

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

**SEMIURBAN**

| OCCUPATION   | STATE BANK OF INDIA<br>AND ITS ASSOCIATES |                 |                            | NATIONALISED BANKS |                 |                            |
|--|---|-----------------|----------------------------|--------------------|-----------------|----------------------------|
|  | No. of<br>Accounts                        | Credit<br>Limit | Amount<br>Out-<br>standing | No. of<br>Accounts | Credit<br>Limit | Amount<br>Out-<br>standing |
|  | 1   | 2               | 3                          | 4                  | 5               | 6                          |
| <b>I. AGRICULTURE</b>                                      | <b>21,13,935</b>                          | <b>25282,00</b> | <b>8339,09</b>             | <b>25,92,920</b>   | <b>10643,39</b> | <b>9453,28</b>             |
| 1. Direct Finance  | 20,86,279                                 | 24337,58        | 7700,11                    | 25,31,468          | 8920,23         | 7922,71                    |
| 2. Indirect Finance  | 27,656                                    | 944,42          | 638,99                     | 61,452             | 1723,15         | 1530,57                    |
| <b>II. INDUSTRY</b>  | <b>2,76,930</b>                           | <b>9744,88</b>  | <b>6539,90</b>             | <b>3,31,446</b>    | <b>14139,84</b> | <b>12253,79</b>            |
| 1. Mining & Quarrying                                      | 1,089                                     | 269,11          | 170,20                     | 1,571              | 510,48          | 417,74                     |
| 2. Food Manufacturing & Processing                         | 22,334                                    | 2412,95         | 1542,68                    | 29,998             | 2849,17         | 2413,05                    |
| (a) Rice Mills, Flour & Dal Mills                          | 11,587                                    | 1035,00         | 724,38                     | 18,614             | 987,63          | 817,35                     |
| (b) Sugar  | 101                                       | 281,01          | 246,11                     | 132                | 641,98          | 611,00                     |
| (c) Edible Oils & Vanaspati                                | 1,433                                     | 181,79          | 142,89                     | 1,641              | 206,63          | 180,24                     |
| (d) Tea Processing   | 161                                       | 75,59           | 56,89                      | 331                | 225,09          | 153,76                     |
| (e) Processing of Fruits & Vegetables                      | 106                                       | 11,92           | 7,84                       | 164                | 25,92           | 20,17                      |
| (f) Others   | 8,946                                     | 827,65          | 364,57                     | 9,116              | 761,93          | 630,54                     |
| 3. Beverage & Tobacco                                      | 267                                       | 63,64           | 40,69                      | 537                | 142,72          | 130,88                     |
| 4. Textiles  | 14,563                                    | 1546,34         | 873,61                     | 21,981             | 1857,97         | 1605,93                    |
| (a) Cotton Textiles  | 3,252                                     | 696,62          | 416,62                     | 4,858              | 964,81          | 869,78                     |
| (b) Jute & Other Natural Fibre Textiles                    | 737                                       | 63,58           | 27,52                      | 437                | 20,72           | 20,06                      |
| (c) Handloom Textiles & Khadi                              | 2,976                                     | 87,11           | 57,94                      | 4,855              | 157,31          | 78,85                      |
| (d) Other Textiles & Textile Products                      | 7,598                                     | 699,03          | 371,53                     | 11,831             | 715,13          | 637,24                     |
| 5. Paper, Paper Products & Printing                        | 3,362                                     | 372,04          | 197,35                     | 4,573              | 606,48          | 520,77                     |
| 6. Leather & Leather Products                              | 2,208                                     | 121,97          | 98,73                      | 2,661              | 93,35           | 75,60                      |
| 7. Rubber & Plastic Products                               | 2,553                                     | 266,86          | 178,12                     | 3,182              | 521,20          | 423,62                     |
| 8. Chemicals & Chemical Products                           | 3,674                                     | 719,12          | 410,60                     | 8,953              | 1167,36         | 1027,93                    |
| (a) Heavy Industrial Chemicals                             | 159                                       | 69,51           | 41,21                      | 499                | 204,84          | 195,45                     |
| (b) Fertilisers  | 54  | 100,33          | 64,98                      | 119                | 242,78          | 192,92                     |
| (c) Drugs & Pharmaceuticals                                | 1,468                                     | 93,69           | 72,13                      | 2,516              | 210,64          | 189,52                     |
| (d) Non-Edible Oils  | 99  | 23,97           | 18,09                      | 86                 | 18,24           | 14,15                      |
