

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

RURAL

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	22,19,155	9832,09	8119,19	59,90,931	22765,21	20093,41
1. Direct Finance	21,92,829	9166,90	7589,18	58,72,292	20565,33	18264,01
2. Indirect Finance	26,326	665,19	530,01	1,18,639	2199,88	1829,41
II. INDUSTRY	1,93,336	10412,40	6188,38	3,49,783	14247,48	11358,63
1. Mining & Quarrying	616	625,99	414,30	1,501	130,40	112,98
2. Food Manufacturing & Processing	8,606	951,25	704,25	69,436	2387,53	1787,92
(a) Rice Mills, Flour & Dal Mills	3,586	317,64	214,31	54,884	661,59	494,51
(b) Sugar	57	321,21	269,73	127	820,84	621,56
(c) Edible Oils & Vanaspati	337	127,06	84,18	1,976	181,95	140,16
(d) Tea Processing	95	28,23	18,53	176	107,42	94,31
(e) Processing of Fruits & Vegetables	55	8,59	4,55	190	18,64	15,31
(f) Others	4,476	148,52	112,96	12,083	597,09	422,07
3. Beverage & Tobacco	146	30,61	28,37	458	140,22	99,86
4. Textiles	10,279	1148,64	728,14	19,855	1608,86	1316,27
(a) Cotton Textiles	5,324	444,90	288,93	3,630	732,51	624,18
(b) Jute & Other Natural Fibre Textiles	810	5,69	5,00	632	10,59	9,43
(c) Handloom Textiles & Khadi	1,022	94,83	18,85	6,154	46,85	36,45
(d) Other Textiles & Textile Products	3,123	603,23	415,36	9,439	818,91	646,21
5. Paper, Paper Products & Printing	996	444,71	132,85	2,220	304,98	245,32
6. Leather & Leather Products	1,089	51,48	31,45	1,945	78,59	56,96
7. Rubber & Plastic Products	823	192,04	140,66	1,954	203,03	161,39
8. Chemicals & Chemical Products	1,211	675,55	344,01	3,648	1325,53	1065,02
(a) Heavy Industrial Chemicals	122	153,17	80,11	237	196,00	145,09
(b) Fertilisers	30	26,08	10,00	212	372,12	358,29
(c) Drugs & Pharmaceuticals	355	341,95	140,61	788	353,42	279,19
(d) Non-Edible Oils	27	17,10	13,09	48	10,09	6,41
(e) Other Chemicals & Chemical Products	677	137,25	100,19	2,363	393,91	276,04
9. Petroleum, Coal Products & Nuclear Fuels	47	128,54	26,93	183	213,51	159,17
10. Manufacture of Cement & Cement Products	1,109	58,15	49,31	1,622	246,40	203,07
11. Basic Metals & Metal Products	1,126	1150,93	801,73	4,708	1437,30	1000,25
(a) Iron & Steel	316	816,74	656,14	573	977,68	623,91
(b) Non-Ferrous Metals	60	197,57	48,84	140	123,06	87,20
(c) Metal Products	750	136,62	96,75	3,995	336,55	289,15
12. Engineering	2,563	2144,00	765,52	8,057	1207,03	921,46
(a) Heavy Engineering	225	158,83	103,94	479	172,36	95,61
(b) Light Engineering	992	406,71	221,90	3,786	228,30	177,69
(c) Electrical Machinery & Goods	726	1224,57	224,89	2,009	507,99	391,51
(d) Electronic Machinery & Goods	620	353,88	214,79	1,783	298,37	256,65
13. Vehicles, Vehicle Parts & Transport Equipments	955	253,41	172,28	4,898	458,38	322,25
14. Other Industries	1,38,442	1215,10	827,77	2,20,312	1264,85	1080,75
15. Electricity, Gas & Water	135	757,46	564,01	242	1796,08	1533,63
(a) Electricity Generation & Transmission	55	749,96	558,56	111	1673,43	1446,33
(b) Non-Conventional Energy	28	4,39	3,49	24	23,99	21,95
(c) Gas, Steam & Water Supply	52	3,12	1,97	107	98,66	65,34
16. Construction	25,193	584,55	456,82	8,744	1444,80	1292,34
III. TRANSPORT OPERATORS	21,858	446,07	331,48	76,631	666,08	552,41
IV. PROFESSIONAL AND OTHER SERVICES	38,136	746,07	505,89	2,57,026	1901,67	1573,66
V. PERSONAL LOANS	11,55,433	8258,33	6818,07	17,75,707	10933,87	9212,35
1. Loans for Purchase of Consumer Durables	23,726	104,15	73,36	1,58,401	533,39	412,78
2. Loans for Housing	1,23,658	3217,60	2768,65	2,16,223	3679,08	3354,73
3. Rest of the Personal Loans	10,08,049	4936,58	3976,06	14,01,083	6721,41	5444,84
VI. TRADE	2,81,350	2391,81	1813,18	10,29,665	10922,14	8631,37
1. Wholesale Trade	13,571	799,16	646,40	36,667	6907,50	5291,24
2. Retail Trade	2,67,779	1592,65	1166,78	9,92,998	4014,64	3340,14
VII. FINANCE	1,736	215,78	167,34	13,385	702,67	473,71
VIII. ALL OTHERS	6,83,366	4884,66	3626,47	9,31,596	4547,31	3572,36
TOTAL BANK CREDIT	45,94,370	37187,19	27569,99	104,24,724	66686,43	55467,90
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	1,20,616	797,25	615,15	1,51,432	437,80	373,78
2. Other Small Scale Industries	18,715	1146,88	792,12	1,31,688	2619,94	2082,76

