Table No. 1.17 – Population Group-Wise Outstanding Credit of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation March 2000

(Amount in Rupees Lakh)

OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Outstand-Ing	No. of Accounts	Credit Limit	Amount Outstand-ing
		1	2	3	4	5	6
I.	**AGRICULTURE**	**133,26,614**	**20885,66**	**18014,09**	**59,64,715**	**12232,47**	**10590,97**
	1. Direct Finance	131,47,310	20586,09	17751,83	58,89,464	12010,11	10400,05
	2. Indirect Finance	1,79,304	299,57	262,26	75,251	222,36	190,92
II.	**INDUSTRY**	**19,52,502**	**2495,51**	**2165,67**	**11,75,136**	**2632,59**	**2337,55**
III.	**TRANSPORT OPERATORS**	**4,10,505**	**1011,76**	**779,14**	**2,36,224**	**938,99**	**724,83**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**7,66,143**	**996,83**	**825,88**	**5,02,648**	**1042,94**	**859,13**
V.	**PERSONAL LOANS**	**35,32,574**	**7059,23**	**6116,76**	**35,32,594**	**9341,64**	**8062,82**
	1. Loans for Purchase of Consumer Durables	2,95,740	612,23	492,14	3,24,367	737,09	596,68
	2. Loans for Housing	3,54,663	1399,90	1227,27	5,74,382	2769,64	2399,02
	3. Rest of the Personal Loans	28,82,171	5047,09	4397,34	26,33,845	5834,91	5067,12
VI.	**TRADE**	**34,98,257**	**5052,69**	**4268,58**	**19,83,128**	**4732,12**	**4029,39**
	1. Wholesale Trade	99,383	179,84	151,39	86,399	299,85	251,83
	2. Retail Trade	33,98,874	4872,85	4117,19	18,96,729	4432,27	3777,56
VII.	**FINANCE**	**11,487**	**21,24**	**17,55**	**14,716**	**37,10**	**31,28**
VIII.	**ALL OTHERS**	**13,22,229**	**2583,93**	**2427,07**	**11,00,713**	**3183,57**	**3074,71**
TOTAL BANK CREDIT		**248,20,311**	**40106,85**	**34614,73**	**145,09,874**	**34141,42**	**29710,69**
OF WHICH :	1. Artisans & Village Industries	11,63,827	1091,62	945,23	4,70,291	672,31	612,15
	2. Other Small Scale Industries	5,85,969	1018,56	904,26	5,15,639	1395,99	1251,28

OCCUPATION		URBAN / METROPOLITAN			ALL-INDIA		
		No. of Accounts	Credit Limit	Amount Outstand-ing	No. of Accounts	Credit Limit	Amount Outstand-ing
		7	8	9	10	11	12
I.	**AGRICULTURE**	**10,28,572**	**2579,25**	**2249,27**	**203,19,901**	**35697,38**	**30854,33**
	1. Direct Finance	9,83,289	2448,44	2140,87	200,20,063	35044,64	30292,75
	2. Indirect Finance	45,283	130,81	108,40	2,99,838	652,74	561,58
II.	**INDUSTRY**	**18,22,464**	**4643,39**	**4201,55**	**49,50,102**	**9771,49**	**8704,76**
III.	**TRANSPORT OPERATORS**	**2,39,349**	**986,84**	**789,65**	**8,86,078**	**2937,59**	**2293,62**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**5,03,398**	**1582,43**	**1280,62**	**17,72,189**	**3622,20**	**2965,64**
V.	**PERSONAL LOANS**	**69,31,331**	**24181,18**	**20005,23**	**139,96,499**	**40582,06**	**34184,80**
	1. Loans for Purchase of Consumer Durables	5,50,901	1539,23	1247,98	11,71,008	2888,55	2336,80
	2. Loans for Housing	11,15,947	6544,75	5747,13	20,44,992	10714,29	9373,42
	3. Rest of the Personal Loans	52,64,483	16097,21	13010,12	107,80,499	26979,21	22474,58
VI.	**TRADE**	**13,51,640**	**4357,55**	**3716,18**	**68,33,025**	**14142,36**	**12014,15**
	1. Wholesale Trade	1,95,131	612,37	533,11	3,80,913	1092,06	936,32
	2. Retail Trade	11,56,509	3745,18	3183,07	64,52,112	13050,31	11077,83
VII.	**FINANCE**	**30,000**	**66,99**	**58,50**	**56,203**	**125,32**	**107,33**

VIII. ALL OTHERS	**16,18,900**	**6258,22**	**6118,30**	**40,41,842**	**12025,72**	**11620,09**
TOTAL BANK CREDIT	**135,25,654**	**44655,85**	**38419,29**	**528,55,839**	**118904,12**	**102744,71**
OF WHICH : 1. Artisans & Village Industries	3,70,445	613,11	581,45	20,04,563	2377,04	2138,83
2. Other Small Scale Industries	8,39,896	2625,54	2364,30	19,41,504	5040,09	4519,84

See Notes on Tables.