

**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
<b>I. AGRICULTURE</b>	<b>3,24,781</b>	<b>4018,15</b>	<b>3311,03</b>	<b>7,31,597</b>	<b>10920,00</b>	<b>9111,08</b>
1. Direct Finance	3,19,150	2776,29	2243,83	7,01,576	6631,15	5703,53
2. Indirect Finance	5,631	1241,85	1067,20	30,021	4288,85	3407,55
<b>II. INDUSTRY</b>	<b>2,09,774</b>	<b>60364,45</b>	<b>20678,16</b>	<b>2,50,792</b>	<b>49591,61</b>	<b>37044,88</b>
1. Mining & Quarrying	2,259	2000,53	832,77	2,056	530,67	425,64
2. Food Manufacturing & Processing	18,150	22581,55	2600,44	16,482	6448,17	4323,14
(a) Rice Mills, Flour & Dal Mills	4,263	3388,35	942,66	6,652	1659,80	1110,91
(b) Sugar	109	426,34	354,15	193	1400,38	975,32
(c) Edible Oils & Vanaspati	3,894	506,78	351,01	1,279	655,71	460,63
(d) Tea Processing	225	11865,69	80,14	211	156,02	116,30
(e) Processing of Fruits & Vegetables	203	58,19	39,04	258	110,57	85,31
(f) Others	9,456	6336,21	833,45	7,889	2465,68	1574,67
3. Beverage & Tobacco	270	174,91	111,70	865	1296,30	904,62
4. Textiles	32,274	7880,78	3775,40	27,273	8402,41	6092,81
(a) Cotton Textiles	19,700	3810,16	2004,90	8,083	4277,02	3067,11
(b) Jute & Other Natural Fibre Textiles	711	105,92	62,49	461	92,10	78,09
(c) Handloom Textiles & Khadi	2,004	346,60	110,11	2,984	424,05	317,94
(d) Other Textiles & Textile Products	9,859	3618,11	1597,91	15,745	3609,24	2629,68
5. Paper, Paper Products & Printing	5,591	906,49	495,82	7,956	1395,43	1144,53
6. Leather & Leather Products	1,828	279,59	154,98	3,655	557,79	414,40
7. Rubber & Plastic Products	4,011	2049,50	530,33	6,303	1436,72	1057,42
8. Chemicals & Chemical Products	5,004	5372,44	1659,87	8,004	2457,52	1794,08
(a) Heavy Industrial Chemicals	460	916,50	759,54	889	567,24	440,11
(b) Fertilisers	116	199,43	136,60	183	541,34	323,13
(c) Drugs & Pharmaceuticals	1,123	3533,98	340,25	2,195	569,88	447,95
(d) Non-Edible Oils	97	44,28	38,10	138	82,94	60,72
(e) Other Chemicals & Chemical Products	3,208	678,24	385,39	4,599	696,13	522,17
9. Petroleum, Coal Products & Nuclear Fuels	287	715,24	121,17	458	835,96	503,69
10. Manufacture of Cement & Cement Products	1,077	303,25	206,38	1,310	564,76	524,21
11. Basic Metals & Metal Products	11,236	5389,29	3107,86	18,304	7851,53	5712,42
(a) Iron & Steel	2,808	3849,08	2134,09	3,743	5098,68	3541,72
(b) Non-Ferrous Metals	939	616,12	311,37	1,629	576,18	481,48
(c) Metal Products	7,489	924,09	662,40	12,932	2176,68	1689,22
12. Engineering	20,371	4839,01	2262,74	20,757	3582,16	2849,92
