

**Table No.1.10 - Population Group-Wise Classification of
Outstanding Credit of Scheduled Commercial Banks according to
Occupation March 1997**

(Amount in Rupees Lakh)						
OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	145,25,253	18367,52	16050,34	66,63,136	10844,85	9143,82
1. Direct Finance	143,56,640	17087,57	15059,93	65,83,874	9620,80	8376,02
2. Indirect Finance	1,68,613	1279,95	990,41	79,262	1224,05	767,80
II. INDUSTRY	21,35,044	11894,44	9873,21	11,41,416	17177,66	14069,69
1. Mining & Quarrying	7,091	187,94	157,25	4,995	610,35	430,97
2. Manufacturing & Processing	21,23,380	11392,37	9427,44	11,27,381	16113,02	13301,14
3. Electricity, Gas & Water	1,740	207,71	186,75	2,463	220,98	137,71
4. Construction	2,833	106,43	101,77	6,577	233,30	199,88
III. TRANSPORT OPERATORS	5,39,414	1652,02	1357,98	3,16,157	1813,87	1473,17
IV. PROFESSIONAL AND OTHER SERVICES	9,67,110	1092,15	943,58	6,27,847	1573,69	1314,52
V. PERSONAL LOANS	28,05,612	4921,32	4317,08	30,23,145	7039,21	6216,40
1. Loans for Purchase of Consumer Durables	1,51,196	191,89	157,90	2,39,624	349,57	289,83
2. Loans for Housing	1,77,242	1084,20	956,59	2,82,156	1935,48	1725,23
3. Rest of the Personal Loans	24,77,174	3645,24	3202,59	25,01,365	4754,16	4201,35
VI. TRADE	46,85,521	6348,53	5613,33	25,90,880	6766,15	5635,30
1. Wholesale Trade	1,44,061	2132,39	1921,70	1,05,979	1901,42	1486,04
2. Retail Trade	45,41,460	4216,13	3691,63	24,84,901	4864,73	4149,26
VII. FINANCE	2,479	356,56	303,64	3,418	451,07	322,30
VIII. ALL OTHERS	16,19,738	2134,49	1799,71	14,72,790	2866,44	2426,82
TOTAL BANK CREDIT	272,80,171	46767,03	40258,88	158,38,789	48532,93	40602,02
OF WHICH: 1. Artisans & Village Industries	14,20,510	1009,82	887,16	4,60,975	545,64	486,08
2. Other Small Scale Industries	5,65,498	2614,84	2232,06	5,22,042	5233,83	4349,98

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	12,10,868	3977,81	3347,99	1,25,107	3790,36	3092,00
1. Direct Finance	11,72,852	2865,23	2545,63	1,11,397	1372,60	1235,76
2. Indirect Finance	38,016	1112,59	802,36	13,710	2417,76	1856,23
II. INDUSTRY	7,47,407	32668,63	26905,95	4,04,127	116526,09	89464,75
1. Mining & Quarrying	3,389	362,26	286,65	2,156	4322,87	2912,19
2. Manufacturing & Processing	7,34,252	31490,95	25957,22	3,89,761	104698,15	80527,15
3. Electricity, Gas & Water	3,336	344,35	233,87	3,854	3879,01	2894,53
4. Construction	6,430	471,07	428,21	8,356	3626,05	3130,87
III. TRANSPORT OPERATORS	1,86,126	1311,43	1105,42	80,434	1525,32	1265,49
IV. PROFESSIONAL AND OTHER SERVICES	3,96,976	2079,30	1761,66	1,85,396	6109,37	4922,09
V. PERSONAL LOANS	25,79,036	7926,75	6996,28	30,24,613	13234,35	10671,56
1. Loans for Purchase of Consumer Durables	2,52,764	397,43	325,73	1,24,875	250,60	200,14
2. Loans for Housing	3,17,951	2837,24	2547,41	2,56,453	3074,17	2716,75
3. Rest of the Personal Loans	20,08,321	4692,08	4123,13	26,43,285	9909,59	7754,66
VI. TRADE	12,34,516	8464,82	7060,41	4,36,177	24124,56	19131,38
1. Wholesale Trade	85,038	4305,26	3504,81	78,491	18416,86	14370,55
2. Retail Trade	11,49,478	4159,56	3555,60	3,57,686	5707,69	4760,83
VII. FINANCE	4,696	815,63	660,10	11,377	12419,87	10007,30
VIII. ALL OTHERS	10,94,495	4913,54	3958,21	7,77,606	15428,88	13161,82
TOTAL BANK CREDIT	74,54,120	62157,91	51796,03	50,44,837	193158,80	151716,38
OF WHICH: 1. Artisans & Village Industries	1,59,157	353,95	313,72	25,622	153,29	137,69
2. Other Small Scale Industries	4,26,101	9526,60	7896,86	2,24,051	16263,62	12314,41