

TABLE NO. 1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 2003

(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	135,71,678	30547,57	26710,01	59,23,749	16645,43	14498,37
1 Direct Finance	131,89,075	29762,77	26081,84	58,03,515	16272,62	14180,22
2 Indirect Finance	3,82,603	784,80	628,18	1,20,234	372,81	318,16
II INDUSTRY	16,88,348	2976,09	2424,95	7,29,470	2559,36	2183,11
III TRANSPORT OPERATORS	2,40,521	840,32	655,15	1,34,771	722,50	573,22
IV PROFESSIONAL AND OTHER SERVICES	6,39,078	1312,36	1044,67	4,29,359	1364,60	1109,28
V PERSONAL LOANS	38,94,443	12478,41	10428,98	39,30,338	16095,93	13635,35
1 Loans for Purchase of Consumer Durables	3,45,915	1160,31	868,56	3,27,998	967,75	730,15
2 Loans for Housing	4,00,701	2662,67	2397,42	5,49,761	4729,75	4193,53
3 Rest of the Personal Loans	31,47,827	8655,42	7163,00	30,52,579	10398,42	8711,68
VI TRADE	29,99,259	6337,78	5152,90	16,22,404	5546,38	4656,77
1 Wholesale Trade	1,07,340	299,13	234,25	65,154	345,71	281,56
2 Retail Trade	28,91,919	6038,65	4918,65	15,57,250	5200,67	4375,20
VII FINANCE	30,070	125,65	106,47	22,651	149,66	125,81
VIII ALL OTHERS	20,56,789	4804,34	4044,07	19,76,477	5934,43	5061,79
TOTAL BANK CREDIT	251,20,186	59422,52	50567,21	147,69,219	49018,29	41843,71
OF WHICH : 1. Artisans and Village & Tiny Industries	10,09,717	1317,75	1051,66	2,77,272	688,61	578,99
2. Other Small Scale Industries	5,13,881	1144,08	954,12	3,27,882	1303,70	1116,18

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	9,43,895	3200,44	2790,19	204,39,322	50393,43	43998,58
1 Direct Finance	8,58,535	2996,27	2600,66	198,51,125	49031,65	42862,71
2 Indirect Finance	85,360	204,17	189,53	5,88,197	1361,78	1135,87
II INDUSTRY	9,90,421	3737,69	3312,81	34,08,239	9273,15	7920,88
III TRANSPORT OPERATORS	1,25,779	759,94	611,23	5,01,071	2322,75	1839,60
IV PROFESSIONAL AND OTHER SERVICES	3,61,898	1763,87	1356,84	14,30,335	4440,83	3510,78
V PERSONAL LOANS	110,81,874	49950,58	32572,76	189,06,655	78524,92	56637,10
1 Loans for Purchase of Consumer Durables	4,38,501	1696,90	1351,59	11,12,414	3824,97	2950,30
2 Loans for Housing	8,09,090	7742,40	6838,72	17,59,552	15134,83	13429,67
3 Rest of the Personal Loans	98,34,283	40511,28	24382,45	160,34,689	59565,13	40257,12
VI TRADE	9,57,855	4625,35	3872,32	55,79,518	16509,51	13681,98
1 Wholesale Trade	77,427	496,22	409,35	2,49,921	1141,06	925,16
2 Retail Trade	8,80,428	4129,13	3462,97	53,29,597	15368,45	12756,82
VII FINANCE	43,601	309,04	250,24	96,322	584,35	482,52
VIII ALL OTHERS	21,31,891	9065,72	7879,87	61,65,157	19804,49	16985,73
TOTAL BANK CREDIT	166,37,214	73412,63	52646,25	565,26,619	181853,43	145057,18
OF WHICH : 1. Artisans and Village & Tiny Industries	89,871	308,07	262,55	13,76,860	2314,43	1893,20
2. Other Small Scale Industries	4,25,350	2098,63	1857,48	12,67,113	4546,41	3927,77

See Notes on Tables.