

**TABLE NO. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2004**

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	35.9	21.1	7.3	4.2	10.9
1. Direct Finance	33.1	19.1	4.6	0.8	8.0
2. Indirect Finance	2.7	2.0	2.7	3.4	3.0
II. INDUSTRY	19.9	25.6	37.1	45.4	38.0
1. Mining & Quarrying	0.5	0.8	0.7	1.8	1.3
2. Manufacturing & Processing	14.7	21.0	32.1	34.3	29.7
3. Electricity, Gas & Water	2.6	1.6	1.8	4.1	3.2
4. Construction	2.1	2.2	2.5	5.2	3.9
III. TRANSPORT OPERATORS	1.3	1.2	0.9	1.4	1.3
IV. PROFESSIONAL AND OTHER SERVICES	2.8	3.8	5.4	5.6	5.0
V. PERSONAL LOANS	19.9	28.5	27.2	16.1	20.3
1. Loans for Purchase of Consumer Durables	1.0	0.8	0.5	0.3	0.5
2. Loans for Housing	7.0	11.9	13.6	8.4	9.7
3. Rest of the Personal Loans	11.9	15.7	13.1	7.5	10.2
VI. TRADE	11.7	10.4	12.9	11.2	11.5
1. Wholesale Trade	5.8	2.7	6.5	8.7	7.2
2. Retail Trade	5.9	7.7	6.4	2.5	4.4
VII. FINANCE	0.7	0.5	1.3	11.4	6.7
VIII. ALL OTHERS	7.8	9.0	7.9	4.6	6.2
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1.5	1.9	0.3	0.1	0.6
2. Other Small Scale Industries	3.0	5.1	7.0	3.6	4.4

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	40.9	25.2	12.9	20.9	100.0
1. Direct Finance	52.0	31.3	11.3	5.5	100.0
2. Indirect Finance	11.4	8.7	17.5	62.4	100.0
II. INDUSTRY	6.5	8.8	18.8	65.9	100.0
1. Mining & Quarrying	4.9	7.7	10.0	77.4	100.0
2. Manufacturing & Processing	6.2	9.2	20.9	63.7	100.0
3. Electricity, Gas & Water	10.3	6.7	11.1	71.9	100.0
4. Construction	6.8	7.3	12.4	73.5	100.0
III. TRANSPORT OPERATORS	12.4	12.3	13.7	61.6	100.0
IV. PROFESSIONAL AND OTHER SERVICES	6.9	9.9	21.0	62.1	100.0
V. PERSONAL LOANS	12.2	18.3	25.8	43.7	100.0
1. Loans for Purchase of Consumer Durables	26.8	22.1	21.6	29.5	100.0
2. Loans for Housing	9.0	16.1	27.0	47.9	100.0
3. Rest of the Personal Loans	14.6	20.2	24.8	40.4	100.0
VI. TRADE	12.7	11.8	21.7	53.8	100.0
1. Wholesale Trade	10.1	5.0	17.6	67.4	100.0
2. Retail Trade	17.0	23.1	28.4	31.6	100.0
VII. FINANCE	1.4	0.9	3.7	94.0	100.0
VIII. ALL OTHERS	15.7	18.8	24.5	41.0	100.0
TOTAL BANK CREDIT	12.5	13.0	19.3	55.2	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	33.1	44.4	11.6	10.9	100.0
2. Other Small Scale Industries	8.5	15.4	31.0	45.1	100.0