

**TABLE NO. 1.17 - POPULATION GROUP-WISE OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS  
OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 2007**

(Amount in Rupees Lakh)

| OCCUPATION  | RURAL              |                  |                       | SEMI-URBAN         |                 |                       |
|---|--------------------|------------------|-----------------------|--------------------|-----------------|-----------------------|
|   | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit | Amount<br>Outstanding |
|   | 1                  | 2                | 3                     | 4                  | 5               | 6                     |
| <b>I. AGRICULTURE</b>                                       | <b>189,64,438</b>  | <b>62952,80</b>  | <b>54464,03</b>       | <b>104,27,520</b>  | <b>39784,29</b> | <b>35303,33</b>       |
| 1. Direct Finance   | 185,57,574         | 61704,24         | 53439,13              | 102,73,344         | 39154,08        | 34773,93              |
| 2. Indirect Finance   | 4,06,864           | 1248,56          | 1024,90               | 1,54,176           | 630,21          | 529,40                |
| <b>II. INDUSTRY</b>   | <b>10,45,245</b>   | <b>3091,61</b>   | <b>2443,53</b>        | <b>6,35,811</b>    | <b>3192,46</b>  | <b>2623,84</b>        |
| <b>III. TRANSPORT OPERATORS</b>                             | <b>1,56,922</b>    | <b>745,58</b>    | <b>577,02</b>         | <b>97,144</b>      | <b>647,50</b>   | <b>528,35</b>         |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                  | <b>5,09,788</b>    | <b>1608,37</b>   | <b>1295,36</b>        | <b>3,94,064</b>    | <b>1693,50</b>  | <b>1330,99</b>        |
| <b>V. PERSONAL LOANS</b>                                    | <b>39,32,118</b>   | <b>21017,68</b>  | <b>16538,52</b>       | <b>49,54,426</b>   | <b>29906,17</b> | <b>23575,72</b>       |
| 1. Loans for Purchase of Consumer Durables                  | 3,82,624           | 2221,92          | 1709,88               | 3,59,634           | 2155,05         | 1743,72               |
| 2. Loans for Housing  | 4,48,433           | 4031,06          | 3364,32               | 6,15,667           | 5865,90         | 4897,77               |
| 3. Rest of the Personal Loans                               | 31,01,061          | 14764,69         | 11464,32              | 39,79,125          | 21885,22        | 16934,22              |
| <b>VI. TRADE</b>  | <b>25,62,418</b>   | <b>8702,24</b>   | <b>6961,22</b>        | <b>16,34,592</b>   | <b>7372,71</b>  | <b>6057,34</b>        |
| 1. Wholesale Trade  | 1,14,265           | 803,07           | 652,37                | 93,269             | 654,35          | 564,99                |
| 2. Retail Trade   | 24,48,153          | 7899,17          | 6308,84               | 15,41,323          | 6718,36         | 5492,35               |
| <b>VII. FINANCE</b>   | <b>42,691</b>      | <b>164,41</b>    | <b>125,75</b>         | <b>29,884</b>      | <b>129,97</b>   | <b>103,00</b>         |
| <b>VIII. ALL OTHERS</b>                                     | <b>19,54,622</b>   | <b>6302,15</b>   | <b>5269,92</b>        | <b>18,29,522</b>   | <b>6886,59</b>  | <b>5943,63</b>        |
| <b>TOTAL BANK CREDIT</b>                                    | <b>291,68,242</b>  | <b>104584,84</b> | <b>87675,34</b>       | <b>200,02,963</b>  | <b>89613,19</b> | <b>75466,19</b>       |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 6,58,482           | 1467,21          | 1117,07               | 2,28,586           | 834,58          | 669,93                |
| 2. Other Small Scale Industries                             | 1,91,552           | 716,09           | 584,65                | 1,54,686           | 779,43          | 646,56                |

