

**TABLE NO.1.10 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO OCCUPATION
MARCH 2015**

(Amount in ₹ Million)

| OCCUPATION | RURAL | | | SEMI-URBAN | | | URBAN | | | METROPOLITAN | | |
|--|-------------------|------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|
| | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding | No. of Accounts | Credit Limit | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| I. AGRICULTURE | 40,568.697 | 4175555.0 | 3720445.6 | 25,309.273 | 3449475.8 | 3083116.6 | 7,129.878 | 1719983.3 | 1380438.4 | 877.799 | 1253565.0 | 858716.3 |
| 1. Direct Finance | 38,627.163 | 3965516.5 | 3537591.9 | 24,051.073 | 3152156.2 | 2852383.9 | 6,588.960 | 1305970.4 | 1085155.5 | 813.797 | 655486.2 | 451779.9 |
| 2. Indirect Finance | 1,941.534 | 210038.4 | 182853.7 | 1,258.200 | 297319.6 | 230732.8 | 540.918 | 414012.9 | 295282.9 | 64.002 | 598078.7 | 406936.4 |
| II. INDUSTRY | 894.644 | 841796.9 | 511533.1 | 745.198 | 2149665.8 | 1441229.2 | 709.063 | 6387766.6 | 4162990.7 | 823.666 | 36117558.7 | 22244744.3 |
| 1. Mining & Quarrying | 11.979 | 30401.8 | 11026.2 | 11.253 | 76368.5 | 48703.1 | 13.664 | 146602.2 | 96080.0 | 13.643 | 596334.3 | 433973.6 |
| 2. Manufacturing & Processing | 755.254 | 527364.5 | 349831.4 | 617.789 | 1654646.8 | 1094780.9 | 558.330 | 4574715.6 | 2917314.5 | 691.437 | 22694241.0 | 12583757.8 |
| 3. Electricity, Gas & Water | 75.687 | 121022.8 | 63826.1 | 22.722 | 108529.1 | 80131.2 | 10.515 | 570938.9 | 421714.4 | 7.800 | 4901014.7 | 3628167.5 |
| 4. Construction | 51.724 | 163007.9 | 86849.4 | 93.434 | 310121.4 | 217613.9 | 126.554 | 1095509.9 | 727881.8 | 110.786 | 7925968.7 | 5598845.4 |
| III. TRANSPORT OPERATORS | 261.393 | 120587.6 | 77672.1 | 422.608 | 184076.3 | 130753.7 | 729.022 | 365353.5 | 261086.4 | 658.353 | 1284286.0 | 871672.1 |
| IV. PROFESSIONAL AND OTHER SERVICES | 977.279 | 232805.0 | 168124.0 | 877.538 | 445997.2 | 332360.1 | 1,036.833 | 1298045.3 | 870914.6 | 837.268 | 5416462.5 | 3594400.1 |
| V. PERSONAL LOANS | 6,343.941 | 1339004.7 | 1042947.2 | 9,234.623 | 2686864.9 | 2063992.5 | 11,316.306 | 5310495.4 | 3102649.9 | 22,336.143 | 7971413.4 | 5230271.2 |
| 1. Loans for Housing | 1,158.239 | 538596.6 | 431562.8 | 1,825.907 | 1214302.3 | 968290.8 | 2,146.124 | 2245012.7 | 1764894.9 | 2,325.155 | 4182516.7 | 3234042.2 |
| 2. Loans for Purchase of Consumer Durables | 270.591 | 50075.2 | 37760.1 | 241.606 | 46679.2 | 35077.2 | 183.941 | 36440.9 | 26919.9 | 139.066 | 31797.7 | 24885.7 |
| 3. Rest of the Personal Loans | 4,915.111 | 750332.9 | 573624.3 | 7,167.110 | 1425883.5 | 1060624.5 | 8,986.241 | 3029041.9 | 1310835.0 | 19,871.922 | 3757099.0 | 1971343.3 |
| VI. TRADE | 2,397.237 | 2778870.9 | 853511.5 | 1,891.495 | 925747.1 | 710060.5 | 1,448.314 | 1831345.6 | 1367183.9 | 901.662 | 5401050.8 | 3696605.1 |
| 1. Wholesale Trade | 122.211 | 2427894.2 | 573387.7 | 140.908 | 258800.5 | 173015.4 | 139.070 | 675394.2 | 456365.2 | 136.942 | 3215728.8 | 2117552.6 |
| 2. Retail Trade | 2,275.026 | 350976.7 | 280123.8 | 1,750.587 | 666946.6 | 537045.1 | 1,309.244 | 1155951.4 | 910818.7 | 764.720 | 2185322.0 | 1579052.5 |
| VII. FINANCE | 221.756 | 114356.5 | 78658.1 | 156.023 | 121044.2 | 84560.7 | 64.853 | 645129.5 | 389049.8 | 52.973 | 7316380.2 | 5054288.8 |
| VIII. ALL OTHERS | 1,111.737 | 130212.4 | 100719.2 | 888.841 | 200731.3 | 120018.0 | 1,342.596 | 438935.1 | 256631.0 | 1,672.624 | 1899953.8 | 923380.7 |
| TOTAL BANK CREDIT | 52,776,684 | 9733189.0 | 6553610.8 | 39,525,599 | 10163602.6 | 7966091.3 | 23,776,865 | 17997054.5 | 11790944.6 | 28,160,488 | 66660670.3 | 42474078.6 |