

Table No. 1.11 – Percentage Distribution of Outstanding Credit of Scheduled Commercial Banks According to Population Group and Occupation
March 2001

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

		(Per cent)				
		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
OCCUPATION		1	2	3	4	5
I. AGRICULTURE		36.2	21.4	5.7	2.1	9.7
1.	Direct Finance	34.5	19.6	3.9	0.7	8.2
2.	Indirect Finance	1.7	1.8	1.8	1.4	1.5
II. INDUSTRY		25.1	33.5	43.4	50.8	43.9
1.	Mining & Quarrying	0.7	0.7	0.7	1.6	1.2
2.	Manufacturing & Processing	23.3	31.1	40.4	44.5	39.3
3.	Electricity, Gas & Water	0.7	1.2	1.2	3.1	2.2
4.	Construction	0.4	0.5	1.1	1.6	1.2
III. TRANSPORT OPERATORS		1.8	2.0	1.1	1.6	1.6
IV. PROFESSIONAL AND OTHER SERVICES		2.4	3.3	5.0	3.5	3.6
V. PERSONAL LOANS		13.5	19.7	17.8	8.5	12.2
1.	Loans for Purchase of Consumer Durables	1.0	1.2	1.1	0.3	0.6
2.	Loans for Housing	3.7	7.7	7.8	3.3	4.7
3.	Rest of the Personal Loans	8.8	10.8	9.0	4.9	6.9
VI. TRADE		14.9	12.0	16.9	18.0	16.6
1.	Wholesale Trade	9.2	3.8	9.7	15.1	11.9
2.	Retail Trade	5.7	8.2	7.2	2.9	4.7
VII. FINANCE		0.6	0.9	1.4	7.9	4.9
VIII. ALL OTHERS		5.5	7.2	8.7	7.6	7.5
TOTAL BANK CREDIT		100.0	100.0	100.0	100.0	100.0
<i>Of Which:</i>	1. Artisans & Village Industries	1.3	0.8	0.4	0.1	0.4
	2. Other Small Scale Industries	4.1	9.3	11.2	5.5	6.9

B. OCCUPATION-WISE BANK CREDIT - PERCENTAGE SHARE ACCORDING TO POPULATION GROUP
(Per cent)

		RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
OCCUPATION		6	7	8	9	10
I. AGRICULTURE		48.3	29.3	10.5	11.9	100.0
1.	Direct Finance	54.8	32.0	8.5	4.7	100.0
2.	Indirect Finance	14.3	15.6	20.8	49.3	100.0
II. INDUSTRY		7.3	10.1	17.5	65.1	100.0
1.	Mining & Quarrying	7.7	7.8	10.9	73.6	100.0
2.	Manufacturing & Processing	7.6	10.5	18.2	63.7	100.0
3.	Electricity, Gas & Water	3.8	7.4	9.9	78.9	100.0
4.	Construction	4.0	5.7	14.5	75.8	100.0
III. TRANSPORT OPERATORS		14.5	16.7	12.5	56.3	100.0
IV. PROFESSIONAL AND OTHER SERVICES		8.5	12.3	24.6	54.6	100.0
V. PERSONAL LOANS		14.1	21.2	25.7	39.0	100.0
1.	Loans for Purchase of Consumer Durables	20.4	23.9	29.7	26.0	100.0
2.	Loans for Housing	10.0	21.7	29.2	39.1	100.0
3.	Rest of the Personal Loans	16.3	20.6	23.0	40.1	100.0
VI. TRADE		11.5	9.5	18.0	61.0	100.0

1.	Wholesale Trade	9.9	4.2	14.4	71.5	100.0
2.	Retail Trade	15.3	22.9	27.1	34.7	100.0
VII.	FINANCE	1.7	2.4	5.0	90.9	100.0
VIII.	ALL OTHERS	9.3	12.8	20.6	57.3	100.0
TOTAL BANK CREDIT		12.8	13.2	17.7	56.3	100.0
<i>Of Which:</i>	1. Artisans & Village Industries	44.3	26.4	18.1	11.2	100.0
	2. Other Small Scale Industries	7.7	17.9	28.9	45.5	100.0