

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	30,21,856	13453,17	11185,90	75,11,342	30956,80	27447,02
1. Direct Finance	29,80,667	12755.67	10607.58	74,01,781	28532.24	25318.05
2. Indirect Finance	41,189	697,50	578,32	1,09,561	2424,56	2128,97
II. INDUSTRY	4,78,920	25313,32	9684,37	3,89,192	39551,09	27932,88
1. Mining & Quarrying	1,248	1740,79	409,46	2,026	2040,77	1919,03
2. Food Manufacturing & Processing	5,738	1536,42	732,34	74,701	3569,00	1960,14
(a) Rice Mills, Flour & Dal Mills	2,594	482,57	338,76	57,177	797,57	607,71
(b) Sugar	66	152,22	117,23	115	733,06	526,59
(c) Edible Oils & Vanaspati	380	184,00	71,02	2,128	161,23	103,96
(d) Tea Processing	83	27,51	19,70	160	162,55	144,69
(e) Processing of Fruits & Vegetables	106	25,27	14,03	201	22,39	17,82
(f) Others	2,509	664,85	171,60	14,920	1692,19	559,37
3. Beverage & Tobacco	164	42,44	36,25	431	156,65	130,85
4. Textiles	11,478	8836,10	845,27	26,003	3290,99	2585,46
(a) Cotton Textiles	7,751	997,31	322,59	5,796	1665,77	1343,81
(b) Jute & Other Natural Fibre Textiles	464	5,50	4,55	1,595	18,38	13,69
(c) Handloom Textiles & Khadi	864	32,26	20,76	6,404	251,79	182,47
(d) Other Textiles & Textile Products	2,399	7801,03	497,36	12,208	1355,05	1045,48
5. Paper, Paper Products & Printing	1,205	343,12	210,71	3,797	505,12	422,97
6. Leather & Leather Products	1,038	44,38	25,69	2,586	140,37	106,87
7. Rubber & Plastic Products	1,148	352,34	204,63	2,792	635,48	385,66
8. Chemicals & Chemical Products	1,461	1271,09	655,33	4,283	3126,53	2287,85
(a) Heavy Industrial Chemicals	206	274,89	178,99	279	586,85	334,61
(b) Fertilisers	32	33,09	10,52	161	1717,23	1322,82
(c) Drugs & Pharmaceuticals	294	262,10	149,60	741	309,69	246,19
(d) Non-Edible Oils	26	17,04	16,09	42	13,48	11,96
(e) Other Chemicals & Chemical Products	903	683,97	300,13	3,060	499,27	372,26
9. Petroleum, Coal Products & Nuclear Fuels	162	40,24	13,65	164	1031,15	508,00
10. Manufacture of Cement & Cement Products	716	135,57	124,68	1,937	2149,20	1412,59
11. Basic Metals & Metal Products	1,972	2033,58	1204,18	4,993	10190,26	7455,93
(a) Iron & Steel	872	1451,67	850,23	637	8500,55	6457,43
(b) Non-Ferrous Metals	206	224,32	110,78	144	1114,94	533,31
(c) Metal Products	894	357,60	243,17	4,212	574,77	465,19
12. Engineering	3,284	2792,47	1170,44	7,944	1971,37	1511,79
(a) Heavy Engineering	275	212,71	158,24	596	336,76	237,27
(b) Light Engineering	1,757	572,21	280,43	4,221	912,73	715,35
(c) Electrical Machinery & Goods	842	1450,97	462,14	2,057	381,57	268,84
(d) Electronic Machinery & Goods	410	556,57	269,62	1,070	340,31	290,33
13. Vehicles, Vehicle Parts & Transport Equipments	974	888,76	487,47	3,399	524,84	374,77
14. Other Industries	3,98,558	1991,37	1440,34	2,42,043	2047,19	1711,08
15. Electricity, Gas & Water	192	1604,08	828,78	356	5544,78	2972,83
(a) Electricity Generation & Transmission	110	1151,59	791,25	163	5338,56	2846,26
