

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO OCCUPATION  
MARCH 2014**

(Amount in ₹ Million)

OCCUPATION	RURAL			SEMI-URBAN		
	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>37,149,454</b>	<b>3789592.6</b>	<b>3203152.9</b>	<b>24,128,150</b>	<b>3236257.4</b>	<b>2804901.2</b>
1. Direct Finance	35,265,237	3572097.1	3015964.3	22,666,548	2879476.1	2520718.1
2. Indirect Finance	1,884,217	217495.5	187188.6	1,461,602	356781.3	284183.1
<b>II. INDUSTRY</b>	<b>785,428</b>	<b>800785.3</b>	<b>430934.5</b>	<b>705,223</b>	<b>2000358.9</b>	<b>1285921.9</b>
1. Mining & Quarrying	10,646	42045.9	12952.9	10,638	84664.0	56821.6
2. Manufacturing & Processing	672,748	469086.1	312292.5	558,323	1475421.2	972292.8
3. Electricity, Gas & Water	56,127	153571.3	39526.8	47,193	175728.7	86798.0
4. Construction	45,907	136082.0	66162.4	89,069	264545.0	170009.5
<b>III. TRANSPORT OPERATORS</b>	<b>252,735</b>	<b>114212.7</b>	<b>73662.2</b>	<b>434,637</b>	<b>192585.0</b>	<b>126701.3</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>911,402</b>	<b>203352.1</b>	<b>151001.3</b>	<b>791,818</b>	<b>421207.5</b>	<b>302263.5</b>
<b>V. PERSONAL LOANS</b>	<b>5,934,970</b>	<b>1157075.2</b>	<b>890996.6</b>	<b>9,611,219</b>	<b>2405371.7</b>	<b>1852513.3</b>
1. Loans for Housing	942,340	429397.5	341342.1	1,641,637	1011267.9	804666.8
2. Loans for Purchase of Consumer Durables	273,351	54661.5	43043.1	249,269	45512.9	36062.1
3. Rest of the Personal Loans	4,719,279	673016.2	506611.4	7,720,313	1348590.9	1011784.4
<b>VI. TRADE</b>	<b>2,314,729</b>	<b>2618319.2</b>	<b>813840.0</b>	<b>2,046,249</b>	<b>891888.4</b>	<b>622293.5</b>
1. Wholesale Trade	65,867	2309348.5	567980.6	93,607	292041.7	157820.6
2. Retail Trade	2,248,862	308970.6	245859.4	1,952,642	599846.7	464472.9
<b>VII. FINANCE</b>	<b>227,323</b>	<b>143766.1</b>	<b>39107.8</b>	<b>145,229</b>	<b>121470.2</b>	<b>63119.0</b>
<b>VIII. ALL OTHERS</b>	<b>767,252</b>	<b>103338.5</b>	<b>64353.6</b>	<b>1,231,820</b>	<b>188989.3</b>	<b>119923.6</b>
<b>TOTAL BANK CREDIT</b>	<b>48,343,293</b>	<b>8930441.6</b>	<b>5667048.8</b>	<b>39,094,345</b>	<b>9458128.3</b>	<b>7177637.2</b>

  

OCCUPATION	URBAN			METROPOLITAN		
	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>6,572,723</b>	<b>1687478.6</b>	<b>1293598.2</b>	<b>1,100,317</b>	<b>3091977.1</b>	<b>1116818.5</b>
1. Direct Finance	5,907,760	1199261.6	945939.4	852,718	2352708.1	610363.0
2. Indirect Finance	664,963	488217.0	347658.8	247,599	739269.0	506455.4
<b>II. INDUSTRY</b>	<b>728,556</b>	<b>5953468.0</b>	<b>3865337.2</b>	<b>786,082</b>	<b>32552258.8</b>	<b>20580385.5</b>
1. Mining & Quarrying	15,227	104732.4	75868.3	16,934	837249.6	457275.5
2. Manufacturing & Processing	568,913	4328541.2	2755190.6	647,795	20515488.8	12197031.3
3. Electricity, Gas & Water	12,292	530817.3	368661.2	7,674	4164183.9	3048651.9
4. Construction	132,124	989377.0	665617.0	113,679	7035336.5	4877426.7
<b>III. TRANSPORT OPERATORS</b>	<b>730,726</b>	<b>346257.7</b>	<b>241970.3</b>	<b>685,744</b>	<b>1437763.5</b>	<b>854608.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>778,206</b>	<b>1098160.9</b>	<b>783608.8</b>	<b>600,728</b>	<b>5045341.2</b>	<b>3467493.0</b>
<b>V. PERSONAL LOANS</b>	<b>13,708,775</b>	<b>3759290.3</b>	<b>2664870.6</b>	<b>20,439,737</b>	<b>7131168.4</b>	<b>4762623.2</b>
1. Loans for Housing	1,933,425	1818017.4	1427350.6	2,119,456	3508566.4	2732695.2
2. Loans for Purchase of Consumer Durables	187,727	33363.1	24614.3	133,437	32768.9	23786.3
3. Rest of the Personal Loans	11,587,623	1907909.8	1212905.7	18,186,844	3589833.1	2006141.7
<b>VI. TRADE</b>	<b>1,410,131</b>	<b>1554990.6</b>	<b>1194582.6</b>	<b>745,476</b>	<b>4494548.4</b>	<b>3109615.7</b>
1. Wholesale Trade	108,028	536822.8	401064.6	116,165	2418944.8	1711886.4
2. Retail Trade	1,302,103	1018167.7	793518.0	629,311	2075603.6	1397729.3
<b>VII. FINANCE</b>	<b>72,577</b>	<b>520541.9</b>	<b>332423.7</b>	<b>55,037</b>	<b>6264767.6</b>	<b>4632886.5</b>
<b>VIII. ALL OTHERS</b>	<b>1,377,366</b>	<b>378106.8</b>	<b>238308.3</b>	<b>1,521,063</b>	<b>1389756.9</b>	<b>837007.8</b>
<b>TOTAL BANK CREDIT</b>	<b>25,379,060</b>	<b>15298294.8</b>	<b>10614699.7</b>	<b>25,934,184</b>	<b>61407581.9</b>	<b>39361438.5</b>