

Table No.1.11 - Percentage Distribution of Outstanding Credit of Scheduled Commercial Banks According to Population Group and Occupation March 1996

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

OCCUPATION		(Per cent)				
		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
		1	2	3	4	5
I. AGRICULTURE		38.6	22.9	6.2	2.0	11.3
1.	Direct Finance	35.9	20.8	4.6	0.7	9.6
2.	Indirect Finance	2.6	2.1	1.6	1.3	1.7
II. INDUSTRY		27.5	35.5	51.3	56.2	48.0
1.	Mining & Quarrying	0.3	0.9	0.7	0.9	0.8
2.	Manufacturing & Processing	26.5	33.7	49.2	51.9	45.0
3.	Electricity, Gas & Water	0.5	0.3	0.4	1.4	0.9
4.	Construction	0.2	0.6	0.9	2.0	1.4
III. TRANSPORT OPERATORS		3.1	3.5	2.1	0.8	1.8
IV. PROFESSIONAL AND OTHER SERVICES		2.5	3.5	3.6	3.9	3.6
V. PERSONAL LOANS		9.1	14.6	13.3	6.5	9.3
1.	Loans for Purchase of Consumer Durables	0.3	0.6	0.6	0.2	0.3
2.	Loans for Housing	2.1	4.2	4.7	1.9	2.8
3.	Rest of the Personal Loans	6.7	9.7	7.9	4.4	6.1
VI. TRADE		13.9	13.0	13.5	14.2	13.9
1.	Wholesale Trade	5.5	3.7	7.2	12.0	9.0
2.	Retail Trade	8.3	9.3	6.3	2.2	4.9
VII. FINANCE		0.4	0.9	1.3	5.9	3.5
VIII. ALL OTHERS		5.0	6.1	8.6	10.4	8.6
TOTAL BANK CREDIT		100.0	100.0	100.0	100.0	100.0
OF WHICH: 1. Artisans & Village Industries		2.0	1.1	0.5	0.1	0.6
2. Other Small Scale Industries		6.6	12.6	16.2	8.5	10.1

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

OCCUPATION		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
		6	7	8	9	10
I. AGRICULTURE		51.7	29.3	9.5	9.5	100.0
1.	Direct Finance	56.5	31.2	8.2	4.0	100.0
2.	Indirect Finance	23.9	18.5	16.8	40.8	100.0
II. INDUSTRY		8.7	10.7	18.6	61.9	100.0
1.	Mining & Quarrying	6.8	16.4	15.9	60.9	100.0
2.	Manufacturing & Processing	8.9	10.9	19.1	61.1	100.0
3.	Electricity, Gas & Water	8.1	4.7	8.3	78.9	100.0
4.	Construction	2.7	6.6	12.0	78.7	100.0
III. TRANSPORT OPERATORS		26.1	28.4	20.7	24.9	100.0
IV. PROFESSIONAL AND OTHER SERVICES		10.5	14.3	17.8	57.4	100.0
V. PERSONAL LOANS		14.9	22.7	25.0	37.3	100.0
1.	Loans for Purchase of Consumer Durables	14.3	27.1	32.2	26.4	100.0
2.	Loans for Housing	11.4	22.0	29.7	36.9	100.0
3.	Rest of the Personal Loans	16.6	22.8	22.5	38.1	100.0
VI. TRADE		15.1	13.6	17.0	54.3	100.0
1.	Wholesale Trade	9.3	6.0	14.0	70.7	100.0
2.	Retail Trade	25.8	27.5	22.4	24.3	100.0
VII. FINANCE		1.5	3.6	6.5	88.4	100.0
VIII. ALL OTHERS		8.8	10.2	17.4	63.6	100.0
TOTAL BANK CREDIT		15.2	14.5	17.4	52.9	100.0
OF WHICH: 1. Artisans & Village Industries		52.1	26.6	14.2	7.1	100.0
2. Other Small Scale Industries		9.9	17.9	27.9	44.3	100.0