

**TABLE NO.1.10 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2009**

(Amount in Rupees Lakh)

| OCCUPATION | RURAL | | | SEMI-URBAN | | |
|--|--------------------|------------------|----------------------------|--------------------|------------------|----------------------------|
| | No. of Accounts | Credit Limit | Amount Out- standing | No. of Accounts | Credit Limit | Amount Out- standing |
| | 1 | 2 | 3 | 4 | 5 | 6 |
| I. AGRICULTURE | 219,46,199 | 140643,85 | 119895,35 | 124,33,676 | 102315,32 | 86068,42 |
| 1. Direct Finance | 215,86,855 | 131800,65 | 112926,52 | 122,00,163 | 88578,19 | 76122,79 |
| 2. Indirect Finance | 3,59,344 | 8843,21 | 6968,83 | 2,33,513 | 13737,13 | 9945,64 |
| II. INDUSTRY | 8,17,980 | 107720,04 | 77044,20 | 6,39,191 | 104531,29 | 68842,08 |
| 1. Mining & Quarrying | 4,380 | 4199,19 | 3506,73 | 7,726 | 5650,56 | 2920,27 |
| 2. Manufacturing & Processing | 7,61,275 | 73906,03 | 52535,07 | 5,66,282 | 83917,18 | 54881,61 |
| 3. Electricity, Gas & Water | 1,006 | 15235,55 | 10345,04 | 1,153 | 7541,68 | 5233,05 |
| 4. Construction | 51,319 | 14379,26 | 10657,36 | 64,030 | 7421,86 | 5807,15 |
| III. TRANSPORT OPERATORS | 1,94,529 | 4897,42 | 3569,63 | 1,44,338 | 5010,99 | 3632,38 |
| IV. PROFESSIONAL AND OTHER SERVICES | 7,77,616 | 15154,60 | 11716,42 | 5,96,498 | 17292,88 | 12994,35 |
| V. PERSONAL LOANS | 50,50,097 | 64777,87 | 50414,38 | 73,52,885 | 116495,27 | 90466,51 |
| 1. Loans for Housing | 8,18,055 | 24335,88 | 20288,66 | 13,32,874 | 48801,32 | 40276,48 |
| 2. Loans for Purchase of Consumer Durables | 3,15,062 | 2329,30 | 1716,40 | 2,83,444 | 2116,74 | 1572,81 |
| 3. Rest of the Personal Loans | 39,16,980 | 38112,69 | 28409,32 | 57,36,567 | 65577,20 | 48617,23 |
| VI. TRADE | 27,94,149 | 45328,78 | 32959,74 | 20,56,231 | 45925,50 | 35743,78 |
| 1. Wholesale Trade | 1,62,690 | 25952,38 | 17716,26 | 1,11,036 | 10833,83 | 8863,06 |
| 2. Retail Trade | 26,31,459 | 19376,40 | 15243,48 | 19,45,195 | 35091,66 | 26880,71 |
| VII. FINANCE | 5,02,279 | 7671,59 | 5945,71 | 1,82,032 | 3841,37 | 2377,91 |
| VIII. ALL OTHERS | 17,39,690 | 9774,81 | 8080,94 | 13,87,892 | 13367,13 | 10963,61 |
| TOTAL BANK CREDIT | 338,22,539 | 395968,95 | 309626,36 | 247,92,743 | 408779,74 | 311089,03 |

| OCCUPATION | URBAN | | | METROPOLITAN | | |
|--|--------------------|------------------|----------------------------|--------------------|-------------------|----------------------------|
| | No. of Accounts | Credit Limit | Amount Out- standing | No. of Accounts | Credit Limit | Amount Out- standing |
| | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 28,33,915 | 58646,14 | 48021,31 | 27,66,704 | 74064,51 | 55484,35 |
| 1. Direct Finance | 27,56,062 | 37649,26 | 32161,75 | 27,13,213 | 24367,18 | 17491,75 |
| 2. Indirect Finance | 77,853 | 20996,88 | 15859,57 | 53,491 | 49697,33 | 37992,60 |
| II. INDUSTRY | 6,32,387 | 267964,85 | 182396,84 | 12,24,797 | 1171997,07 | 806159,87 |
| 1. Mining & Quarrying | 5,986 | 7560,35 | 4303,64 | 3,923 | 30433,97 | 19365,28 |
| 2. Manufacturing & Processing | 5,56,283 | 208933,23 | 141362,76 | 11,51,060 | 812362,89 | 546380,66 |
| 3. Electricity, Gas & Water | 1,651 | 18419,05 | 13081,52 | 2,922 | 105549,52 | 78599,50 |
| 4. Construction | 68,467 | 33052,22 | 23648,91 | 66,892 | 223650,69 | 161814,44 |
| III. TRANSPORT OPERATORS | 1,73,089 | 9543,72 | 7380,67 | 2,14,464 | 52213,49 | 43560,93 |
| IV. PROFESSIONAL AND OTHER SERVICES | 5,15,951 | 53073,26 | 36828,91 | 5,03,469 | 250052,34 | 186913,85 |
| V. PERSONAL LOANS | 82,04,947 | 180462,30 | 139405,63 | 303,05,604 | 432096,30 | 273259,95 |
| 1. Loans for Housing | 17,31,090 | 90645,55 | 76048,48 | 18,28,683 | 175014,15 | 148137,29 |
| 2. Loans for Purchase of Consumer Durables | 3,14,257 | 2987,32 | 2213,41 | 6,33,693 | 3024,96 | 1870,70 |
| 3. Rest of the Personal Loans | 61,59,600 | 86829,44 | 61143,74 | 278,43,228 | 254057,19 | 123251,96 |
| VI. TRADE | 12,88,898 | 116541,73 | 55801,76 | 6,99,072 | 241129,40 | 152685,37 |
| 1. Wholesale Trade | 1,01,047 | 68167,73 | 21060,19 | 1,52,533 | 146317,23 | 82774,11 |
| 2. Retail Trade | 11,87,851 | 48374,00 | 34741,57 | 5,46,539 | 94812,17 | 69911,26 |
| VII. FINANCE | 66,103 | 19960,93 | 13025,01 | 41,337 | 215418,13 | 167309,95 |
| VIII. ALL OTHERS | 10,35,195 | 22985,66 | 15705,88 | 9,34,963 | 58178,32 | 43057,45 |
| TOTAL BANK CREDIT | 147,50,485 | 729178,61 | 498566,01 | 366,90,410 | 2495149,54 | 1728431,71 |