

TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2005

(Amount in Rs. crore)

Occupation	As on March 31					
	State Bank of India & its Associates			Nationalised Banks		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
(1)	(2)	(3)	(4)	(5)	(6)	
I. Agriculture	5979893	38246	31066	11743558	76882	66023
1. Direct Finance	5894731	29949	24577	11546000	53321	46756
2. Indirect Finance	85162	8297	6488	197558	23561	19266
II. Industry	1443683	236038	108960	1140782	304281	223027
1. Mining & Quarrying	8414	15153	6434	7737	13097	7118
2. Food Manufacturing & Processing	61978	33621	8448	140958	23319	15808
(a) Rice Mills Flour & Dal Mills	16701	5858	2736	81516	5929	4159
(b) Sugar	447	3760	1973	651	4483	3131
(c) Edible Oils & Vanaspati	7327	1809	1224	5704	2782	1952
(d) Tea Processing	602	12184	277	1402	2160	1543
(e) Processing of Fruits & Vegetables	568	238	134	898	519	447
(f) Others	36333	9771	2104	50787	7445	4575
3. Beverage & Tobacco	996	827	536	2516	2981	2153
4. Textiles	83997	35478	12834	109093	37668	28201
(a) Cotton Textiles	38679	14181	6379	22942	16579	12543
(b) Jute & Other Natural Fibre Textiles	12053	479	241	4220	667	416
(c) Handloom Textiles & Khadi	5901	789	453	15078	2034	1581
(d) Other Textiles & Textiles Products	27364	20030	5760	66853	18389	13661
5. Paper Paper Products & Printing	16273	4695	2237	25364	7493	5607
6. Leather & Leather Products	7030	2401	1279	15824	2934	2282
7. Rubber & Plastic Products	21462	5829	2354	20567	6018	4361
8. Chemicals & Chemical Products	46646	26451	10337	40054	23291	16429
(a) Heavy Industrial Chemicals	1658	6799	3963	3529	5100	3360
(b) Fertilisers	368	3290	2078	689	4961	3658
(c) Drugs & Pharmaceuticals	6357	9906	1826	8128	7088	5152
(d) Non-Edible Oils	285	278	167	384	476	298
(e) Other Chemicals & Chemical Products	37978	6179	2303	27324	5666	3961
9. Petroleum Coal Products & Nuclear Fuels	1040	3968	1255	1586	8614	6382
10. Manufacture of Cement & Cement Products	4617	1502	1085	5495	4885	3817
11. Basic Metals & Metal Products	72839	24510	13183	52133	39873	28038
(a) Iron & Steel	6991	19567	10188	10417	28040	20118
(b) Non-Ferrous Metals	1915	2127	1091	3166	4672	2480
(c) Metal Products	63933	2816	1905	38550	7161	5440
12. Engineering	157050	20654	11750	60863	22984	17105
(a) Heavy Engineering	2753	1860	1359	7962	5456	4294
(b) Light Engineering	52821	8357	3990	28955	7448	5435
(c) Electrical Machinery & Goods	95855	6831	4146	15182	5212	3686
(d) Electronic Machinery & Goods	5621	3607	2255	8764	4868	3690
13. Vehicles, Vehicle Parts & Transport Equipments	15769	8249	4707	17068	9068	6353
14. Other Industries	784922	26768	14136	561558	30242	23537
15. Electricity Gas & Water	1703	8705	5828	2536	34722	25803
(a) Electricity Generation & Transmission	1184	7956	5580	1241	32855	24298
(b) Non-Conventional Energy	134	506	74	362	822	598
(c) Gas, Steam & Water Supply	385	242	174	933	1045	907
16. Construction	158947	17226	12556	77430	37093	30032
III. Transport Operators	86699	3044	2180	228631	7014	5303
IV. Professional And Other Services	182808	15230	7218	791376	33626	25665
V. Personal Loans	6382856	81298	65016	8104511	102973	87245
1. Loans for Purchase of Consumer Durables	126981	761	544	367774	1710	1355
2. Loans for Housing	1155994	40774	34219	1610113	53079	47481
3. Rest of the Personal Loans	5099881	39763	30253	6126624	48184	38409
VI. Trade	1369405	41586	29537	2744921	94985	74721
1. Wholesale Trade	212686	22855	17958	174178	56812	45168
2. Retail Trade	1156719	18732	11579	2570743	38174	29553
VII. Finance	5740	19660	15095	61663	45300	38455
VIII. All Others	412475	9469	6951	3244421	39817	30881
Total bank credit	15863559	444572	266023	28059863	704878	551321
of which: 1. Artisans and Village & Tiny Industries	252615	4283	3252	289671	2229	1890
2. Other Small Scale Industries	285335	17296	12162	480247	35942	27610

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 34, March 2005.

TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2005 (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)	
I. Agriculture	780	1107	564	7859950	20048	16463
1. Direct Finance	192	466	175	7567892	19224	15824
2. Indirect Finance	588	641	389	292058	824	639
II. Industry	65709	54077	33511	911592	2372	1827
1. Mining & Quarrying	50	734	623	673	45	36
2. Food Manufacturing & Processing	294	2532	1690	11974	178	139
(a) Rice Mills Flour & Dal Mills	5	39	39	6512	104	82
(b) Sugar	10	95	92	13	1	1
(c) Edible Oils & Vanaspati	17	154	31	1193	17	12
(d) Tea Processing	23	29	26	6	—	—
(e) Processing of Fruits & Vegetables	7	37	37	104	6	5
(f) Others	232	2178	1465	4146	49	38
3. Beverage & Tobacco	217	1576	930	134	9	7
4. Textiles	1283	4828	2674	9842	64	48
(a) Cotton Textiles	747	2924	1324	1207	24	17
(b) Jute & Other Natural Fibre Textiles	17	74	71	271	2	1
(c) Handloom Textiles & Khadi	33	1	1	6901	19	14
(d) Other Textiles & Textiles Products	486	1827	1278	1463	20	16
5. Paper Paper Products & Printing	246	783	507	635	20	16
6. Leather & Leather Products	79	236	164	1214	6	5
7. Rubber & Plastic Products	323	1274	885	281	9	7
8. Chemicals & Chemical Products	1532	7863	4845	2209	17	15
(a) Heavy Industrial Chemicals	217	2418	1186	7	1	—
(b) Fertilisers	39	1143	697	3	—	—
(c) Drugs & Pharmaceuticals	494	2019	1372	729	4	4
(d) Non-Edible Oils	1	1	1	6	—	—
(e) Other Chemicals & Chemical Products	781	2281	1589	1464	12	10
9. Petroleum Coal Products & Nuclear Fuels	68	2356	1539	252	19	16
10. Manufacture of Cement & Cement Products	96	978	575	458	8	6
11. Basic Metals & Metal Products	1233	6238	2940	1732	21	17
(a) Iron & Steel	646	2809	1184	35	4	4
(b) Non-Ferrous Metals	225	2467	1080	11	1	1
(c) Metal Products	362	962	676	1686	15	12
12. Engineering	2252	7453	5114	1340	26	20
(a) Heavy Engineering	573	1736	1316	48	11	8
(b) Light Engineering	665	2157	1485	288	6	5
(c) Electrical Machinery & Goods	710	1948	1380	445	6	5
(d) Electronic Machinery & Goods	304	1612	933	559	3	2
13. Vehicles, Vehicle Parts & Transport Equipments	693	5174	2628	4000	18	13
14. Other Industries	55677	7171	5363	852616	1476	1091
15. Electricity Gas & Water	128	1373	923	197	8	7
(a) Electricity Generation & Transmission	70	836	603	118	5	4
(b) Non-Conventional Energy	8	40	37	39	1	1
(c) Gas, Steam & Water Supply	50	497	283	40	2	1
16. Construction	1538	3510	2112	24035	447	384
III. Transport Operators	10418	2164	1949	154000	802	548
IV. Professional And Other Services	12226	8384	5895	345823	966	726
V. Personal Loans	8771160	59034	23972	2182740	9914	7783
1. Loans for Purchase of Consumer Durables	54128	535	524	328742	1412	1040
2. Loans for Housing	100543	9859	8761	222200	2854	2395
3. Rest of the Personal Loans	8616489	48640	14688	1631798	5649	4348
VI. Trade	8116	6293	3524	1722604	4136	3196
1. Wholesale Trade	3134	3038	1884	75677	335	265
2. Retail Trade	4982	3255	1640	1646927	3801	2932
VII. Finance	1398	6703	4568	21319	83	60
VIII. All Others	57067	2522	1508	969326	2648	2086
Total bank credit	8926874	140284	75491	14167354	40969	32689
of which: 1. Artisans and Village & Tiny Industries	608	30	15	724798	1140	830
2. Other Small Scale Industries	1147	2610	2100	124158	454	351

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 34, March 2005.

TABLE 5.1 : BANK GROUP-WISE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION — 2005 (Concl.d.)

