

**Table No. 1.10 – Population Group-Wise Outstanding Credit
of Scheduled Commercial Banks According to Occupation
March 2001**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	125,89,034	28976,69	24961,52	60,54,194	17754,53	15177,77
1. Direct Finance	124,37,708	27401,29	23774,86	59,71,742	16063,88	13880,87
2. Indirect Finance	1,51,326	1575,40	1186,66	82,452	1690,65	1296,90
II. INDUSTRY	17,64,842	25914,28	17278,78	10,10,644	30540,54	23877,67
1. Mining & Quarrying	1,321	620,41	498,68	2,376	714,02	505,18
2. Manufacturing & Processing	17,55,127	24203,29	16058,05	9,94,892	28319,93	22116,85
3. Electricity, Gas & Water	296	779,40	461,51	419	1036,48	883,05
4. Construction	8,098	311,18	260,54	12,957	470,12	372,59
III. TRANSPORT OPERATORS	3,00,833	1728,60	1265,05	1,55,554	1896,34	1453,86
IV. PROFESSIONAL AND OTHER SERVICES	6,67,558	2045,25	1646,37	4,91,979	2901,59	2357,11
V. PERSONAL LOANS	36,40,665	10627,50	9286,69	39,24,002	16092,44	13952,46
1. Loans for Purchase of Consumer Durables	3,52,458	868,19	706,50	3,71,635	1018,92	827,60
2. Loans for Housing	3,72,374	2835,47	2533,83	6,99,501	6245,19	5506,17
3. Rest of the Personal Loans	29,15,833	6923,83	6046,36	28,52,866	8828,34	7618,68
VI. TRADE	24,79,013	11623,34	10255,56	15,04,517	10297,77	8488,56
1. Wholesale Trade	1,00,813	6901,62	6363,04	1,05,540	3487,15	2671,83
2. Retail Trade	23,78,200	4721,72	3892,52	13,98,977	6810,62	5816,73
VII. FINANCE	4,259	609,64	428,33	4,977	810,59	645,93
VIII. ALL OTHERS	10,64,503	4660,41	3759,64	9,01,127	6160,22	5152,54
TOTAL BANK CREDIT	225,10,707	86185,70	68881,94	140,46,994	86454,02	71105,88
<i>OF WHICH : 1. Artisans & Village Industries</i>	8,99,157	1088,32	916,68	2,71,114	629,81	547,06
2. Other Small Scale Industries	4,41,361	3533,97	2821,82	4,44,586	8514,20	6622,51

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	9,85,564	6443,68	5409,42	2,14,497	8799,58	6181,64
1. Direct Finance	9,49,998	4357,91	3678,14	2,04,641	2685,77	2086,39
2. Indirect Finance	35,566	2085,77	1731,28	9,856	6113,81	4095,26
II. INDUSTRY	9,03,143	52879,63	41356,47	10,34,138	209582,43	153917,49
1. Mining & Quarrying	2,381	1010,19	707,30	2,012	7724,42	4806,89
2. Manufacturing & Processing	8,86,564	49195,77	38520,62	10,15,826	183474,37	134720,53
3. Electricity, Gas & Water	684	1433,93	1184,10	1,368	12276,41	9474,20
4. Construction	13,514	1239,75	944,45	14,932	6107,22	4915,88
III. TRANSPORT OPERATORS	1,08,431	1469,28	1085,98	78,676	5867,34	4895,73
IV. PROFESSIONAL AND OTHER SERVICES	3,48,824	5654,78	4726,26	2,22,939	13913,37	10502,72
V. PERSONAL LOANS	38,21,862	19689,09	16993,66	48,85,959	34906,38	25707,29

	1. Loans for Purchase of Consumer Durables	3,96,486	1277,09	1029,03	2,27,605	1123,24	899,96
	2. Loans for Housing	7,94,929	8309,37	7425,86	6,15,993	10978,97	9946,56
	3. Rest of the Personal Loans	26,30,447	10102,62	8538,78	40,42,361	22804,17	14860,78
VI.	TRADE	8,91,310	19141,95	16093,86	5,13,675	62439,18	54696,10
	1. Wholesale Trade	1,19,222	10621,68	9214,51	2,08,906	51490,07	45877,13
	2. Retail Trade	7,72,088	8520,27	6879,35	3,04,769	10949,11	8818,97
VII.	FINANCE	4,923	1694,37	1321,96	22,509	34006,70	24059,40
VIII.	ALL OTHERS	8,69,557	9852,47	8315,26	9,00,687	27971,12	23182,70
TOTAL BANK CREDIT		79,33,614	116825,25	95302,89	78,73,080	397486,10	303143,07
<i>OF WHICH:</i>	1. Artisans & Village Industries	1,28,140	423,08	375,66	46,757	254,91	232,64
	2. Other Small Scale Industries	4,60,772	13515,95	10680,63	3,95,825	21723,10	16779,92