

**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)	
OCCUPATION		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
		1	2	3	4	5
I.	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
II.	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
III.	TRANSPORT OPERATORS	3.3	3.4	2.0	1.2	2.0
IV.	PROFESSIONAL AND OTHER SERVICES	2.4	3.4	5.0	3.2	3.5
V.	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
VI.	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
VII.	FINANCE	0.5	0.7	1.2	6.2	3.7
VIII.	ALL OTHERS	4.6	6.1	7.2	7.7	6.9
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		5.1	10.8	13.9	7.3	8.7

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	51.4	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