

**TABLE NO. 5.5 – POPULATION GROUP 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>6,11,872</b>	<b>9462,65</b>	<b>7470,83</b>	<b>12,19,226</b>	<b>20448,16</b>	<b>17452,01</b>
1. Direct Finance	6,01,419	7237,44	5883,89	11,89,346	13609,53	11755,67
2. Indirect Finance	10,453	2225,22	1586,94	29,880	6838,63	5696,34
<b>II. INDUSTRY</b>	<b>1,78,551</b>	<b>60429,39</b>	<b>38163,05</b>	<b>3,71,911</b>	<b>81169,98</b>	<b>59383,21</b>
1. Mining & Quarrying	2,671	2920,15	1719,78	3,485	1170,07	964,03
2. Food Manufacturing & Processing	14,137	5381,19	4012,14	28,644	8493,85	5932,55
(a) Rice Mills, Flour & Dal Mills	4,788	2005,18	1539,84	14,310	2008,73	1381,39
(b) Sugar	113	631,46	453,80	247	2657,66	1844,30
(c) Edible Oils & Vanaspati	1,183	685,79	563,29	2,405	828,66	585,41
(d) Tea Processing	130	79,30	57,35	267	194,87	149,97
(e) Processing of Fruits & Vegetables	257	100,89	72,40	281	102,80	78,78
(f) Others	7,666	1878,56	1325,47	11,134	2701,13	1892,70
3. Beverage & Tobacco	287	235,29	183,74	817	1131,00	823,25
4. Textiles	17,701	14997,15	9225,57	1,09,369	19479,77	13218,31
(a) Cotton Textiles	6,664	7565,26	5117,72	36,349	10940,13	7036,72
(b) Jute & Other Natural Fibre Textiles	481	72,64	55,81	50,435	892,23	734,58
(c) Handloom Textiles & Khadi	2,111	285,75	237,48	2,966	527,35	426,50
(d) Other Textiles & Textile Products	8,445	7073,49	3814,55	19,619	7120,07	5020,51
5. Paper, Paper Products & Printing	4,010	1307,43	937,73	8,031	1577,29	1220,84
6. Leather & Leather Products	1,505	189,45	143,23	2,628	569,41	420,39
7. Rubber & Plastic Products	3,216	1524,87	1034,12	8,665	1528,96	1158,52
8. Chemicals & Chemical Products	6,217	2869,66	1992,14	21,252	3923,03	2665,70
(a) Heavy Industrial Chemicals	455	476,90	232,07	878	864,22	710,67
(b) Fertilisers	91	274,34	222,98	343	575,41	226,09
(c) Drugs & Pharmaceuticals	813	770,27	542,15	15,700	1201,30	887,35
(d) Non-Edible Oils	109	80,18	64,29	149	131,37	96,62
(e) Other Chemicals & Chemical Products	4,749	1267,97	930,65	4,182	1150,73	744,96
9. Petroleum, Coal Products & Nuclear Fuels	260	248,85	188,80	417	566,75	483,08
10. Manufacture of Cement & Cement Products	1,253	321,25	259,10	3,553	821,02	662,62
11. Basic Metals & Metal Products	9,409	13639,88	6691,49	17,607	12131,70	9042,06
(a) Iron & Steel	3,192	11020,78	5062,13	4,023	8169,73	6111,19
(b) Non-Ferrous Metals	1,281	1726,31	1017,95	1,464	1152,52	835,70
(c) Metal Products	4,936	892,79	611,41	12,120	2809,45	2095,17
12. Engineering	11,472	3747,12	2889,75	21,478	5081,26	3871,07
(a) Heavy Engineering	875	334,11	268,32	4,319	1399,95	982,26
