

State : Rajasthan

Tableno.5.6 – State and Bank Group-wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation–March 2002

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
I. AGRICULTURE	2,92,505	2075,27	1623,33	3,35,501	1885,36	1698,97
1. Direct Finance	2,82,682	1387,62	1111,71	3,24,627	1358,99	1225,03
2. Indirect Finance	9,823	687,64	511,62	10,874	526,37	473,94
II. INDUSTRY	65,249	1739,67	1306,98	42,441	3178,73	2585,58
1. Mining & Quarrying	693	107,50	76,87	731	187,17	150,13
2. Food Manufacturing & Processing	1,373	137,06	98,44	1,603	167,72	131,37
(a) Rice Mills, Flour & Dal Mills	560	33,38	25,49	671	27,53	22,41
(b) Sugar	6	60	46	11	14,42	13,96
(c) Edible Oils & Vanaspati	288	49,46	40,76	373	66,12	44,98
(d) Tea Processing	4	30	30	6	1,53	1,50
(e) Processing of Fruits & Vegetables	2	6	5	8	2,15	2,09
(f) Others	513	53,27	31,39	534	55,97	46,43
3. Beverage & Tobacco	27	8,15	7,42	56	39,01	29,32
4. Textiles	2,806	492,28	377,32	2,431	673,66	572,44
(a) Cotton Textiles	1,246	110,63	91,62	839	235,87	210,32
(b) Jute & Other Natural Fibre Textiles	28	19	13	13	50	34
(c) Handloom Textiles & Khadi	101	3,48	2,98	345	3,22	2,92
(d) Other Textiles & Textile Products	1,431	377,98	282,59	1,234	434,07	358,86
5. Paper, Paper Products & Printing	503	16,92	13,79	525	139,38	106,46
6. Leather & Leather Products	1,058	3,86	3,10	435	8,24	7,10
7. Rubber & Plastic Products	407	76,72	53,14	404	115,20	96,50
8. Chemicals & Chemical Products	704	121,72	70,95	922	310,64	219,46
(a) Heavy Industrial Chemicals	73	12,64	8,77	104	29,08	24,22
(b) Fertilisers	11	34,53	15,80	44	199,43	130,03
(c) Drugs & Pharmaceuticals	71	2,87	2,80	127	30,61	21,96
(d) Non-Edible Oils	8	1,07	1,02	12	2,86	2,27
(e) Other Chemicals & Chemical Products	541	70,61	42,56	635	48,64	40,98
9. Petroleum, Coal Products & Nuclear Fuels	8	1,45	1,29	10	2,50	2,57
10. Manufacture of Cement & Cement Products	437	46,51	36,34	250	35,07	30,24
11. Basic Metals & Metal Products	687	101,00	85,05	4,163	223,89	191,09
(a) Iron & Steel	173	55,29	48,30	295	78,89	66,03
(b) Non-Ferrous Metals	39	14,69	12,77	53	31,40	29,68
(c) Metal Products	475	31,01	23,98	3,815	113,59	95,38
12. Engineering	1,218	225,35	161,86	1,097	306,49	227,94
(a) Heavy Engineering	36	23,80	15,61	85	38,38	30,41
(b) Light Engineering	473	25,77	23,21	431	85,47	80,26
(c) Electrical Machinery & Goods	409	87,47	83,56	417	141,50	78,66
(d) Electronic Machinery & Goods	300	88,31	39,48	164	41,15	38,61
13. Vehicles, Vehicle Parts & Transport Equipments	132	24,72	20,44	296	54,40	47,16
14. Other Industries	54,336	343,72	274,19	28,458	360,15	283,05
15. Electricity, Gas & Water	45	8,97	7,20	46	87,19	80,81

(a) Electricity Generation & Transmission	14	6,41	5,61	32	84,14	78,02
(b) Non-Conventional Energy	5	18	18	2	2,15	2,10
(c) Gas, Steam & Water Supply	26	2,39	1,42	12	89	69
16. Construction	815	23,75	19,58	1,014	468,02	409,94
III. TRANSPORT OPERATORS	4,841	59,86	41,74	5,964	171,44	121,53
IV. PROFESSIONAL AND OTHER SERVICES	5,204	114,35	89,42	20,215	239,20	194,44
V. PERSONAL LOANS	2,31,173	1306,84	1090,39	2,21,972	1683,36	1475,65
1. Loans for Purchase of Consumer Durables	19,575	68,33	52,12	14,247	52,31	43,72
2. Loans for Housing	30,955	515,44	442,49	30,809	744,84	702,63
3. Rest of the Personal Loans	1,80,643	723,06	595,79	1,76,916	886,20	729,30
VI. TRADE	1,25,659	1417,58	1252,52	94,497	936,30	781,09
1. Wholesale Trade	9,313	912,71	868,95	5,062	313,76	258,01
2. Retail Trade	1,16,346	504,87	383,57	89,435	622,54	523,09
VII. FINANCE	894	117,27	44,37	495	138,78	104,79
VIII. ALL OTHERS	48,238	387,35	311,52	67,872	1576,63	1423,95
TOTAL BANK CREDIT	7,73,763	7218,20	5760,28	7,88,957	9809,80	8386,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	20,842	131,32	102,48	13,562	57,35	50,37
2. Other Small Scale Industries	31,306	488,24	392,26	17,106	586,21	446,20

