

**Table No. 1.11 – Percentage Distribution of Outstanding Credit of Scheduled Commercial Banks According to Population Group and Occupation
March 2002**

A. Population Group-Wise Bank Credit - Percentage Share According To Occupation

OCCUPATION	(Per cent)				
	RURAL 1	SEMI- URBAN 2	URBAN 3	METROP OLITAN 4	ALL- INDIA 5
I. AGRICULTURE	32.7	19.8	6.2	2.8	9.8
1. Direct Finance	30.2	17.1	3.2	0.5	7.2
2. Indirect Finance	2.5	2.7	3.0	2.3	2.5
II. INDUSTRY	23.6	34.1	42.5	47.3	41.4
1. Mining & Quarrying	0.9	1.0	0.7	2.6	1.8
2. Manufacturing & Processing	18.8	29.6	37.9	38.4	34.5
3. Electricity, Gas & Water	3.0	2.2	1.9	3.3	2.9
4. Construction	0.9	1.3	2.0	3.0	2.3
III. TRANSPORT OPERATORS	1.5	1.6	1.0	1.5	1.4
IV. PROFESSIONAL AND OTHER SERVICES	2.0	3.4	5.0	4.7	4.2
V. PERSONAL LOANS	13.0	18.9	17.8	9.0	12.6
1. Loans for Purchase of Consumer Durables	0.9	0.9	0.8	0.2	0.5
2. Loans for Housing	3.6	7.4	7.9	3.7	5.0
3. Rest of the Personal Loans	8.5	10.6	9.1	5.1	7.1
VI. TRADE	16.5	11.3	15.7	16.0	15.4
1. Wholesale Trade	10.2	3.4	9.6	14.0	11.2
2. Retail Trade	6.3	7.9	6.1	2.0	4.2
VII. FINANCE	2.3	0.7	1.0	9.5	5.7
VIII. ALL OTHERS	8.4	10.2	10.8	9.2	9.5
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1.7	1.8	1.1	0.3	0.9
2. Other Small Scale Industries	3.0	6.0	7.3	4.2	4.9

(Per cent)

B. Occupation-Wise Bank Credit – Percentage Share According To Population Group

OCCUPATION	(Per cent)				
	RURAL 6	SEMI- URBAN 7	URBAN 8	METROP OLITAN 9	ALL- INDIA 10
I. AGRICULTURE	44.8	27.9	12.0	15.3	100.0
1. Direct Finance	55.8	32.4	8.2	3.6	100.0
2. Indirect Finance	13.4	14.9	22.9	48.8	100.0
II. INDUSTRY	7.6	11.3	19.4	61.7	100.0
1. Mining & Quarrying	6.9	7.5	7.5	78.1	100.0
2. Manufacturing & Processing	7.3	11.8	20.7	60.2	100.0
3. Electricity, Gas & Water	13.8	10.7	12.6	62.9	100.0
4. Construction	5.3	7.6	16.8	70.3	100.0
III. TRANSPORT OPERATORS	14.4	15.6	13.8	56.2	100.0
IV. PROFESSIONAL AND OTHER SERVICES	6.3	11.1	22.1	60.5	100.0
V. PERSONAL LOANS	13.9	20.6	26.7	38.8	100.0
1. Loans for Purchase of Consumer Durables	25.0	24.7	30.2	20.1	100.0
2. Loans for Housing	9.6	20.4	29.8	40.2	100.0
3. Rest of the Personal Loans	16.1	20.5	24.2	39.2	100.0
VI. TRADE	14.3	10.1	19.2	56.4	100.0
1. Wholesale Trade	12.2	4.2	16.1	67.5	100.0
2. Retail Trade	20.1	26.0	27.4	26.5	100.0
VII. FINANCE	5.3	1.6	3.2	89.9	100.0
VIII. ALL OTHERS	11.9	14.8	21.5	51.8	100.0

TOTAL BANK CREDIT	13.4	13.7	18.9	54.0	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	26.2	28.8	24.9	20.1	100.0
2. Other Small Scale Industries	8.2	16.9	28.1	46.8	100.0