(b) Light Engineering	7,040	1758,34	1266,07	8,853	1987,38	1501,08
(c) Electrical Machinery & Goods	2,246	1062,19	859,26	4,446	1100,42	887,75
(d) Electronic Machinery & Goods	1,311	592,48	496,09	3,860	593,52	499,98
13. Vehicles, Vehicle Parts & Transport Equipments	2,724	1968,82	1516,73	6,212	2731,69	1497,54
14. Other Industries	47,362	5520,85	3371,31	1,14,861	5833,61	4362,14
15. Electricity, Gas & Water	344	1447,50	1208,61	754	6830,57	5815,62
(a) Electricity Generation & Transmission	174	1352,69	1145,41	288	5789,27	4820,10
(b) Non-Conventional Energy	17	34,76	34,80	164	364,61	338,23
(c) Gas, Steam & Water Supply	153	60,04	28,40	302	676,70	657,28
16. Construction	55,983	4109,94	2788,81	24,138	9300,00	7245,49
<b>III. TRANSPORT OPERATORS</b>	<b>17,426</b>	<b>706,92</b>	<b>475,44</b>	<b>56,206</b>	<b>1391,53</b>	<b>1145,86</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>44,126</b>	<b>5296,43</b>	<b>3689,05</b>	<b>2,68,271</b>	<b>12957,00</b>	<b>10108,64</b>
<b>V. PERSONAL LOANS</b>	<b>21,52,773</b>	<b>40673,66</b>	<b>32023,49</b>	<b>28,92,494</b>	<b>47591,21</b>	<b>39963,05</b>
1. Loans for Purchase of Consumer Durables	31,234	282,40	217,70	2,23,206	1605,82	1326,78
2. Loans for Housing	5,16,735	20779,41	16969,84	6,63,954	25063,54	22184,32
3. Rest of the Personal Loans	16,04,804	19611,85	14835,95	20,05,334	20921,86	16451,94
<b>VI. TRADE</b>	<b>2,26,303</b>	<b>20723,57</b>	<b>12950,04</b>	<b>8,15,537</b>	<b>24797,62</b>	<b>18947,14</b>
1. Wholesale Trade	12,764	13112,98	6867,86	1,00,173	6875,01	5443,71
2. Retail Trade	2,13,539	7610,60	6082,19	7,15,364	17922,60	13503,43
<b>VII. FINANCE</b>	<b>1,282</b>	<b>2832,47</b>	<b>2215,31</b>	<b>16,460</b>	<b>3490,95</b>	<b>1991,76</b>
<b>VIII. ALL OTHERS</b>	<b>90,257</b>	<b>2104,17</b>	<b>1512,16</b>	<b>8,85,012</b>	<b>14360,16</b>	<b>11380,15</b>
<b>TOTAL BANK CREDIT</b>	<b>33,22,590</b>	<b>142229,27</b>	<b>98499,37</b>	<b>65,25,117</b>	<b>206206,62</b>	<b>160371,82</b>
<i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries	12,378	99,36	80,39	33,424	526,82	439,67
2. Other Small Scale Industries	63,675	9326,70	7061,48	1,39,275	15261,10	11712,47

**CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 2007**

**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	
189	212,49	101,47	2,13,615	898,21	778,14	2,51,990	7549,03	6174,45	22,96,892	38570,55	31976,90	I
160	174,11	88,14	2,04,061	800,43	699,12	2,33,958	4842,39	4025,88	22,28,944	26663,89	22452,71	1
29	38,39	13,32	9,554	97,78	79,02	18,032	2148,56	2148,56	67,948	11906,66	9524,18	2
