

Table No. 1.12 - Population Group -Wise Classification of Small Borrowal Accounts 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	134,21,890	10963,75	10100,14	58,09,638	5427,90	5121,12
1. Direct Finance	132,71,520	10824,68	9967,88	57,47,678	5357,38	5054,35
2. Indirect Finance	1,50,370	139,07	132,27	61,960	70,52	66,77
II. INDUSTRY	20,16,680	1389,38	1277,28	8,61,503	838,53	804,25
1. Food Manufacturing & Processing	17,683	16,32	15,92	13,493	14,10	13,59
2. Other Industries	19,98,997	1373,07	1261,36	8,48,010	824,42	790,66
III. TRANSPORT OPERATORS	4,62,291	367,48	333,54	2,06,827	207,36	193,39
IV. PROFESSIONAL AND OTHER SERVICES	8,83,523	640,37	585,19	5,19,352	451,33	424,52
V. PERSONAL LOANS	23,95,354	2585,25	2361,06	24,14,764	2849,01	2653,30
1. Loans for Purchase of Consumer Durables	1,68,727	208,20	175,40	2,29,180	296,80	257,14
2. Loans for Housing	1,00,179	150,06	144,61	1,17,090	192,67	185,79
3. Rest of the Personal Loans	21,26,448	2226,99	2041,05	20,68,494	2359,54	2210,38
VI. TRADE	42,75,854	3240,55	2968,50	21,00,635	1963,71	1828,98
1. Wholesale Trade	1,41,071	149,63	138,93	77,789	99,32	93,26
2. Retail Trade	41,34,783	3090,92	2829,57	20,22,846	1864,40	1735,72
VII. ALL OTHERS	15,37,547	1268,34	1205,10	13,65,213	1422,94	1371,21
TOTAL BANK CREDIT	249,93,139	20455,12	18830,81	132,77,932	13160,77	12396,77
OF WHICH: 1. Artisans & Village Industries	13,93,449	862,97	779,08	4,12,472	327,50	308,58
2. Other Small Scale Industries	4,86,958	416,65	395,18	3,51,980	413,69	402,01

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	10,38,447	1086,19	1062,97	202,69,975	17477,84	16284,23
1. Direct Finance	10,03,988	1039,04	1017,05	200,23,186	17221,10	16039,28
2. Indirect Finance	34,459	47,15	45,92	2,46,789	256,74	244,95
II. INDUSTRY	5,61,153	759,89	766,72	34,39,336	2987,80	2848,25
1. Food Manufacturing & Processing	7,228	11,29	10,86	38,404	41,71	40,37
2. Other Industries	5,53,925	748,60	755,86	34,00,932	2946,09	2807,89
III. TRANSPORT OPERATORS	1,39,807	177,16	166,22	8,08,925	752,00	693,15
IV. PROFESSIONAL AND OTHER SERVICES	3,73,216	413,61	396,96	17,76,091	1505,30	1406,67
V. PERSONAL LOANS	37,36,280	4723,45	4235,08	85,46,398	10157,71	9249,45
1. Loans for Purchase of Consumer Durables	3,59,535	469,32	412,91	7,57,442	974,32	845,45
2. Loans for Housing	1,99,563	321,42	308,41	4,16,832	664,15	638,80
3. Rest of the Personal Loans	31,77,182	3932,71	3513,77	73,72,124	8519,24	7765,20
VI. TRADE	11,22,195	1257,70	1198,93	74,98,684	6461,97	5996,41
1. Wholesale Trade	58,158	90,26	88,99	2,77,018	339,21	321,19

2. Retail Trade	10,64,037	1167,44	1109,94	72,21,666	6122,76	5675,22
VII. ALL OTHERS	15,86,224	2045,01	2040,74	44,88,984	4736,29	4617,05
TOTAL BANK CREDIT	85,57,322	10463,02	9867,62	468,28,393	44078,91	41095,20
OF WHICH: 1. Artisans & Village Industries	1,36,187	135,22	132,10	19,42,108	1325,70	1219,76
2. Other Small Scale Industries	3,08,169	471,62	477,29	11,47,107	1301,95	1274,48

See Notes on Tables.