Table No. 1.17 - Population Group-Wise Outstanding Credit of Small Borrowal Accounts 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**	**128,49,937**	**18440,54**	**16165,51**	**57,91,329**	**10750,83**	**9572,47**
	1. Direct Finance	126,90,490	18163,55	15919,24	57,32,753	10551,78	9397,04
	2. Indirect Finance	1,59,447	276,99	246,27	58,576	199,06	175,43
II.	**INDUSTRY**	**20,14,305**	**2704,94**	**2389,83**	**11,62,381**	**2716,43**	**2425,63**
III.	**TRANSPORT OPERATORS**	**3,56,573**	**923,84**	**741,67**	**1,90,218**	**872,57**	**709,08**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**7,36,260**	**910,06**	**778,01**	**4,66,596**	**894,46**	**761,69**
V.	**PERSONAL LOANS**	**29,01,697**	**5406,93**	**4771,06**	**29,74,008**	**7351,88**	**6514,93**
	1. Loans for Purchase of Consumer Durables	2,10,279	390,30	322,30	2,75,681	526,06	440,16
	2. Loans for Housing	1,81,562	1023,69	916,37	2,98,615	2116,70	1884,18
	3. Rest of the Personal Loans	25,09,856	3992,93	3532,39	23,99,712	4709,12	4190,59
VI.	**TRADE**	**37,85,568**	**4641,02**	**3973,42**	**20,99,949**	**4245,82**	**3680,32**
	1. Wholesale Trade	1,07,025	191,54	167,60	85,033	293,22	253,26
	2. Retail Trade	36,78,543	4449,48	3805,82	20,14,916	3952,60	3427,05
VII.	**FINANCE**	**10,555**	**23,21**	**20,36**	**13,008**	**32,43**	**28,28**
VIII.	**ALL OTHERS**	**16,07,624**	**2163,30**	**1973,52**	**14,76,650**	**2673,74**	**2467,62**
TOTAL BANK CREDIT		**242,62,519**	**35213,84**	**30813,37**	**141,74,139**	**29538,15**	**26160,03**
OF WHICH:	1. Artisans & Village Industries	12,56,284	1278,84	1114,64	4,49,313	702,33	621,87
	2. Other Small Scale Industries	6,21,444	1110,95	1000,23	5,81,976	1560,59	1401,16

OCCUPATION		URBAN / METROPOLITAN			ALL-INDIA		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		7	8	9	10	11	12
I.	**AGRICULTURE**	**9,82,527**	**2284,56**	**2068,48**	**196,23,793**	**31475,93**	**27806,46**
	1. Direct Finance	9,49,694	2181,18	1973,48	193,72,937	30896,50	27289,76
	2. Indirect Finance	32,833	103,38	95,00	2,50,856	579,42	516,70
II.	**INDUSTRY**	**11,96,399**	**4160,45**	**3833,17**	**43,73,085**	**9581,81**	**8648,63**
III.	**TRANSPORT OPERATORS**	**2,00,645**	**896,53**	**756,49**	**7,47,436**	**2692,94**	**2207,24**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**4,31,051**	**1322,65**	**1119,56**	**16,33,907**	**3127,17**	**2659,26**
V.	**PERSONAL LOANS**	**63,38,672**	**20456,77**	**15253,75**	**122,14,377**	**33215,58**	**26539,73**
	1. Loans for Purchase of Consumer Durables	4,82,094	1115,71	941,71	9,68,054	2032,07	1704,17
	2. Loans for Housing	6,66,899	4699,86	4192,28	11,47,076	7840,25	6992,83
	3. Rest of the Personal Loans	51,89,679	14641,21	10119,76	100,99,247	23343,26	17842,74
VI.	**TRADE**	**12,87,284**	**3831,96**	**3376,85**	**71,72,801**	**12718,79**	**11030,58**
	1. Wholesale Trade	1,51,330	552,06	484,15	3,43,388	1036,81	905,01
	2. Retail Trade	11,35,954	3279,90	2892,69	68,29,413	11681,98	10125,57
VII.	**FINANCE**	**18,296**	**47,51**	**41,16**	**41,859**	**103,14**	**89,79**
VIII.	**ALL OTHERS**	**21,05,034**	**5185,54**	**4858,73**	**51,89,308**	**10022,59**	**9299,86**
TOTAL BANK CREDIT		**125,59,908**	**38185,95**	**31308,17**	**509,96,566**	**102937,94**	**88281,57**
OF WHICH :	1. Artisans & Village Industries	1,86,422	452,92	408,66	18,92,019	2434,09	2145,17
	2. Other Small Scale Industries	6,54,018	2516,45	2296,16	18,57,438	5188,00	4697,54

See Notes on Tables.