

TABLE NO. 5.5 – POPULATION 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	2,94,250	3804,00	3092,62	5,76,266	9308,67	7846,85
1. Direct Finance	2,89,288	3081,69	2496,54	5,38,642	5249,81	4522,47
2. Indirect Finance	4,962	722,31	596,08	37,624	4058,86	3324,38
II. INDUSTRY	1,21,361	20122,45	14154,25	2,36,597	38856,89	29705,35
1. Mining & Quarrying	925	1298,62	668,69	1,878	458,41	368,11
2. Food Manufacturing & Processing	8,899	3256,53	1961,39	16,645	5289,17	3693,86
(a) Rice Mills, Flour & Dal Mills	2,845	694,77	508,83	6,748	1342,70	908,90
(b) Sugar	102	645,20	361,75	176	924,66	709,35
(c) Edible Oils & Vanaspati	963	295,11	214,17	1,357	423,04	332,99
(d) Tea Processing	124	242,53	206,12	240	226,78	147,26
(e) Processing of Fruits & Vegetables	99	36,01	25,90	261	63,51	55,29
(f) Others	4,766	1342,92	644,63	7,863	2308,48	1540,07
3. Beverage & Tobacco	230	131,40	101,51	826	884,55	654,83
4. Textiles	16,759	3750,19	2615,21	25,538	6839,39	5185,58
(a) Cotton Textiles	7,163	1686,58	1291,01	7,867	3514,69	2590,28
(b) Jute & Other Natural Fibre Textiles	328	35,18	23,93	412	67,39	57,18
(c) Handloom Textiles & Khadi	1,359	90,65	78,83	3,056	288,14	259,22
(d) Other Textiles & Textile Products	7,909	1937,78	1221,44	14,203	2969,17	2278,90
5. Paper, Paper Products & Printing	4,144	617,53	408,10	7,557	976,77	800,84
6. Leather & Leather Products	1,991	210,72	163,66	3,324	478,65	383,11
7. Rubber & Plastic Products	2,819	828,35	606,90	5,981	1262,70	981,57
8. Chemicals & Chemical Products	3,772	1333,97	895,34	7,955	2361,50	1724,74
(a) Heavy Industrial Chemicals	262	167,48	130,65	789	432,35	313,94
(b) Fertilisers	84	192,45	151,84	157	683,65	471,29
(c) Drugs & Pharmaceuticals	1,056	493,49	298,44	1,955	275,18	223,82
(d) Non-Edible Oils	49	21,59	17,78	126	58,14	47,78
(e) Other Chemicals & Chemical Products	2,321	458,97	296,63	4,928	912,17	667,92
9. Petroleum, Coal Products & Nuclear Fuels	159	157,90	115,87	475	1073,40	780,98
10. Manufacture of Cement & Cement Products	1,068	395,22	373,96	1,298	453,01	387,98
11. Basic Metals & Metal Products	8,075	2586,02	1940,61	18,854	5231,43	4079,14
(a) Iron & Steel	1,571	1745,61	1300,36	3,334	3095,02	2368,33
(b) Non-Ferrous Metals	574	202,91	153,44	1,301	443,09	369,65
(c) Metal Products	5,930	637,49	486,81	14,219	1693,33	1341,16
12. Engineering	10,688	2532,17	2108,82	19,215	3062,52	2194,54
(a) Heavy Engineering	944	474,01	379,48	2,575	902,72	675,83
(b) Light Engineering	5,689	669,67	575,83	9,329	936,52	644,45
(c) Electrical Machinery & Goods	2,576	1079,70	895,34	4,519	748,25	526,72
(d) Electronic Machinery & Goods	1,479	308,79	258,17	2,792	475,02	347,54
13. Vehicles, Vehicle Parts & Transport Equipments	2,809	385,59	263,51	5,232	1376,41	1028,54
14. Other Industries	35,233	1039,69	805,91	1,04,593	3403,79	2537,79
15. Electricity, Gas & Water	401	305,51	259,25	506	2835,30	2524,34
