

Table No. 1.10 - Population Group-Wise Classification of Outstanding Credit of Scheduled Commercial Banks According to Occupation March 1998

(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	142,52,137	20602,70	18127,79	62,61,685	11525,78	10129,19
1. Direct Finance	140,73,109	19095,06	17001,47	61,80,117	10412,32	9313,12
2. Indirect Finance	1,79,028	1507,65	1126,31	81,568	1113,46	816,08
II. INDUSTRY	21,85,517	15429,05	12461,27	10,97,054	18669,92	15739,33
1. Mining & Quarrying	4,760	531,05	477,04	4,706	525,87	425,25
2. Manufacturing & Processing	21,76,405	14444,86	11628,11	10,82,694	17657,92	14908,53
3. Electricity, Gas & Water	1,398	288,29	213,87	2,546	215,47	171,29
4. Construction	2,954	164,86	142,25	7,108	270,67	234,26
III. TRANSPORT OPERATORS	5,58,352	2046,00	1599,42	3,15,915	2065,32	1594,45
IV. PROFESSIONAL AND OTHER SERVICES	9,24,772	1381,05	1161,08	5,87,435	1874,47	1572,27
V. PERSONAL LOANS	27,86,125	5931,01	5275,92	30,05,645	8701,09	7719,56
1. Loans for Purchase of Consumer Durables	1,82,095	288,27	242,42	2,47,015	435,32	371,21
2. Loans for Housing	1,96,714	1346,82	1185,32	2,91,124	2500,06	2197,09
3. Rest of the Personal Loans	24,07,316	4295,92	3848,17	24,67,506	5765,71	5151,25
VI. TRADE	44,93,467	7686,43	7057,34	24,10,731	7781,27	6603,77
1. Wholesale Trade	1,60,452	2756,54	2670,87	1,23,318	2144,04	1721,69
2. Retail Trade	43,33,015	4929,89	4386,47	22,87,413	5637,23	4882,07
VII. FINANCE	2,171	305,29	257,06	3,149	428,26	337,19
VIII. ALL OTHERS	15,58,541	2469,46	2192,25	14,01,235	3200,30	2814,53
TOTAL BANK CREDIT	267,61,082	55851,00	48132,14	150,82,849	54246,41	46510,29
OF WHICH: 1. Artisans & Village Industries	14,21,566	1060,49	957,00	4,40,375	580,75	527,29
2. Other Small Scale Industries	5,64,178	2800,12	2434,08	4,70,216	5970,51	5035,04

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	10,66,929	4453,73	3838,82	1,39,304	3736,04	3166,72
1. Direct Finance	10,30,789	3273,81	2939,07	1,23,708	1453,11	1255,24
2. Indirect Finance	36,140	1179,91	899,75	15,596	2282,93	1911,48
II. INDUSTRY	6,87,430	36646,06	30271,32	3,98,414	129983,40	102624,03
1. Mining & Quarrying	3,465	440,15	348,72	2,652	2245,07	1858,29
2. Manufacturing & Processing	6,73,628	35227,65	29102,50	3,85,335	119176,84	93716,50
3. Electricity, Gas & Water	3,154	393,86	283,20	2,468	4323,71	3420,90
4. Construction	7,183	584,40	536,89	7,959	4237,78	3628,34
III. TRANSPORT OPERATORS	1,84,077	1506,06	1220,76	84,275	2408,36	2053,87
IV. PROFESSIONAL AND OTHER SERVICES	3,39,294	3394,35	3013,79	1,75,454	6663,25	5698,34
V. PERSONAL LOANS	25,44,902	9567,79	8422,99	29,23,479	16199,89	13334,17
1. Loans for Purchase of Consumer	2,58,918	501,19	429,26	1,38,954	329,12	279,52

	Durables						
	2. Loans for Housing	3,22,941	3343,60	2978,28	2,69,385	3662,20	3270,82
	3. Rest of the Personal Loans	19,63,043	5723,00	5015,45	25,15,140	12208,56	9783,84
VI.	TRADE	10,89,085	9514,76	8033,47	4,08,211	28696,67	24109,85
	1. Wholesale Trade	84,523	4505,17	3782,77	79,723	23017,63	19305,93
	2. Retail Trade	10,04,562	5009,59	4250,71	3,28,488	5679,04	4803,91
VII.	FINANCE	4,729	910,19	731,97	9,801	13491,60	10910,58
VIII.	ALL OTHERS	9,86,059	4843,76	4270,88	6,98,582	15216,76	13600,48
TOTAL BANK CREDIT		69,02,505	70836,71	59803,99	48,37,520	216395,97	175498,03
OF WHICH: 1. Artisans & Village Industries		1,41,915	333,00	306,82	24,218	166,18	151,03
2. Other Small Scale Industries		3,67,216	9857,89	8295,96	2,03,760	16398,01	12863,21