# Table No. 1.10 – Population Group-Wise Outstanding Credit of Scheduled Commercial Banks According to Occupation March 2000

(Amount in Rupees Lakh)

| | 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** | **134,46,981** | **25945,77** | **22235,01** | **60,28,331** | **16167,72** | **13874,64** |
| | 1. Direct Finance | 132,62,040 | 24436,10 | 21080,66 | 59,46,533 | 14590,86 | 12617,65 |
| | 2. Indirect Finance | 1,84,941 | 1509,67 | 1154,35 | 81,798 | 1576,86 | 1256,99 |
| **II.** | **INDUSTRY** | **19,88,156** | **18069,21** | **14802,91** | **12,56,690** | **26694,96** | **21634,07** |
| | 1. Mining & Quarrying | 1,228 | 341,58 | 275,20 | 1,906 | 829,25 | 691,85 |
| | 2. Manufacturing & Processing | 19,73,590 | 17079,21 | 13987,94 | 12,39,877 | 24873,18 | 20241,54 |
| | 3. Electricity, Gas & Water | 274 | 332,65 | 281,70 | 455 | 588,11 | 366,90 |
| | 4. Construction | 13,064 | 315,77 | 258,06 | 14,452 | 404,41 | 333,77 |
| **III.** | **TRANSPORT OPERATORS** | **4,40,357** | **2123,01** | **1567,74** | **2,64,881** | **2140,19** | **1587,41** |
| **IV.** | **PROFESSIONAL AND OTHER SERVICES** | **7,70,849** | **1578,41** | **1339,02** | **5,15,050** | **2395,17** | **1959,36** |
| **V.** | **PERSONAL LOANS** | **35,74,024** | **8577,68** | **7422,42** | **36,19,102** | **12852,99** | **11074,28** |
| | 1. Loans for Purchase of Consumer Durables | 2,97,094 | 654,25 | 525,85 | 3,27,119 | 828,61 | 670,42 |
| | 2. Loans for Housing | 3,75,187 | 2165,83 | 1906,97 | 6,23,667 | 4757,90 | 4145,78 |
| | 3. Rest of the Personal Loans | 29,01,743 | 5757,59 | 4989,60 | 26,68,316 | 7266,48 | 6258,08 |
| **VI.** | **TRADE** | **35,19,169** | **9618,75** | **8458,92** | **20,49,869** | **11068,59** | **9347,89** |
| | 1. Wholesale Trade | 1,04,927 | 3768,63 | 3580,69 | 1,07,290 | 3194,64 | 2754,13 |
| | 2. Retail Trade | 34,14,242 | 5850,12 | 4878,23 | 19,42,579 | 7873,95 | 6593,76 |
| **VII.** | **FINANCE** | **12,167** | **241,27** | **179,70** | **16,274** | **606,20** | **422,45** |
| **VIII.** | **ALL OTHERS** | 13,27,879 | 3795,78 | 3420,04 | 11,15,070 | 5477,32 | 4890,37 |
| **TOTAL BANK CREDIT** | | **250,79,582** | **69949,87** | **59425,76** | **148,65,267** | **77403,14** | **64790,48** |
| *OF WHICH:* | 1. Artisans & Village Industries | 11,65,241 | 1184,09 | 1028,04 | 4,73,379 | 858,27 | 758,21 |
| | 2. Other Small Scale Industries | 6,02,203 | 3442,23 | 2823,32 | 5,57,140 | 8229,75 | 6588,53 |

| | 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** | **9,60,819** | **5429,35** | **4550,79** | **96,760** | **6010,96** | **4977,83** |
| | 1. Direct Finance | 9,27,835 | 3697,34 | 3243,26 | 77,942 | 1768,05 | 1619,22 |
| | 2. Indirect Finance | 32,984 | 1732,00 | 1307,52 | 18,818 | 4242,91 | 3358,61 |
| **II.** | **INDUSTRY** | **10,74,528** | **45815,56** | **35995,83** | **10,34,766** | **181287,67** | **141346,02** |
| | 1. Mining & Quarrying | 2,010 | 828,32 | 581,62 | 1,467 | 4377,61 | 3303,56 |
| | 2. Manufacturing & Processing | 10,57,264 | 43190,95 | 33873,04 | 10,10,140 | 162434,81 | 126651,11 |
| | 3. Electricity, Gas & Water | 634 | 1008,73 | 838,96 | 1,323 | 9366,51 | 7086,18 |
| | 4. Construction | 14,620 | 787,55 | 702,20 | 21,836 | 5108,73 | 4305,17 |
| **III.** | **TRANSPORT OPERATORS** | **1,70,184** | **1699,25** | **1298,04** | **98,979** | **4561,22** | **3622,04** |
| **IV.** | **PROFESSIONAL AND OTHER SERVICES** | **3,35,558** | **4472,27** | **3967,89** | **2,09,728** | **9976,41** | **7386,81** |
| **V.** | **PERSONAL LOANS** | **33,27,040** | **15578,20** | **13376,67** | **38,99,885** | **24067,66** | **19765,16** |
| | 1. Loans for Purchase of Consumer Durables | 3,40,120 | 1038,67 | 833,87 | 2,22,992 | 904,15 | 751,07 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 2. Loans for Housing | 7,07,274 | 6350,81 | 5581,69 | 5,47,262 | 7726,14 | 6890,43 |
| 3. Rest of the Personal Loans | 22,79,646 | 8188,73 | 6961,10 | 31,29,631 | 15437,37 | 12123,67 |
| **VI. TRADE** | **10,43,725** | **15934,20** | **13005,99** | **4,59,770** | **49260,37** | **40805,11** |
| 1. Wholesale Trade | 1,15,953 | 7812,54 | 6158,24 | 1,48,847 | 39908,91 | 33463,14 |
| 2. Retail Trade | 9,27,772 | 8121,66 | 6847,75 | 3,10,923 | 9351,46 | 7341,97 |
| **VII. FINANCE** | **13,006** | **1152,20** | **932,00** | **29,038** | **28166,55** | **20338,60** |
| **VIII. ALL OTHERS** | **8,69,726** | **7315,31** | **6463,27** | **8,02,036** | **21015,40** | **18032,42** |
| **TOTAL BANK CREDIT** | **77,94,586** | **97396,32** | **79590,45** | **66,30,962** | **324346,23** | **256273,99** |
| *OF WHICH:* 1. Artisans & Village Industries | 2,77,152 | 614,30 | 563,54 | 97,399 | 359,23 | 327,09 |
| 2. Other Small Scale Industries | 5,17,148 | 12067,74 | 9602,16 | 4,49,659 | 19860,13 | 16055,85 |