

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

METROPOLITAN

| 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 | 16,048 | 5820,35 | 4659,00 | 80,975 | 15827,65 | 12152,87 |
| 1. Direct Finance | 11,057 | 264,75 | 217,62 | 61,791 | 2016,73 | 1567,66 |
| 2. Indirect Finance | 4,991 | 5555,59 | 4441,37 | 19,184 | 13810,92 | 10585,20 |
| II. INDUSTRY | 1,03,527 | 78064,12 | 52626,21 | 2,24,381 | 128217,53 | 96160,51 |
| 1. Mining & Quarrying | 980 | 10371,51 | 5191,75 | 1,431 | 3261,55 | 2130,30 |
| 2. Food Manufacturing & Processing | 4,148 | 3519,24 | 2416,85 | 20,412 | 7564,95 | 5428,07 |
| (a) Rice Mills, Flour & Dal Mills | 674 | 311,23 | 256,48 | 1,548 | 1531,48 | 1050,02 |
| (b) Sugar | 109 | 1489,61 | 875,49 | 121 | 821,10 | 624,29 |
| (c) Edible Oils & Vanaspati | 534 | 631,87 | 506,00 | 593 | 779,84 | 586,03 |
| (d) Tea Processing | 106 | 269,71 | 216,52 | 679 | 1555,51 | 1125,40 |
| (e) Processing of Fruits & Vegetables | 49 | 61,85 | 40,14 | 228 | 297,75 | 271,79 |
| (f) Others | 2,676 | 754,98 | 522,21 | 17,243 | 2579,26 | 1770,54 |
| 3. Beverage & Tobacco | 143 | 252,53 | 192,18 | 645 | 936,51 | 748,95 |
| 4. Textiles | 11,988 | 8705,26 | 5885,80 | 34,910 | 15953,64 | 11949,54 |
| (a) Cotton Textiles | 4,288 | 3763,86 | 2524,80 | 4,938 | 5715,99 | 4285,95 |
| (b) Jute & Other Natural Fibre Textiles | 182 | 282,80 | 98,61 | 1,630 | 458,01 | 301,34 |
| (c) Handloom Textiles & Khadi | 407 | 260,33 | 236,04 | 1,239 | 304,84 | 233,91 |
| (d) Other Textiles & Textile Products | 7,111 | 4398,28 | 3026,35 | 27,103 | 9474,80 | 7128,34 |
| 5. Paper, Paper Products & Printing | 2,530 | 1224,61 | 868,18 | 8,788 | 3018,21 | 2351,90 |
| 6. Leather & Leather Products | 1,531 | 909,13 | 545,23 | 5,294 | 1916,44 | 1459,04 |
| 7. Rubber & Plastic Products | 2,517 | 1589,81 | 1007,09 | 8,192 | 3093,46 | 2364,83 |
| 8. Chemicals & Chemical Products | 9,645 | 9631,00 | 6133,75 | 22,624 | 12626,12 | 9128,87 |
| (a) Heavy Industrial Chemicals | 511 | 3198,90 | 2029,70 | 1,946 | 2644,79 | 1865,74 |
| (b) Fertilisers | 125 | 2393,47 | 1716,61 | 277 | 1636,43 | 1269,46 |
| (c) Drugs & Pharmaceuticals | 1,334 | 2033,56 | 1339,70 | 3,429 | 3765,13 | 2774,21 |
| (d) Non-Edible Oils | 22 | 118,32 | 43,24 | 123 | 220,77 | 165,23 |
| (e) Other Chemicals & Chemical Products | 7,653 | 1886,75 | 1004,50 | 16,849 | 4359,00 | 3054,24 |
| 9. Petroleum, Coal Products & Nuclear Fuels | 382 | 960,55 | 722,75 | 674 | 5346,70 | 3983,23 |
| 10. Manufacture of Cement & Cement Products | 266 | 1056,95 | 519,46 | 927 | 1482,64 | 1288,14 |
| 11. Basic Metals & Metal Products | 16,386 | 8493,55 | 5701,37 | 20,345 | 10902,06 | 8196,00 |
| (a) Iron & Steel | 1,388 | 6804,76 | 4786,55 | 4,030 | 6417,06 | 4712,20 |
| (b) Non-Ferrous Metals | 207 | 354,06 | 266,63 | 1,084 | 1158,06 | 849,99 |
| (c) Metal Products | 14,791 | 1334,73 | 648,19 | 15,231 | 3326,94 | 2633,81 |