| (e) Other Chemicals & Chemical Products                    | 1,894                                     | 431,63          | 214,19                     | 5,733              | 490,86          | 435,90                     |
| 9. Petroleum, Coal Products & Nuclear Fuels                | 114                                       | 46,73           | 33,83                      | 211                | 283,54          | 269,44                     |
| 10. Manufacture of Cement & Cement Products                | 1,733                                     | 110,60          | 75,17                      | 1,526              | 340,81          | 329,95                     |
| 11. Basic Metals & Metal Products                          | 3,965                                     | 1121,24         | 869,26                     | 9,555              | 1504,39         | 1294,82                    |
| (a) Iron & Steel   | 907                                       | 809,06          | 661,95                     | 1,245              | 941,93          | 863,96                     |
| (b) Non-Ferrous Metals                                     | 151                                       | 55,32           | 41,03                      | 203                | 198,05          | 99,16                      |
| (c) Metal Products   | 2,907                                     | 256,86          | 166,29                     | 8,107              | 364,41          | 331,71                     |
| 12. Engineering  | 5,838                                     | 771,33          | 589,69                     | 9,660              | 974,78          | 820,34                     |
| (a) Heavy Engineering                                      | 461                                       | 244,83          | 209,32                     | 876                | 216,47          | 196,29                     |
| (b) Light Engineering                                      | 2,423                                     | 211,74          | 119,04                     | 4,775              | 242,77          | 233,47                     |
| (c) Electrical Machinery & Goods                           | 1,877                                     | 248,20          | 210,89                     | 2,716              | 216,55          | 176,83                     |
| (d) Electronic Machinery & Goods                           | 1,077                                     | 66,56           | 50,44                      | 1,293              | 298,98          | 213,74                     |
| 13. Vehicles, Vehicle Parts & Transport Equipments         | 2,823                                     | 178,19          | 146,46                     | 14,020             | 215,51          | 188,54                     |
| 14. Other Industries                                       | 1,97,139                                  | 1291,18         | 994,15                     | 2,11,705           | 1805,18         | 1609,48                    |
| 15. Electricity, Gas & Water                               | 213                                       | 78,46           | 20,21                      | 353                | 577,93          | 524,12                     |
| (a) Electricity Generation & Transmission                  | 72  | 66,27           | 10,39                      | 182                | 533,70          | 485,57                     |
| (b) Non-Conventional Energy                                | 32  | 2,80            | 2,05                       | 36                 | 7,36            | 6,37                       |
| (c) Gas, Steam & Water Supply                              | 109                                       | 9,39            | 7,77                       | 135                | 36,87           | 32,18                      |
| 16. Construction   | 15,055                                    | 375,10          | 299,15                     | 10,960             | 688,98          | 601,57                     |
| <b>III. TRANSPORT OPERATORS</b>                            | <b>42,437</b>                             | <b>588,72</b>   | <b>403,04</b>              | <b>69,961</b>      | <b>681,45</b>   | <b>561,72</b>              |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                 | <b>70,990</b>                             | <b>5358,72</b>  | <b>783,95</b>              | <b>2,58,606</b>    | <b>2206,11</b>  | <b>1766,04</b>             |
| <b>V. PERSONAL LOANS</b>                                   | <b>15,99,724</b>                          | <b>13527,83</b> | <b>9524,85</b>             | <b>16,44,912</b>   | <b>10538,05</b> | <b>9239,08</b>             |
| 1. Loans for Purchase of Consumer Durables                 | 76,868                                    | 321,60          | 225,14                     | 1,13,447           | 367,83          | 294,71                     |
| 2. Loans for Housing                                       | 3,93,938                                  | 7304,17         | 4800,25                    | 2,18,241           | 3919,63         | 3582,16                    |
| 3. Rest of the Personal Loans                              | 11,28,918                                 | 5902,07         | 4499,46                    | 13,13,224          | 6250,59         | 5362,21                    |
| <b>VI. TRADE</b>   | <b>4,71,075</b>                           | <b>4923,89</b>  | <b>3559,16</b>             | <b>7,84,532</b>    | <b>5894,95</b>  | <b>5110,11</b>             |
| 1. Wholesale Trade   | 33,479                                    | 1628,60         | 1209,87                    | 33,265             | 1239,79         | 1036,66                    |
| 2. Retail Trade  | 4,37,596                                  | 3295,29         | 2349,29                    | 7,51,267           | 4655,16         | 4073,44                    |
