

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO OCCUPATION  
MARCH 2012**

(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>28,599,650</b>	<b>2464947.7</b>	<b>2135699.1</b>	<b>18,009,134</b>	<b>2036491.6</b>	<b>1766148.1</b>
1. Direct Finance	27,336,548	2265656.6	1976425.9	17,169,098	1819795.7	1602051.6
2. Indirect Finance	1,263,102	199291.1	159273.2	840,036	216695.8	164096.6
<b>II. INDUSTRY</b>	<b>699,071</b>	<b>813189.0</b>	<b>496752.0</b>	<b>565,609</b>	<b>1892787.7</b>	<b>1126686.2</b>
1. Mining & Quarrying	3,992	12936.2	10086.8	6,967	77196.7	52990.3
2. Manufacturing & Processing	661,680	483775.6	326366.3	518,453	1400904.6	827060.4
3. Electricity, Gas & Water	996	157035.3	65666.9	1,487	245057.5	123011.8
4. Construction	32,403	159442.0	94632.0	38,702	169629.0	123623.7
<b>III. TRANSPORT OPERATORS</b>	<b>251,351</b>	<b>117676.1</b>	<b>79694.2</b>	<b>231,051</b>	<b>123682.8</b>	<b>88679.9</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>709,894</b>	<b>142285.7</b>	<b>105989.8</b>	<b>576,059</b>	<b>336136.8</b>	<b>232249.2</b>
<b>V. PERSONAL LOANS</b>	<b>5,465,697</b>	<b>935075.8</b>	<b>699483.1</b>	<b>8,113,954</b>	<b>1870755.7</b>	<b>1396109.8</b>
1. Loans for Housing	837,029	312487.3	253538.6	1,476,126	779016.6	603634.0
2. Loans for Purchase of Consumer Durables	294,384	23451.5	17392.4	254,854	21955.6	16677.7
3. Rest of the Personal Loans	4,334,284	599137.1	428552.2	6,382,974	1069783.6	775798.1
<b>VI. TRADE</b>	<b>2,843,475</b>	<b>1917499.2</b>	<b>694097.5</b>	<b>2,159,796</b>	<b>662140.6</b>	<b>453583.5</b>
1. Wholesale Trade	152,661	1563562.5	472077.2	131,604	159732.1	97974.8
2. Retail Trade	2,690,814	353936.7	222020.3	2,028,192	502408.6	355608.7
<b>VII. FINANCE</b>	<b>464,611</b>	<b>76238.1</b>	<b>56087.7</b>	<b>219,325</b>	<b>94078.8</b>	<b>57276.7</b>
<b>VIII. ALL OTHERS</b>	<b>2,715,614</b>	<b>181279.1</b>	<b>154317.0</b>	<b>1,417,512</b>	<b>252613.5</b>	<b>162157.3</b>
<b>TOTAL BANK CREDIT</b>	<b>41,749,363</b>	<b>6648190.8</b>	<b>4422120.4</b>	<b>31,292,440</b>	<b>7268687.6</b>	<b>5282890.7</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>4,406,497</b>	<b>1266660.5</b>	<b>955696.1</b>	<b>815,904</b>	<b>1057780.3</b>	<b>761805.3</b>
1. Direct Finance	4,108,372	920637.3	702001.8	774,434	583783.1	406298.4
2. Indirect Finance	298,125	346023.1	253694.3	41,470	473997.3	355507.0
<b>II. INDUSTRY</b>	<b>748,400</b>	<b>5279651.7</b>	<b>3282702.9</b>	<b>1,565,800</b>	<b>24470292.6</b>	<b>14513504.8</b>
1. Mining & Quarrying	6,723	110474.0	84766.4	4,619	577793.8	368565.0
2. Manufacturing & Processing	681,175	4006947.7	2372894.3	1,365,284	16027588.4	8752636.7
3. Electricity, Gas & Water	2,458	458305.8	345431.7	4,320	3066509.7	2031828.7
4. Construction	58,044	703924.2	479610.5	191,577	4798400.8	3360474.3
<b>III. TRANSPORT OPERATORS</b>	<b>301,635</b>	<b>249481.4</b>	<b>178984.0</b>	<b>374,280</b>	<b>1259694.2</b>	<b>831685.9</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>506,982</b>	<b>806204.1</b>	<b>589993.2</b>	<b>601,665</b>	<b>4593545.1</b>	<b>2738807.2</b>
<b>V. PERSONAL LOANS</b>	<b>8,195,435</b>	<b>2485028.5</b>	<b>1897085.5</b>	<b>32,932,801</b>	<b>5569490.6</b>	<b>3508827.0</b>
1. Loans for Housing	1,966,640	1278707.8	1019677.5	2,208,951	2414125.2	1910585.1
2. Loans for Purchase of Consumer Durables	212,685	22185.7	16847.2	488,320	33128.0	22548.0
3. Rest of the Personal Loans	6,016,110	1184135.0	860560.9	30,235,530	3122237.4	1575693.9
<b>VI. TRADE</b>	<b>1,605,559</b>	<b>1158795.7</b>	<b>872694.1</b>	<b>1,215,517</b>	<b>4119941.2</b>	<b>2666847.8</b>
1. Wholesale Trade	160,008	378407.6	279038.2	334,725	2091844.8	1249639.6
2. Retail Trade	1,445,551	780388.1	593655.9	880,792	2028096.4	1417208.2
<b>VII. FINANCE</b>	<b>322,969</b>	<b>442539.6</b>	<b>315785.4</b>	<b>155,078</b>	<b>6451261.7</b>	<b>3659074.4</b>
<b>VIII. ALL OTHERS</b>	<b>1,652,905</b>	<b>759009.5</b>	<b>455741.0</b>	<b>2,438,067</b>	<b>2979792.3</b>	<b>1098423.5</b>
<b>TOTAL BANK CREDIT</b>	<b>17,740,382</b>	<b>12447370.9</b>	<b>8548682.2</b>	<b>40,099,112</b>	<b>50501798.1</b>	<b>29778975.8</b>