

**Table No. 1.11 - Percentage Distribution of Outstanding Credit of
Scheduled Commercial Banks According to Population Group and
Occupation
MARCH 1999**

**A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE
ACCORDING TO OCCUPATION**

		(Per cent)				
		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
OCCUPATION		1	2	3	4	5
I. AGRICULTURE		36.5	22.2	5.7	2.5	10.7
1. Direct Finance		34.4	20.2	4.2	0.7	8.9
2. Indirect Finance		2.1	2.0	1.5	1.8	1.8
II. INDUSTRY		27.3	35.9	49.5	58.4	49.2
1. Mining & Quarrying		0.5	0.8	0.8	1.0	0.9
2. Manufacturing & Processing		26.0	34.1	46.8	52.8	45.2
3. Electricity, Gas & Water		0.5	0.5	0.9	2.8	1.8
4. Construction		0.3	0.5	1.0	1.8	1.3
III. TRANSPORT OPERATORS		2.7	2.7	1.7	1.4	1.8
IV. PROFESSIONAL AND OTHER SERVICES		2.2	2.9	5.4	2.9	3.3
V. PERSONAL LOANS		10.6	15.5	14.3	7.5	10.3
1. Loans for Purchase of Consumer Durables		0.6	0.9	0.9	0.2	0.5
2. Loans for Housing		2.5	5.2	5.7	2.0	3.2
3. Rest of the Personal Loans		7.5	9.4	7.7	5.3	6.6
VI. TRADE		14.0	12.9	14.7	13.5	13.7
1. Wholesale Trade		5.7	3.2	7.6	11.3	8.6
2. Retail Trade		8.3	9.7	7.1	2.2	5.1
VII. FINANCE		0.6	0.7	1.2	7.1	4.1
VIII. ALL OTHERS		6.1	7.2	7.5	6.7	6.9
TOTAL BANK CREDIT		100.0	100.0	100.0	100.0	100.0
<i>OF WHICH :</i>						
1. Artisans & Village Industries		2.1	1.3	0.6	0.1	0.7
2. Other Small Scale Industries		5.5	10.6	13.3	6.5	8.2

**B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO
POPULATION GROUP**

		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
OCCUPATION		6	7	8	9	10
I. AGRICULTURE		48.1	29.7	10.0	12.2	100.0
1. Direct Finance		54.7	32.6	8.8	3.9	100.0
2. Indirect Finance		16.2	15.7	15.4	52.7	100.0
II. INDUSTRY		7.8	10.5	18.6	63.1	100.0
1. Mining & Quarrying		8.2	13.4	16.8	61.6	100.0
2. Manufacturing & Processing		8.1	10.8	19.2	61.9	100.0
3. Electricity, Gas & Water		4.0	3.9	8.9	83.2	100.0
4. Construction		3.6	5.8	14.5	76.1	100.0
III. TRANSPORT OPERATORS		20.9	21.0	16.8	41.3	100.0
IV. PROFESSIONAL AND OTHER SERVICES		9.4	12.7	30.7	47.2	100.0
V. PERSONAL LOANS		14.4	21.5	25.5	38.6	100.0
1. Loans for Purchase of Consumer Durables		17.9	24.7	33.1	24.3	100.0
2. Loans for Housing		11.0	23.2	32.5	33.3	100.0
3. Rest of the Personal Loans		15.9	20.3	21.6	42.2	100.0
VI. TRADE		14.4	13.5	19.8	52.3	100.0
1. Wholesale Trade		9.3	5.2	16.3	69.2	100.0
2. Retail Trade		23.2	27.7	25.8	23.3	100.0
VII. FINANCE		1.9	2.3	5.3	90.5	100.0
VIII. ALL OTHERS		12.6	15.1	20.2	52.1	100.0
TOTAL BANK CREDIT		14.1	14.3	18.5	53.1	100.0
<i>OF WHICH :</i>						
1. Artisans & Village Industries		45.9	28.2	18.0	7.9	100.0
2. Other Small Scale Industries		9.5	18.5	29.9	42.1	100.0