| 12. Engineering | 7,747 | 5429,26 | 3510,37 | 24,373 | 12550,04 | 9428,86 |
| (a) Heavy Engineering | 548 | 605,00 | 371,36 | 3,039 | 2151,86 | 1604,67 |
| (b) Light Engineering | 3,088 | 1428,15 | 1015,64 | 11,223 | 3619,51 | 2630,05 |
| (c) Electrical Machinery & Goods | 2,858 | 2264,59 | 1261,56 | 6,557 | 3974,33 | 2850,02 |
| (d) Electronic Machinery & Goods | 1,253 | 1131,52 | 861,81 | 3,554 | 2804,34 | 2344,12 |
| 13. Vehicles, Vehicle Parts & Transport Equipments | 3,198 | 3363,25 | 2659,17 | 6,236 | 4629,58 | 2719,22 |
| 14. Other Industries | 36,623 | 9681,39 | 7017,53 | 52,156 | 14339,41 | 10808,43 |
| 15. Electricity, Gas & Water | 322 | 4216,17 | 3405,80 | 962 | 14437,26 | 11738,71 |
| (a) Electricity Generation & Transmission | 224 | 3917,33 | 3142,79 | 546 | 13552,65 | 11107,67 |
| (b) Non-Conventional Energy | 39 | 43,42 | 42,74 | 137 | 286,46 | 233,28 |
| (c) Gas, Steam & Water Supply | 59 | 255,42 | 220,27 | 279 | 598,14 | 397,75 |
| 16. Construction | 5,121 | 8659,91 | 6848,93 | 16,412 | 16158,96 | 12436,42 |
| III. TRANSPORT OPERATORS | 4,744 | 1114,89 | 892,05 | 27,554 | 4617,79 | 3484,18 |
| IV. PROFESSIONAL AND OTHER SERVICES | 29,707 | 3832,01 | 2181,45 | 1,08,372 | 13916,52 | 11443,51 |
| V. PERSONAL LOANS | 7,14,115 | 11103,32 | 9082,75 | 19,31,682 | 29570,81 | 24914,07 |
| 1. Loans for Purchase of Consumer Durables | 17,067 | 111,37 | 77,38 | 97,029 | 452,64 | 346,00 |
| 2. Loans for Housing | 1,74,714 | 6077,43 | 5271,55 | 3,86,122 | 15899,48 | 14212,81 |
| 3. Rest of the Personal Loans | 5,22,334 | 4914,52 | 3733,81 | 14,48,531 | 13218,69 | 10355,25 |
| VI. TRADE | 76,550 | 14091,36 | 11380,67 | 2,00,116 | 42039,51 | 33058,91 |
| 1. Wholesale Trade | 47,226 | 12672,75 | 10332,71 | 43,697 | 33677,81 | 26657,20 |
| 2. Retail Trade | 29,324 | 1418,61 | 1047,97 | 1,56,419 | 8361,70 | 6401,71 |
| VII. FINANCE | 2,132 | 10467,33 | 9600,39 | 8,573 | 31360,39 | 27037,15 |
| VIII. ALL OTHERS | 1,52,770 | 7449,76 | 5580,79 | 5,30,229 | 13356,04 | 10272,82 |
| TOTAL BANK CREDIT | 10,99,593 | 131943,14 | 96003,31 | 31,11,882 | 278906,24 | 218524,01 |
| <i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries | 2,314 | 46,01 | 37,13 | 11,475 | 503,37 | 419,04 |
| 2. Other Small Scale Industries | 30,669 | 5433,95 | 3875,66 | 80,801 | 14607,69 | 11122,45 |

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2004

METROPOLITAN

(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 | |
| 772 | 1292,88 | 677,57 | 221 | 1,98 | 1,25 | 7,704 | 3150,49 | 2670,96 | 1,05,720 | 26093,35 | 20161,64 | I |
| 416 | 1121,69 | 581,74 | 216 | 1,83 | 1,11 | 5,721 | 1691,35 | 1469,26 | 79,201 | 5096,34 | 3837,39 | 1 |
| 356 | 171,19 | 95,83 | 5 | 15 | 15 | 1,983 | 1459,14 | 1201,70 | 26,519 | 20997,00 | 16324,24 | 2 |
| 98,336 | 37897,60 | 26178,73 | 119 | 2,82 | 2,25 | 36,575 | 64623,01 | 45540,20 | 4,62,938 | 308805,08 | 220507,90 | II |
