Table No.1.12 - Population Group-Wise Classification of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation March 1997

(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	**138,26,739**	**10149,94**	**9093,54**	**62,84,274**	**5187,01**	**4751,61**
1. Direct Finance	136,74,696	10029,40	8981,42	62,19,303	5123,75	4693,33
2. Indirect Finance	1,52,043	120,55	112,12	64,971	63,25	58,28
II. INDUSTRY	**19,69,518**	**1245,17**	**1121,52**	**9,16,946**	**769,69**	**716,76**
1. Food Manufacturing & Processing	14,627	11,84	10,53	13,672	12,00	11,07
2. Other Industries	19,54,891	1233,33	1110,99	9,03,274	757,69	705,68
III. TRANSPORT OPERATORS	**4,59,326**	**326,97**	**292,54**	**2,19,573**	**186,24**	**168,00**
IV. PROFESSIONAL AND OTHER SERVICES	**9,28,813**	**595,32**	**526,36**	**5,69,671**	**427,32**	**385,56**
V. PERSONAL LOANS	**24,97,775**	**2288,18**	**2007,43**	**25,68,001**	**2539,94**	**2276,79**
1. Loans for Purchase of Consumer Durables	1,44,263	150,03	123,12	2,28,301	261,04	214,00
2. Loans for Housing	94,457	111,70	107,65	1,32,502	144,03	140,64
3. Rest of the Personal Loans	22,59,055	2026,45	1776,66	22,07,198	2134,88	1922,15
VI. TRADE	**45,24,131**	**2974,16**	**2675,77**	**23,39,454**	**1829,88**	**1652,81**
1. Wholesale Trade	1,27,794	113,30	101,05	64,985	67,25	60,67
2. Retail Trade	43,96,337	2860,86	2574,72	22,74,469	1762,62	1592,13
VII. ALL OTHERS	**16,01,164**	**1194,10**	**1126,59**	**14,42,293**	**1314,72**	**1262,20**
TOTAL BANK CREDIT	**258,07,466**	**18773,84**	**16843,74**	**143,40,212**	**12254,80**	**11213,73**
OF WHICH: 1. Artisans & Village Industries	13,87,758	805,72	712,73	4,34,605	306,10	274,50
2. Other Small Scale Industries	4,92,715	373,84	348,54	4,11,382	395,88	378,17

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	**12,03,220**	**1057,66**	**1030,31**	**213,14,233**	**16394,61**	**14875,46**
1. Direct Finance	11,61,734	1011,62	987,96	210,55,733	16164,77	14662,71
2. Indirect Finance	41,486	46,04	42,35	2,58,500	229,84	212,75
II. INDUSTRY	**6,15,931**	**665,96**	**685,51**	**35,02,395**	**2680,82**	**2523,79**
1. Food Manufacturing & Processing	6,588	7,58	7,31	34,887	31,42	28,91
2. Other Industries	6,09,343	658,38	678,20	34,67,508	2649,40	2494,88
III. TRANSPORT OPERATORS	**1,56,454**	**154,04**	**139,19**	**8,35,353**	**667,25**	**599,73**
IV. PROFESSIONAL AND OTHER SERVICES	**4,54,746**	**393,18**	**367,65**	**19,53,230**	**1415,82**	**1279,56**
V. PERSONAL LOANS	**43,97,837**	**5221,20**	**4030,76**	**94,63,613**	**10049,32**	**8314,98**
1. Loans for Purchase of Consumer Durables	3,54,308	411,91	329,82	7,26,872	822,98	666,94
2. Loans for Housing	2,14,721	258,34	248,68	4,41,680	514,07	496,97
3. Rest of the Personal Loans	38,28,808	4550,95	3452,25	82,95,061	8712,27	7151,07
VI. TRADE	**13,36,874**	**1216,64**	**1130,76**	**82,00,459**	**6020,68**	**5459,34**
1. Wholesale Trade	57,718	65,98	69,07	2,50,497	246,53	230,80
2. Retail Trade	12,79,156	1150,66	1061,69	79,49,962	5774,14	5228,54
VII. ALL OTHERS	**17,81,277**	**1994,27**	**2004,80**	**48,24,734**	**4503,09**	**4393,60**
TOTAL BANK CREDIT	**99,46,339**	**10702,95**	**9388,97**	**500,94,017**	**41731,59**	**37446,45**
OF WHICH: 1. Artisans & Village Industries	1,53,411	128,44	119,98	19,75,774	1240,27	1107,22
2. Other Small Scale Industries	3,81,383	446,72	454,46	12,85,480	1216,44	1181,17

See Notes on Tables.