

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2004**

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India and its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
<b>I. Agriculture</b>	<b>4612655</b>	<b>31029</b>	<b>25287</b>	<b>9425867</b>	<b>60664</b>	<b>51158</b>
1. Direct Finance	4552608	23136	19023	9192630	39042	34192
2. Indirect Finance	60047	7893	6264	233237	21622	16966
<b>II. Industry</b>	<b>666711</b>	<b>119845</b>	<b>80252</b>	<b>1058583</b>	<b>199611</b>	<b>151074</b>
1. Mining & Quarrying	3799	12671	6489	6431	4346	2953
2. Food Manufacturing & Processing	40029	10181	6604	133638	18949	13556
(a) Rice Mills, Flour & Dal Mills	14045	2504	1708	79646	4848	3324
(b) Sugar	369	2982	1724	584	3551	2668
(c) Edible Oils & Vanaspati	3163	1238	955	5506	1698	1286
(d) Tea Processing	472	601	480	1444	2109	1512
(e) Processing of Fruits & Vegetables	321	124	84	834	406	364
(f) Others	21659	2732	1652	45624	6337	4402
3. Beverage & Tobacco	827	463	360	2517	2114	1607
4. Textiles	51232	15392	10331	96930	26625	20165
(a) Cotton Textiles	20638	6935	4819	20199	11092	8400
(b) Jute & Other Natural Fibre Textiles	2487	358	149	3223	577	389
(c) Handloom Textiles & Khadi	4952	599	389	14754	770	629
(d) Other Textiles & Textile Products	23155	7500	4974	58754	14186	10747
5. Paper, Paper Products & Printing	10617	2715	1715	22887	4981	3940
6. Leather & Leather Products	6430	1287	833	12736	2557	1973
7. Rubber & Plastic Products	11162	2906	1965	19749	5115	3951
8. Chemicals & Chemical Products	18343	12350	7835	39807	17832	13057
(a) Heavy Industrial Chemicals	1081	3636	2315	3756	3705	2617
(b) Fertilisers	293	2689	1953	755	3022	2357
(c) Drugs & Pharmaceuticals	3829	2969	1842	7252	4647	3491
(d) Non-Edible Oils	202	188	96	381	308	236
(e) Other Chemicals & Chemical Products	12938	2868	1629	27663	6150	4356
9. Petroleum, Coal Products & Nuclear Fuels	680	1322	925	1563	6949	5172
10. Manufacture of Cement & Cement Products	4062	1662	1051	5288	2500	2150
11. Basic Metals & Metal Products	<b>29364</b>	<b>13283</b>	<b>9266</b>	<b>52016</b>	<b>19516</b>	<b>14922</b>
(a) Iron & Steel	4204	9900	7149	9275	11853	8901
(b) Non-Ferrous Metals	986	986	639	2709	1879	1398
(c) Metal Products	24174	2397	1478	40032	5784	4623
12. Engineering	<b>32793</b>	<b>11489</b>	<b>6966</b>	<b>61909</b>	<b>17622</b>	<b>13188</b>
(a) Heavy Engineering	2225	1366	963	6969	3432	2536
(b) Light Engineering	17439	2897	2037	29517	4995	3619
(c) Electrical Machinery & Goods	8725	5392	2602	15896	5463	3955
(d) Electronic Machinery & Goods	4404	1834	1364	9527	3732	3078
13. Vehicles, Vehicle Parts & Transport Equipments	10511	4139	3183	20688	7120	4364
14. Other Industries	367622	13235	9595	522351	20825	15830
15. Electricity, Gas & Water	1144	5652	4475	<b>2046</b>	<b>20196</b>	<b>16805</b>
(a) Electricity Generation & Transmission	660	5233	4116	998	18849	15789
(b) Non-Conventional Energy	150	74	68	263	366	304
(c) Gas, Steam & Water Supply	334	345	291	785	981	712
16. Construction	78096	11098	8659	58027	22364	17441
<b>III. Transport Operators</b>	<b>78266</b>	<b>2380</b>	<b>1813</b>	<b>227369</b>	<b>7150</b>	<b>5542</b>
<b>IV. Professional And Other Services</b>	<b>171354</b>	<b>7281</b>	<b>4795</b>	<b>809576</b>	<b>23682</b>	<b>19373</b>
<b>V. Personal Loans</b>	<b>5250733</b>	<b>52302</b>	<b>43098</b>	<b>8142839</b>	<b>82017</b>	<b>69359</b>
1. Loans for Purchase of Consumer Durables	143900	759	542	534643	2113	1636
2. Loans for Housing	923444	24439	21249	1388219	37874	34156
3. Rest of the Personal Loans	4183389	27104	21307	6219977	42030	33567
<b>VI. Trade</b>	<b>865640</b>	<b>33839</b>	<b>24048</b>	<b>2537596</b>	<b>74004</b>	<b>58431</b>
1. Wholesale Trade	111499	25538	17695	159797	46332	36604
2. Retail Trade	754141	8301	6353	2377799	27672	21827
<b>VII. Finance</b>	<b>9318</b>	<b>11628</b>	<b>10591</b>	<b>37095</b>	<b>33880</b>	<b>28965</b>
<b>VIII. All Others</b>	<b>1802873</b>	<b>24793</b>	<b>18584</b>	<b>3033011</b>	<b>30580</b>	<b>24207</b>
<b>Total bank credit</b>	<b>13457550</b>	<b>283097</b>	<b>208468</b>	<b>25271936</b>	<b>511588</b>	<b>408109</b>
of which: 1. Artisans & Village & Tiny Industries	257796	3058	2346	273771	1852	1571
2. Other Small Scale Industries	129694	13003	9265	441012	31596	24157