(b) Non-Conventional Energy	28	440,88	32,63	38	99,80	53,77
(c) Gas, Steam & Water Supply	54	11,60	4,90	155	106,42	72,80
16. Construction	49,582	1660,55	1295,16	11,737	2627,40	2187,07
III. TRANSPORT OPERATORS	28,755	595,17	436,60	80,537	820,72	676,50
IV. PROFESSIONAL AND OTHER SERVICES	42,426	1374,90	797,78	2,45,888	2464,96	1983,55
V. PERSONAL LOANS	14,65,977	13326,12	10608,73	15,63,794	12812,20	10860,51
1. Loans for Purchase of Consumer Durables	24,099	122,80	86,11	81,804	336,82	268,07
2. Loans for Housing	1,75,387	5765,11	4751,29	2,52,404	5196,80	4681,75
3. Rest of the Personal Loans	12,66,491	7438,21	5771,32	12,29,586	7278,58	5910,69
VI. TRADE	4,63,900	4848,47	3565,98	11,16,051	14362,65	12011,40
1. Wholesale Trade	8,524	1957,90	1367,70	47,969	8886,48	7564,71
2. Retail Trade	4,55,376	2890,57	2198,28	10,68,082	5476,17	4446,68
VII. FINANCE	1,344	302,96	276,96	19,615	1333,86	994,07
VIII. ALL OTHERS	95,506	2238,06	1222,67	9,53,502	4696,27	3860,08
TOTAL BANK CREDIT	55,98,684	61452,16	37778,99	118,79,921	106998,54	85766,01
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,18,508	1036,53	784,46	1,62,633	559,79	476,64
2. Other Small Scale Industries	65,415	1875,45	1283,68	1,48,786	3013,72	2329,63

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

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	
10	2,78	2,00	62,77,159	16171,24	13143,93	4,31,238	2072,24	1661,03	172,41,605	62656,23	53439,88	I
5	1,60	1,60	60,39,579	15541,49	12662,14	3,97,716	1800,03	1460,43	168,19,748	58631,04	50049,80	1
5	1,18	40	2,37,580	629,75	481,79	33,522	272,21	200,60	4,21,857	4025,19	3390,08	2
438	1710,59	1039,94	7,49,134	1506,82	1118,02	20,111	3707,02	2714,33	16,37,795	71788,84	42489,54	II
6	16,41	16,40	428	25,05	19,30	111	38,39	12,72	3,819	3861,40	2376,91	1
29	137,69	114,86	9,596	102,13	77,31	1,035	183,16	158,29	91,099	5528,39	3042,94	2
1	38,00	38,00	5,387	70,83	54,47	454	61,39	54,40	65,613	1450,37	1093,34	2(a)
1	21,58	21,10	7	77	73	9	39,71	35,34	198	947,34	700,98	2(b)
2	11,00	3,51	998	4,93	3,60	181	10,72	9,44	3,689	371,88	191,53	2(c)
-	-	-	4	11	8	5	8,71	8,06	252	198,88	172,53	2(d)
-	-	-	64	2,67	1,99	20	2,64	2,45	391	52,97	36,29	2(e)
25	67,10	52,25	3,136	22,82	16,45	366	59,98	48,60	20,956	2506,95	848,27	2(f)
3	1,81	45	71	3,93	3,30	35	48,57	48,38	704	253,39	219,22	3
24	76,72	39,29	6,271	37,65	26,83	1,420	418,67	267,67	45,196	12660,14	3764,53	4
4	20,12	15,35	999	16,51	11,74	467	229,13	156,80	15,017	2928,86	1850,30	4(a)
-	-	-	168	1,38	92	69	10,76	10,04	2,296	36,03	29,20	4(b)
-	-	-	4,139	9,44	6,60	374	6,80	6,21	11,781	300,29	216,04	4(c)
20	56,60	23,95	965	10,31	7,57	510	171,97	94,63	16,102	9394,96	1668,99	4(d)
53	11,29	7,37	327	4,40	3,59	185	129,60	114,91	5,567	993,52	759,54	5
-	-	-	914	3,25	2,39	151	65,28	38,85	4,689	253,28	173,81	6
3	4,24	3,50	96	2,37	1,54	166	37,25	31,92	4,205	1031,69	627,24	7
