34,74
2. Other Small Scale Industries	3	75	38	5,747	17,37	14,01

**NORTHERN REGION**

(Amount in Rupees Lakh)

OCCUPATION	OTHER SCHEDULED COMMERCIAL BANKS			ALL SCHEDULED COMMERCIAL BANKS		
	No. of Accounts	Credit Limit	Amount Out- standing	No. of Accounts	Credit Limit	Amount Out- standing
	13	14	15	16	17	18
<b>I. AGRICULTURE</b>	<b>45,142</b>	<b>132,54</b>	<b>97,11</b>	<b>9,65,873</b>	<b>3778,52</b>	<b>3173,71</b>
1. Direct Finance	43,639	113,52	84,68	9,53,468	2936,45	2451,40
2. Indirect Finance	1,503	19,02	12,43	12,405	842,07	722,31
<b>II. INDUSTRY</b>	<b>12,434</b>	<b>758,16</b>	<b>584,12</b>	<b>1,68,288</b>	<b>5788,84</b>	<b>4596,32</b>
1. Mining & Quarrying	88	113,07	93,86	1,017	324,10	252,81
2. Food Manufacturing & Processing	177	63,21	47,72	2,331	322,66	246,20
(a) Rice Mills, Flour & Dal Mills	54	7,09	5,98	846	71,10	52,49
(b) Sugar	2	10,00	8,94	21	39,05	32,34
(c) Edible Oils & Vanaspati	65	21,37	13,74	556	104,45	85,02
(d) Tea Processing	—	—	—	8	1,52	1,18
(e) Processing of Fruits & Vegetables	—	—	—	24	3,76	3,68
(f) Others	56	24,75	19,05	876	102,78	71,51
3. Beverage & Tobacco	12	13,82	10,72	67	50,11	29,42
4. Textiles	431	176,77	142,73	4,814	1445,25	1213,10
(a) Cotton Textiles	154	30,70	21,39	1,919	316,28	268,54
(b) Jute Textiles	1	5	2	13	6,24	5,92
(c) Handloom Textiles & Khadi	18	5,39	4,56	425	30,79	28,15
(d) Other Textiles	258	140,63	116,76	2,457	1091,94	910,49
5. Paper, Paper Products & Printing	86	2,97	2,45	893	174,65	139,43
6. Leather & Leather Products	9	8	7	575	12,87	11,86
7. Rubber & Rubber Products	20	1,54	1,25	270	110,20	96,14
8. Chemicals & Chemical Products	142	64,32	47,48	1,957	589,57	402,27
(a) Heavy Industrial Chemicals	7	1,03	88	128	39,09	34,12
(b) Fertilisers	—	—	—	69	97,18	55,51
(c) Drugs & Pharmaceuticals	28	7,58	5,67	264	60,41	46,34
(d) Non-Edible Oils	1	3	3	14	3,84	81
(e) Other Chemicals & Chemical Products	106	55,67	40,91	1,482	389,05	265,49
9. Petroleum, Coal Products & Nuclear Fuels	3	50	47	39	17,16	10,29
10. Manufacture of Cement & Cement Products	35	19,41	19,11	1,069	233,91	209,74
11. Basic Metals & Metal Products	143	38,66	30,89	2,027	401,01	340,16
(a) Iron & Steel	73	26,60	20,79	586	171,06	140,51
(b) Non-Ferrous Metals	8	4,43	4,03	124	93,24	82,26
(c) Other Metal Products	62	7,63	6,08	1,317	136,71	117,39
12. Engineering	517	129,06	82,13	2,436	771,88	557,02
(a) Heavy Engineering	12	98	48	143	50,75	39,30
(b) Light Engineering	65	4,42	3,79	919	255,16	188,06
(c) Electrical Machinery & Goods	426	110,38	66,49	1,232	316,83	229,33
(d) Electronic Machinery & Goods	14	13,29	11,37	142	149,14	100,34
13. Vehicles, Vehicle Parts & Transport Equipments	119	16,86	14,85	834	70,72	62,29
14. Other Industries	10,602	99,93	74,88	1,49,255	1012,88	806,35
15. Electricity, Gas & Water	2	61	41	85	202,18	175,14
(a) Electricity Generation & Transmission	1	57	36	59	192,80	165,86
(b) Non-Conventional Energy	—	—	—	7	3,29	2,69
(c) Gas, Steam & Water Supply	1	4	4	19	6,08	6,59
16. Construction	48	17,34	15,10	619	49,70	44,11
<b>III. TRANSPORT OPERATORS</b>	<b>516</b>	<b>41,03</b>	<b>21,54</b>	<b>20,584</b>	<b>262,99</b>	<b>192,53</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4,777</b>	<b>58,38</b>	<b>38,75</b>	<b>47,366</b>	<b>442,61</b>	<b>362,04</b>
<b>V. PERSONAL LOANS</b>	<b>53,612</b>	<b>287,00</b>	<b>233,64</b>	<b>6,51,659</b>	<b>2905,25</b>	<b>2546,06</b>
1. Loans for Purchase of Consumer Durables	7,231	24,48	19,49	50,074	154,10	122,61
2. Loans for Housing	11,427	118,50	102,80	1,05,365	1204,17	1095,39
3. Rest of the Personal Loans	34,954	144,02	111,36	4,96,220	1546,97	1328,05
<b>VI. TRADE</b>	<b>13,244</b>	<b>443,82</b>	<b>387,13</b>	<b>1,64,650</b>	<b>2366,76</b>	<b>1995,95</b>
1. Wholesale Trade	1,228	288,72	267,17	17,481	1450,80	1260,26
2. Retail Trade	12,016	155,10	119,96	1,47,169	915,96	735,69
<b>VII. FINANCE</b>	<b>46</b>	<b>50,86</b>	<b>26,32</b>	<b>852</b>	<b>148,46</b>	<b>117,08</b>
<b>VIII. ALLOTHERS</b>	<b>5,100</b>	<b>73,69</b>	<b>45,70</b>	<b>89,471</b>	<b>809,21</b>	<b>678,37</b>
<b>TOTAL BANK CREDIT</b>	<b>1,34,871</b>	<b>1845,49</b>	<b>1434,30</b>	<b>21,08,743</b>	<b>16502,64</b>	<b>13662,06</b>
OF WHICH: 1. Artisans & Village Industries	2,760	5,66	3,90	70,636	141,61	115,49
2. Other Small Scale Industries	7,905	237,54	173,05	68,140	1467,52	1120,46