**Note** : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 33, March 2004.

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2004 (Contd.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Foreign Banks			Regional Rural Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(7)	(8)	(9)	(10)	(11)	(12)	
<b>I. Agriculture</b>	<b>777</b>	<b>1294</b>	<b>678</b>	<b>6522961</b>	<b>14917</b>	<b>12237</b>
1. Direct Finance	419	1122	582	6279327	14325	11785
2. Indirect Finance	358	172	96	243634	592	452
<b>II. Industry</b>	<b>99482</b>	<b>39928</b>	<b>27600</b>	<b>903614</b>	<b>1987</b>	<b>1535</b>
1. Mining & Quarrying	38	552	343	875	49	40
2. Food Manufacturing & Processing	340	997	695	15036	155	120
(a) Rice Mills, Flour & Dal Mills	14	76	42	7978	85	66
(b) Sugar	10	50	41	9	—	—
(c) Edible Oils & Vanaspati	21	124	82	1393	16	12
(d) Tea Processing	37	102	77	5	1	1
(e) Processing of Fruits & Vegetables	3	17	17	81	5	3
(f) Others	255	628	436	5570	48	38
3. Beverage & Tobacco	184	1898	1668	145	9	7
4. Textiles	1218	3326	2358	10740	46	36
(a) Cotton Textiles	714	1083	762	1496	12	9
(b) Jute & Other Natural Fibre Textiles	4	5	4	1307	3	3
(c) Handloom Textiles & Khadi	9	70	69	6595	16	12
(d) Other Textiles & Textile Products	491	2168	1523	1342	15	12
5. Paper, Paper Products & Printing	232	857	638	860	16	13
6. Leather & Leather Products	88	226	200	1345	6	5
7. Rubber & Plastic Products	824	698	489	422	7	6
8. Chemicals & Chemical Products	1793	7379	4916	1270	12	9
(a) Heavy Industrial Chemicals	248	1299	770	13	1	1
(b) Fertilisers	33	801	514	7	1	—
(c) Drugs & Pharmaceuticals	380	2224	1475	234	3	2
(d) Non-Edible Oils	33	264	116	5	—	—
(e) Other Chemicals & Chemical Products	1099	2791	2041	1011	7	6
9. Petroleum, Coal Products & Nuclear Fuels	61	1428	992	76	12	11
10. Manufacture of Cement & Cement Products	80	825	533	481	8	7
11. Basic Metals & Metal Products	<b>870</b>	<b>3549</b>	<b>2221</b>	<b>1512</b>	<b>18</b>	<b>14</b>
(a) Iron & Steel	430	1168	699	29	3	3
(b) Non-Ferrous Metals	129	1597	1071	7	1	1
(c) Metal Products	311	784	451	1476	14	10
12. Engineering	<b>2964</b>	<b>7615</b>	<b>5104</b>	<b>1532</b>	<b>17</b>	<b>13</b>
(a) Heavy Engineering	838	1726	1171	48	2	2
(b) Light Engineering	534	2610	1667	241	6	4
(c) Electrical Machinery & Goods	721	1540	1126	811	7	5
(d) Electronic Machinery & Goods	871	1739	1140	432	2	2
13. Vehicles, Vehicle Parts & Transport Equipments	710	3137	2142	3768	17	12
14. Other Industries	89454	4844	3488	844643	1316	988
15. Electricity, Gas & Water	96	908	652	388	<b>16</b>	<b>13</b>
(a) Electricity Generation & Transmission	55	658	502	302	12	11
(b) Non-Conventional Energy	6	45	30	23	1	—
(c) Gas, Steam & Water Supply	35	205	120	63	3	2
16. Construction	530	1689	1161	20521	283	241
<b>III. Transport Operators</b>	<b>4656</b>	<b>1588</b>	<b>1389</b>	<b>157591</b>	<b>795</b>	<b>542</b>
<b>IV. Professional And Other Services</b>	<b>11452</b>	<b>6131</b>	<b>4877</b>	<b>399780</b>	<b>927</b>	<b>706</b>
<b>V. Personal Loans</b>	<b>8124290</b>	<b>41236</b>	<b>16757</b>	<b>2150410</b>	<b>8468</b>	<b>6681</b>
1. Loans for Purchase of Consumer Durables	28919	318	318	349839	1329	968
2. Loans for Housing	63214	6342	5706	184738	2250	1914
3. Rest of the Personal Loans	8032157	34576	10733	1615833	4889	3799
<b>VI. Trade</b>	<b>6901</b>	<b>4659</b>	<b>2884</b>	<b>1685681</b>	<b>3542</b>	<b>2719</b>
1. Wholesale Trade	2540	2547	1321	74519	300	238
2. Retail Trade	4361	2112	1563	1611162	3242	2481
<b>VII. Finance</b>	<b>754</b>	<b>10589</b>	<b>8485</b>	<b>20861</b>	<b>71</b>	<b>51</b>
<b>VIII. All Others</b>	<b>34682</b>	<b>1419</b>	<b>944</b>	<b>873684</b>	<b>1957</b>	<b>1548</b>
<b>Total bank credit</b>	<b>8282994</b>	<b>106844</b>	<b>63614</b>	<b>12714582</b>	<b>32664</b>	<b>26019</b>
of which: 1. Artisans & Village & Tiny Industries	1873	69	47	741036	1086	804
2. Other Small Scale Industries	444	814	671	102155	342	268