<b>2,272</b>	<b>6235,63</b>	<b>3677,26</b>	<b>30,547</b>	<b>394,43</b>	<b>320,26</b>	<b>62,569</b>	<b>33043,79</b>	<b>25817,18</b>	<b>6,45,850</b>	<b>181273,21</b>	<b>127360,95</b>	<b>II</b>
8	84,35	59,10	26	1,74	1,28	1,317	1262,56	1018,75	7,507	5438,86	3762,95	1
82	274,32	121,51	343	19,58	15,34	4,393	1948,00	1449,81	47,599	16116,94	11531,36	2
2	4	2	189	7,89	5,43	967	424,14	364,16	20,256	4445,98	3290,83	2(a)
—	—	—	1	3	3	41	284,11	182,47	402	3573,26	2480,59	2(b)
8	57,26	29,26	10	4,94	4,76	350	261,48	195,56	3,956	1838,13	1378,27	2(c)
9	6,32	1,74	3	15	15	83	76,07	48,51	492	356,70	257,71	2(d)
1	10,60	6,94	14	41	29	93	43,24	36,25	646	257,95	194,65	2(e)
62	200,10	83,55	126	6,17	4,70	2,859	858,95	622,87	21,847	5644,92	3929,30	2(f)
11	214,94	192,85	23	2,91	2,17	187	222,40	174,27	1,325	1806,54	1376,28	3
562	1015,86	647,59	1,360	14,60	11,52	10,972	6379,33	4441,81	1,39,964	41886,71	27544,81	4
76	329,98	174,06	46	2,02	1,38	4,559	4595,33	3096,10	47,694	23432,72	15425,99	4(a)
9	12,60	8,75	584	2,90	2,12	131	34,20	23,39	51,640	1014,56	824,65	4(b)
2	3	1	546	77	49	309	48,72	28,05	5,934	862,61	692,54	4(c)
475	673,25	464,78	184	8,91	7,53	5,973	1701,08	1294,27	34,696	16576,81	10601,64	4(d)
35	68,01	25,52	104	7,33	5,85	1,731	523,26	377,43	13,911	3483,32	2567,37	5
10	8,59	1,68	14	27	25	966	364,73	302,80	5,123	1132,45	868,35	6
26	82,67	10,89	37	2,02	1,61	1,063	475,19	354,14	13,007	3613,72	2559,28	7
297	1262,56	788,54	112	5,55	4,49	1,321	1948,09	1493,17	29,199	10008,88	6944,04	8
15	352,38	239,86	8	1,17	76	181	536,81	415,09	1,537	2231,49	1598,47	8(a)
1	2,50	2,50	1	20	20	47	338,49	241,14	483	1190,94	692,92	8(b)
198	750,10	442,68	59	1,69	1,39	317	243,97	201,00	17,087	2967,33	2074,57	8(c)
—	—	—	—	—	—	22	18,02	6,93	280	229,56	167,84	8(d)
83	157,57	103,50	44	2,48	2,13	754	810,81	629,00	9,812	3389,56	2410,24	8(e)
4	54,58	52,00	5	97	91	660	4458,75	3971,53	1,346	5329,90	4696,32	9
5	133,56	30,33	30	2,26	1,98	321	851,66	604,30	5,162	2129,74	1558,34	10
133	328,93	214,94	110	8,01	6,95	2,440	2421,95	2076,84	29,699	28530,47	18032,28	11
21	51,87	39,66	14	2,61	2,17	756	1577,36	1307,99	8,006	20822,35	12523,15	11(a)
3	14,30	14,86	9	45	30	158	536,17	493,42	2,915	3429,75	2362,23	11(b)
109	262,75	160,42	87	4,96	4,47	1,526	308,42	275,43	18,778	4278,37	3146,90	11(c)
294	1573,77	901,92	148	7,78	6,75	4,083	1589,20	1142,53	37,475	11999,14	8812,02	12
94	629,20	360,22	7	58	40	564	757,97	593,74	5,859	3121,82	2204,94	12(a)
82	273,40	85,56	51	5,24	4,84	1,372	240,54	178,90	17,398	4264,90	3036,46	12(b)
99	225,43	99,21	81	1,76	1,34	1,630	217,56	167,11	8,502	2607,37	2014,67	12(c)
