

**Table No. 1.11 – Percentage Distribution of Outstanding Credit of
Scheduled Commercial Banks According to Population Group and
Occupation March 2000**

**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	37.4	21.4	5.7	1.9	9.9
	1. Direct Finance	35.5	19.5	4.1	0.6	8.4
	2. Indirect Finance	1.9	1.9	1.6	1.3	1.5
II.	INDUSTRY	24.9	33.4	45.3	55.2	46.5
	1. Mining & Quarrying	0.5	1.1	0.7	1.3	1.1
	2. Manufacturing & Processing	23.5	31.2	42.6	49.4	42.3
	3. Electricity, Gas & Water	0.5	0.6	1.1	2.8	1.9
	4. Construction	0.4	0.5	0.9	1.7	1.2
III.	TRANSPORT OPERATORS	2.6	2.5	1.6	1.4	1.8
IV.	PROFESSIONAL AND OTHER SERVICES	2.3	3.0	5.0	2.9	3.2
V.	PERSONAL LOANS	12.5	17.1	16.8	7.7	11.2
	1. Loans for Purchase of Consumer Durables	0.9	1.0	1.1	0.3	0.6
	2. Loans for Housing	3.2	6.4	7.0	2.7	4.0
	3. Rest of the Personal Loans	8.4	9.7	8.7	4.7	6.6
VI.	TRADE	14.2	14.4	16.3	16.0	15.6
	1. Wholesale Trade	6.0	4.2	7.7	13.1	10.0
	2. Retail Trade	8.2	10.2	8.6	2.9	5.6
VII.	FINANCE	0.3	0.7	1.2	7.9	4.7
VIII.	ALL OTHERS	5.8	7.5	8.1	7.0	7.1
TOTAL BANK CREDIT		100.0	100.0	100.0	100.0	100.0
OF WHICH: 1. Artisans & Village Industries		1.7	1.2	0.7	0.1	0.6
	2. Other Small Scale Industries	4.8	10.2	12.1	6.3	7.6

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

					(Per cent)	
OCCUPATION		RURAL	SEMI- URBAN	URBAN	METRO- POLITAN	ALL- INDIA
		6	7	8	9	10
I.	AGRICULTURE	48.7	30.4	10.0	10.9	100.0
	1. Direct Finance	54.7	32.7	8.4	4.2	100.0
	2. Indirect Finance	16.3	17.8	18.5	47.4	100.0
II.	INDUSTRY	6.9	10.1	16.9	66.1	100.0
	1. Mining & Quarrying	5.7	14.2	12.0	68.1	100.0
	2. Manufacturing & Processing	7.2	10.4	17.4	65.0	100.0
	3. Electricity, Gas & Water	3.3	4.3	9.8	82.6	100.0
	4. Construction	4.6	6.0	12.5	76.9	100.0
III.	TRANSPORT OPERATORS	19.4	19.7	16.1	44.8	100.0
IV.	PROFESSIONAL AND OTHER SERVICES	9.1	13.4	27.1	50.4	100.0
V.	PERSONAL LOANS	14.4	21.4	25.9	38.3	100.0

1. Loans for Purchase of Consumer Durables	18.9	24.1	30.0	27.0	100.0
2. Loans for Housing	10.3	22.4	30.1	37.2	100.0
3. Rest of the Personal Loans	16.4	20.6	23.0	40.0	100.0
VI. TRADE	11.8	13.0	18.2	57.0	100.0
1. Wholesale Trade	7.8	6.0	13.4	72.8	100.0
2. Retail Trade	19.0	25.7	26.7	28.6	100.0
VII. FINANCE	0.8	1.9	4.3	93.0	100.0
VIII. ALL OTHERS	10.4	14.9	19.7	55.0	100.0
TOTAL BANK CREDIT	12.9	14.1	17.3	55.7	100.0
<i>OF WHICH:</i> 1. Artisans & Village Industries	38.4	28.3	21.1	12.2	100.0
2. Other Small Scale Industries	8.0	18.8	27.4	45.8	100.0