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

RURAL

(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	
2	55	9	52,44,195	12083,48	9836,71	3,30,524	1514,49	1352,97	137,84,807	46195,81	39402,37	I
–	–	–	50,42,696	11628,53	9496,54	3,11,952	1196,02	1075,66	134,19,769	42556,78	36425,38	1
2	55	9	2,01,499	454,95	340,17	18,572	318,47	277,31	3,65,038	3639,03	2976,99	2
221	1000,38	682,34	7,44,584	1306,43	985,29	21,047	3126,98	2706,77	13,08,971	30093,66	21921,41	II
–	–	–	434	23,48	18,27	86	18,78	5,04	2,637	798,65	550,58	1
7	76,88	32,96	12,304	86,04	64,16	1,558	187,85	146,26	91,911	3689,55	2735,55	2
2	38,50	15,50	6,807	54,16	40,48	570	48,55	39,30	65,849	1120,44	804,10	2(a)
–	–	–	4	26	18	7	24,03	19,54	195	1166,34	911,01	2(b)
–	–	–	831	5,71	4,37	371	13,38	11,89	3,515	328,10	240,60	2(c)
–	–	–	2	6	7	6	3,94	3,96	279	139,65	116,87	2(d)
–	–	–	49	2,42	1,43	18	18,77	7,96	312	48,42	29,25	2(e)
5	38,38	17,46	4,611	23,42	17,63	586	79,19	63,62	21,761	886,60	633,73	2(f)
2	56	45	79	4,04	3,04	28	74,35	60,67	713	249,78	192,40	3
12	109,80	53,58	7,502	26,43	20,03	1,026	245,23	202,53	38,674	3138,96	2320,55	4
2	2,00	–	1,328	7,66	5,88	358	149,00	119,68	10,642	1336,06	1038,68	4(a)
–	–	–	1,206	2,52	2,00	27	7,17	4,91	2,675	25,96	21,34	4(b)
–	–	–	4,185	9,48	7,03	235	2,33	2,24	11,596	153,49	64,57	4(c)
10	107,80	53,58	783	6,77	5,11	406	86,74	75,70	13,761	1623,45	1195,96	4(d)
27	6,82	4,50	527	4,37	3,69	188	113,14	104,23	3,958	874,01	490,57	5
–	–	–	1,207	3,37	2,53	118	7,61	6,83	4,359	141,05	97,76	6
3	3,70	2,82	185	1,85	1,43	217	41,64	19,43	3,182	442,25	325,72	7
19	206,27	151,63	1,122	5,75	4,65	280	228,48	176,01	6,280	2441,59	1741,32	8
1	5,33	4,08	2	19	11	30	25,03	24,77	392	379,72	254,16	8(a)
4	65,00	33,10	–	–	–	14	39,90	37,72	260	503,09	439,12	8(b)
2	35,86	35,86	165	1,44	1,18	68	53,77	49,31	1,378	786,45	506,15	8(c)
–	–	–	1	4	2	9	8,06	7,24	85	35,29	26,76	8(d)
12	100,07	78,58	954	4,08	3,35	159	101,71	56,97	4,165	737,03	515,13	8(e)
1	26,50	26,50	63	2,25	1,83	39	11,88	11,61	333	382,67	226,05	9
2	10	7	350	5,86	4,69	96	101,90	101,12	3,179	412,40	358,25	10
32	105,08	80,96	1,026	6,77	5,02	298	229,04	190,53	7,190	2929,10	2078,49	11
18	12,57	12,32	8	31	27	69	89,56	82,32	984	1896,88	1374,95	11(a)