19	445,74	356,93	9	20	18	517	373,12	202,78	5,716	2005,05	1555,95	12(d)
86	336,36	202,07	157	1,02	96	2,228	1489,36	917,34	11,407	6527,23	4134,63	13
340	356,47	167,31	23,722	105,33	86,73	14,652	3401,16	3176,79	2,00,937	15217,43	11164,27	14
8	74,35	24,79	22	4,30	4,08	2,060	1976,48	1521,71	3,188	10333,19	8574,80	15
6	44,35	14,45	5	2,58	2,50	1,973	1895,13	1482,70	2,446	9084,02	7465,16	15(a)
2	30,00	10,34	—	—	—	16	14,53	12,80	199	443,90	396,17	15(b)
—	—	—	17	1,71	1,58	71	66,81	26,21	543	805,27	713,47	15(c)
371	366,30	236,23	4,334	210,75	169,39	14,175	3731,69	2793,95	99,001	17718,68	13233,86	16
<b>112</b>	<b>3,53</b>	<b>2,28</b>	<b>8,115</b>	<b>84,75</b>	<b>61,96</b>	<b>89,011</b>	<b>3329,98</b>	<b>3174,15</b>	<b>1,70,870</b>	<b>5516,71</b>	<b>4859,68</b>	<b>III</b>
<b>980</b>	<b>1344,53</b>	<b>855,43</b>	<b>18,583</b>	<b>162,64</b>	<b>128,00</b>	<b>3,72,043</b>	<b>6319,24</b>	<b>4360,49</b>	<b>7,04,003</b>	<b>26079,85</b>	<b>19141,62</b>	<b>IV</b>
<b>81,807</b>	<b>1636,59</b>	<b>833,21</b>	<b>2,19,274</b>	<b>1916,09</b>	<b>1538,22</b>	<b>15,17,612</b>	<b>37981,64</b>	<b>30300,46</b>	<b>68,63,960</b>	<b>129799,19</b>	<b>104658,43</b>	<b>V</b>
5,581	71,78	64,68	39,446	248,67	188,53	51,672	390,54	330,96	3,51,139	2599,20	2128,65	1
2,105	327,93	295,26	45,696	819,72	699,33	2,24,507	18371,42	15709,96	14,52,997	65362,01	55858,72	2
74,121	1236,89	473,26	1,34,132	847,70	650,36	12,41,433	19219,69	14259,54	50,59,824	61837,98	46671,05	3
<b>5,600</b>	<b>1249,79</b>	<b>607,26</b>	<b>95,646</b>	<b>557,32</b>	<b>441,36</b>	<b>84,243</b>	<b>9243,90</b>	<b>7222,72</b>	<b>12,27,329</b>	<b>56572,20</b>	<b>40168,53</b>	<b>VI</b>
4,605	746,62	365,35	15,144	117,30	88,58	21,012	4083,30	3323,67	1,53,698	24935,20	16089,16	1
995	503,17	241,91	80,502	440,03	352,78	63,231	5160,60	3899,06	10,73,631	31637,00	24079,37	2
<b>69</b>	<b>301,00</b>	<b>223,99</b>	<b>1,053</b>	<b>8,72</b>	<b>6,62</b>	<b>3,274</b>	<b>1276,66</b>	<b>1004,51</b>	<b>22,138</b>	<b>7909,80</b>	<b>5442,19</b>	<b>VII</b>
<b>3,159</b>	<b>31,03</b>	<b>16,91</b>	<b>56,628</b>	<b>343,56</b>	<b>277,09</b>	<b>2,88,137</b>	<b>5201,15</b>	<b>3399,68</b>	<b>13,23,193</b>	<b>22040,07</b>	<b>16585,99</b>	<b>VIII</b>
<b>94,188</b>	<b>11014,58</b>	<b>6317,81</b>	<b>6,43,461</b>	<b>4365,71</b>	<b>3551,64</b>	<b>26,68,879</b>	<b>103945,39</b>	<b>81453,64</b>	<b>132,54,235</b>	<b>467761,57</b>	<b>350194,28</b>	<b>TOTAL</b>
13	1,91	41	17,828	53,79	44,54	7,570	612,55	455,27	71,213	1294,42	1020,29	1
206	316,21	186,03	6,146	51,65	43,31	16,776	3296,11	2434,66	2,26,078	28251,77	21437,95	2