

**TABLE NO.1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2004**

(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
<b>I. AGRICULTURE</b>	<b>134,99,920</b>	<b>33496,13</b>	<b>28605,60</b>	<b>61,92,618</b>	<b>18259,94</b>	<b>15822,92</b>
1. Direct Finance	131,52,068	32660,96	27946,89	60,75,565	17848,13	15481,14
2. Indirect Finance	3,47,852	835,17	658,71	1,17,053	411,82	341,78
<b>II. INDUSTRY</b>	<b>12,50,978</b>	<b>2649,23</b>	<b>2119,34</b>	<b>5,53,757</b>	<b>2238,62</b>	<b>1857,06</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,02,415</b>	<b>755,40</b>	<b>576,12</b>	<b>1,17,572</b>	<b>638,26</b>	<b>497,59</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,92,658</b>	<b>1354,36</b>	<b>1069,16</b>	<b>3,92,017</b>	<b>1361,87</b>	<b>1106,13</b>
<b>V. PERSONAL LOANS</b>	<b>43,49,600</b>	<b>16129,69</b>	<b>13147,12</b>	<b>45,24,799</b>	<b>21047,41</b>	<b>17401,00</b>
1. Loans for Purchase of Consumer Durables	3,97,621	1454,33	1084,64	3,09,408	1111,24	839,00
2. Loans for Housing	3,43,594	3176,23	2764,04	5,13,916	5482,13	4770,02
3. Rest of the Personal Loans	36,08,385	11499,14	9298,44	37,01,475	14454,04	11791,97
<b>VI. TRADE</b>	<b>26,17,800</b>	<b>6181,87</b>	<b>4947,15</b>	<b>14,25,728</b>	<b>5341,64</b>	<b>4375,73</b>
1. Wholesale Trade	95,133	286,55	225,36	66,158	340,97	276,96
2. Retail Trade	25,22,667	5895,32	4721,79	13,59,570	5000,67	4098,77
<b>VII. FINANCE</b>	<b>30,935</b>	<b>83,83</b>	<b>62,05</b>	<b>13,227</b>	<b>51,53</b>	<b>40,54</b>
<b>VIII. ALL OTHERS</b>	<b>23,08,005</b>	<b>6138,86</b>	<b>5001,24</b>	<b>19,36,075</b>	<b>6729,12</b>	<b>5629,75</b>
<b>TOTAL BANK CREDIT</b>	<b>248,52,311</b>	<b>66789,37</b>	<b>55527,78</b>	<b>151,55,793</b>	<b>55668,40</b>	<b>46730,71</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,91,573	1474,81	1130,48	2,89,144	853,09	690,51
2. Other Small Scale Industries	2,12,140	566,52	472,44	1,38,967	669,65	558,27

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
<b>I. AGRICULTURE</b>	<b>9,66,032</b>	<b>3428,09</b>	<b>2965,42</b>	<b>206,58,570</b>	<b>55184,16</b>	<b>47393,93</b>
1. Direct Finance	9,07,221	3139,41	2733,19	201,34,854	53648,49	46161,22
2. Indirect Finance	58,811	288,69	232,23	5,23,716	1535,67	1232,71
<b>II. INDUSTRY</b>	<b>5,50,150</b>	<b>3013,55</b>	<b>2637,97</b>	<b>23,54,885</b>	<b>7901,40</b>	<b>6614,38</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,17,385</b>	<b>771,12</b>	<b>630,42</b>	<b>4,37,372</b>	<b>2164,78</b>	<b>1704,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,68,997</b>	<b>1884,67</b>	<b>1453,66</b>	<b>13,53,672</b>	<b>4600,91</b>	<b>3628,95</b>
<b>V. PERSONAL LOANS</b>	<b>170,06,515</b>	<b>77735,46</b>	<b>39822,99</b>	<b>258,80,914</b>	<b>114912,56</b>	<b>70371,10</b>
1. Loans for Purchase of Consumer Durables	6,33,987	2451,53	1851,26	13,41,016	5017,11	3774,90
2. Loans for Housing	9,15,790	9997,06	8843,25	17,73,300	18655,41	16377,31
3. Rest of the Personal Loans	154,56,738	65286,87	29128,48	227,66,598	91240,04	50218,89
<b>VI. TRADE</b>	<b>9,12,475</b>	<b>4712,11</b>	<b>3894,51</b>	<b>49,56,003</b>	<b>16235,63</b>	<b>13217,39</b>
1. Wholesale Trade	1,04,878	615,67	530,49	2,66,169	1243,19	1032,81
2. Retail Trade	8,07,597	4096,44	3364,02	46,89,834	14992,44	12184,58
<b>VII. FINANCE</b>	<b>14,677</b>	<b>99,98</b>	<b>70,23</b>	<b>58,839</b>	<b>235,34</b>	<b>172,82</b>
<b>VIII. ALL OTHERS</b>	<b>19,55,503</b>	<b>10404,00</b>	<b>8966,13</b>	<b>61,99,583</b>	<b>23271,98</b>	<b>19597,12</b>
<b>TOTAL BANK CREDIT</b>	<b>218,91,734</b>	<b>102048,99</b>	<b>60441,32</b>	<b>618,99,838</b>	<b>224506,76</b>	<b>162699,81</b>
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	77,210	298,29	249,29	12,57,927	2626,19	2070,28
2. Other Small Scale Industries	1,82,743	1231,94	1042,46	5,33,850	2468,11	2073,17

See Notes on Tables