

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2004**

(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	137,84,807	46195,81	39402,37	63,89,146	28635,11	24221,16
1. Direct Finance	134,19,769	42556,78	36425,38	62,54,207	25709,25	21941,67
2. Indirect Finance	3,65,038	3639,03	2976,99	1,34,939	2925,86	2279,49
II. INDUSTRY	13,08,971	30093,66	21921,41	6,61,485	42277,07	29382,40
1. Mining & Quarrying	2,637	798,65	550,58	3,497	1595,53	877,06
2. Manufacturing & Processing	12,55,140	23262,88	16159,83	6,06,935	34912,12	24100,62
3. Electricity, Gas & Water	608	3350,36	2860,12	812	2485,92	1872,02
4. Construction	50,586	2681,76	2350,88	50,241	3283,51	2532,69
III. TRANSPORT OPERATORS	2,27,703	1834,65	1380,04	1,37,714	1895,03	1371,70
IV. PROFESSIONAL AND OTHER SERVICES	6,06,837	3885,87	3051,66	4,21,303	5415,65	4339,39
V. PERSONAL LOANS	46,06,869	26602,41	21904,38	49,64,554	39249,49	32729,96
1. Loans for Purchase of Consumer Durables	3,99,203	1507,59	1125,30	3,12,505	1225,45	930,78
2. Loans for Housing	4,67,043	8785,69	7712,09	7,49,266	15587,47	13711,02
3. Rest of the Personal Loans	37,40,623	16309,13	13066,99	39,02,783	22436,58	18088,17
VI. TRADE	26,59,239	16611,39	12875,91	15,31,136	14894,53	11994,22
1. Wholesale Trade	1,02,966	8306,55	6348,52	92,608	4001,71	3133,34
2. Retail Trade	25,56,273	8304,85	6527,40	14,38,528	10892,82	8860,88
VII. FINANCE	32,680	1115,12	804,79	16,435	759,88	534,00
VIII. ALL OTHERS	23,37,700	11215,01	8566,88	19,86,543	13049,87	10298,13
TOTAL BANK CREDIT	255,64,806	137553,92	109907,45	161,08,316	146176,63	114870,98
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,99,358	2108,43	1628,15	3,05,628	2797,95	2179,28
2. Other Small Scale Industries	2,34,818	4243,57	3265,96	1,75,083	7841,45	5914,99

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	10,24,495	14964,90	12459,86	1,05,720	26093,35	20161,64
1. Direct Finance	9,66,777	9385,06	7894,28	79,201	5096,34	3837,39
2. Indirect Finance	57,718	5579,84	4565,58	26,519	20997,00	16324,24
II. INDUSTRY	4,30,963	89209,01	62991,77	4,62,938	308805,08	220507,90
1. Mining & Quarrying	3,405	1907,28	1126,83	2,743	15448,90	8768,21
2. Manufacturing & Processing	3,80,441	78161,01	54483,01	4,32,661	232988,83	166309,66
3. Electricity, Gas & Water	1,120	3563,33	3104,11	1,737	27822,54	20022,11
4. Construction	45,997	5577,39	4277,82	25,797	32544,82	25407,92
III. TRANSPORT OPERATORS	96,265	1880,30	1533,89	50,020	8881,84	6886,33
IV. PROFESSIONAL AND OTHER SERVICES	2,92,434	10942,03	9244,38	1,82,694	35062,54	27291,97
V. PERSONAL LOANS	49,62,944	56241,02	46171,18	138,34,197	123741,57	78281,72
1. Loans for Purchase of Consumer Durables	2,73,565	1208,22	905,89	3,69,080	1606,81	1241,27
2. Loans for Housing	9,21,001	26057,84	23073,05	8,97,716	46261,22	40850,29
3. Rest of the Personal Loans	37,68,378	28974,96	22192,24	125,67,401	75873,54	36190,15
VI. TRADE	8,22,413	31548,06	21984,43	3,12,954	70515,74	54583,30
1. Wholesale Trade	81,580	17390,38	11096,13	1,04,220	54560,12	42455,38
2. Retail Trade	7,40,833	14157,68	10888,30	2,08,734	15955,63	12127,91
VII. FINANCE	12,644	2554,49	2180,95	14,341	65959,75	55444,09
VIII. ALL OTHERS	12,89,147	16949,95	13407,32	8,22,999	29879,16	22402,88
TOTAL BANK CREDIT	89,31,305	224289,76	169973,79	157,85,863	668939,03	485559,81
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	71,214	687,47	569,50	17,575	657,68	535,19
2. Other Small Scale Industries	1,87,147	15933,08	11908,97	1,21,008	23114,76	17342,63