

**Table No.1.10 - Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks According to
Occupation
March 1996**

(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	156,23,187	16795,03	14890,80	71,00,478	9582,49	8451,69
1. Direct Finance	154,41,065	15577,41	13873,90	70,08,713	8597,40	7665,48
2. Indirect Finance	1,82,122	1217,62	1016,91	91,765	985,09	786,20
II. INDUSTRY	24,41,465	12452,79	10632,22	11,55,614	15577,70	13104,80
1. Mining & Quarrying	3,367	195,10	132,08	4,161	402,62	318,53
2. Manufacturing & Processing	24,31,721	11899,64	10213,56	11,42,386	14752,44	12448,36
3. Electricity, Gas & Water	3,112	250,53	193,12	2,675	167,90	111,35
4. Construction	3,265	107,53	93,46	6,392	254,74	226,56
III. TRANSPORT OPERATORS	5,61,138	1455,83	1194,24	3,06,931	1615,14	1297,75
IV. PROFESSIONAL AND OTHER SERVICES	11,24,051	1075,62	946,30	6,94,465	1501,89	1291,19
V. PERSONAL LOANS	22,01,236	4035,95	3528,64	24,96,085	6141,39	5369,86
1. Loans for Purchase of Consumer Durables	1,12,326	148,64	125,92	1,94,126	281,36	238,70
2. Loans for Housing	1,42,748	942,72	811,85	2,20,272	1784,56	1565,77
3. Rest of the Personal Loans	19,46,162	2944,58	2590,87	20,81,687	4075,47	3565,39
VI. TRADE	49,86,004	5841,79	5350,12	26,40,370	5648,92	4795,05
1. Wholesale Trade	1,15,319	2223,34	2131,31	98,035	1691,28	1369,87
2. Retail Trade	48,70,685	3618,45	3218,81	25,42,335	3957,64	3425,18
VII. FINANCE	2,120	162,57	137,18	3,299	449,73	324,44
VIII. ALL OTHERS	18,55,807	2573,09	1934,01	15,09,936	2855,56	2255,73
TOTAL BANK CREDIT	287,95,008	44392,66	38613,51	159,07,178	43372,81	36890,50
OF WHICH: 1. Artisans & Village Industries	16,68,176	876,38	784,08	5,05,993	449,03	399,80
2. Other Small Scale Industries	6,38,490	2890,25	2548,53	5,16,019	5450,26	4630,72

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	12,89,475	3173,08	2736,56	1,75,433	3365,79	2729,90
1. Direct Finance	12,57,866	2211,91	2024,07	1,60,800	1077,39	992,69
2. Indirect Finance	31,609	961,18	712,49	14,633	2288,40	1737,22
II. INDUSTRY	6,68,482	27350,37	22783,74	3,57,490	96898,46	75738,76
1. Mining & Quarrying	2,903	390,80	308,62	2,025	1483,25	1183,69
2. Manufacturing & Processing	6,57,486	26217,89	21864,20	3,42,624	90016,94	69967,65
3. Electricity, Gas & Water	1,440	294,85	196,90	4,116	2409,29	1870,26
4. Construction	6,653	446,84	414,02	8,725	2988,98	2717,16
III. TRANSPORT OPERATORS	1,70,040	1110,40	947,20	65,556	1361,31	1138,29
IV. PROFESSIONAL AND OTHER SERVICES	4,23,955	1927,70	1612,43	1,93,191	6283,10	5194,49
V. PERSONAL LOANS	21,35,593	6634,09	5910,45	29,36,744	10914,38	8819,73
1. Loans for Purchase of Consumer Durables	2,12,971	317,00	283,91	1,82,034	272,83	232,85
2. Loans for Housing	2,44,283	2318,32	2108,17	2,12,553	3010,08	2627,81
3. Rest of the Personal Loans	16,78,339	3998,77	3518,37	25,42,157	7631,47	5959,07
VI. TRADE	11,89,101	7576,00	5995,90	4,30,955	23067,49	19201,48
1. Wholesale Trade	77,107	4360,11	3204,59	71,006	19416,66	16171,48
2. Retail Trade	11,11,994	3215,89	2791,31	3,59,949	3650,84	3030,00
VII. FINANCE	5,036	732,39	586,57	11,589	9711,40	7964,47
VIII. ALL OTHERS	11,52,871	4411,19	3824,45	7,64,732	16296,73	14003,67
TOTAL BANK CREDIT	70,34,553	52915,22	44397,31	49,35,690	167898,66	134790,79
OF WHICH: 1. Artisans & Village Industries	1,46,991	238,63	213,30	20,432	122,60	106,47
2. Other Small Scale Industries	3,90,769	8519,72	7192,92	2,06,776	14436,70	11450,52