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

## MARCH 1999

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

(Per cent)

| OCCUPATION | RURAL<br>1 | SEMI-URBAN<br>2 | URBAN<br>3 | METROPOLITAN<br>4 | ALL-INDIA<br>5 |
|---|---|---|---|---|---|
| **I. AGRICULTURE** | **36.5** | **22.2** | **5.7** | **2.5** | **10.7** |
| 1. Direct Finance | 34.4 | 20.2 | 4.2 | 0.7 | 8.9 |
| 2. Indirect Finance | 2.1 | 2.0 | 1.5 | 1.8 | 1.8 |
| **II. INDUSTRY** | **27.3** | **35.9** | **49.5** | **58.4** | **49.2** |
| 1. Mining & Quarrying | 0.5 | 0.8 | 0.8 | 1.0 | 0.9 |
| 2. Manufacturing & Processing | 26.0 | 34.1 | 46.8 | 52.8 | 45.2 |
| 3. Electricity, Gas & Water | 0.5 | 0.5 | 0.9 | 2.8 | 1.8 |
| 4. Construction | 0.3 | 0.5 | 1.0 | 1.8 | 1.3 |
| **III. TRANSPORT OPERATORS** | **2.7** | **2.7** | **1.7** | **1.4** | **1.8** |
| **IV. PROFESSIONAL AND OTHER SERVICES** | **2.2** | **2.9** | **5.4** | **2.9** | **3.3** |
| **V. PERSONAL LOANS** | **10.6** | **15.5** | **14.3** | **7.5** | **10.3** |
| 1. Loans for Purchase of Consumer Durables | 0.6 | 0.9 | 0.9 | 0.2 | 0.5 |
| 2. Loans for Housing | 2.5 | 5.2 | 5.7 | 2.0 | 3.2 |
| 3. Rest of the Personal Loans | 7.5 | 9.4 | 7.7 | 5.3 | 6.6 |
| **VI. TRADE** | **14.0** | **12.9** | **14.7** | **13.5** | **13.7** |
| 1. Wholesale Trade | 5.7 | 3.2 | 7.6 | 11.3 | 8.6 |
| 2. Retail Trade | 8.3 | 9.7 | 7.1 | 2.2 | 5.1 |
| **VII. FINANCE** | **0.6** | **0.7** | **1.2** | **7.1** | **4.1** |
| **VIII. ALL OTHERS** | **6.1** | **7.2** | **7.5** | **6.7** | **6.9** |
| **TOTAL BANK CREDIT** | **100.0** | **100.0** | **100.0** | **100.0** | **100.0** |
| *OF WHICH :* 1. Artisans & Village Industries | 2.1 | 1.3 | 0.6 | 0.1 | 0.7 |
| 2. Other Small Scale Industries | 5.5 | 10.6 | 13.3 | 6.5 | 8.2 |

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

| OCCUPATION | RURAL<br>6 | SEMI-URBAN<br>7 | URBAN<br>8 | METROPOLITAN<br>9 | ALL-INDIA<br>10 |
|---|---|---|---|---|---|
| **I. AGRICULTURE** | **48.1** | **29.7** | **10.0** | **12.2** | **100.0** |
| 1. Direct Finance | 54.7 | 32.6 | 8.8 | 3.9 | 100.0 |
| 2. Indirect Finance | 16.2 | 15.7 | 15.4 | 52.7 | 100.0 |
| **II. INDUSTRY** | **7.8** | **10.5** | **18.6** | **63.1** | **100.0** |
| 1. Mining & Quarrying | 8.2 | 13.4 | 16.8 | 61.6 | 100.0 |
| 2. Manufacturing & Processing | 8.1 | 10.8 | 19.2 | 61.9 | 100.0 |
| 3. Electricity, Gas & Water | 4.0 | 3.9 | 8.9 | 83.2 | 100.0 |
| 4. Construction | 3.6 | 5.8 | 14.5 | 76.1 | 100.0 |
| **III. TRANSPORT OPERATORS** | **20.9** | **21.0** | **16.8** | **41.3** | **100.0** |
| **IV. PROFESSIONAL AND OTHER SERVICES** | **9.4** | **12.7** | **30.7** | **47.2** | **100.0** |
| **V. PERSONAL LOANS** | **14.4** | **21.5** | **25.5** | **38.6** | **100.0** |
| 1. Loans for Purchase of Consumer Durables | 17.9 | 24.7 | 33.1 | 24.3 | 100.0 |
| 2. Loans for Housing | 11.0 | 23.2 | 32.5 | 33.3 | 100.0 |
| 3. Rest of the Personal Loans | 15.9 | 20.3 | 21.6 | 42.2 | 100.0 |
| **VI. TRADE** | **14.4** | **13.5** | **19.8** | **52.3** | **100.0** |
| 1. Wholesale Trade | 9.3 | 5.2 | 16.3 | 69.2 | 100.0 |
| 2. Retail Trade | 23.2 | 27.7 | 25.8 | 23.3 | 100.0 |
| **VII. FINANCE** | **1.9** | **2.3** | **5.3** | **90.5** | **100.0** |
| **VIII. ALL OTHERS** | **12.6** | **15.1** | **20.2** | **52.1** | **100.0** |
| **TOTAL BANK CREDIT** | **14.1** | **14.3** | **18.5** | **53.1** | **100.0** |
| *OF WHICH :* 1. Artisans & Village Industries | 45.9 | 28.2 | 18.0 | 7.9 | 100.0 |
| 2. Other Small Scale Industries | 9.5 | 18.5 | 29.9 | 42.1 | 100.0 |