**Note** : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 33, March 2004.

**TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2004 (Concl.)**

(Amount in Rs. crore)

Occupation	As on March 31					
	Other Scheduled Commercial Banks			All Scheduled Commercial Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(13)	(14)	(15)	(16)	(17)	(18)	
<b>I. Agriculture</b>	<b>741908</b>	<b>7985</b>	<b>6885</b>	<b>21304168</b>	<b>115889</b>	<b>96245</b>
1. Direct Finance	694970	5122	4517	20719954	82747	70099
2. Indirect Finance	46938	2863	2368	584214	33142	26146
<b>II. Industry</b>	<b>135967</b>	<b>109009</b>	<b>74347</b>	<b>2864357</b>	<b>470380</b>	<b>334808</b>
1. Mining & Quarrying	1139	2132	1498	12282	19750	11323
2. Food Manufacturing & Processing	11230	7116	5125	200273	37398	26100
(a) Rice Mills, Flour & Dal Mills	2901	789	614	104584	8302	5754
(b) Sugar	246	1844	1195	1218	8427	5628
(c) Edible Oils & Vanaspati	2199	757	603	12282	3833	2938
(d) Tea Processing	186	894	742	2144	3707	2812
(e) Processing of Fruits & Vegetables	252	277	176	1491	829	644
(f) Others	5446	2555	1795	78554	12300	8323
3. Beverage & Tobacco	470	1251	728	4143	5735	4370
4. Textiles	20473	11881	8206	180593	57270	41096
(a) Cotton Textiles	7875	6985	5174	50922	26107	19164
(b) Jute & Other Natural Fibre Textiles	417	284	220	7438	1227	765
(c) Handloom Textiles & Khadi	1591	75	60	27901	1530	1159
(d) Other Textiles & Textile Products	10590	4537	2752	94332	28406	20008
5. Paper, Paper Products & Printing	4482	2618	2020	39078	11187	8326
6. Leather & Leather Products	3003	562	425	23602	4638	3436
7. Rubber & Plastic Products	3000	2062	1342	35157	10788	7753
8. Chemicals & Chemical Products	7216	12182	8623	68429	49755	34440
(a) Heavy Industrial Chemicals	878	3381	2432	5976	12022	8135
(b) Fertilisers	230	2232	1587	1318	8745	6411
(c) Drugs & Pharmaceuticals	1663	2379	1807	13358	12222	8617
(d) Non-Edible Oils	52	30	27	673	790	475
(e) Other Chemicals & Chemical Products	4393	4160	2770	47104	15976	10802
9. Petroleum, Coal Products & Nuclear Fuels	239	3477	2473	2619	13188	9573
10. Manufacture of Cement & Cement Products	1500	2863	2310	11411	7858	6051
11. Basic Metals & Metal Products	<b>5797</b>	<b>14645</b>	<b>10396</b>	<b>89559</b>	<b>51011</b>	<b>36819</b>
(a) Iron & Steel	1980	10914	7796	15918	33838	24548