(a) Electricity Generation & Transmission	261	225,11	195,05	212	2555,84	2279,14
(b) Non-Conventional Energy	35	2,94	2,45	60	45,44	40,36
(c) Gas, Steam & Water Supply	105	77,47	61,74	234	234,02	204,83
16. Construction	23,389	1293,03	865,54	16,720	2869,87	2379,41
III. TRANSPORT OPERATORS	18,063	342,32	257,65	58,080	1049,07	879,50
IV. PROFESSIONAL AND OTHER SERVICES	43,459	1640,41	1274,79	2,03,824	5188,33	4257,84
V. PERSONAL LOANS	13,87,150	16667,82	13767,11	24,94,482	26233,50	22241,93
1. Loans for Purchase of Consumer Durables	43,257	230,16	160,56	1,44,239	616,04	477,64
2. Loans for Housing	3,22,175	8563,94	7491,53	4,66,630	12197,69	11040,50
3. Rest of the Personal Loans	10,21,718	7873,73	6115,01	18,83,613	13419,76	10723,79
VI. TRADE	1,43,394	12700,50	7253,42	5,54,116	13998,28	10913,65
1. Wholesale Trade	21,612	10311,55	5408,58	42,162	4501,17	3637,59
2. Retail Trade	1,21,782	2388,95	1844,84	5,11,954	9497,11	7276,06
VII. FINANCE	2,974	795,17	754,05	7,071	1399,78	1149,16
VIII. ALL OTHERS	3,02,974	6546,07	4894,53	7,74,237	7853,63	6449,81
TOTAL BANK CREDIT	23,13,625	62618,76	45448,41	49,04,673	103888,15	83444,09
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	11,079	81,39	64,91	36,655	489,85	414,77
2. Other Small Scale Industries	48,903	4614,69	3284,75	1,16,953	9456,74	7228,34

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

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	
3	23	17	88,066	259,12	214,24	65,910	1592,88	1305,99	10,24,495	14964,90	12459,86	I
3	23	17	80,593	225,27	185,94	58,251	828,05	689,16	9,66,777	9385,06	7894,28	1
–	–	–	7,473	33,85	28,30	7,659	764,83	616,82	57,718	5579,84	4565,58	2
899	844,90	638,58	30,484	212,47	176,68	41,622	29172,29	18316,91	4,30,963	89209,01	62991,77	II
–	–	–	254	12,37	11,09	348	137,87	78,94	3,405	1907,28	1126,83	1
11	2,82	2,65	505	26,00	19,55	4,331	1896,41	1204,67	30,391	10470,93	6882,12	2
–	–	–	353	10,68	8,26	835	233,44	181,70	10,781	2281,59	1607,69	2(a)
–	–	–	1	3	2	87	652,97	320,67	366	2222,86	1391,78	2(b)
–	–	–	29	5,91	4,60	685	252,80	207,52	3,034	976,87	759,28	2(c)
9	2,48	2,30	1	66	62	23	17,58	14,32	397	490,03	370,62	2(d)
–	–	–	16	1,65	1,01	93	74,23	50,34	469	175,39	132,54	2(e)
2	35	35	105	7,07	5,04	2,608	665,38	430,11	15,344	4324,20	2620,20	2(f)
8	80,51	79,45	13	1,61	1,38	141	335,32	163,67	1,218	1433,40	1000,83	3
71	147,25	119,94	1,283	5,15	4,51	9,505	4504,49	2744,66	53,156	15246,48	10669,90	4
4	23	23	13	87	83	4,525	2813,48	2004,17	19,572	8015,85	5886,52	4(a)
–	–	–	34	15	10	50	40,27	23,77	824	143,00	104,98	4(b)
1	25	25	1,195	2,68	2,30	354	29,05	22,80	5,965	410,77	363,41	4(c)
66	146,77	119,46	41	1,44	1,28	4,576	1621,70	693,92	26,795	6676,86	4314,99	4(d)
8	43,00	33,25	116	4,03	3,50	1,566	374,85	307,34	13,391	2016,18	1553,01	5
2	11	11	23	1,42	1,34	1,131	106,50	86,69	6,471	797,41	634,90	6
4	9,90	3,65	30	2,11	1,77	927	804,85	430,75	9,761	2907,92	2024,64	7