(a) Heavy Engineering	1,190	646,32	474,97	3,163	1122,18	925,18
(b) Light Engineering	13,750	2813,18	757,16	10,050	956,56	721,72
(c) Electrical Machinery & Goods	3,212	801,07	618,36	4,253	823,55	609,67
(d) Electronic Machinery & Goods	2,219	578,44	412,24	3,291	679,87	593,36
13. Vehicles, Vehicle Parts & Transport Equipments	5,588	1545,63	769,12	4,754	1792,38	1196,25
14. Other Industries	51,172	2223,16	1674,67	1,10,697	4045,07	3249,40
15. Electricity, Gas & Water	401	1883,42	603,48	646	4257,47	3440,03
(a) Electricity Generation & Transmission	250	1810,64	555,54	250	3685,71	2954,90
(b) Non-Conventional Energy	28	4,55	2,79	113	223,26	168,09
(c) Gas, Steam & Water Supply	123	68,22	45,14	283	348,50	317,04
16. Construction	50,255	2219,64	1771,43	21,272	4137,28	3412,30
<b>III. TRANSPORT OPERATORS</b>	<b>18,612</b>	<b>454,20</b>	<b>332,51</b>	<b>57,072</b>	<b>937,41</b>	<b>766,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>39,309</b>	<b>2824,51</b>	<b>1956,03</b>	<b>1,99,989</b>	<b>7421,04</b>	<b>5201,74</b>
<b>V. PERSONAL LOANS</b>	<b>16,98,605</b>	<b>25414,48</b>	<b>20252,23</b>	<b>26,25,122</b>	<b>33174,09</b>	<b>28199,19</b>
1. Loans for Purchase of Consumer Durables	35,898	226,71	164,85	1,15,782	573,21	456,93
2. Loans for Housing	3,87,035	13328,60	11177,93	5,55,711	16882,33	15158,42
3. Rest of the Personal Loans	12,75,672	11859,17	8909,44	19,53,629	15718,56	12583,84
<b>VI. TRADE</b>	<b>1,97,330</b>	<b>12199,10</b>	<b>7550,56</b>	<b>5,97,403</b>	<b>17241,73</b>	<b>13635,13</b>
1. Wholesale Trade	16,243	6548,80	4320,24	45,609	5434,41	4432,18
2. Retail Trade	1,81,087	5650,30	3230,32	5,51,794	11807,32	9202,95
<b>VII. FINANCE</b>	<b>991</b>	<b>4323,01</b>	<b>1079,34</b>	<b>13,367</b>	<b>2381,73</b>	<b>1889,31</b>
<b>VIII. ALL OTHERS</b>	<b>89,541</b>	<b>2133,05</b>	<b>1605,77</b>	<b>8,31,297</b>	<b>9696,88</b>	<b>7864,20</b>
<b>TOTAL BANK CREDIT</b>	<b>25,78,943</b>	<b>111730,94</b>	<b>56765,63</b>	<b>53,06,639</b>	<b>131364,49</b>	<b>103712,09</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,855	104,74	83,37	39,084	547,74	464,06
2. Other Small Scale Industries	73,055	6369,62	4634,12	1,23,054	10819,03	8329,58

CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2005

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	
5	46,63	2,67	1,19,482	392,03	326,45	1,05,568	2359,36	1833,07	12,81,433	17736,16	14584,31	I
2	11	-	1,11,795	352,14	294,64	95,627	1587,32	1220,28	12,28,150	11347,02	9462,27	1
3	46,52	2,67	7,687	39,89	31,81	9,941	772,04	612,80	53,283	6389,15	5122,03	2
