Table No.1.11 - Percentage Distribution of Outstanding Credit of Scheduled Commercial Banks According to Population Group and Occupation March 1998

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

					(Per cent)
	RURAL	SEMI-	URBAN	METRO-	ALL-
OCCUPATION		URBAN		POLITAN	INDIA
	1	2	3	4	5
AGRICULTURE	37.6	21.8	6.4	1.8	10.7
1. Direct Finance	35.3	20.0	4.9	0.7	9.3
2. Indirect Finance	2.3	1.8	1.5	1.1	1.4
INDUSTRY	25.9	33.8	50.7	58.5	48.8
1. Mining & Quarrying	1.0	0.9	0.6	1.1	0.9
2. Manufacturing & Processing	24.2	32.0	48.7	53.4	45.3
3. Electricity, Gas & Water	0.4	0.4	0.5	1.9	1.2
4. Construction	0.3	0.5	0.9	2.1	1.4
TRANSPORT OPERATORS	3.3	3.4	2.0	1.2	2.0
PROFESSIONAL AND OTHER SERVICES	2.4	3.4	5.0	3.2	3.5
PERSONAL LOANS	11.0	16.6	14.1	7.7	10.5
1. Loans for Purchase of Consumer Durables	0.5	0.8	0.7	0.2	0.4
2. Loans for Housing	2.5	4.7	5.0	1.9	2.9
3. Rest of the Personal Loans	8.0	11.1	8.4	5.6	7.2
TRADE	14.7	14.2	13.4	13.7	13.9
1. Wholesale Trade	5.6	3.7	6.3	11.0	8.3
2. Retail Trade	9.1	10.5	7.1	2.7	5.6
FINANCE	0.5	0.7	1.2	6.2	3.7
I. ALL OTHERS	4.6	6.1	7.2	7.7	6.9
FAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
WHICH: 1. Artisans & Village Industries	2.0	1.1	0.5	0.1	0.6
2. Other Small Scale Industries	5.1	10.8	13.9	7.3	8.7
	AGRICULTURE 1. Direct Finance 2. Indirect Finance INDUSTRY 1. Mining & Quarrying 2. Manufacturing & Processing 3. Electricity, Gas & Water 4. Construction TRANSPORT OPERATORS PROFESSIONAL AND OTHER SERVICES PERSONAL LOANS 1. Loans for Purchase of Consumer Durables 2. Loans for Housing 3. Rest of the Personal Loans TRADE 1. Wholesale Trade 2. Retail Trade 3. FINANCE LALL OTHERS TAL BANK CREDIT WHICH: 1. Artisans & Village Industries	CUPATIONAGRICULTURE37.61. Direct Finance35.32. Indirect Finance2.3INDUSTRY25.91. Mining & Quarrying1.02. Manufacturing & Processing24.23. Electricity, Gas & Water0.44. Construction0.3TRANSPORT OPERATORS3.3PROFESSIONAL AND OTHER SERVICES2.4PERSONAL LOANS11.01. Loans for Purchase of Consumer Durables0.52. Loans for Housing2.53. Rest of the Personal Loans8.0TRADE14.71. Wholesale Trade5.62. Retail Trade9.1• FINANCE0.5LALL OTHERS4.6TAL BANK CREDIT100.0WHICH: 1. Artisans & Village Industries2.0	CUPATION URBAN AGRICULTURE 37.6 21.8 1. Direct Finance 35.3 20.0 2. Indirect Finance 2.3 1.8 INDUSTRY 25.9 33.8 1. Mining & Quarrying 1.0 0.9 2. Manufacturing & Processing 24.2 32.0 3. Electricity, Gas & Water 0.4 0.4 4. Construction 0.3 0.5 TRANSPORT OPERATORS 3.3 3.4 PROFESSIONAL AND OTHER SERVICES 2.4 3.4 PERSONAL LOANS 11.0 16.6 1. Loans for Purchase of Consumer Durables 0.5 0.8 2. Loans for Housing 2.5 4.7 3. Rest of the Personal Loans 8.0 11.1 TRADE 14.7 14.2 1. Wholesale Trade 9.1 10.5 FINANCE 0.5 0.7 2. Retail Trade 9.1 10.5 FINANCE 0.5 0.7 2. ALL OTHERS 4.6 6.1	CUPATION URBAN AGRICULTURE 37.6 21.8 6.4 1. Direct Finance 35.3 20.0 4.9 2. Indirect Finance 2.3 1.8 1.5 INDUSTRY 25.9 33.8 50.7 1. Mining & Quarrying 1.0 0.9 0.6 2. Manufacturing & Processing 24.2 32.0 48.7 3. Electricity, Gas & Water 0.4 0.4 0.5 4. Construction 0.3 0.5 0.9 TRANSPORT OPERATORS 3.3 3.4 2.0 PROFESSIONAL AND OTHER SERVICES 2.4 3.4 5.0 PERSONAL LOANS 11.0 16.6 14.1 1. Loans for Purchase of Consumer Durables 0.5 0.8 0.7 2. Loans for Housing 2.5 4.7 5.0 3. Rest of the Personal Loans 8.0 11.1 8.4 TRADE 14.7 14.2 13.4 1. Wholesale Trade 5.6 3.7 6.3 2. Retail Tra	URBAN POLITAN 1 2 3 4 AGRICULTURE 37.6 21.8 6.4 1.8 1. Direct Finance 35.3 20.0 4.9 0.7 2. Indirect Finance 2.3 1.8 1.5 1.1 INDUSTRY 25.9 33.8 50.7 58.5 1. Mining & Quarrying 1.0 0.9 0.6 1.1 2. Manufacturing & Processing 24.2 32.0 48.7 53.4 3. Electricity, Gas & Water 0.4 0.4 0.5 1.9 4. Construction 0.3 0.5 0.9 2.1 TRANSPORT OPERATORS 3.3 3.4 2.0 1.2 PROFESSIONAL AND OTHER SERVICES 2.4 3.4 5.0 3.2 PERSONAL LOANS 11.0 16.6 14.1 7.7 1. Loans for Purchase of Consumer Durables 0.5 0.8 0.7 0.2 2. Loans for Housing 2.5 4.7 5.0 1.9

