Table No.1.12 - Population Group-Wise Classification of Small Borrowal Accounts 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**	**150,05,686**	**9463,83**	**8551,58**	**67,66,261**	**4949,42**	**4567,21**
	1. Direct Finance	148,38,711	9343,53	8444,06	66,85,806	4873,31	4497,58
	2. Indirect Finance	1,66,975	120,30	107,51	80,455	76,11	69,63
II.	**INDUSTRY**	**22,89,670**	**1205,02**	**1097,73**	**9,41,256**	**797,00**	**745,21**
	1. Food Manufacturing & Processing	18,153	12,16	10,64	11,084	11,12	10,46
	2. Other Industries	22,71,517	1192,86	1087,09	9,30,172	785,89	734,74
III.	**TRANSPORT OPERATORS**	**4,89,764**	**297,24**	**266,17**	**2,21,923**	**180,76**	**160,69**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**10,93,314**	**578,98**	**519,61**	**6,47,664**	**433,39**	**392,91**
V.	**PERSONAL LOANS**	19,30,748	1750,79	1534,18	20,86,168	2142,06	1908,66
	1. Loans for Purchase of Consumer Durables	1,07,551	118,54	99,91	1,86,411	226,11	190,53
	2. Loans for Housing	67,779	96,73	91,67	76,287	126,25	119,04
	3. Rest of the Personal Loans	17,55,418	1535,53	1342,60	18,23,470	1789,70	1599,08
VI.	**TRADE**	**48,66,142**	**2769,52**	**2521,63**	**24,35,259**	**1757,91**	**1581,88**
	1. Wholesale Trade	99,351	86,64	76,45	57,653	61,07	54,47
	2. Retail Trade	47,66,791	2682,88	2445,18	23,77,606	1696,84	1527,41
VIII.	**ALL OTHERS**	**18,49,843**	**1256,88**	**1182,63**	**15,02,998**	**1381,10**	**1315,77**
TOTAL BANK CREDIT		**275,25,167**	**17322,26**	**15673,53**	**146,01,529**	**11641,63**	**10672,33**
OF WHICH:	1. Artisans & Village Industries	16,51,648	759,40	680,57	4,90,864	302,39	273,70
	2. Other Small Scale Industries	5,56,754	393,92	370,20	3,93,947	429,64	409,97

(Amount in Rupees Lakh)

	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**	**13,69,849**	**1129,58**	**1134,92**	**231,41,796**	**15542,83**	**14253,70**
	1. Direct Finance	13,31,491	1082,57	1093,10	228,56,008	15299,41	14034,74
	2. Indirect Finance	38,358	47,01	41,82	2,85,788	243,43	218,96
II.	**INDUSTRY**	**5,31,195**	**715,40**	**714,23**	**37,62,121**	**2717,42**	**2557,17**
	1. Food Manufacturing & Processing	5,769	8,69	7,88	35,006	31,97	28,99
	2. Other Industries	5,25,426	706,71	706,34	37,27,115	2685,45	2528,18
III.	**TRANSPORT OPERATORS**	**1,43,253**	**154,87**	**135,41**	**8,54,940**	**632,86**	**562,27**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**5,04,423**	**466,65**	**422,99**	**22,45,401**	**1479,01**	**1335,51**
V.	**PERSONAL LOANS**	**40,23,593**	**5014,96**	**3958,00**	**80,40,509**	**8907,81**	**7400,84**
	1. Loans for Purchase of Consumer Durables	3,78,557	427,96	374,09	6,72,519	772,61	664,54
	2. Loans for Housing	1,21,112	230,88	205,65	2,65,178	453,86	416,36
	3. Rest of the Personal Loans	35,23,924	4356,11	3378,26	71,02,812	7681,34	6319,95
VI.	**TRADE**	**13,32,831**	**1207,60**	**1106,69**	**86,34,232**	**5735,03**	**5210,19**
	1. Wholesale Trade	40,932	64,90	60,67	1,97,936	212,61	191,59
	2. Retail Trade	12,91,899	1142,69	1046,02	84,36,296	5522,42	5018,60
VIII.	**ALL OTHERS**	**18,72,818**	**2484,57**	**2435,10**	**52,25,659**	**5122,55**	**4933,50**
TOTAL BANK CREDIT		**97,77,962**	**11173,62**	**9907,33**	**519,04,658**	**40137,50**	**36253,19**
OF WHICH:	1. Artisans & Village Industries	1,53,940	127,34	118,97	22,96,452	1189,12	1073,24
	2. Other Small Scale Industries	3,14,886	480,34	476,75	12,65,587	1303,89	1256,91

See Notes on Tables.