| 38 | 551,90 | 342,89 | — | — | — | 294 | 1263,93 | 1103,26 | 2,743 | 15448,90 | 8768,21 | 1 |
| 321 | 917,64 | 659,56 | 9 | 24 | 21 | 1,946 | 3735,05 | 2846,81 | 26,836 | 15737,12 | 11351,51 | 2 |
| 12 | 37,36 | 26,15 | 4 | 9 | 8 | 382 | 340,34 | 262,71 | 2,620 | 2220,50 | 1595,44 | 2(a) |
| 10 | 50,39 | 41,14 | — | — | — | 91 | 579,04 | 453,16 | 331 | 2940,14 | 1994,09 | 2(b) |
| 20 | 123,83 | 81,92 | 1 | 2 | 2 | 494 | 418,63 | 322,67 | 1,642 | 1954,20 | 1496,64 | 2(c) |
| 28 | 99,42 | 74,74 | — | — | — | 106 | 773,29 | 642,61 | 919 | 2697,93 | 2059,27 | 2(d) |
| 3 | 17,25 | 17,25 | 1 | 5 | 5 | 85 | 162,72 | 99,92 | 366 | 539,62 | 429,15 | 2(e) |
| 248 | 589,39 | 418,36 | 3 | 8 | 6 | 788 | 1461,03 | 1065,74 | 20,958 | 5384,74 | 3776,92 | 2(f) |
| 174 | 1817,76 | 1588,15 | 1 | 2 | 2 | 194 | 760,76 | 438,75 | 1,157 | 3767,58 | 2968,04 | 3 |
| 1,134 | 3063,99 | 2182,07 | — | — | — | 4,938 | 5076,73 | 3830,74 | 52,970 | 32799,62 | 23848,15 | 4 |
| 708 | 1081,21 | 761,72 | — | — | — | 1,048 | 2320,81 | 1871,59 | 10,982 | 12881,87 | 9444,07 | 4(a) |
| 4 | 4,55 | 4,31 | — | — | — | 92 | 216,94 | 177,19 | 1,908 | 962,30 | 581,44 | 4(b) |
| 8 | 69,60 | 68,45 | — | — | — | 45 | 29,18 | 26,81 | 1,699 | 663,95 | 565,21 | 4(c) |
| 414 | 1908,63 | 1347,59 | — | — | — | 3,753 | 2509,80 | 1755,14 | 38,381 | 18291,50 | 13257,43 | 4(d) |
| 197 | 806,79 | 600,16 | 10 | 56 | 36 | 1,570 | 1705,46 | 1335,09 | 13,095 | 6755,62 | 5155,69 | 5 |
| 86 | 225,94 | 200,00 | — | — | — | 1,493 | 390,08 | 295,40 | 8,404 | 3441,60 | 2499,67 | 6 |
| 813 | 659,04 | 457,63 | — | — | — | 958 | 1003,67 | 712,86 | 12,480 | 6345,99 | 4542,41 | 7 |
| 1,742 | 7108,45 | 4712,89 | 2 | 8 | 8 | 3,331 | 7768,87 | 5793,71 | 37,344 | 37134,52 | 25769,30 | 8 |
| 247 | 1293,55 | 765,59 | — | — | — | 494 | 1953,35 | 1483,32 | 3,198 | 9090,60 | 6144,35 | 8(a) |
| 29 | 736,36 | 480,62 | — | — | — | 121 | 1193,64 | 947,39 | 552 | 5959,91 | 4414,08 | 8(b) |
| 375 | 2182,02 | 1434,47 | — | — | — | 729 | 2092,03 | 1599,55 | 5,867 | 10072,75 | 7147,93 | 8(c) |
| 33 | 264,17 | 115,80 | — | — | — | 14 | 11,59 | 11,01 | 192 | 614,86 | 335,28 | 8(d) |
| 1,058 | 2632,34 | 1916,42 | 2 | 8 | 8 | 1,973 | 2518,25 | 1752,44 | 27,535 | 11396,42 | 7727,67 | 8(e) |
| 59 | 1396,74 | 965,77 | — | — | — | 124 | 441,00 | 285,79 | 1,239 | 8144,98 | 5957,54 | 9 |
| 75 | 764,05 | 471,78 | — | — | — | 843 | 1567,22 | 1298,72 | 2,111 | 4870,86 | 3578,10 | 10 |
| 818 | 3392,31 | 2112,24 | 1 | 3 | 2 | 2,960 | 6561,32 | 4682,48 | 40,510 | 29349,27 | 20692,12 | 11 |
| 403 | 1152,01 | 683,81 | — | — | — | 978 | 4395,83 | 3123,42 | 6,799 | 18769,67 | 13305,97 | 11(a) |
| 122 | 1495,37 | 1011,33 | — | — | — | 240 | 776,26 | 685,41 | 1,653 | 3783,74 | 2813,36 | 11(b) |
| 293 | 744,93 | 417,10 | 1 | 3 | 2 | 1,742 | 1389,23 | 873,66 | 32,058 | 6795,86 | 4572,78 | 11(c) |
