

**TABLE NO. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2003**

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I AGRICULTURE	32.3	20.0	6.0	3.0	10.0
1 Direct Finance	30.3	17.7	3.7	0.8	7.8
2 Indirect Finance	2.0	2.3	2.3	2.3	2.2
I INDUSTRY	24.2	32.4	42.6	47.1	41.0
1 Mining & Quarrying	0.5	0.8	0.6	2.8	1.8
2 Manufacturing & Processing	18.3	27.9	37.3	37.0	33.2
3 Electricity, Gas & Water	3.3	2.3	2.4	3.8	3.3
4 Construction	2.0	1.3	2.3	3.4	2.7
II TRANSPORT OPERATORS	1.3	1.4	1.0	1.3	1.2
IV PROFESSIONAL AND OTHER SERVICES	2.3	3.5	4.9	5.2	4.5
V PERSONAL LOANS	14.6	21.5	20.7	11.5	15.1
1 Loans for Purchase of Consumer Durables	0.9	0.8	0.6	0.2	0.4
2 Loans for Housing	5.1	9.2	9.9	5.0	6.5
3 Rest of the Personal Loans	8.7	11.6	10.2	6.4	8.2
VI TRADE	13.9	10.6	15.0	14.1	13.8
1 Wholesale Trade	8.0	2.9	8.6	11.6	9.3
2 Retail Trade	5.9	7.8	6.4	2.5	4.4
VII FINANCE	3.5	1.1	1.0	11.0	6.7
VIII ALL OTHERS	7.8	9.5	8.9	6.8	7.7
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
OF WHICH: 1 Artisans and Village & Tiny Industries	1.5	1.9	0.6	0.2	0.7
2 Other Small Scale Industries	3.1	5.8	7.6	4.4	5.0

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
I AGRICULTURE	45.3	27.4	11.3	16.0	100.0
1 Direct Finance	54.6	31.2	9.0	5.2	100.0
2 Indirect Finance	12.8	14.2	19.3	53.7	100.0
I INDUSTRY	8.3	10.9	19.6	61.2	100.0
1 Mining & Quarrying	4.1	6.5	6.1	83.2	100.0
2 Manufacturing & Processing	7.8	11.6	21.2	59.4	100.0
3 Electricity, Gas & Water	14.2	9.8	13.8	62.1	100.0
4 Construction	10.5	6.7	16.1	66.7	100.0
II TRANSPORT OPERATORS	14.9	15.1	14.6	55.4	100.0
IV PROFESSIONAL AND OTHER SERVICES	7.2	10.7	20.6	61.5	100.0
V PERSONAL LOANS	13.7	19.7	26.0	40.7	100.0
1 Loans for Purchase of Consumer Durables	28.2	24.6	26.4	20.8	100.0
2 Loans for Housing	11.0	19.5	28.9	40.6	100.0
3 Rest of the Personal Loans	15.0	19.6	23.6	41.8	100.0
VI TRADE	14.2	10.7	20.5	54.6	100.0
1 Wholesale Trade	12.1	4.2	17.4	66.3	100.0
2 Retail Trade	18.8	24.2	27.2	29.8	100.0
VII FINANCE	7.3	2.2	2.9	87.5	100.0
VIII ALL OTHERS	14.3	17.1	21.8	46.9	100.0
TOTAL BANK CREDIT	14.1	13.8	18.9	53.2	100.0
OF WHICH: 1 Artisans and Village & Tiny Industries	30.9	38.2	17.3	13.6	100.0
2 Other Small Scale Industries	8.8	15.9	28.6	46.6	100.0