

**Table No. 1.17 – Population Group-Wise Outstanding Credit of Small Borrowal Accounts  
of Scheduled Commercial Banks According to Occupation  
March 2002**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>132,16,037</b>	<b>26428,44</b>	<b>22354,27</b>	<b>58,48,282</b>	<b>14894,53</b>	<b>12655,10</b>
1. Direct Finance	128,70,887	25710,83	21788,30	57,24,064	14540,99	12370,73
2. Indirect Finance	3,45,150	717,61	565,98	1,24,218	353,54	284,37
<b>II. INDUSTRY</b>	<b>17,97,943</b>	<b>2885,39</b>	<b>2372,77</b>	<b>8,24,764</b>	<b>2621,28</b>	<b>2223,58</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,72,867</b>	<b>871,81</b>	<b>657,37</b>	<b>1,60,708</b>	<b>784,70</b>	<b>606,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,28,394</b>	<b>1100,71</b>	<b>870,78</b>	<b>3,98,462</b>	<b>1146,78</b>	<b>905,48</b>
<b>V. PERSONAL LOANS</b>	<b>38,32,106</b>	<b>10387,07</b>	<b>8732,49</b>	<b>37,42,838</b>	<b>13458,75</b>	<b>11234,08</b>
1. Loans for Purchase of Consumer Durables	3,58,470	984,65	755,94	3,39,464	963,46	719,07
2. Loans for Housing	2,53,099	2029,10	1815,78	3,86,987	3799,10	3342,68
3. Rest of the Personal Loans	32,20,537	7373,32	6160,78	30,16,387	8696,19	7172,34
<b>VI. TRADE</b>	<b>30,97,739</b>	<b>5808,36</b>	<b>4715,94</b>	<b>17,32,281</b>	<b>5218,52</b>	<b>4314,91</b>
1. Wholesale Trade	91,403	250,46	198,67	63,414	334,91	278,24
2. Retail Trade	30,06,336	5557,90	4517,27	16,68,867	4883,61	4036,67
<b>VII. FINANCE</b>	<b>22,045</b>	<b>95,27</b>	<b>78,04</b>	<b>21,622</b>	<b>134,79</b>	<b>112,10</b>
<b>VIII. ALL OTHERS</b>	<b>19,17,619</b>	<b>4420,71</b>	<b>3697,97</b>	<b>17,98,023</b>	<b>5149,86</b>	<b>4345,08</b>
<b>TOTAL BANK CREDIT</b>	<b>247,84,750</b>	<b>51997,76</b>	<b>43479,63</b>	<b>145,26,980</b>	<b>43409,23</b>	<b>36397,29</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	10,28,163	1170,43	939,93	2,76,658	558,98	461,75
2. Other Small Scale Industries	5,51,346	1174,17	981,73	3,93,916	1435,49	1224,08

OCCUPATION	URBAN / METROPOLITAN			ALL-INDIA		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>9,51,556</b>	<b>2976,26</b>	<b>2527,53</b>	<b>200,15,875</b>	<b>44299,22</b>	<b>37536,90</b>
1. Direct Finance	8,63,448	2788,08	2356,87	194,58,399	43039,90	36515,90
2. Indirect Finance	88,108	188,18	170,66	5,57,476	1259,33	1021,00
<b>II. INDUSTRY</b>	<b>12,11,023</b>	<b>4505,87</b>	<b>3977,55</b>	<b>38,33,730</b>	<b>10012,54</b>	<b>8573,90</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,47,175</b>	<b>813,36</b>	<b>648,32</b>	<b>5,80,750</b>	<b>2469,88</b>	<b>1912,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,53,292</b>	<b>1617,40</b>	<b>1237,92</b>	<b>13,80,148</b>	<b>3864,89</b>	<b>3014,17</b>
<b>V. PERSONAL LOANS</b>	<b>91,04,569</b>	<b>39716,93</b>	<b>26013,03</b>	<b>166,79,513</b>	<b>63562,76</b>	<b>45979,60</b>
1. Loans for Purchase of Consumer Durables	5,03,565	1794,19	1404,80	12,01,499	3742,31	2879,81
2. Loans for Housing	7,38,034	6804,58	5962,40	13,78,120	12632,78	11120,86
3. Rest of the Personal Loans	78,62,970	31118,16	18645,83	140,99,894	47187,67	31978,94
<b>VI. TRADE</b>	<b>10,53,852</b>	<b>4643,25</b>	<b>3851,77</b>	<b>58,83,872</b>	<b>15670,13</b>	<b>12882,62</b>
1. Wholesale Trade	1,06,583	610,70	514,26	2,61,400	1196,07	991,17
2. Retail Trade	9,47,269	4032,55	3337,51	56,22,472	14474,06	11891,45
<b>VII. FINANCE</b>	<b>37,866</b>	<b>255,04</b>	<b>201,11</b>	<b>81,533</b>	<b>485,10</b>	<b>391,25</b>
<b>VIII. ALLOTHERS</b>	<b>19,58,787</b>	<b>8633,71</b>	<b>7314,85</b>	<b>56,74,429</b>	<b>18204,28</b>	<b>15357,90</b>
<b>TOTAL BANK CREDIT</b>	<b>148,18,120</b>	<b>63161,82</b>	<b>45772,08</b>	<b>541,29,850</b>	<b>158568,81</b>	<b>125649,00</b>
<i>OF WHICH</i> : 1. Artisans and Village & Tiny Industries	99,461	318,23	267,96	14,04,282	2047,64	1669,64
2. Other Small Scale Industries	5,06,596	2315,38	2034,39	14,51,858	4925,04	4240,19

See Notes on Tables.