| <b>VII. FINANCE</b>  | <b>5,131</b>                              | <b>158,24</b>   | <b>103,18</b>              | <b>16,741</b>      | <b>979,77</b>   | <b>880,40</b>              |
| <b>VIII. ALL OTHERS</b>                                    | <b>6,12,793</b>                           | <b>7412,43</b>  | <b>4262,20</b>             | <b>8,14,954</b>    | <b>4936,96</b>  | <b>4220,00</b>             |
| <b>TOTAL BANK CREDIT</b>                                   | <b>51,93,015</b>                          | <b>66996,71</b> | <b>33515,38</b>            | <b>65,14,072</b>   | <b>50020,52</b> | <b>43484,42</b>            |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 95,083                                    | 1895,16         | 1464,95                    | 80,222             | 404,39          | 356,68                     |
| 2. Other Small Scale Industries                            | 1,20,018                                  | 2166,20         | 1425,28                    | 1,72,055           | 4288,33         | 3622,01                    |

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2003**

**SEMI-URBAN**

(Amount in Rupees Lakh)

| FOREIGN BANKS   |               |                    | REGIONAL RURAL BANKS |                |                    | OTHER SCHEDULED COMMERCIAL 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                 |              |
| 1               | 1,10          | 1,11               | 10,97,152            | 2061,73        | 1787,33            | 2,48,569                         | 1362,40         | 1219,87            | 60,52,577                      | 39350,62         | 20800,68           | I            |
| —               | —             | —                  | 10,59,198            | 1973,53        | 1715,38            | 2,37,647                         | 1179,18         | 1068,50            | 59,14,592                      | 36410,52         | 18406,70           | 1            |
| 1               | 1,10          | 1,11               | 37,954               | 88,21          | 71,95              | 10,922                           | 183,22          | 151,36             | 1,37,985                       | 2940,10          | 2393,98            | 2            |
| <b>48</b>       | <b>206,48</b> | <b>174,21</b>      | <b>1,61,378</b>      | <b>400,72</b>  | <b>329,37</b>      | <b>52,522</b>                    | <b>19855,02</b> | <b>14436,86</b>    | <b>8,22,324</b>                | <b>44346,93</b>  | <b>33734,13</b>    | <b>II</b>    |
| —               | —             | —                  | 119                  | 7,90           | 6,07               | 381                              | 340,05          | 287,71             | 3,160                          | 1127,53          | 881,72             | 1            |
| 1               | 20            | 17                 | 4,232                | 34,45          | 29,11              | 3,247                            | 1111,33         | 836,64             | 59,812                         | 6408,10          | 4821,64            | 2            |
| —               | —             | —                  | 3,127                | 14,80          | 11,78              | 1,408                            | 143,36          | 116,51             | 34,736                         | 2180,78          | 1670,02            | 2(a)         |
| —               | —             | —                  | 12                   | 75             | 75                 | 45                               | 360,18          | 253,88             | 290                            | 1283,91          | 1111,74            | 2(b)         |
| 1               | 20            | 17                 | 206                  | 3,10           | 2,56               | 662                              | 125,53          | 83,67              | 3,943                          | 517,25           | 409,52             | 2(c)         |
| —               | —             | —                  | 2                    | 14             | 13                 | 44                               | 118,16          | 95,03              | 538                            | 418,98           | 305,82             | 2(d)         |
| —               | —             | —                  | 13                   | 99             | 70                 | 58                               | 22,02           | 16,97              | 341                            | 60,85            | 45,68              | 2(e)         |
| —               | —             | —                  | 872                  | 14,66          | 13,17              | 1,030                            | 342,08          | 270,57             | 19,964                         | 1946,33          | 1278,86            | 2(f)         |
| —               | —             | —                  | 40                   | 2,45           | 2,04               | 116                              | 93,88           | 73,81              | 960                            | 302,69           | 247,43             | 3            |
| 15              | 40,38         | 41,49              | 1,424                | 8,35           | 7,15               | 6,172                            | 1907,46         | 1347,02            | 44,155                         | 5360,50          | 3875,20            | 4            |
| 2               | 10,45         | 13,82              | 162                  | 2,53           | 2,24               | 3,358                            | 1440,98         | 1004,79            | 11,632                         | 3115,39          | 2307,24            | 4(a)         |
| —               | —             | —                  | 23                   | 35             | 34                 | 131                              | 51,89           | 37,77              | 1,328                          | 136,54           | 85,70              | 4(b)         |
| —               | —             | —                  | 947                  | 1,78           | 1,41               | 119                              | 5,60            | 5,44               | 8,897                          | 251,80           | 143,65             | 4(c)         |
