

**TABLE NO.1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP AND OCCUPATION  
MARCH 2005**

<b>A. POPULATION GROUP-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO OCCUPATION</b>						(Per cent)
OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA	
	1	2	3	4	5	
<b>I. AGRICULTURE</b>	<b>33.3</b>	<b>23.0</b>	<b>6.9</b>	<b>3.7</b>	<b>10.8</b>	
1. Direct Finance	31.2	20.8	4.5	0.8	8.2	
2. Indirect Finance	2.1	2.1	2.4	2.9	2.6	
<b>II. INDUSTRY</b>	<b>26.5</b>	<b>24.8</b>	<b>35.9</b>	<b>46.0</b>	<b>38.8</b>	
1. Mining & Quarrying	1.5	0.9	0.6	1.7	1.4	
2. Manufacturing & Processing	19.9	19.6	29.7	33.5	29.2	
3. Electricity, Gas & Water	2.4	1.6	2.4	3.9	3.2	
4. Construction	2.7	2.6	3.2	6.8	5.1	
<b>III. TRANSPORT OPERATORS</b>	<b>1.5</b>	<b>1.1</b>	<b>1.0</b>	<b>1.2</b>	<b>1.2</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>2.4</b>	<b>3.4</b>	<b>5.4</b>	<b>5.5</b>	<b>4.8</b>	
<b>V. PERSONAL LOANS</b>	<b>19.5</b>	<b>30.0</b>	<b>30.9</b>	<b>18.2</b>	<b>22.2</b>	
1. Loans for Purchase of Consumer Durables	0.7	0.7	0.8	0.4	0.6	
2. Loans for Housing	8.1	13.5	16.3	9.4	11.0	
3. Rest of the Personal Loans	10.7	15.8	13.9	8.4	10.7	
<b>VI. TRADE</b>	<b>11.6</b>	<b>11.2</b>	<b>12.3</b>	<b>10.8</b>	<b>11.2</b>	
1. Wholesale Trade	5.9	2.8	5.3	7.7	6.4	
2. Retail Trade	5.7	8.4	7.0	3.2	4.9	
<b>VII. FINANCE</b>	<b>0.9</b>	<b>0.6</b>	<b>1.6</b>	<b>10.6</b>	<b>6.4</b>	
<b>VIII. ALL OTHERS</b>	<b>4.3</b>	<b>6.0</b>	<b>6.1</b>	<b>3.9</b>	<b>4.6</b>	
<b>TOTAL BANK CREDIT</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1.2	2.0	0.3	0.1	0.5	
2. Other Small Scale Industries	2.5	4.8	7.0	3.3	4.1	

  

<b>B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO POPULATION GROUP</b>						(Per cent)
OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA	
	6	7	8	9	10	
<b>I. AGRICULTURE</b>	<b>43.0</b>	<b>26.4</b>	<b>11.7</b>	<b>19.0</b>	<b>100.0</b>	
1. Direct Finance	52.9	31.4	10.0	5.7	100.0	
2. Indirect Finance	11.4	10.2	17.2	61.2	100.0	
<b>II. INDUSTRY</b>	<b>9.5</b>	<b>7.9</b>	<b>17.1</b>	<b>65.5</b>	<b>100.0</b>	
1. Mining & Quarrying	15.0	8.4	8.6	67.9	100.0	
2. Manufacturing & Processing	9.5	8.3	18.8	63.4	100.0	
3. Electricity, Gas & Water	10.8	6.2	13.9	69.2	100.0	
4. Construction	7.3	6.5	11.5	74.7	100.0	
<b>III. TRANSPORT OPERATORS</b>	<b>17.9</b>	<b>11.3</b>	<b>15.8</b>	<b>55.1</b>	<b>100.0</b>	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6.8</b>	<b>8.9</b>	<b>20.9</b>	<b>63.4</b>	<b>100.0</b>	
<b>V. PERSONAL LOANS</b>	<b>12.3</b>	<b>16.8</b>	<b>25.6</b>	<b>45.4</b>	<b>100.0</b>	
1. Loans for Purchase of Consumer Durables	17.7	16.0	25.5	40.8	100.0	
2. Loans for Housing	10.3	15.2	27.2	47.3	100.0	
3. Rest of the Personal Loans	14.0	18.4	24.0	43.6	100.0	
<b>VI. TRADE</b>	<b>14.4</b>	<b>12.3</b>	<b>20.1</b>	<b>53.3</b>	<b>100.0</b>	
1. Wholesale Trade	13.0	5.5	15.2	66.4	100.0	
2. Retail Trade	16.2	21.3	26.5	36.1	100.0	
<b>VII. FINANCE</b>	<b>1.9</b>	<b>1.2</b>	<b>4.5</b>	<b>92.5</b>	<b>100.0</b>	
<b>VIII. ALL OTHERS</b>	<b>13.0</b>	<b>15.9</b>	<b>24.1</b>	<b>46.9</b>	<b>100.0</b>	
<b>TOTAL BANK CREDIT</b>	<b>13.9</b>	<b>12.4</b>	<b>18.4</b>	<b>55.3</b>	<b>100.0</b>	
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	31.4	46.5	10.4	11.8	100.0	
2. Other Small Scale Industries	8.7	14.7	31.7	44.9	100.0	