

**Table No. 1.10 - Population Group-Wise Outstanding Credit of
Scheduled Commercial Banks According to Occupation
MARCH 1999**

(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	129,42,370	22759,32	19671,76	58,40,270	13982,27	12156,86
1. Direct Finance	127,77,003	21246,87	18544,80	57,76,211	12589,95	11062,91
2. Indirect Finance	1,65,367	1512,46	1126,96	64,059	1392,32	1093,95
II. INDUSTRY	20,48,448	18225,34	14719,13	12,34,801	24372,17	19706,28
1. Mining & Quarrying	1,156	342,03	271,37	1,807	626,55	443,03
2. Manufacturing & Processing	20,34,819	17274,76	14000,31	12,18,306	23037,40	18716,59
3. Electricity, Gas & Water	340	336,32	273,03	456	372,70	265,02
4. Construction	12,133	272,22	174,42	14,232	335,51	281,64
III. TRANSPORT OPERATORS	3,84,415	1948,92	1475,61	2,16,872	1962,85	1484,94
IV. PROFESSIONAL AND OTHER SERVICES	7,40,293	1416,13	1181,09	4,76,963	1921,93	1597,89
V. PERSONAL LOANS	29,31,147	6539,72	5713,55	30,31,413	9701,22	8488,45
1. Loans for Purchase of Consumer Durables	2,11,081	415,05	341,84	2,77,005	567,52	471,38
2. Loans for Housing	1,95,260	1530,51	1360,39	3,27,134	3255,38	2870,04
3. Rest of the Personal Loans	25,24,806	4594,16	4011,32	24,27,274	5878,31	5147,04
VI. TRADE	38,02,680	8476,77	7532,05	21,54,699	8578,84	7055,49
1. Wholesale Trade	1,12,087	3196,99	3064,63	1,03,027	2267,89	1726,89
2. Retail Trade	36,90,593	5279,77	4467,42	20,51,672	6310,95	5328,60
VII. FINANCE	11,117	429,43	296,96	14,354	487,94	359,17
VIII. ALL OTHERS	16,12,570	3787,02	3318,48	14,88,196	4605,78	3970,93
TOTAL BANK CREDIT	244,73,040	63582,64	53908,62	144,57,568	65613,00	54820,02
<i>OF WHICH :</i> 1. Artisans & Village Industries	12,57,072	1330,37	1156,15	4,50,831	812,48	709,27
2. Other Small Scale Industries	6,37,479	3567,27	2989,82	6,18,622	7292,24	5814,25

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	9,40,817	4792,63	4064,65	64,928	6122,17	4995,98
1. Direct Finance	9,10,974	3402,78	2997,78	56,217	1659,56	1335,65
2. Indirect Finance	29,843	1389,85	1066,87	8,711	4462,62	3660,34
II. INDUSTRY	7,90,537	43148,51	34990,02	6,78,543	153291,84	118531,46
1. Mining & Quarrying	1,888	824,82	554,62	1,490	2784,80	2031,81
2. Manufacturing & Processing	7,76,276	40750,43	33120,97	6,58,353	138757,93	107140,54
3. Electricity, Gas & Water	751	718,71	608,89	1,914	7459,06	5664,61
4. Construction	11,622	854,55	705,54	16,786	4290,05	3694,50
III. TRANSPORT OPERATORS	1,35,957	1495,87	1188,18	93,307	3648,97	2924,66
IV. PROFESSIONAL AND OTHER SERVICES	2,95,027	4343,50	3851,72	1,71,882	7501,24	5914,78
V. PERSONAL LOANS	27,32,637	11605,73	10106,82	38,75,605	21177,75	15280,64
1. Loans for Purchase of Consumer Durables	3,07,555	757,33	629,85	1,80,174	548,74	463,37
2. Loans for Housing	4,19,187	4523,16	4020,98	3,33,568	4767,70	4125,32
3. Rest of the Personal Loans	20,05,895	6325,23	5455,99	33,61,863	15861,30	10691,96
VI. TRADE	9,81,055	12955,29	10365,19	4,34,909	32766,74	27328,25
1. Wholesale Trade	88,965	7003,73	5385,92	1,25,321	26508,75	22834,16
2. Retail Trade	8,92,090	5951,56	4979,27	3,09,588	6258,00	4494,09
VII. FINANCE	8,651	1190,40	833,78	19,267	19760,31	14323,58
VIII. ALL OTHERS	11,07,804	6234,07	5316,34	10,43,922	16220,71	13680,35
TOTAL BANK CREDIT	69,92,485	85766,00	70716,68	63,82,363	260489,73	202979,71
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,55,743	521,68	453,69	34,068	243,77	199,65
2. Other Small Scale Industries	4,60,631	11779,95	9401,78	3,13,188	16929,98	13222,59