TABLE NO. 1.16 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO BROAD CATEGORY OF BORROWERS MARCH 2003

(Per cent)

| | INDIVIDUALS | | | | OTHERS | | TOTAL | |
|------------------|--------------------|--------------------|--------------------|-----------------------|--------------------|--------------------|--------------------|--------------------|
| POPULATION GROUP | MALE | | FEMALE | | | | | |
| | No. of Accounts | Amount Outstanding | No. of Accounts | Amount Outstanding | No. of Accounts | Amount Outstanding | No. of Accounts | Amount Outstanding |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| RURAL | 81.0 | 83.0 | 17.4 | 14.1 | 1.6 | 2.9 | 100.0 | 100.0 |
| SEMI-URBAN | 78.1 | 79.6 | 18.5 | 14.7 | 3.4 | 5.7 | 100.0 | 100.0 |
| URBAN | 78.4 | 78.5 | 16.1 | 14.0 | 5.5 | 7.5 | 100.0 | 100.0 |
| METROPOLITAN | 83.3 | 80.6 | 12.1 | 13.0 | 4.6 | 6.4 | 100.0 | 100.0 |
| ALL-INDIA | 80.3 | 80.8 | 16.6 | 14.0 | 3.1 | 5.2 | 100.0 | 100.0 |

See Notes on Tables.