OCCUPATION	FOREIGN BANKS			REGIONAL RURAL BANKS		
	No. of Accounts	Credit Limit	Amount Out-standing	No. of Accounts	Credit Limit	Amount Out-standing
	7	8	9	10	11	12
I. AGRICULTURE	—	—	—	2,68,952	771,81	613,99
1. Direct Finance	—	—	—	2,59,443	741,02	588,77
2. Indirect Finance	—	—	—	9,509	30,79	25,22
II. INDUSTRY	3	51,77	51,27	45,655	105,58	83,03
1. Mining & Quarrying	—	—	—	105	7,75	6,47
2. Food Manufacturing & Processing	—	—	—	185	4,00	3,23
(a) Rice Mills, Flour & Dal Mills	—	—	—	105	1,13	78
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	22	50	37
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	2	—
(f) Others	—	—	—	57	2,36	2,07
3. Beverage & Tobacco	—	—	—	2	12	6
4. Textiles	—	—	—	198	3,35	2,96
(a) Cotton Textiles	—	—	—	112	2,29	2,16
(b) Jute & Other Natural Fibre Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	51	16	12
(d) Other Textiles & Textile Products	—	—	—	35	89	67
5. Paper, Paper Products & Printing	—	—	—	208	1,03	73
6. Leather & Leather Products	—	—	—	109	33	27
7. Rubber & Plastic Products	—	—	—	11	42	41
8. Chemicals & Chemical Products	—	—	—	14	35	25
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	4	6	4
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	10	29	21
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	14	46	46
10. Manufacture of Cement & Cement Products	1	46,53	46,53	1,026	2,03	1,89

11. Basic Metals & Metal Products	—	—	—	54	85	68
(a) Iron & Steel	—	—	—	3	14	9
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	—	—	—	51	72	58
12. Engineering	2	5,24	4,74	75	1,55	1,46
(a) Heavy Engineering	—	—	—	4	20	19
(b) Light Engineering	1	24	10	46	1,05	1,01
(c) Electrical Machinery & Goods	1	5,00	4,64	22	29	25
(d) Electronic Machinery & Goods	—	—	—	3	1	1
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	168	1,23	55
14. Other Industries	—	—	—	43,251	75,48	57,76
15. Electricity, Gas & Water	—	—	—	2	8	4
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	2	8	4
16. Construction	—	—	—	233	6,54	5,83
III. TRANSPORT OPERATORS	—	—	—	8,400	31,11	21,63
IV. PROFESSIONAL AND OTHER SERVICES	1	2,50	51	13,778	34,36	25,47
V. PERSONAL LOANS	2,869	63,65	23,03	1,06,414	315,62	268,08
1. Loans for Purchase of Consumer Durables	—	—	—	8,398	21,02	15,80
2. Loans for Housing	—	—	—	9,586	78,32	67,99
3. Rest of the Personal Loans	2,869	63,65	23,03	88,430	216,29	184,29
VI. TRADE	—	—	—	56,154	128,47	100,79
1. Wholesale Trade	—	—	—	1,890	9,58	7,72
2. Retail Trade	—	—	—	54,264	118,89	93,06
VII. FINANCE	—	—	—	608	1,69	1,43
VIII. ALL OTHERS	—	—	—	22,905	56,97	48,37
TOTAL BANK CREDIT	2,873	117,92	74,80	5,22,866	1445,60	1162,79
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	—	—	—	34,370	56,06	42,90
2. Other Small Scale Industries	1	24	10	8,009	28,67	22,78

