

**TABLE NO.1.17 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS  
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>26,237,836</b>	<b>1339377.5</b>	<b>1238015.1</b>	<b>16,079,246</b>	<b>939126.8</b>	<b>881517.4</b>
1. Direct Finance	25,083,275	1281538.8	1184902.4	15,329,286	895809.7	842343.6
2. Indirect Finance	1,154,561	57838.7	53112.8	749,960	43317.1	39173.7
<b>II. INDUSTRY</b>	<b>556,090</b>	<b>23502.2</b>	<b>19088.7</b>	<b>349,155</b>	<b>19034.6</b>	<b>19375.3</b>
<b>III. TRANSPORT OPERATORS</b>	<b>113,607</b>	<b>9597.0</b>	<b>7342.8</b>	<b>95,216</b>	<b>8557.0</b>	<b>6578.4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>625,970</b>	<b>27782.6</b>	<b>23188.5</b>	<b>460,345</b>	<b>24880.4</b>	<b>21216.5</b>
<b>V. PERSONAL LOANS</b>	<b>4,106,354</b>	<b>275966.7</b>	<b>217310.3</b>	<b>5,572,528</b>	<b>437038.1</b>	<b>339069.4</b>
1. Loans for Housing	384,862	33937.3	26247.9	481,767	49560.4	36326.7
2. Loans for Purchase of Consumer Durables	275,672	15907.4	11743.2	242,517	15001.9	11137.8
3. Rest of the Personal Loans	3,445,820	226122.0	179319.1	4,848,244	372475.8	291604.9
<b>VI. TRADE</b>	<b>2,592,620</b>	<b>114337.3</b>	<b>93434.2</b>	<b>1,802,128</b>	<b>98247.1</b>	<b>81696.3</b>
1. Wholesale Trade	140,065	5505.9	4735.9	101,581	4163.6	5321.8
2. Retail Trade	2,452,555	108831.4	88698.3	1,700,547	94083.5	76374.5
<b>VII. FINANCE</b>	<b>405,238</b>	<b>30388.7</b>	<b>21462.7</b>	<b>193,362</b>	<b>14170.6</b>	<b>10175.4</b>
<b>VIII. ALL OTHERS</b>	<b>2,590,024</b>	<b>91760.8</b>	<b>85358.9</b>	<b>1,244,616</b>	<b>38457.7</b>	<b>36983.0</b>
<b>TOTAL BANK CREDIT</b>	<b>37,227,739</b>	<b>1912712.8</b>	<b>1705201.2</b>	<b>25,796,596</b>	<b>1579512.1</b>	<b>1396611.6</b>

OCCUPATION	URBAN / METROPOLITAN			ALL-INDIA		
	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>4,113,748</b>	<b>271315.4</b>	<b>250267.2</b>	<b>46,430,830</b>	<b>2549819.7</b>	<b>2369799.7</b>
1. Direct Finance	3,838,974	254791.6	234908.1	44,251,535	2432140.1	2262154.1
2. Indirect Finance	274,774	16523.8	15359.2	2,179,295	117679.7	107645.6
<b>II. INDUSTRY</b>	<b>1,603,305</b>	<b>53778.4</b>	<b>135220.2</b>	<b>2,508,550</b>	<b>96315.1</b>	<b>173684.3</b>
<b>III. TRANSPORT OPERATORS</b>	<b>184,577</b>	<b>18916.8</b>	<b>15023.3</b>	<b>393,400</b>	<b>37070.8</b>	<b>28944.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>708,730</b>	<b>51984.3</b>	<b>41202.3</b>	<b>1,795,045</b>	<b>104647.3</b>	<b>85607.2</b>
<b>V. PERSONAL LOANS</b>	<b>33,484,854</b>	<b>1694516.5</b>	<b>859197.4</b>	<b>43,163,736</b>	<b>2407521.2</b>	<b>1415577.0</b>
1. Loans for Housing	1,203,695	101163.6	96420.7	2,070,324	184661.3	158995.4
2. Loans for Purchase of Consumer Durables	663,140	23555.7	14010.8	1,181,329	54465.0	36891.8
3. Rest of the Personal Loans	31,618,019	1569797.1	748765.8	39,912,083	2168394.9	1219689.9
<b>VI. TRADE</b>	<b>2,125,477</b>	<b>109803.7</b>	<b>100200.2</b>	<b>6,520,225</b>	<b>322388.1</b>	<b>275330.7</b>
1. Wholesale Trade	385,344	8918.3	15951.8	626,990	18587.9	26009.5
2. Retail Trade	1,740,133	100885.4	84248.3	5,893,235	303800.3	249321.2
<b>VII. FINANCE</b>	<b>378,009</b>	<b>18970.1</b>	<b>11853.2</b>	<b>976,609</b>	<b>63529.3</b>	<b>43491.3</b>
<b>VIII. ALL OTHERS</b>	<b>3,488,338</b>	<b>46886.4</b>	<b>51437.0</b>	<b>7,322,978</b>	<b>177104.9</b>	<b>173778.8</b>
<b>TOTAL BANK CREDIT</b>	<b>46,087,038</b>	<b>2266171.6</b>	<b>1464400.8</b>	<b>109,111,373</b>	<b>5758396.6</b>	<b>4566213.6</b>

See Notes on Tables.