

**TABLE NO.1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO OCCUPATION  
MARCH 2005**

(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>172,41,605</b>	<b>62656,23</b>	<b>53439,88</b>	<b>79,67,968</b>	<b>38982,01</b>	<b>32784,31</b>
1. Direct Finance	168,19,748	58631,04	50049,80	78,16,082	34937,21	29752,88
2. Indirect Finance	4,21,857	4025,19	3390,08	1,51,886	4044,80	3031,43
<b>II. INDUSTRY</b>	<b>16,37,795</b>	<b>71788,84</b>	<b>42489,54</b>	<b>9,30,430</b>	<b>50440,65</b>	<b>35411,15</b>
1. Mining & Quarrying	3,819	3861,40	2376,91	6,356	2186,50	1329,31
2. Manufacturing & Processing	15,54,239	55424,87	31919,97	8,33,666	40116,12	28065,13
3. Electricity, Gas & Water	677	7281,26	3913,86	969	3155,42	2236,12
4. Construction	79,060	5221,31	4278,81	89,439	4982,61	3780,58
<b>III. TRANSPORT OPERATORS</b>	<b>2,50,082</b>	<b>3024,09</b>	<b>2452,76</b>	<b>1,39,694</b>	<b>2099,92</b>	<b>1545,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,65,040</b>	<b>5397,25</b>	<b>3782,02</b>	<b>4,18,882</b>	<b>6415,77</b>	<b>4898,24</b>
<b>V. PERSONAL LOANS</b>	<b>48,13,770</b>	<b>38785,36</b>	<b>31372,52</b>	<b>54,19,241</b>	<b>52186,39</b>	<b>42896,50</b>
1. Loans for Purchase of Consumer Durables	3,33,286	1499,06	1120,71	2,94,824	1329,42	1017,40
2. Loans for Housing	6,10,826	15077,33	13024,21	9,16,741	22314,90	19284,95
3. Rest of the Personal Loans	38,69,658	22208,97	17227,60	42,07,676	28542,08	22594,14
<b>VI. TRADE</b>	<b>29,62,775</b>	<b>23275,91</b>	<b>18608,90</b>	<b>17,32,752</b>	<b>20152,78</b>	<b>15943,11</b>
1. Wholesale Trade	1,12,813	11672,48	9528,47	79,694	4989,23	4012,08
2. Retail Trade	28,49,962	11603,43	9080,43	16,53,058	15163,55	11931,03
<b>VII. FINANCE</b>	<b>39,013</b>	<b>1778,10</b>	<b>1374,64</b>	<b>24,565</b>	<b>1245,83</b>	<b>846,13</b>
<b>VIII. ALL OTHERS</b>	<b>18,47,051</b>	<b>9422,54</b>	<b>6959,12</b>	<b>15,92,394</b>	<b>10443,07</b>	<b>8511,81</b>
<b>TOTAL BANK CREDIT</b>	<b>293,57,131</b>	<b>216128,33</b>	<b>160479,38</b>	<b>182,25,926</b>	<b>181966,42</b>	<b>142836,29</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,97,973	2530,81	1927,88	3,00,889	3706,04	2857,14
2. Other Small Scale Industries	3,15,290	5512,89	4091,75	2,54,325	9268,08	6917,28

  

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>12,81,433</b>	<b>17736,16</b>	<b>14584,31</b>	<b>1,65,302</b>	<b>29768,91</b>	<b>23576,38</b>
1. Direct Finance	12,28,150	11347,02	9462,27	1,46,400	7195,72	5370,42
2. Indirect Finance	53,283	6389,15	5122,03	18,902	22573,19	18205,96
<b>II. INDUSTRY</b>	<b>5,36,076</b>	<b>136193,38</b>	<b>76228,26</b>	<b>6,12,368</b>	<b>455582,50</b>	<b>292696,03</b>
1. Mining & Quarrying	4,794	2742,52	1363,95	3,172	22969,11	10747,30
2. Manufacturing & Processing	4,50,125	117847,89	63116,16	5,72,686	341671,49	213213,31
3. Electricity, Gas & Water	1,262	7359,56	5039,33	2,232	32947,34	25127,22
4. Construction	79,895	8243,42	6708,83	34,278	57994,56	43608,20
<b>III. TRANSPORT OPERATORS</b>	<b>98,192</b>	<b>2566,63</b>	<b>2169,05</b>	<b>89,575</b>	<b>10071,44</b>	<b>7553,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2,85,938</b>	<b>15677,44</b>	<b>11526,81</b>	<b>1,99,853</b>	<b>52602,63</b>	<b>35058,49</b>
<b>V. PERSONAL LOANS</b>	<b>57,42,801</b>	<b>80358,22</b>	<b>65558,61</b>	<b>168,59,445</b>	<b>176268,24</b>	<b>116153,74</b>
1. Loans for Purchase of Consumer Durables	4,03,056	2051,50	1619,82	4,79,034	3177,27	2590,61
2. Loans for Housing	11,30,743	39434,36	34506,74	10,08,140	68207,05	59981,13
3. Rest of the Personal Loans	42,09,002	38872,36	29432,05	153,72,271	104883,93	53581,99
<b>VI. TRADE</b>	<b>9,35,007</b>	<b>35807,55</b>	<b>26054,80</b>	<b>4,60,574</b>	<b>94120,43</b>	<b>69038,90</b>
1. Wholesale Trade	83,097	15201,79	11193,03	2,23,660	62999,08	48784,69
2. Retail Trade	8,51,910	20605,76	14861,76	2,36,914	31121,35	20254,21
<b>VII. FINANCE</b>	<b>18,208</b>	<b>7377,35</b>	<b>3309,92</b>	<b>26,182</b>	<b>81039,16</b>	<b>67746,19</b>
<b>VIII. ALL OTHERS</b>	<b>12,79,161</b>	<b>16279,60</b>	<b>12868,01</b>	<b>9,77,622</b>	<b>36721,75</b>	<b>25028,87</b>
<b>TOTAL BANK CREDIT</b>	<b>101,76,816</b>	<b>311996,33</b>	<b>212299,77</b>	<b>193,90,921</b>	<b>936175,05</b>	<b>636852,48</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	70,753	774,14	640,67	18,706	893,03	723,26
2. Other Small Scale Industries	2,16,913	19927,22	14944,66	1,52,658	28145,06	21122,73