

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO OCCUPATION  
MARCH 2011**

(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>26,575,843</b>	<b>2140520.9</b>	<b>1745923.2</b>	<b>15,532,549</b>	<b>2893543.4</b>	<b>1337078.9</b>
1. Direct Finance	25,354,228	1988351.2	1632647.1	14,731,403	1687897.8	1179314.4
2. Indirect Finance	1,221,615	152169.7	113276.2	801,146	1205645.5	157764.5
<b>II. INDUSTRY</b>	<b>753,668</b>	<b>999667.1</b>	<b>625601.0</b>	<b>539,250</b>	<b>1736456.1</b>	<b>1039231.8</b>
1. Mining & Quarrying	4,654	28589.9	14128.0	8,200	105688.0	54253.5
2. Manufacturing & Processing	699,295	591457.3	424628.5	472,436	1263823.9	758692.3
3. Electricity, Gas & Water	1,115	162567.0	58554.3	1,504	202435.7	114165.7
4. Construction	48,604	217052.8	128290.2	57,110	164508.5	112120.3
<b>III. TRANSPORT OPERATORS</b>	<b>253,141</b>	<b>113739.5</b>	<b>74037.4</b>	<b>185,120</b>	<b>89162.3</b>	<b>62072.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>720,504</b>	<b>177214.9</b>	<b>138916.3</b>	<b>573,703</b>	<b>313447.8</b>	<b>214877.1</b>
<b>V. PERSONAL LOANS</b>	<b>6,096,708</b>	<b>980924.0</b>	<b>737376.0</b>	<b>8,100,683</b>	<b>1677510.4</b>	<b>1246054.2</b>
1. Loans for Housing	889,260	315277.2	257771.1	1,465,232	716994.8	554070.8
2. Loans for Purchase of Consumer Durables	262,953	24268.4	17790.2	211,288	17125.1	12600.4
3. Rest of the Personal Loans	4,944,495	641378.5	461814.7	6,424,163	943390.5	679382.9
<b>VI. TRADE</b>	<b>2,835,090</b>	<b>1270405.6</b>	<b>404957.9</b>	<b>2,003,171</b>	<b>578503.9</b>	<b>430759.4</b>
1. Wholesale Trade	101,495	270739.9	209324.3	107,914	129132.7	103682.6
2. Retail Trade	2,733,595	999665.8	195633.6	1,895,257	449371.2	327076.9
<b>VII. FINANCE</b>	<b>596,580</b>	<b>109908.0</b>	<b>85660.2</b>	<b>219,443</b>	<b>91687.1</b>	<b>56168.3</b>
<b>VIII. ALL OTHERS</b>	<b>2,186,531</b>	<b>236325.5</b>	<b>112022.9</b>	<b>1,617,893</b>	<b>176690.2</b>	<b>133628.2</b>
<b>TOTAL BANK CREDIT</b>	<b>40,018,065</b>	<b>6028705.5</b>	<b>3924494.9</b>	<b>28,771,812</b>	<b>7557001.1</b>	<b>4519870.3</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>3,860,717</b>	<b>1079253.0</b>	<b>850123.4</b>	<b>669,992</b>	<b>1173523.8</b>	<b>677093.3</b>
1. Direct Finance	3,611,961	770697.0	624770.4	643,527	475579.5	343185.9
2. Indirect Finance	248,756	308556.0	225353.0	26,465	697944.4	333907.4
<b>II. INDUSTRY</b>	<b>501,622</b>	<b>5032637.9</b>	<b>3039022.8</b>	<b>544,407</b>	<b>22200806.0</b>	<b>11416612.4</b>
1. Mining & Quarrying	7,111	110182.6	89659.0	4,759	526891.5	350176.9
2. Manufacturing & Processing	408,486	3789020.4	2159428.4	423,998	14191603.5	6957054.9
3. Electricity, Gas & Water	2,366	425347.6	292990.4	3,712	2316345.8	1485179.4
4. Construction	83,659	708087.3	496945.1	111,938	5165965.1	2624201.2
<b>III. TRANSPORT OPERATORS</b>	<b>240,799</b>	<b>245775.6</b>	<b>159949.9</b>	<b>304,963</b>	<b>1317180.6</b>	<b>807655.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>470,787</b>	<b>834816.8</b>	<b>592461.4</b>	<b>431,822</b>	<b>8534837.4</b>	<b>2734616.2</b>
<b>V. PERSONAL LOANS</b>	<b>8,293,817</b>	<b>2434692.6</b>	<b>1766259.5</b>	<b>29,927,903</b>	<b>4825461.2</b>	<b>2951656.3</b>
1. Loans for Housing	1,858,879	1199544.8	962205.6	1,769,817	2093333.4	1685264.4
2. Loans for Purchase of Consumer Durables	217,298	19480.8	14355.6	611,968	33090.7	20890.8
3. Rest of the Personal Loans	6,217,640	1215666.9	789698.3	27,546,118	2699037.1	1245501.1
<b>VI. TRADE</b>	<b>1,363,511</b>	<b>1771704.0</b>	<b>786181.2</b>	<b>764,591</b>	<b>3571390.5</b>	<b>1710686.1</b>
1. Wholesale Trade	109,768	1120373.9	296612.2	207,380	2336587.7	1026740.0
2. Retail Trade	1,253,743	651330.1	489569.1	557,211	1234802.8	683946.1
<b>VII. FINANCE</b>	<b>88,383</b>	<b>349158.8</b>	<b>248938.7</b>	<b>47,928</b>	<b>6924972.5</b>	<b>3118030.6</b>
<b>VIII. ALL OTHERS</b>	<b>2,076,453</b>	<b>496972.8</b>	<b>352226.4</b>	<b>2,346,523</b>	<b>2776422.4</b>	<b>1100591.0</b>
<b>TOTAL BANK CREDIT</b>	<b>16,896,089</b>	<b>12245011.4</b>	<b>7795163.3</b>	<b>35,038,129</b>	<b>51324594.5</b>	<b>24516941.4</b>