Table No. 1.17 – Population Group-Wise Outstanding Credit of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation
March 2001

(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	**124,46,100**	**23134,98**	**20081,00**	**59,77,133**	**13237,26**	**11509,55**
1. Direct Finance	123,01,152	22820,59	19805,55	59,01,635	13005,26	11308,30
2. Indirect Finance	1,44,948	314,39	275,46	75,498	232,00	201,25
II. INDUSTRY	**17,25,669**	**2661,37**	**2258,51**	**9,26,858**	**2567,89**	**2232,13**
III. TRANSPORT OPERATORS	**2,70,734**	**590,62**	**465,33**	**1,27,237**	**416,21**	**345,00**
IV. PROFESSIONAL AND OTHER SERVICES	**6,61,729**	**1083,81**	**897,91**	**4,76,479**	**1171,47**	**979,89**
V. PERSONAL LOANS	**35,79,480**	**8342,28**	**7306,54**	**38,02,414**	**11031,01**	**9596,82**
1. Loans for Purchase of Consumer Durables	3,50,292	802,13	652,21	3,68,042	903,88	732,01
2. Loans for Housing	3,41,670	1654,83	1470,31	6,28,529	3307,72	2914,58
3. Rest of the Personal Loans	28,87,518	5885,33	5184,02	28,05,843	6819,41	5950,23
VI. TRADE	**24,52,101**	**3618,44**	**3077,56**	**14,27,379**	**3142,42**	**2757,13**
1. Wholesale Trade	94,143	198,36	168,65	82,030	309,45	263,28
2. Retail Trade	23,57,958	3420,08	2908,91	13,45,349	2832,97	2493,85
VII. FINANCE	**1,688**	**4,75**	**4,03**	**2,350**	**4,86**	**4,59**
VIII. ALL OTHERS	**10,55,587**	**2186,44**	**1958,15**	**8,81,226**	**2539,77**	**2303,51**
TOTAL BANK CREDIT	**221,93,088**	**41622,70**	**36049,04**	**136,21,076**	**34110,88**	**29728,63**
OF WHICH: 1. Artisans & Village Industries	8,97,640	1005,01	845,39	2,69,170	491,60	425,17
2. Other Small Scale Industries	4,24,093	928,56	801,11	4,00,013	1230,71	1082,59

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	**11,64,712**	**2910,13**	**2560,56**	**195,87,945**	**39282,36**	**34151,11**
1. Direct Finance	11,25,564	2754,34	2415,05	193,28,351	38580,18	33528,90
2. Indirect Finance	39,148	155,80	145,51	2,59,594	702,18	622,21
II. INDUSTRY	**16,47,041**	**4871,60**	**4417,41**	**42,99,568**	**10100,87**	**8908,05**
III. TRANSPORT OPERATORS	**1,56,099**	**553,75**	**479,77**	**5,54,070**	**1560,58**	**1290,10**
IV. PROFESSIONAL AND OTHER SERVICES	**5,13,591**	**1712,54**	**1404,56**	**16,51,799**	**3967,82**	**3282,35**
V. PERSONAL LOANS	**82,13,843**	**30108,05**	**22092,87**	**155,95,737**	**49481,35**	**38996,23**
1. Loans for Purchase of Consumer Durables	6,07,295	1833,35	1468,04	13,25,629	3539,36	2852,26
2. Loans for Housing	11,86,652	6493,95	5711,18	21,56,851	11456,49	10096,07
3. Rest of the Personal Loans	64,19,896	21780,76	14913,65	121,13,257	34485,50	26047,90
VI. TRADE	**12,26,267**	**3518,10**	**3121,38**	**51,05,747**	**10278,96**	**8956,08**
1. Wholesale Trade	2,46,786	700,32	624,10	4,22,959	1208,14	1056,03
2. Retail Trade	9,79,481	2817,78	2497,28	46,82,788	9070,83	7900,04
VII. FINANCE	**17,097**	**24,30**	**22,98**	**21,135**	**33,91**	**31,61**
VIII. ALL OTHERS	**17,03,414**	**6913,12**	**6416,99**	**36,40,227**	**11639,33**	**10678,65**
TOTAL BANK CREDIT	**146,42,064**	**50611,60**	**40516,51**	**504,56,228**	**126345,18**	**106294,18**
OF WHICH: 1. Artisans & Village Industries	1,71,228	383,16	356,92	13,38,038	1879,76	1627,47
2. Other Small Scale Industries	7,27,146	2395,21	2157,28	15,51,252	4554,47	4040,98

See Notes on Tables.