

**Table No. 1.10 – Population Group-Wise Outstanding Credit of Scheduled Commercial Banks According to Occupation  
March 2002**

(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
<b>I. AGRICULTURE</b>	<b>133,90,822</b>	<b>34739,75</b>	<b>28643,33</b>	<b>59,52,516</b>	<b>21146,50</b>	<b>17853,18</b>
1. Direct Finance	130,31,344	31274,80	26430,59	58,10,732	18030,73	15387,14
2. Indirect Finance	3,59,478	3464,95	2212,74	1,41,784	3115,77	2466,04
<b>II. INDUSTRY</b>	<b>18,38,791</b>	<b>29776,78</b>	<b>20689,33</b>	<b>9,10,846</b>	<b>44702,26</b>	<b>30736,61</b>
1. Mining & Quarrying	2,099	1211,82	804,74	2,808	1332,25	872,22
2. Manufacturing & Processing	18,05,330	23059,01	16474,26	8,75,863	38963,74	26700,92
3. Electricity, Gas & Water	327	4568,97	2603,99	631	3092,84	2012,49
4. Construction	31,035	936,98	806,34	31,544	1313,44	1150,99
<b>III. TRANSPORT OPERATORS</b>	<b>2,98,991</b>	<b>1845,86</b>	<b>1341,36</b>	<b>1,83,432</b>	<b>1933,16</b>	<b>1453,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,36,717</b>	<b>2993,16</b>	<b>1752,91</b>	<b>4,19,139</b>	<b>3802,80</b>	<b>3065,00</b>
<b>V. PERSONAL LOANS</b>	<b>39,18,171</b>	<b>13606,21</b>	<b>11434,69</b>	<b>39,10,731</b>	<b>20231,26</b>	<b>17009,60</b>
1. Loans for Purchase of Consumer Durables	3,60,306	1041,71	801,90	3,42,382	1059,33	795,65
2. Loans for Housing	2,92,206	3562,60	3159,87	4,80,297	7606,67	6694,22
3. Rest of the Personal Loans	32,65,659	9001,90	7472,92	30,88,052	11565,26	9519,73
<b>VI. TRADE</b>	<b>31,25,378</b>	<b>17768,59</b>	<b>14447,17</b>	<b>18,11,094</b>	<b>12137,34</b>	<b>10188,50</b>
1. Wholesale Trade	99,386	10780,89	8946,89	88,324	3616,65	3079,03
2. Retail Trade	30,25,992	6987,70	5500,27	17,22,770	8520,69	7109,47
<b>VII. FINANCE</b>	<b>23,759</b>	<b>2382,29</b>	<b>1994,23</b>	<b>24,603</b>	<b>774,69</b>	<b>605,77</b>
<b>VIII. ALL OTHERS</b>	<b>19,30,227</b>	<b>10188,37</b>	<b>7409,88</b>	<b>18,24,657</b>	<b>11471,31</b>	<b>9243,91</b>
<b>TOTAL BANK CREDIT</b>	<b>251,62,856</b>	<b>113301,01</b>	<b>87712,89</b>	<b>150,37,018</b>	<b>116199,33</b>	<b>90156,34</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	10,36,118	1823,84	1469,92	2,91,483	1981,99	1606,15
2. Other Small Scale Industries	5,62,787	3266,39	2608,44	4,20,260	6734,13	5418,86

  

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>8,64,054</b>	<b>9285,43</b>	<b>7707,49</b>	<b>1,43,792</b>	<b>13586,88</b>	<b>9804,55</b>
1. Direct Finance	8,07,240	4569,03	3903,34	90,796	2195,38	1709,35
2. Indirect Finance	56,814	4716,40	3804,15	52,996	11391,50	8095,21
<b>II. INDUSTRY</b>	<b>6,45,642</b>	<b>67854,83</b>	<b>52632,13</b>	<b>8,37,222</b>	<b>229296,06</b>	<b>167567,44</b>
1. Mining & Quarrying	2,321	1498,95	878,32	1,892	16776,10	9099,09
2. Manufacturing & Processing	6,14,660	60180,38	46851,92	8,13,246	183501,68	136044,87
3. Electricity, Gas & Water	925	3129,06	2374,14	1,493	15701,00	11833,71
4. Construction	27,736	3046,45	2527,75	20,591	13317,29	10589,77
<b>III. TRANSPORT OPERATORS</b>	<b>1,13,256</b>	<b>1691,25</b>	<b>1290,78</b>	<b>61,550</b>	<b>6980,28</b>	<b>5237,37</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,70,175</b>	<b>8727,92</b>	<b>6129,21</b>	<b>1,59,300</b>	<b>21259,87</b>	<b>16754,43</b>
<b>V. PERSONAL LOANS</b>	<b>37,23,165</b>	<b>26206,71</b>	<b>22017,85</b>	<b>60,42,138</b>	<b>47905,76</b>	<b>32055,87</b>
1. Loans for Purchase of Consumer Durables	3,29,490	1252,54	969,33	1,81,664	814,10	646,83
2. Loans for Housing	5,88,641	11051,44	9790,41	4,55,171	15344,92	13181,42
3. Rest of the Personal Loans	28,05,034	13902,74	11258,12	54,05,303	31746,73	18227,62
<b>VI. TRADE</b>	<b>8,96,238</b>	<b>23426,01</b>	<b>19368,97</b>	<b>3,29,325</b>	<b>65454,40</b>	<b>56867,41</b>
1. Wholesale Trade	90,220	14170,38	11865,72	92,869	56143,39	49612,00
2. Retail Trade	8,06,018	9255,64	7503,25	2,36,456	9311,02	7255,40
<b>VII. FINANCE</b>	<b>27,282</b>	<b>1508,55</b>	<b>1216,35</b>	<b>25,117</b>	<b>45052,61</b>	<b>33797,36</b>
<b>VIII. ALL OTHERS</b>	<b>11,21,036</b>	<b>16494,83</b>	<b>13394,21</b>	<b>9,29,213</b>	<b>41196,23</b>	<b>32282,44</b>
<b>TOTAL BANK CREDIT</b>	<b>76,60,848</b>	<b>155195,54</b>	<b>123756,99</b>	<b>85,27,657</b>	<b>470732,10</b>	<b>354366,86</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	92,801	1713,51	1396,48	34,598	1386,39	1127,87
2. Other Small Scale Industries	3,27,657	11239,77	8982,89	2,62,094	18690,29	14960,11