5	59,25	38,11	3	14	9	14	12,47	8,44	222	392,49	182,68	11(b)
9	33,25	30,53	1,015	6,32	4,66	215	127,00	99,77	5,984	639,73	520,85	11(c)
45	144,30	96,17	894	6,52	4,83	753	316,10	243,11	12,312	3817,95	2031,09	12
4	8,89	7,91	24	82	61	39	132,69	92,22	771	473,60	300,29	12(a)
24	67,43	51,70	96	1,95	1,22	471	34,73	30,28	5,369	739,13	482,78	12(b)
7	24,80	99	432	2,55	2,19	150	57,63	54,18	3,324	1817,54	673,76	12(c)
10	43,18	35,57	342	1,20	82	93	91,05	66,43	2,848	787,68	574,26	12(d)
51	183,44	104,17	2,859	11,73	8,22	325	74,81	51,89	9,088	981,77	658,81	13
5	36,18	28,30	7,00,822	1000,65	743,68	14,380	245,01	222,76	10,73,961	3761,80	2903,26	14
1	14,60	14,60	194	8,41	7,60	36	773,81	740,29	608	3350,36	2860,12	15
1	14,60	14,60	141	6,68	6,12	23	768,14	736,69	331	3212,80	2762,29	15(a)
–	–	–	19	50	35	5	1,06	58	76	29,94	26,37	15(b)
–	–	–	34	1,23	1,13	8	4,62	3,02	201	107,62	71,46	15(c)
14	86,17	85,64	15,016	108,90	91,62	1,619	457,34	424,46	50,586	2681,76	2350,88	16
9	1,27	32	1,21,742	546,16	369,76	7,463	175,07	126,07	2,27,703	1834,65	1380,04	III
228	233,24	140,03	2,95,385	550,13	411,66	16,062	454,76	420,41	6,06,837	3885,87	3051,66	IV
5,965	211,34	161,54	14,44,291	5005,00	3908,88	2,25,473	2193,87	1803,54	46,06,869	26602,41	21904,38	V
–	–	–	2,08,262	828,19	605,46	8,814	41,87	33,70	3,99,203	1507,59	1125,30	1
60	3,82	3,82	1,00,012	1006,46	849,48	27,090	878,73	735,41	4,67,043	8785,69	7712,09	2
5,905	207,52	157,72	11,36,017	3170,35	2453,95	1,89,569	1273,27	1034,42	37,40,623	16309,13	13066,99	3
225	96,65	27,23	12,90,115	2283,50	1709,18	57,884	917,30	694,96	26,59,239	16611,39	12875,91	VI
52	40,39	8,97	50,533	130,40	98,65	2,143	429,09	303,27	1,02,966	8306,55	6348,52	1
173	56,26	18,26	12,39,582	2153,10	1610,53	55,741	488,20	391,69	25,56,273	8304,85	6527,40	2
3	9	6	16,760	44,97	31,61	796	151,60	132,08	32,680	1115,12	804,79	VII
891	38,96	19,95	6,49,840	1274,35	1003,27	72,007	469,74	344,83	23,37,700	11215,01	8566,88	VIII
7,544	1582,47	1031,56	98,06,912	23094,03	18256,37	7,31,256	9003,80	7581,63	255,64,806	137553,92	109907,45	Total
–	–	–	6,20,855	838,59	613,59	6,455	34,79	25,63	8,99,358	2108,43	1628,15	1
14	8,37	5,60	77,927	217,94	171,29	6,474	250,44	214,19	2,34,818	4243,57	3265,96	2