

**TABLE NO. 1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2003**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	Nb. of Accounts	Credit Limit	Amount Outstanding	Nb. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I AGRICULTURE</b>	<b>137,84,543</b>	<b>40228,72</b>	<b>34428,42</b>	<b>60,52,577</b>	<b>39350,62</b>	<b>20800,68</b>
1 Direct Finance	133,84,187	37489,49	32269,43	59,14,592	36410,52	18406,70
2 Indirect Finance	4,00,356	2739,22	2158,99	1,37,985	2940,10	2393,98
<b>II INDUSTRY</b>	<b>17,37,353</b>	<b>34016,54</b>	<b>25798,19</b>	<b>8,22,324</b>	<b>44346,93</b>	<b>33734,13</b>
1 Mining & Quarrying	2,477	786,23	555,10	3,160	1127,53	881,72
2 Manufacturing & Processing	16,96,701	26232,50	19525,84	7,84,620	37852,76	29015,35
3 Electricity, Gas & Water	445	4574,71	3535,10	687	3736,71	2445,24
4 Construction	37,730	2423,10	2182,16	33,857	1629,93	1391,81
<b>III TRANSPORT OPERATORS</b>	<b>2,65,847</b>	<b>1867,40</b>	<b>1405,23</b>	<b>1,55,680</b>	<b>1894,90</b>	<b>1420,29</b>
<b>IV PROFESSIONAL AND OTHER SERVICES</b>	<b>6,50,334</b>	<b>3281,44</b>	<b>2448,12</b>	<b>4,54,439</b>	<b>8903,52</b>	<b>3615,50</b>
<b>V PERSONAL LOANS</b>	<b>40,41,291</b>	<b>19125,57</b>	<b>15558,40</b>	<b>41,87,197</b>	<b>28425,84</b>	<b>22425,29</b>
1 Loans for Purchase of Consumer Durables	3,47,551	1212,49	907,99	3,30,518	1051,45	793,13
2 Loans for Housing	4,71,490	6472,33	5386,78	6,95,252	12589,08	9570,35
3 Rest of the Personal Loans	32,22,250	11440,76	9263,63	31,61,427	14785,31	12061,81
<b>VI TRADE</b>	<b>30,35,446</b>	<b>17064,56</b>	<b>14814,35</b>	<b>17,15,492</b>	<b>13601,72</b>	<b>11085,33</b>
1 Wholesale Trade	1,16,347	9194,17	8520,78	90,884	3685,68	2970,82
2 Retail Trade	29,19,099	7870,39	6293,56	16,24,608	9916,04	8114,51
<b>VII FINANCE</b>	<b>31,877</b>	<b>4634,90</b>	<b>3716,33</b>	<b>25,972</b>	<b>1285,64</b>	<b>1132,70</b>
<b>VIII ALL OTHERS</b>	<b>20,89,881</b>	<b>11505,75</b>	<b>8310,43</b>	<b>20,20,566</b>	<b>14057,51</b>	<b>9935,51</b>
<b>TOTAL BANK CREDIT</b>	<b>256,36,572</b>	<b>131724,88</b>	<b>106479,48</b>	<b>154,34,247</b>	<b>151866,69</b>	<b>104149,43</b>
OF WHICH : 1 Artisans and Village & Tiny Industries	10,17,778	2038,23	1612,59	2,93,011	2513,29	1994,98
2 Other Small Scale Industries	5,32,650	4250,91	3353,89	3,59,721	7620,39	6030,15

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>8,66,886</b>	<b>10473,12</b>	<b>8564,93</b>	<b>1,36,428</b>	<b>16251,55</b>	<b>12141,19</b>
1 Direct Finance	8,16,404	6419,00	5310,79	80,281	3917,03	3070,65
2 Indirect Finance	50,482	4054,13	3254,14	56,147	12334,51	9070,54
<b>II INDUSTRY</b>	<b>5,48,123</b>	<b>78747,28</b>	<b>60809,68</b>	<b>7,29,995</b>	<b>253562,54</b>	<b>189485,57</b>
1 Mining & Quarrying	3,241	1081,18	824,45	3,791	17484,94	11203,77
2 Manufacturing & Processing	5,16,138	68675,32	53221,79	7,02,453	197715,76	149055,17
3 Electricity, Gas & Water	1,009	4687,88	3434,11	2,248	19989,18	15414,62
4 Construction	27,735	4302,91	3329,33	21,503	18372,66	13812,00
<b>III TRANSPORT OPERATORS</b>	<b>1,05,538</b>	<b>1910,62</b>	<b>1374,33</b>	<b>45,598</b>	<b>7273,07</b>	<b>5210,09</b>
<b>IV PROFESSIONAL AND OTHER SERVICES</b>	<b>2,78,281</b>	<b>8782,95</b>	<b>6991,21</b>	<b>1,53,700</b>	<b>27194,49</b>	<b>20853,16</b>
<b>V PERSONAL LOANS</b>	<b>40,25,822</b>	<b>37074,72</b>	<b>29593,62</b>	<b>80,44,477</b>	<b>68484,37</b>	<b>46364,39</b>
1 Loans for Purchase of Consumer Durables	2,76,509	1108,47	850,94	1,68,062	807,10	669,14
2 Loans for Housing	7,29,805	17236,37	14164,65	5,49,534	23783,74	19945,15
3 Rest of the Personal Loans	30,19,508	18729,88	14578,03	73,26,881	43893,53	25750,10
<b>VI TRADE</b>	<b>8,63,887</b>	<b>26293,22</b>	<b>21373,18</b>	<b>3,01,075</b>	<b>66261,97</b>	<b>56776,68</b>
1 Wholesale Trade	81,208	15460,08	12252,34	74,546	54215,37	46777,31
2 Retail Trade	7,82,679	10833,14	9120,84	2,26,529	12046,60	9999,37
<b>VII FINANCE</b>	<b>26,508</b>	<b>1768,04</b>	<b>1463,34</b>	<b>31,296</b>	<b>53484,16</b>	<b>44332,74</b>
<b>VIII ALL OTHERS</b>	<b>12,56,934</b>	<b>18940,97</b>	<b>12704,18</b>	<b>10,05,820</b>	<b>35039,19</b>	<b>27301,63</b>
<b>TOTAL BANK CREDIT</b>	<b>79,71,979</b>	<b>183990,92</b>	<b>142874,46</b>	<b>104,48,389</b>	<b>527551,34</b>	<b>402465,45</b>
OF WHICH : 1 Artisans and Village & Tiny Industries	83,564	1088,68	905,44	22,390	837,93	712,55
2 Other Small Scale Industries	2,91,558	13490,29	10861,65	2,47,492	21811,00	17694,65