<b>2,972</b>	<b>1890,63</b>	<b>1278,61</b>	<b>28,056</b>	<b>282,77</b>	<b>233,85</b>	<b>44,482</b>	<b>24063,92</b>	<b>16992,78</b>	<b>5,36,076</b>	<b>136193,38</b>	<b>76228,26</b>	<b>II</b>
-	-	-	82	7,84	6,91	397	203,47	98,62	4,794	2742,52	1363,95	1
13	26,01	5,84	377	28,97	22,94	3,396	1788,35	1281,07	38,418	30873,06	8233,43	2
-	-	-	235	14,59	12,05	886	251,56	211,04	12,036	5314,30	2276,66	2(a)
-	-	-	2	5	4	69	376,89	253,98	373	2203,67	1583,49	2(b)
-	-	-	32	7,37	5,37	294	303,08	255,16	5,499	1472,94	1072,17	2(c)
8	32	14	-	-	-	25	38,00	23,09	469	12060,03	219,66	2(d)
-	-	-	14	1,47	1,25	94	81,91	52,93	569	252,13	178,52	2(e)
5	25,70	5,70	94	5,49	4,23	2,028	736,92	484,87	19,472	9569,99	2902,93	2(f)
6	235,75	224,99	14	1,35	1,14	123	97,93	69,46	1,278	1806,25	1311,90	3
43	98,58	83,00	1,664	6,88	5,14	11,262	4833,42	3107,59	72,516	21222,08	13063,95	4
11	31,15	17,49	19	2,12	1,39	4,203	3572,36	2161,08	32,016	11692,81	7251,96	4(a)
-	-	-	49	14	9	135	29,40	24,05	1,356	227,55	164,71	4(b)
1	25	25	1,498	3,12	2,56	588	112,39	79,77	7,075	886,41	510,64	4(c)
31	67,18	65,26	98	1,51	1,10	6,336	1119,28	842,69	32,069	8415,31	5136,64	4(d)
7	34,78	32,01	116	8,98	7,23	1,583	430,57	278,49	15,253	2776,24	1958,07	5
2	26	26	62	80	60	638	142,98	101,34	6,185	981,42	671,58	6
10	99,95	34,41	34	2,05	1,79	913	560,48	307,63	11,271	4148,70	1931,57	7
21	84,88	58,74	68	1,78	1,63	1,538	2733,41	1607,22	14,635	10650,03	5121,55	8
-	-	-	1	3	-	239	625,99	417,08	1,589	2109,76	1616,74	8(a)
-	-	-	1	4	4	48	1316,64	653,80	348	2057,43	1113,57	8(b)
3	12,00	2	23	56	53	330	163,87	85,08	3,674	4280,30	873,83	8(c)
-	-	-	-	-	-	18	11,53	7,65	253	138,76	106,47	8(d)
18	72,88	58,72	43	1,15	1,06	903	615,38	443,60	8,771	2063,77	1410,95	8(e)
1	50,00	12,00	24	10,50	8,91	66	2742,79	2341,44	836	4354,49	2987,20	9
3	52,67	53,19	16	83	79	187	799,92	587,02	2,593	1721,42	1371,59	10
39	35,53	27,87	131	6,12	4,89	1,930	2597,25	1981,43	31,640	15879,72	10834,47	11
8	8,26	8,15	16	2,53	2,05	633	1860,32	1492,08	7,208	10818,88	7178,09	11(a)
-	-	-	1	6	6	101	464,82	287,06	2,670	1657,18	1079,98	11(b)
31	27,26	19,72	114	3,53	2,78	1,196	272,10	202,29	21,762	3403,66	2576,41	11(c)
150	538,27	338,66	181	13,06	9,85	2,409	1237,97	835,28	43,868	10210,47	6296,44	12
39	95,61	53,22	13	9,57	6,91	536	303,40	237,46	4,941	2177,08	1697,74	12(a)
70	231,33	172,59	65	1,36	1,14	1,007	273,23	141,11	24,942	4275,66	1793,72	12(b)
27	85,92	45,53	67	1,71	1,44	559	250,10	200,24	8,118	1962,35	1475,24	12(c)