| 13              | 29,92         | 27,67              | 292                  | 3,70           | 3,15               | 2,564                            | 408,99          | 299,01             | 22,298                         | 1856,76          | 1338,61            | 4(d)         |
| 1               | 1,10          | 1,12               | 427                  | 4,50           | 3,54               | 6,858                            | 1002,62         | 780,17             | 15,221                         | 1986,74          | 1502,95            | 5            |
| —               | —             | —                  | 221                  | 65             | 56                 | 169                              | 15,90           | 16,66              | 5,259                          | 231,87           | 191,56             | 6            |
| 3               | 25,00         | 16,00              | 78                   | 2,39           | 1,93               | 846                              | 224,00          | 198,28             | 6,662                          | 1039,44          | 817,95             | 7            |
| 5               | 29,75         | 20,41              | 218                  | 3,42           | 2,84               | 1,356                            | 2380,81         | 1841,23            | 14,206                         | 4300,47          | 3303,01            | 8            |
| 1               | 6,05          | 5,49               | 1                    | 5              | 5                  | 129                              | 526,49          | 496,36             | 789                            | 806,95           | 738,56             | 8(a)         |
| —               | —             | —                  | 5                    | 55             | 37                 | 27                               | 32,97           | 19,29              | 205                            | 376,63           | 277,56             | 8(b)         |
| —               | —             | —                  | 72                   | 1,01           | 74                 | 508                              | 409,81          | 375,19             | 4,564                          | 715,14           | 637,58             | 8(c)         |
| —               | —             | —                  | —                    | —              | —                  | 16                               | 46,68           | 33,11              | 201                            | 88,90            | 65,35              | 8(d)         |
| 4               | 23,70         | 14,92              | 140                  | 1,81           | 1,69               | 676                              | 1364,85         | 917,28             | 8,447                          | 2312,85          | 1583,97            | 8(e)         |
| —               | —             | —                  | 11                   | 46             | 27                 | 26                               | 12,67           | 9,66               | 362                            | 343,41           | 313,20             | 9            |
| —               | —             | —                  | 116                  | 2,11           | 1,35               | 365                              | 1250,60         | 1045,80            | 3,740                          | 1704,12          | 1452,27            | 10           |
| 1               | 16,00         | 15,79              | 182                  | 4,43           | 3,75               | 935                              | 4042,86         | 3681,73            | 14,638                         | 6688,92          | 5865,36            | 11           |
| —               | —             | —                  | 9                    | 84             | 82                 | 323                              | 3298,16         | 3157,22            | 2,484                          | 5049,99          | 4683,94            | 11(a)        |
| 1               | 16,00         | 15,79              | 3                    | 43             | 52                 | 53                               | 288,35          | 231,18             | 411                            | 558,16           | 387,68             | 11(b)        |
| —               | —             | —                  | 170                  | 3,16           | 2,41               | 559                              | 456,35          | 293,33             | 11,743                         | 1080,77          | 793,73             | 11(c)        |
| 12              | 17,30         | 11,68              | 488                  | 5,16           | 3,98               | 1,228                            | 1952,23         | 1429,35            | 17,226                         | 3720,81          | 2855,04            | 12           |
| —               | —             | —                  | 18                   | 50             | 43                 | 154                              | 297,80          | 176,30             | 1,509                          | 759,60           | 582,33             | 12(a)        |
| 1               | 1,90          | 1,3                | 106                  | 2,53           | 1,98               | 589                              | 92,96           | 43,09              | 7,894                          | 551,91           | 397,70             | 12(b)        |
| 2               | 3,87          | 1,80               | 262                  | 1,58           | 1,10               | 248                              | 488,47          | 253,58             | 5,105                          | 958,67           | 644,20             | 12(c)        |
| 9               | 11,53         | 9,75               | 102                  | 56             | 47                 | 237                              | 1073,00         | 956,39             | 2,718                          | 1450,63          | 1230,81            | 12(d)        |