26	47,44	41,54	38	1,57	1,47	2,300	3461,06	2231,31	14,091	7205,53	4894,40	8
–	–	–	3	11	9	253	1257,93	869,23	1,307	1857,87	1313,90	8(a)
–	–	–	2	9	8	67	965,92	573,05	310	1842,10	1196,26	8(b)
3	6,25	5,00	21	39	36	424	166,16	114,16	3,459	941,48	641,78	8(c)
–	–	–	–	–	–	11	9,06	7,42	186	88,79	72,98	8(d)
23	41,18	36,54	12	99	93	1,545	1061,98	667,45	8,829	2475,29	1669,48	8(e)
–	–	–	5	9,78	9,31	58	3011,54	2168,62	697	4252,63	3074,77	9
3	61,32	61,32	13	44	41	200	535,00	434,12	2,582	1444,99	1257,80	10
18	8,81	5,51	102	5,48	4,47	1,728	5007,88	3611,48	28,777	12839,62	9641,21	11
9	3,25	2,48	11	2,29	2,01	678	4025,66	2893,50	5,603	8871,82	6566,68	11(a)
–	–	–	–	–	–	102	443,67	242,14	1,977	1089,67	765,23	11(b)
9	5,56	3,03	91	3,19	2,46	948	538,55	475,85	21,197	2878,13	2309,30	11(c)
87	279,71	168,60	87	3,51	2,74	2,847	3420,19	1328,94	32,924	9298,11	5803,63	12
12	63,64	26,24	9	65	43	755	1257,73	343,50	4,295	2698,74	1425,47	12(a)
50	154,36	94,60	28	90	71	1,117	356,15	138,85	16,213	2117,60	1454,44	12(b)
20	35,38	22,33	35	1,74	1,40	626	753,73	175,71	7,776	2618,81	1621,51	12(c)
5	26,34	25,42	15	21	20	349	1052,58	670,88	4,640	1862,95	1302,21	12(d)
29	126,62	92,21	105	1,46	1,32	1,078	3056,43	1670,44	9,253	4946,51	3056,02	13
629	24,04	21,37	26,325	73,82	57,40	10,949	759,96	567,31	1,77,729	5301,30	3989,78	14
1	13,12	8,74	99	3,90	3,34	113	405,51	308,44	1,120	3563,33	3104,11	15
1	13,12	8,74	93	3,30	3,01	48	351,17	260,11	615	3148,53	2746,06	15(a)
–	–	–	–	–	–	18	24,75	19,70	113	73,13	62,52	15(b)
–	–	–	6	60	33	47	29,59	28,62	392	341,68	295,53	15(c)
2	26	26	1,486	59,81	53,09	4,400	1354,43	979,53	45,997	5577,39	4277,82	16
28	2,25	2,16	8,090	67,32	47,86	12,004	419,34	346,72	96,265	1880,30	1533,89	III
48	14,27	13,11	18,040	96,40	74,92	27,063	4002,62	3623,72	2,92,434	10942,03	9244,38	IV
2,55,489	1523,29	494,51	1,88,845	1171,70	941,02	6,36,978	10644,71	8726,61	49,62,944	56241,02	46171,18	V
4,060	33,80	33,90	38,124	153,36	106,46	43,885	174,85	127,33	2,73,565	1208,22	905,89	1
1,511	167,34	166,68	30,980	521,71	445,99	99,705	4607,15	3928,35	9,21,001	26057,84	23073,05	2
2,49,918	1322,15	293,93	1,19,741	496,63	388,57	4,93,388	5862,70	4670,93	37,68,378	28974,96	22192,24	3
114	176,12	68,01	64,195	244,59	198,06	60,594	4428,57	3551,31	8,22,413	31548,06	21984,43	VI
65	148,29	44,70	6,103	40,28	33,86	11,638	2389,09	1971,40	81,580	17390,38	11096,13	1
49	27,83	23,30	58,092	204,31	164,20	48,956	2039,48	1579,91	7,40,833	14157,68	10888,30	2
5	46,08	40,58	670	9,46	7,96	1,924	304,00	229,20	12,644	2554,49	2180,95	VII
1,900	41,01	24,94	39,804	168,15	136,11	1,70,232	2341,08	1901,94	12,89,147	16949,95	13407,32	VIII
2,58,486	2648,15	1282,05	4,38,194	2229,21	1796,85	10,16,327	52905,49	38002,39	89,31,305	224289,76	169973,79	Total
–	–	–	18,617	53,52	42,30	4,863	62,72	47,53	71,214	687,47	569,50	1
38	21,22	13,01	7,534	43,63	32,58	13,719	1796,79	1350,29	1,87,147	15933,08	11908,97	2