

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2013**

(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
I. AGRICULTURE	33,643,326	3085993.8	2659643.9	19,954,203	2572931.6	2198490.5
1. Direct Finance	31,776,225	2885559.5	2484152.0	19,147,805	2328079.0	2013423.0
2. Indirect Finance	1,867,101	200434.4	175491.9	806,398	244852.6	185067.5
II. INDUSTRY	718,265	894254.8	588281.5	629,265	2224861.6	1582320.9
1. Mining & Quarrying	15,841	39675.1	26273.0	13,442	94388.5	64632.1
2. Manufacturing & Processing	621,707	539475.1	388921.6	547,245	1548765.0	1109752.1
3. Electricity, Gas & Water	45,012	152836.2	77378.1	15,148	302850.9	200912.2
4. Construction	35,705	162268.4	95708.9	53,430	278857.2	207024.4
III. TRANSPORT OPERATORS	223,433	102675.6	74361.4	385,256	162300.5	120676.4
IV. PROFESSIONAL AND OTHER SERVICES	703,226	176960.0	127078.6	540,532	500788.9	275441.5
V. PERSONAL LOANS	5,880,018	1044209.1	804507.9	9,560,304	2232051.2	1750636.4
1. Loans for Housing	924,279	361885.3	290900.8	1,695,426	946298.6	768770.2
2. Loans for Purchase of Consumer Durables	188,465	23176.7	17431.6	216,120	25842.0	18514.8
3. Rest of the Personal Loans	4,767,274	659147.2	496175.4	7,648,758	1259910.6	963351.4
VI. TRADE	2,841,221	2437398.8	816335.3	2,335,360	807194.3	615706.6
1. Wholesale Trade	61,510	2051172.8	565324.0	69,216	212491.6	161974.5
2. Retail Trade	2,779,711	386226.1	251011.3	2,266,144	594702.7	453732.1
VII. FINANCE	397,286	102510.6	75714.7	209,692	119673.1	82583.4
VIII. ALL OTHERS	1,296,376	120466.4	93785.6	1,006,887	178435.8	130670.0
TOTAL BANK CREDIT	45,703,151	7964469.1	5239708.8	34,621,499	8798237.0	6756525.8

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	5,530,345	1463759.5	1137449.2	857,686	1035959.5	766177.2
1. Direct Finance	5,260,087	1076748.6	870878.9	813,269	607266.8	445208.6
2. Indirect Finance	270,258	387010.9	266570.2	44,417	428692.7	320968.7
II. INDUSTRY	609,687	6061442.3	3817440.6	724,266	27360199.8	17171839.7
1. Mining & Quarrying	17,181	176905.6	92375.1	18,602	576065.2	420598.3
2. Manufacturing & Processing	486,946	4238879.7	2630919.0	602,664	17317839.7	10217078.7
3. Electricity, Gas & Water	9,609	621259.9	424190.0	7,302	3182728.4	2404333.0
4. Construction	95,951	1024397.1	669956.6	95,698	6283566.6	4129829.7
III. TRANSPORT OPERATORS	795,372	353659.4	252110.6	718,063	1129914.9	787125.8
IV. PROFESSIONAL AND OTHER SERVICES	555,612	1157398.1	711421.7	585,365	4868613.9	2929386.3
V. PERSONAL LOANS	10,470,631	3033238.1	2276724.8	21,634,065	6102320.4	3881036.6
1. Loans for Housing	1,904,286	1546769.9	1240452.5	2,046,343	2976978.5	2346988.3
2. Loans for Purchase of Consumer Durables	250,103	35939.2	24604.4	310,103	31558.6	21580.4
3. Rest of the Personal Loans	8,316,242	1450529.0	1011667.9	19,277,619	3093783.3	1512467.9
VI. TRADE	1,558,774	1455706.6	1102644.8	864,100	4942582.9	3202401.7
1. Wholesale Trade	73,603	443855.6	312541.4	88,700	2425461.7	1484390.1
2. Retail Trade	1,485,171	1011850.9	790103.4	775,400	2517121.1	1718011.7
VII. FINANCE	125,787	443543.1	332562.0	119,209	5565498.2	3804479.3
VIII. ALL OTHERS	1,277,324	432776.9	247257.9	1,535,355	1188512.1	836877.5
TOTAL BANK CREDIT	20,923,532	14401523.8	9877611.5	27,038,109	52193601.7	33379324.2