

**TABLE NO.1.17 – POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2005**

(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	168,56,708	45712,84	39048,92	77,03,831	24503,54	21133,48
1. Direct Finance	164,56,890	44678,69	38211,63	75,73,997	24049,42	20755,23
2. Indirect Finance	3,99,818	1034,15	837,29	1,29,834	454,12	378,25
II. INDUSTRY	15,57,089	3388,30	2602,72	7,90,718	3066,75	2483,02
III. TRANSPORT OPERATORS	2,07,755	907,23	693,84	1,17,471	681,34	537,33
IV. PROFESSIONAL AND OTHER SERVICES	5,47,567	1390,02	1089,02	3,85,360	1384,35	1110,98
V. PERSONAL LOANS	43,77,005	18739,26	15113,91	48,04,518	24846,43	20294,41
1. Loans for Purchase of Consumer Durables	3,30,790	1420,53	1058,87	2,91,002	1195,60	910,13
2. Loans for Housing	3,94,929	3881,82	3329,99	5,76,672	6423,32	5510,74
3. Rest of the Personal Loans	36,51,286	13436,90	10725,05	39,36,844	17227,50	13873,54
VI. TRADE	28,93,316	7783,88	6191,27	15,96,159	6468,27	5264,17
1. Wholesale Trade	96,776	332,04	258,85	53,543	286,58	231,12
2. Retail Trade	27,96,540	7451,84	5932,41	15,42,616	6181,69	5033,05
VII. FINANCE	37,040	130,45	98,83	20,920	105,65	76,62
VIII. ALL OTHERS	18,18,871	5077,06	4225,47	15,50,731	5380,08	4606,27
TOTAL BANK CREDIT	282,95,351	83129,02	69063,98	169,69,708	66436,40	55506,28
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	8,85,259	1586,94	1200,16	2,76,349	856,45	691,21
2. Other Small Scale Industries	2,90,507	762,30	607,27	2,15,219	980,77	785,58

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	12,79,988	5170,47	4299,95	258,40,527	75386,85	64482,35
1. Direct Finance	12,35,248	4956,49	4118,70	252,66,135	73684,60	63085,56
2. Indirect Finance	44,740	213,98	181,26	5,74,392	1702,25	1396,79
II. INDUSTRY	7,75,925	3934,06	3236,10	31,23,732	10389,10	8321,83
III. TRANSPORT OPERATORS	1,47,110	1182,81	821,70	4,72,336	2771,37	2052,88
IV. PROFESSIONAL AND OTHER SERVICES	3,50,397	1894,64	1531,09	12,83,324	4669,01	3731,10
V. PERSONAL LOANS	200,36,849	97248,60	51202,35	292,18,372	140834,28	86610,67
1. Loans for Purchase of Consumer Durables	8,73,822	4905,95	3951,82	14,95,614	7522,09	5920,82
2. Loans for Housing	8,77,291	9947,06	8562,37	18,48,892	20252,20	17403,11
3. Rest of the Personal Loans	182,85,736	82395,59	38688,15	258,73,866	113059,99	63286,74
VI. TRADE	11,25,476	5409,28	4362,36	56,14,951	19661,43	15817,79
1. Wholesale Trade	2,20,302	614,56	463,65	3,70,621	1233,19	953,63
2. Retail Trade	9,05,174	4794,72	3898,70	52,44,330	18428,24	14864,16
VII. FINANCE	29,378	173,32	130,20	87,338	409,42	305,65
VIII. ALL OTHERS	20,96,179	11196,06	9726,02	54,65,781	21653,20	18557,76
TOTAL BANK CREDIT	258,41,302	126209,23	75309,76	711,06,361	275774,65	199880,03
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	75,814	320,40	264,81	12,37,422	2763,80	2156,18
2. Other Small Scale Industries	2,31,376	1479,25	1223,62	7,37,102	3222,32	2616,46

See Notes on Tables.