Table No.1.11 - Percentage Distribution of Outstanding Credit of Scheduled Commercial Banks according to Population Group and Occupation March 1997

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

(Per cent)

OCCUPATION		RURAL	SEMI-URBAN	URBAN	METRO-POLITAN	ALL-INDIA
		1	2	3	4	5
I.	**AGRICULTURE**	**39.9**	**22.5**	**6.5**	**2.0**	**11.2**
	1. Direct Finance	37.4	20.6	4.9	0.8	9.6
	2. Indirect Finance	2.5	1.9	1.5	1.2	1.6
II.	**INDUSTRY**	**24.5**	**34.7**	**52.0**	**59.0**	**49.3**
	1. Mining & Quarrying	0.4	1.1	0.6	1.9	1.3
	2. Manufacturing & Processing	23.4	32.8	50.1	53.1	45.4
	3. Electricity, Gas & Water	0.5	0.3	0.5	1.9	1.2
	4. Construction	0.3	0.5	0.8	2.1	1.4
III.	**TRANSPORT OPERATORS**	**3.4**	**3.6**	**2.1**	**0.8**	**1.8**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**2.3**	**3.2**	**3.4**	**3.2**	**3.1**
V.	**PERSONAL LOANS**	**10.7**	**15.3**	**13.5**	**7.1**	**9.9**
	1. Loans for Purchase of Consumer Durables	0.4	0.7	0.6	0.2	0.3
	2. Loans for Housing	2.4	4.2	4.9	1.8	2.8
	3. Rest of the Personal Loans	8.0	10.3	8.0	5.1	6.8
VI.	**TRADE**	**13.9**	**13.9**	**13.6**	**12.6**	**13.2**
	1. Wholesale Trade	4.8	3.7	6.8	9.5	7.5
	2. Retail Trade	9.2	10.2	6.9	3.1	5.7
VII.	**FINANCE**	**0.8**	**0.8**	**1.3**	**6.6**	**4.0**
VIII.	**ALL OTHERS**	**4.5**	**6.0**	**7.6**	**8.7**	**7.5**
TOTAL BANK CREDIT		**100.0**	**100.0**	**100.0**	**100.0**	**100.0**
OF WHICH: 1. Artisans & Village Industries		2.2	1.2	0.6	0.1	0.6
2. Other Small Scale Industries		5.5	10.7	15.2	8.1	9.4

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

OCCUPATION		RURAL	SEMI-URBAN	URBAN	METRO-POLITAN	ALL-INDIA
		6	7	8	9	10
I.	**AGRICULTURE**	**50.7**	**28.9**	**10.6**	**9.8**	**100.0**
	1. Direct Finance	55.3	30.8	9.4	4.5	100.0
	2. Indirect Finance	22.4	17.4	18.2	42.0	100.0
II.	**INDUSTRY**	**7.0**	**10.0**	**19.2**	**63.8**	**100.0**
	1. Mining & Quarrying	4.1	11.4	7.6	76.9	100.0
	2. Manufacturing & Processing	7.3	10.3	20.1	62.3	100.0
	3. Electricity, Gas & Water	5.4	4.0	6.8	83.8	100.0
	4. Construction	2.6	5.2	11.1	81.1	100.0
III.	**TRANSPORT OPERATORS**	**26.1**	**28.3**	**21.3**	**24.3**	**100.0**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**10.6**	**14.7**	**19.7**	**55.0**	**100.0**
V.	**PERSONAL LOANS**	**15.3**	**22.1**	**24.8**	**37.8**	**100.0**
	1. Loans for Purchase of Consumer Durables	16.2	29.8	33.4	20.6	100.0
	2. Loans for Housing	12.0	21.7	32.1	34.2	100.0
	3. Rest of the Personal Loans	16.6	21.8	21.4	40.2	100.0
VI.	**TRADE**	**15.0**	**15.0**	**18.9**	**51.1**	**100.0**
	1. Wholesale Trade	9.0	7.0	16.5	67.5	100.0
	2. Retail Trade	22.8	25.7	22.0	29.5	100.0
VII.	**FINANCE**	**2.7**	**2.9**	**5.8**	**88.6**	**100.0**
VIII.	**ALL OTHERS**	**8.4**	**11.4**	**18.5**	**61.7**	**100.0**
TOTAL BANK CREDIT		**14.1**	**14.3**	**18.2**	**53.4**	**100.0**
OF WHICH: 1. Artisans & Village Industries		48.6	26.6	17.2	7.6	100.0
2. Other Small Scale Industries		8.3	16.2	29.5	46.0	100.0