| 2,831 | 7190,09 | 4839,34 | 3 | 6 | 5 | 4,899 | 9053,55 | 4917,18 | 39,853 | 34222,99 | 22695,80 | 12 |
| 822 | 1653,77 | 1137,01 | — | — | — | 987 | 2102,30 | 1175,08 | 5,396 | 6512,93 | 4288,12 | 12(a) |
| 460 | 2388,70 | 1521,11 | 3 | 6 | 5 | 2,063 | 1623,30 | 767,31 | 16,837 | 9059,71 | 5934,16 | 12(b) |
| 693 | 1478,43 | 1102,29 | — | — | — | 1,079 | 3221,81 | 1559,39 | 11,187 | 10939,17 | 6773,26 | 12(c) |
| 856 | 1669,19 | 1078,93 | — | — | — | 770 | 2106,13 | 1415,40 | 6,433 | 7711,18 | 5700,26 | 12(d) |
| 623 | 2769,87 | 1913,54 | 3 | 4 | 4 | 1,463 | 3662,60 | 2958,00 | 11,523 | 14425,34 | 10249,98 | 13 |
| 88,819 | 4780,16 | 3438,20 | 56 | 54 | 43 | 7,485 | 7191,83 | 5736,76 | 1,85,139 | 35993,33 | 27001,36 | 14 |
| 94 | 879,40 | 628,90 | — | — | — | 359 | 8289,72 | 4248,70 | 1,737 | 27822,54 | 20022,11 | 15 |
| 53 | 630,30 | 479,15 | — | — | — | 269 | 7925,37 | 3940,78 | 1,092 | 26025,65 | 18670,39 | 15(a) |
| 6 | 44,59 | 30,03 | — | — | — | 29 | 121,94 | 93,62 | 211 | 496,41 | 399,67 | 15(b) |
| 35 | 204,51 | 119,72 | — | — | — | 61 | 242,40 | 214,30 | 434 | 1300,48 | 952,05 | 15(c) |
| 512 | 1573,46 | 1065,61 | 34 | 1,26 | 1,03 | 3,718 | 6151,22 | 5055,93 | 25,797 | 32544,82 | 25407,92 | 16 |
| 4,619 | 1584,38 | 1386,60 | 142 | 1,31 | 93 | 12,961 | 1563,48 | 1122,57 | 50,020 | 8881,84 | 6886,33 | III |
| 11,175 | 5882,75 | 4723,97 | 291 | 3,20 | 2,43 | 33,149 | 11428,06 | 8940,61 | 1,82,694 | 35062,54 | 27291,97 | IV |
| 78,62,836 | 39500,99 | 16100,08 | 10,793 | 64,61 | 53,71 | 33,14,771 | 43501,83 | 28131,11 | 138,34,197 | 123741,57 | 78281,72 | V |
| 24,859 | 283,90 | 283,69 | 3,803 | 12,24 | 7,78 | 2,26,322 | 746,66 | 526,42 | 3,69,080 | 1606,81 | 1241,27 | 1 |
| 61,643 | 6170,97 | 5535,26 | 2,185 | 34,16 | 31,53 | 2,73,052 | 18079,19 | 15799,14 | 8,97,716 | 46261,22 | 40850,29 | 2 |
| 77,76,334 | 33046,12 | 10281,13 | 4,805 | 18,21 | 14,40 | 28,15,397 | 24675,99 | 11805,56 | 125,67,401 | 75873,54 | 36190,15 | 3 |
| 6,562 | 4386,13 | 2789,02 | 931 | 11,81 | 9,95 | 28,795 | 9986,93 | 7344,74 | 3,12,954 | 70515,74 | 54583,30 | VI |
| 2,423 | 2358,22 | 1267,81 | 76 | 84 | 75 | 10,798 | 5850,50 | 4196,92 | 1,04,220 | 54560,12 | 42455,38 | 1 |
| 4,139 | 2027,91 | 1521,21 | 855 | 10,97 | 9,20 | 17,997 | 4136,43 | 3147,82 | 2,08,734 | 15955,63 | 12127,91 | 2 |
| 746 | 10542,98 | 8444,85 | — | — | — | 2,890 | 13589,05 | 10361,70 | 14,341 | 65959,75 | 55444,09 | VII |
| 31,891 | 1338,53 | 899,10 | 413 | 1,89 | 1,42 | 1,07,696 | 7732,95 | 5648,75 | 8,22,999 | 29879,16 | 22402,88 | VIII |
| 80,16,937 | 102426,23 | 61199,93 | 12,910 | 87,62 | 71,94 | 35,44,541 | 155575,80 | 109760,63 | 157,85,863 | 668939,03 | 485559,81 | Total |
| 1,873 | 69,15 | 46,88 | 34 | 50 | 44 | 1,879 | 38,66 | 31,71 | 17,575 | 657,68 | 535,19 | 1 |
| 392 | 784,18 | 652,38 | 22 | 28 | 25 | 9,124 | 2288,66 | 1691,88 | 1,21,008 | 23114,76 | 17342,63 | 2 |