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.