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

OC	CUPATION	RURAL	SEMI- URBAN	URBAN	METRO- POLITAN	ALL- INDIA
		6	7	8	9	10
I.	AGRICULTURE	51.4	28.7	10.9	9.0	100.0
	1. Direct Finance	55.7	30.5	9.7	4.1	100.0
	2. Indirect Finance	23.7	17.2	18.9	40.2	100.0
II.	INDUSTRY	7.7	9.8	18.8	63.7	100.0
	1. Mining & Quarrying	15.3	13.7	11.2	59.8	100.0
	2. Manufacturing & Processing	7.8	10.0	19.5	62.7	100.0
	3. Electricity, Gas & Water	5.2	4.2	6.9	83.7	100.0
	4. Construction	3.1	5.2	11.8	79.9	100.0
III.	TRANSPORT OPERATORS	24.7	24.6	18.9	31.8	100.0
IV.	PROFESSIONAL AND OTHER SERVICES	10.2	13.7	26.3	49.8	100.0
V.	PERSONAL LOANS	15.2	22.2	24.2	38.4	100.0
	1. Loans for Purchase of Consumer Durables	18.3	28.1	32.5	21.1	100.0
	2. Loans for Housing	12.3	22.8	30.9	34.0	100.0

3. Rest of the Personal Loans	16.2	21.6	21.1	41.1	100.0
VI. TRADE	15.4	14.4	17.6	52.6	100.0
1. Wholesale Trade	9.7	6.3	13.8	70.2	100.0
2. Retail Trade	23.9	26.7	23.2	26.2	100.0
VII. FINANCE	2.1	2.7	6.0	89.2	100.0
VIII. ALL OTHERS	9.6	12.3	18.7	59.4	100.0
TOTAL BANK CREDIT	14.6	14.1	18.1	53.2	100.0
OF WHICH: 1. Artisans & Village Industries	49.3	27.1	15.8	7.8	100.0
2. Other Small Scale Industries	8.5	17.6	29.0	44.9	100.0