14	125,41	67,32	36	42	36	307	411,24	256,46	5,867	1795,38	1329,74	12(d)
48	374,42	207,34	297	2,49	1,89	814	1410,75	1043,92	11,501	5125,66	3218,52	13
2,612	120,76	93,92	21,940	73,53	55,94	13,710	1635,85	1041,93	2,00,131	8098,37	6115,87	14
4	25,03	25,03	63	2,49	2,22	148	1191,16	968,58	1,262	7359,56	5039,33	15
2	11,50	11,50	60	2,38	2,16	60	1124,84	940,28	622	6635,06	4464,37	15(a)
2	13,53	13,53	-	-	-	27	55,79	20,25	170	297,12	204,66	15(b)
-	-	-	3	11	6	61	10,53	8,05	470	427,37	370,30	15(c)
13	113,75	81,36	2,987	115,11	101,98	5,368	1657,64	1341,76	79,895	8243,42	6708,83	16
<b>145</b>	<b>9,36</b>	<b>8,26</b>	<b>7,128</b>	<b>62,95</b>	<b>44,82</b>	<b>15,235</b>	<b>1102,72</b>	<b>1016,89</b>	<b>98,192</b>	<b>2566,63</b>	<b>2169,05</b>	<b>III</b>
<b>53</b>	<b>246,23</b>	<b>201,03</b>	<b>16,071</b>	<b>104,28</b>	<b>81,15</b>	<b>30,516</b>	<b>5081,38</b>	<b>4086,87</b>	<b>2,85,938</b>	<b>15677,44</b>	<b>11526,81</b>	<b>IV</b>
<b>2,64,357</b>	<b>1835,85</b>	<b>596,64</b>	<b>1,92,491</b>	<b>1313,92</b>	<b>1047,12</b>	<b>9,62,226</b>	<b>18619,88</b>	<b>15463,43</b>	<b>57,42,801</b>	<b>80358,22</b>	<b>65558,61</b>	<b>V</b>
5,007	42,48	42,55	35,316	150,11	111,81	2,11,053	1059,01	843,68	4,03,056	2051,50	1619,82	1
2,617	246,91	238,82	33,087	592,79	491,55	1,52,293	8383,73	7440,03	11,30,743	39434,36	34506,74	2
2,56,733	1546,46	315,27	1,24,088	571,02	443,77	5,98,880	9177,14	7179,73	42,09,002	38872,36	29432,05	3
<b>232</b>	<b>242,04</b>	<b>139,17</b>	<b>72,771</b>	<b>309,51</b>	<b>250,93</b>	<b>67,271</b>	<b>5815,18</b>	<b>4479,01</b>	<b>9,35,007</b>	<b>35807,55</b>	<b>26054,80</b>	<b>VI</b>
147	169,32	81,48	7,774	42,42	34,21	13,324	3006,85	2324,92	83,097	15201,79	11193,03	1
85	72,72	57,69	64,997	267,09	216,72	53,947	2808,33	2154,09	8,51,910	20605,76	14861,76	2
<b>8</b>	<b>50,67</b>	<b>18,66</b>	<b>1,311</b>	<b>9,51</b>	<b>7,04</b>	<b>2,531</b>	<b>612,43</b>	<b>315,58</b>	<b>18,208</b>	<b>7377,35</b>	<b>3309,92</b>	<b>VII</b>
<b>2,633</b>	<b>61,08</b>	<b>47,41</b>	<b>43,061</b>	<b>190,59</b>	<b>157,26</b>	<b>3,12,629</b>	<b>4198,00</b>	<b>3193,37</b>	<b>12,79,161</b>	<b>16279,60</b>	<b>12868,01</b>	<b>VIII</b>
<b>2,70,405</b>	<b>4382,48</b>	<b>2292,45</b>	<b>4,80,371</b>	<b>2665,56</b>	<b>2148,61</b>	<b>15,40,458</b>	<b>61852,85</b>	<b>47381,00</b>	<b>101,76,816</b>	<b>311996,33</b>	<b>212299,77</b>	<b>TOTAL</b>
-	-	-	15,899	51,74	40,23	4,915	69,93	53,02	70,753	774,14	640,67	1
88	114,00	66,61	6,131	50,07	37,99	14,585	2574,50	1876,37	2,16,913	19927,22	14944,66	2