

**TABLE NO.1.17 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS  
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>24,717,789</b>	<b>1142385.9</b>	<b>1023813.5</b>	<b>14,316,006</b>	<b>748584.2</b>	<b>682788.5</b>
1. Direct Finance	23,595,753	1092821.2	978548.3	13,592,978	710325.9	648289.1
2. Indirect Finance	1,122,036	49564.7	45265.2	723,028	38258.4	34499.4
<b>II. INDUSTRY</b>	<b>594,294</b>	<b>21548.7</b>	<b>17009.9</b>	<b>315,203</b>	<b>17101.0</b>	<b>14117.9</b>
<b>III. TRANSPORT OPERATORS</b>	<b>115,675</b>	<b>8790.4</b>	<b>6882.1</b>	<b>87,602</b>	<b>7242.3</b>	<b>5725.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>650,910</b>	<b>26006.7</b>	<b>21471.4</b>	<b>474,096</b>	<b>23408.8</b>	<b>19813.2</b>
<b>V. PERSONAL LOANS</b>	<b>4,702,858</b>	<b>294131.3</b>	<b>235084.1</b>	<b>5,858,482</b>	<b>431401.3</b>	<b>329111.4</b>
1. Loans for Housing	427,487	39163.5	30972.1	506,121	54031.5	41297.3
2. Loans for Purchase of Consumer Durables	241,092	16319.8	11629.3	199,817	11866.9	8856.0
3. Rest of the Personal Loans	4,034,279	238648.0	192482.8	5,152,544	365502.9	278958.1
<b>VI. TRADE</b>	<b>2,618,510</b>	<b>109986.7</b>	<b>90234.4</b>	<b>1,682,547</b>	<b>87456.5</b>	<b>70480.8</b>
1. Wholesale Trade	88,928	5672.0	5024.3	78,918	4932.9	4488.2
2. Retail Trade	2,529,582	104314.6	85210.1	1,603,629	82523.7	65992.6
<b>VII. FINANCE</b>	<b>550,581</b>	<b>33236.7</b>	<b>24688.5</b>	<b>201,740</b>	<b>13013.2</b>	<b>9407.9</b>
<b>VIII. ALL OTHERS</b>	<b>2,124,346</b>	<b>78735.9</b>	<b>70754.4</b>	<b>1,541,492</b>	<b>55369.0</b>	<b>53764.2</b>
<b>TOTAL BANK CREDIT</b>	<b>36,074,963</b>	<b>1714822.3</b>	<b>1489938.4</b>	<b>24,477,168</b>	<b>1383576.3</b>	<b>1185209.4</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>3,723,327</b>	<b>221141.3</b>	<b>200015.9</b>	<b>42,757,122</b>	<b>2112111.5</b>	<b>1906618.0</b>
1. Direct Finance	3,497,766	205579.6	185760.4	40,686,497	2008726.7	1812597.8
2. Indirect Finance	225,561	15561.7	14255.6	2,070,625	103384.8	94020.2
<b>II. INDUSTRY</b>	<b>383,222</b>	<b>31857.3</b>	<b>35412.8</b>	<b>1,292,719</b>	<b>70506.9</b>	<b>66540.6</b>
<b>III. TRANSPORT OPERATORS</b>	<b>153,882</b>	<b>15646.8</b>	<b>10951.1</b>	<b>357,159</b>	<b>31679.5</b>	<b>23558.8</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>564,034</b>	<b>42553.6</b>	<b>30532.2</b>	<b>1,689,040</b>	<b>91969.1</b>	<b>71816.8</b>
<b>V. PERSONAL LOANS</b>	<b>31,167,760</b>	<b>1531935.4</b>	<b>683627.1</b>	<b>41,729,100</b>	<b>2257468.0</b>	<b>1247822.6</b>
1. Loans for Housing	876,029	97672.5	75960.6	1,809,637	190867.5	148229.9
2. Loans for Purchase of Consumer Durables	804,763	25883.1	13791.4	1,245,672	54069.8	34276.7
3. Rest of the Personal Loans	29,486,968	1408379.8	593875.1	38,673,791	2012530.8	1065316.0
<b>VI. TRADE</b>	<b>1,468,782</b>	<b>113229.2</b>	<b>98351.6</b>	<b>5,769,839</b>	<b>310672.4</b>	<b>259066.8</b>
1. Wholesale Trade	221,028	35586.0	34873.4	388,874	46190.9	44385.9
2. Retail Trade	1,247,754	77643.1	63478.2	5,380,965	264481.4	214681.0
<b>VII. FINANCE</b>	<b>102,686</b>	<b>8349.8</b>	<b>5854.4</b>	<b>855,007</b>	<b>54599.7</b>	<b>39950.8</b>
<b>VIII. ALL OTHERS</b>	<b>4,038,990</b>	<b>78672.1</b>	<b>98988.5</b>	<b>7,704,828</b>	<b>212777.0</b>	<b>223507.1</b>
<b>TOTAL BANK CREDIT</b>	<b>41,602,683</b>	<b>2043385.5</b>	<b>1163733.7</b>	<b>102,154,814</b>	<b>5141784.2</b>	<b>3838881.5</b>

See Notes on Tables.