(b) Non-Ferrous Metals	416	1350	1020	4247	5813	4129
(c) Metal Products	3401	2381	1580	69394	11360	8142
12. Engineering	<b>9900</b>	<b>13740</b>	<b>6737</b>	<b>109098</b>	<b>50483</b>	<b>32008</b>
(a) Heavy Engineering	1974	3666	1671	12054	10192	6343
(b) Light Engineering	4291	2110	976	52022	12618	8303
(c) Electrical Machinery & Goods	2172	4581	1901	28325	16983	9589
(d) Electronic Machinery & Goods	1463	3383	2189	16697	10690	7773
13. Vehicles, Vehicle Parts & Transport Equipments	3223	6899	4737	38900	21312	14438
14. Other Industries	48245	8477	6746	1872315	48697	36647
15. Electricity, Gas & Water	603	10450	5913	4277	37222	27858
(a) Electricity Generation & Transmission	377	10008	5537	2392	34760	25955
(b) Non-Conventional Energy	66	160	125	508	646	527
(c) Gas, Steam & Water Supply	160	282	251	1377	1816	1376
16. Construction	15447	8654	7068	172621	44088	34570
<b>III. Transport Operators</b>	<b>43820</b>	<b>2579</b>	<b>1886</b>	<b>511702</b>	<b>14492</b>	<b>11172</b>
<b>IV. Professional And Other Services</b>	<b>111106</b>	<b>17285</b>	<b>14177</b>	<b>1503268</b>	<b>55306</b>	<b>43928</b>
<b>V. Personal Loans</b>	<b>4700292</b>	<b>61812</b>	<b>43194</b>	<b>28368564</b>	<b>245835</b>	<b>179089</b>
1. Loans for Purchase of Consumer Durables	297052	1030	741	1354353	5549	4205
2. Loans for Housing	475411	25787	22322	3035026	96692	85347
3. Rest of the Personal Loans	3927829	34995	20131	23979185	143594	89537
<b>VI. Trade</b>	<b>229924</b>	<b>17526</b>	<b>13356</b>	<b>5325742</b>	<b>133570</b>	<b>101438</b>
1. Wholesale Trade	33019	9542	7175	381374	84259	63033
2. Retail Trade	196905	7984	6181	4944368	49311	38405
<b>VII. Finance</b>	<b>8072</b>	<b>14222</b>	<b>10871</b>	<b>76100</b>	<b>70390</b>	<b>58963</b>
<b>VIII. All Others</b>	<b>692139</b>	<b>12346</b>	<b>9392</b>	<b>6436389</b>	<b>71095</b>	<b>54675</b>
<b>Total bank credit</b>	<b>6663228</b>	<b>242764</b>	<b>174108</b>	<b>66390290</b>	<b>1176957</b>	<b>880318</b>
of which: 1. Artisans & Village & Tiny Industries	19299	186	144	1293775	6252	4912
2. Other Small Scale Industries	44751	5378	4071	718056	51133	38433

**Note** : Data reported here cover bank's branches in India and include bills rediscounted under the New Bill Market scheme as also dues from banks.

**Source** : Basic Statistical Returns of Scheduled Commercial Banks in India, Volume 33, March 2004.