| OCCUPATION  | URBAN / METROPOLITAN |                  |                       | ALL-INDIA          |                  |                       |
|---|----------------------|------------------|-----------------------|--------------------|------------------|-----------------------|
|   | No. of<br>Accounts   | Credit<br>Limit  | Amount<br>Outstanding | No. of<br>Accounts | Credit<br>Limit  | Amount<br>Outstanding |
|   | 7                    | 8                | 9                     | 10                 | 11               | 12                    |
| <b>I. AGRICULTURE</b>                                       | <b>21,86,152</b>     | <b>9353,20</b>   | <b>8272,43</b>        | <b>315,78,110</b>  | <b>112090,30</b> | <b>98039,79</b>       |
| 1. Direct Finance   | 21,30,019            | 9027,60          | 7986,41               | 309,60,937         | 109885,92        | 96199,47              |
| 2. Indirect Finance   | 56,133               | 325,60           | 286,02                | 6,17,173           | 2204,37          | 1840,32               |
| <b>II. INDUSTRY</b>   | <b>7,98,309</b>      | <b>6874,08</b>   | <b>5672,71</b>        | <b>24,79,365</b>   | <b>13158,15</b>  | <b>10740,08</b>       |
| <b>III. TRANSPORT OPERATORS</b>                             | <b>2,85,521</b>      | <b>2638,96</b>   | <b>2204,78</b>        | <b>5,39,587</b>    | <b>4032,04</b>   | <b>3310,15</b>        |
| <b>IV. PROFESSIONAL AND OTHER SERVICES</b>                  | <b>14,52,161</b>     | <b>6859,65</b>   | <b>4803,55</b>        | <b>23,56,013</b>   | <b>10161,52</b>  | <b>7429,90</b>        |
| <b>V. PERSONAL LOANS</b>                                    | <b>264,78,617</b>    | <b>142429,30</b> | <b>74997,52</b>       | <b>353,65,161</b>  | <b>193353,14</b> | <b>115111,76</b>      |
| 1. Loans for Purchase of Consumer Durables                  | 10,42,944            | 7876,08          | 5437,63               | 17,85,202          | 12253,05         | 8891,23               |
| 2. Loans for Housing  | 11,06,984            | 12566,23         | 10500,45              | 21,71,084          | 22463,19         | 18762,55              |
| 3. Rest of the Personal Loans                               | 243,28,689           | 121986,99        | 59059,44              | 314,08,875         | 158636,90        | 87457,98              |
| <b>VI. TRADE</b>  | <b>15,80,608</b>     | <b>9849,98</b>   | <b>8074,72</b>        | <b>57,77,618</b>   | <b>25924,92</b>  | <b>21093,27</b>       |
| 1. Wholesale Trade  | 3,29,860             | 2500,12          | 1901,50               | 5,37,394           | 3957,54          | 3118,87               |
| 2. Retail Trade   | 12,50,748            | 7349,85          | 6173,21               | 52,40,224          | 21967,38         | 17974,40              |
| <b>VII. FINANCE</b>   | <b>56,540</b>        | <b>515,49</b>    | <b>473,68</b>         | <b>1,29,115</b>    | <b>809,87</b>    | <b>702,43</b>         |
| <b>VIII. ALL OTHERS</b>                                     | <b>23,38,285</b>     | <b>14431,42</b>  | <b>11254,00</b>       | <b>61,22,429</b>   | <b>27620,16</b>  | <b>22467,55</b>       |
| <b>TOTAL BANK CREDIT</b>                                    | <b>351,76,193</b>    | <b>192952,07</b> | <b>115753,39</b>      | <b>843,47,398</b>  | <b>387150,10</b> | <b>278894,92</b>      |
| <i>OF WHICH :</i> 1. Artisans and Village & Tiny Industries | 91,397               | 466,70           | 291,03                | 9,78,465           | 2768,48          | 2078,03               |
| 2. Other Small Scale Industries                             | 2,07,101             | 1571,29          | 1319,76               | 5,53,339           | 3066,81          | 2550,97               |

See Notes on Tables.