| 9               | 76,45         | 67,41              | 714                  | 3,97           | 3,80               | 688                              | 1543,99         | 246,93             | 18,264                         | 2018,10          | 653,15             | 13           |
| —               | —             | —                  | 1,50,075             | 253,10         | 204,69             | 25,196                           | 398,15          | 308,28             | 5,84,115                       | 3747,61          | 3116,60            | 14           |
| —               | —             | —                  | 20                   | 79             | 62                 | 101                              | 3079,53         | 1900,29            | 687                            | 3736,71          | 2445,24            | 15           |
| —               | —             | —                  | —                    | —              | —                  | 59                               | 2999,12         | 1826,60            | 313                            | 3599,10          | 2322,56            | 15(a)        |
| —               | —             | —                  | 6                    | 21             | 16                 | 6                                | 77,72           | 70,75              | 80                             | 88,09            | 79,33              | 15(b)        |
| —               | —             | —                  | 14                   | 58             | 46                 | 36                               | 2,69            | 2,93               | 294                            | 49,53            | 43,35              | 15(c)        |
| 1               | 30            | 14                 | 3,013                | 66,61          | 57,67              | 4,828                            | 498,94          | 433,29             | 33,857                         | 1629,93          | 1391,81            | 16           |
| —               | —             | —                  | 29,915               | 171,72         | 122,70             | 13,367                           | 453,00          | 332,83             | 1,55,680                       | 1894,90          | 1420,29            | III          |
| 2               | 52            | 7                  | 90,808               | 240,38         | 193,13             | 34,033                           | 1097,79         | 872,30             | 4,54,439                       | 8903,52          | 3615,50            | IV           |
| —               | —             | —                  | 4,95,985             | 1744,86        | 1448,01            | 4,46,576                         | 2615,09         | 2213,35            | 41,87,197                      | 28425,84         | 22425,29           | V            |
| —               | —             | —                  | 1,18,438             | 292,00         | 218,59             | 21,765                           | 70,02           | 54,70              | 3,30,518                       | 1051,45          | 793,13             | 1            |
| —               | —             | —                  | 37,151               | 472,05         | 419,36             | 45,922                           | 893,23          | 768,57             | 6,95,252                       | 12589,08         | 9570,35            | 2            |
| —               | —             | —                  | 3,40,396             | 980,81         | 810,05             | 3,78,889                         | 1651,84         | 1390,08            | 31,61,427                      | 14785,31         | 12061,81           | 3            |
| 3               | 21            | 21                 | 3,67,355             | 816,93         | 673,63             | 92,527                           | 1965,74         | 1742,22            | 17,15,492                      | 13601,72         | 11085,33           | VI           |
| 3               | 21            | 21                 | 16,847               | 83,79          | 65,65              | 7,290                            | 733,29          | 658,42             | 90,884                         | 3685,68          | 2970,82            | 1            |
| —               | —             | —                  | 3,50,508             | 733,15         | 607,98             | 85,237                           | 1232,44         | 1083,80            | 16,24,608                      | 9916,04          | 8114,51            | 2            |
| 1               | 7,70          | 7,75               | 2,601                | 9,71           | 6,94               | 1,498                            | 130,22          | 134,42             | 25,972                         | 1285,64          | 1132,70            | VII          |
| 5               | 14,00         | 12,44              | 1,74,851             | 398,50         | 324,66             | 4,17,963                         | 1295,62         | 1116,22            | 20,20,566                      | 14057,51         | 9935,51            | VIII         |
| <b>60</b>       | <b>230,02</b> | <b>195,79</b>      | <b>24,20,045</b>     | <b>5844,56</b> | <b>4885,77</b>     | <b>13,07,055</b>                 | <b>28774,88</b> | <b>22068,07</b>    | <b>154,34,247</b>              | <b>151866,69</b> | <b>104149,43</b>   | <b>Total</b> |
| —               | —             | —                  | 1,11,405             | 167,32         | 133,71             | 6,301                            | 46,43           | 39,65              | 2,93,011                       | 2513,29          | 1994,98            | 1            |
| 4               | 8,11          | 6,09               | 38,951               | 104,00         | 83,58              | 28,693                           | 1053,74         | 893,19             | 3,59,721                       | 7620,39          | 6030,15            | 2            |