(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)	
I. Agriculture	1072127	12861	10269	26656308	149143	124385
1. Direct Finance	1001565	9152	7303	26010380	112111	94635
2. Indirect Finance	70562	3709	2966	645928	37032	29750
II. Industry	154903	117237	79500	3716669	714005	446825
1. Mining & Quarrying	1267	2730	1608	18141	31760	15817
2. Food Manufacturing & Processing	17220	6841	4966	232424	66490	31050
(a) Rice Mills Flour & Dal Mills	2686	845	691	107420	12775	7707
(b) Sugar	175	1156	764	1296	9495	5961
(c) Edible Oils & Vanaspati	1153	1015	753	15394	5779	3972
(d) Tea Processing	170	776	644	2203	15149	2491
(e) Processing of Fruits & Vegetables	226	341	256	1803	1141	879
(f) Others	12810	2709	1858	104308	22152	10039
3. Beverage & Tobacco	552	873	660	4415	6265	4286
4. Textiles	21573	13227	8651	225788	91265	52407
(a) Cotton Textiles	7599	8099	5090	71174	41806	25353
(b) Jute & Other Natural Fibre Textiles	466	186	111	17027	1408	840
(c) Handloom Textiles & Khadi	1670	404	298	29583	3246	2348
(d) Other Textiles & Textiles Products	11838	4539	3152	108004	44804	23867
5. Paper Paper Products & Printing	4841	2957	2248	47359	15948	10615
6. Leather & Leather Products	1841	644	418	25988	6221	4148
7. Rubber & Plastic Products	3178	2142	1378	45811	15272	8986
8. Chemicals & Chemical Products	6613	12943	7608	97054	70565	39233
(a) Heavy Industrial Chemicals	870	2684	1723	6281	17002	10233
(b) Fertilisers	191	2429	1360	1290	11824	7794
(c) Drugs & Pharmaceuticals	1856	3265	1963	17564	22281	10316
(d) Non-Edible Oils	68	64	39	744	820	505
(e) Other Chemicals & Chemical Products	3628	4501	2523	71175	18638	10386
9. Petroleum Coal Products & Nuclear Fuels	331	3919	2907	3277	18876	12098
10. Manufacture of Cement & Cement Products	863	2889	2149	11529	10262	7632
11. Basic Metals & Metal Products	5749	14949	9677	133686	85590	53855
(a) Iron & Steel	2024	11075	7295	20113	61495	38789
(b) Non-Ferrous Metals	475	1617	911	5792	10883	5562
(c) Metal Products	3250	2258	1471	107781	13212	9504
12. Engineering	7764	9293	6426	229269	60410	40415
(a) Heavy Engineering	1523	2373	1555	12859	11436	8532
(b) Light Engineering	3135	1771	1241	85864	19738	12157
(c) Electrical Machinery & Goods	1785	2104	1388	113977	16101	10605
(d) Electronic Machinery & Goods	1321	3044	2242	16569	13134	9122
13. Vehicles, Vehicle Parts & Transport Equipments	3343	6912	5195	40873	29420	18897
14. Other Industries	58470	12817	8564	2313243	78474	52691
15. Electricity Gas & Water	576	5936	3755	5140	50744	36317
(a) Electricity Generation & Transmission	320	5499	3459	2933	47152	33944
(b) Non-Conventional Energy	77	160	82	620	1530	792
(c) Gas, Steam & Water Supply	179	277	215	1587	2062	1581
16. Construction	20722	18165	13291	282672	76442	58376
III. Transport Operators	97795	4738	3741	577543	17762	13721
IV. Professional And Other Services	137480	21887	15761	1469713	80093	55266
V. Personal Loans	7393990	94379	71965	32835257	347598	255981
1. Loans for Purchase of Consumer Durables	632575	3639	2887	1510200	8057	6349
2. Loans for Housing	577600	38468	33941	3666450	145034	126797
3. Rest of the Personal Loans	6183815	52272	35137	27658607	194507	122836
VI. Trade	246062	26356	18667	6091108	173357	129646
1. Wholesale Trade	33589	11823	8243	499264	94863	73518
2. Retail Trade	212473	14533	10424	5591844	78494	56127
VII. Finance	17848	19694	15099	107968	91440	73277
VIII. All Others	1012939	18411	11942	5696228	72867	53368
Total bank credit	10133144	315563	226944	77150794	1646266	1152468
of which: 1. Artisans and Village & Tiny Industries	20629	222	162	1288321	7904	6149
2. Other Small Scale Industries	48299	6551	4854	939186	62853	47076

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 34, March 2005.