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
I. AGRICULTURE	37,991	197,09	153,96	9,34,949	4929,53	4090,25
1. Direct Finance	36,110	118,63	87,98	9,02,862	3606,26	3013,49
2. Indirect Finance	1,881	78,47	65,98	32,087	1323,27	1076,76
II. INDUSTRY	12,431	1527,12	964,99	1,65,779	6602,87	4991,86
1. Mining & Quarrying	85	62,34	48,66	1,614	364,77	282,12
2. Food Manufacturing & Processing	206	74,22	34,99	3,367	383,00	268,03
(a) Rice Mills, Flour & Dal Mills	62	21,69	4,87	1,398	83,73	53,55
(b) Sugar	2	10,00	8,94	19	25,02	23,36
(c) Edible Oils & Vanaspati	71	39,46	19,21	754	155,54	105,31
(d) Tea Processing	1	3	2	11	1,85	1,83
(e) Processing of Fruits & Vegetables	1	30	11	12	2,53	2,25
(f) Others	69	2,74	1,85	1,173	114,33	81,74
3. Beverage & Tobacco	18	14,84	11,40	103	62,13	48,20
4. Textiles	448	392,55	232,60	5,883	1561,83	1185,31
(a) Cotton Textiles	173	197,75	78,17	2,370	546,54	382,26
(b) Jute & Other Natural Fibre Textiles	1	5	1	42	73	48
(c) Handloom Textiles & Khadi	17	5,25	4,55	514	12,13	10,57

(d) Other Textiles & Textile Products	257	189,49	149,88	2,957	1002,44	792,00
5. Paper, Paper Products & Printing	73	9,04	4,05	1,309	166,37	125,02
6. Leather & Leather Products	6	56	1,00	1,608	12,98	11,47
7. Rubber & Plastic Products	58	23,20	19,80	880	215,54	169,85
8. Chemicals & Chemical Products	126	227,45	95,94	1,766	660,16	386,60
(a) Heavy Industrial Chemicals	24	23,18	8,18	201	64,90	41,16
(b) Fertilisers	3	34,90	6,26	58	268,86	152,10
(c) Drugs & Pharmaceuticals	18	7,69	2,59	220	41,22	27,39
(d) Non-Edible Oils	1	3	3	21	3,96	3,32
(e) Other Chemicals & Chemical Products	80	161,66	78,88	1,266	281,21	162,63
9. Petroleum, Coal Products & Nuclear Fuels	1	43	44	33	4,83	4,76
10. Manufacture of Cement & Cement Products	82	262,28	182,87	1,796	392,41	297,87
11. Basic Metals & Metal Products	148	60,16	44,28	5,052	385,90	321,10
(a) Iron & Steel	57	23,51	17,72	528	157,83	132,15
(b) Non-Ferrous Metals	20	28,54	20,14	112	74,64	62,60
(c) Metal Products	71	8,11	6,42	4,412	153,43	126,36
12. Engineering	526	247,81	172,56	2,918	786,44	568,55
(a) Heavy Engineering	22	7,83	5,04	147	70,20	51,24
(b) Light Engineering	52	7,97	6,65	1,003	120,50	111,23
(c) Electrical Machinery & Goods	422	130,07	72,05	1,271	364,32	239,15
(d) Electronic Machinery & Goods	30	101,94	88,82	497	231,41	166,93
13. Vehicles, Vehicle Parts & Transport Equipments	59	19,20	12,44	655	99,55	80,59
14. Other Industries	10,397	68,79	49,29	1,36,442	848,14	664,29
15. Electricity, Gas & Water	7	10,85	6,00	100	107,09	94,06
(a) Electricity Generation & Transmission	3	9,86	4,94	49	100,40	88,57
(b) Non-Conventional Energy	1	90	1,00	8	3,23	3,27
(c) Gas, Steam & Water Supply	3	9	6	43	3,45	2,22
16. Construction	191	53,41	48,67	2,253	551,72	484,03
III. TRANSPORT OPERATORS	869	44,25	22,95	20,074	306,66	207,85
IV. PROFESSIONAL AND OTHER SERVICES	4,503	179,83	168,65	43,701	570,25	478,49
V. PERSONAL LOANS	61,979	389,46	312,74	6,24,407	3758,93	3169,89
1. Loans for Purchase of Consumer Durables	9,535	36,10	28,98	51,755	177,77	140,63
2. Loans for Housing	11,710	147,76	129,39	83,060	1486,36	1342,50
3. Rest of the Personal Loans	40,734	205,60	154,37	4,89,592	2094,79	1686,77
VI. TRADE	15,959	456,37	411,33	2,92,269	2938,72	2545,74
1. Wholesale Trade	991	316,81	301,69	17,256	1552,86	1436,37
2. Retail Trade	14,968	139,56	109,64	2,75,013	1385,86	1109,37
VII. FINANCE	80	22,88	14,52	2,077	280,62	165,11
VIII. ALL OTHERS	5,962	99,38	82,50	1,44,977	2120,33	1866,34
TOTAL BANK CREDIT	1,39,774	2916,38	2131,65	22,28,233	21507,90	17515,53
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	2,316	7,41	5,25	71,090	252,14	200,99
2. Other Small Scale Industries	8,544	211,92	156,45	64,966	1315,28	1017,78