21	238,16	158,22	1,628	7,77	6,46	284	350,49	304,11	7,677	4994,04	3411,97	8
2	36,67	2,14	2	19	8	30	70,52	59,00	519	969,11	574,81	8(a)
1	25,00	7,72	-	-	-	15	88,52	86,68	209	1863,84	1427,75	8(b)
3	58,70	58,70	619	1,45	1,25	67	109,40	91,48	1,724	741,35	547,22	8(c)
-	-	-	2	14	10	6	15,43	14,67	76	46,08	42,82	8(d)
15	117,80	89,67	1,005	5,99	5,03	166	66,62	52,28	5,149	1373,65	819,37	8(e)
1	26,50	6,00	142	5,79	4,72	24	6,88	6,71	493	1110,56	539,09	9
3	5,12	13	292	5,08	3,81	76	256,52	111,66	3,024	2551,49	1652,86	10
91	415,78	161,27	1,100	7,17	5,42	340	405,65	272,60	8,496	13052,44	9099,40	11
26	3,58	1,22	8	31	31	88	143,47	125,21	1,631	10099,58	7434,40	11(a)
42	371,50	132,74	6	22	13	7	101,36	11,37	405	1812,34	788,32	11(b)
23	40,70	27,32	1,086	6,63	4,98	245	160,82	136,02	6,460	1140,52	876,68	11(c)
74	294,58	169,63	817	7,02	5,31	507	312,42	259,79	12,626	5377,86	3116,95	12
6	30,28	26,80	24	96	77	42	84,73	76,50	943	665,46	499,58	12(a)
28	159,12	78,06	97	2,55	1,90	280	62,07	39,26	6,383	1708,69	1115,00	12(b)
26	37,40	11,33	237	2,01	1,65	99	48,82	38,51	3,261	1920,77	782,48	12(c)
14	67,78	53,44	459	1,50	98	86	116,79	105,52	2,039	1082,95	719,90	12(d)
54	206,22	122,40	3,249	12,86	9,14	283	106,40	52,25	7,959	1739,08	1046,03	13
16	67,50	38,61	7,09,414	1126,38	816,14	12,473	646,55	460,23	13,62,504	5878,99	4466,39	14
1	11,60	7,00	98	3,82	3,23	30	116,98	102,02	677	7281,26	3913,86	15
1	11,60	7,00	41	1,84	1,74	16	114,83	100,71	331	6618,42	3746,96	15(a)
-	-	-	35	99	82	5	1,22	52	106	542,89	87,73	15(b)
-	-	-	22	1,00	68	9	92	80	240	119,94	79,17	15(c)
59	196,98	194,81	14,691	152,15	129,54	2,991	584,23	472,22	79,060	5221,31	4278,81	16
576	62,39	36,92	1,16,368	540,74	363,03	23,846	1005,08	939,71	2,50,082	3024,09	2452,76	III
322	242,26	87,47	2,62,771	595,36	435,24	13,633	719,78	477,97	5,65,040	5397,25	3782,02	IV
29,716	1081,52	556,51	14,49,141	5821,18	4511,68	3,05,142	5744,35	4835,09	48,13,770	38785,36	31372,52	V
-	-	-	1,97,276	895,42	654,08	30,107	144,01	112,46	3,33,286	1499,06	1120,71	1
2,074	121,31	105,24	1,25,175	1323,87	1108,02	55,786	2670,24	2377,90	6,10,826	15077,33	13024,21	2
27,642	960,20	451,27	11,26,690	3601,89	2749,58	2,19,249	2930,10	2344,74	38,69,658	22208,97	17227,60	3
272	77,15	27,92	13,25,510	2659,83	1991,97	57,042	1327,81	1011,63	29,62,775	23275,91	18608,90	VI
91	48,32	12,36	54,396	168,87	124,34	1,833	610,91	459,35	1,12,813	11672,48	9528,47	1
181	28,83	15,56	12,71,114	2490,96	1867,62	55,209	716,89	552,28	28,49,962	11603,43	9080,43	2
6	1,33	12	17,091	55,26	40,02	957	84,69	63,48	39,013	1778,10	1374,64	VII
1,997	117,32	56,82	7,15,667	1757,32	1372,39	80,379	613,58	447,16	18,47,051	9422,54	6959,12	VIII
33,337	3295,34	1807,70	109,12,841	29107,74	22976,26	9,32,348	15274,54	12150,41	293,57,131	216128,33	160479,38	TOTAL
-	-	-	6,10,522	895,03	639,74	6,310	39,46	27,04	8,97,973	2530,81	1927,88	1
30	58,80	26,40	94,880	296,88	226,22	6,179	268,03	225,82	3,15,290	5512,89	4091,75	2