

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2012**

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

OCCUPATION	(Per cent)				
	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	48.3	33.4	11.2	2.6	11.7
1. Direct Finance	44.7	30.3	8.2	1.4	9.8
2. Indirect Finance	3.6	3.1	3.0	1.2	1.9
II. INDUSTRY	11.2	21.3	38.4	48.7	40.4
1. Mining & Quarrying	0.2	1.0	1.0	1.2	1.1
2. Manufacturing & Processing	7.4	15.7	27.8	29.4	25.6
3. Electricity, Gas & Water	1.5	2.3	4.0	6.8	5.3
4. Construction	2.1	2.3	5.6	11.3	8.4
III. TRANSPORT OPERATORS	1.8	1.7	2.1	2.8	2.5
IV. PROFESSIONAL AND OTHER SERVICES	2.4	4.4	6.9	9.2	7.6
V. PERSONAL LOANS	15.8	26.4	22.2	11.8	15.6
1. Loans for Housing	5.7	11.4	11.9	6.4	7.9
2. Loans for Purchase of Consumer Durables	0.4	0.3	0.2	0.1	0.2
3. Rest of the Personal Loans	9.7	14.7	10.1	5.3	7.6
VI. TRADE	15.7	8.6	10.2	9.0	9.8
1. Wholesale Trade	10.7	1.9	3.3	4.2	4.4
2. Retail Trade	5.0	6.7	6.9	4.8	5.4
VII. FINANCE	1.3	1.1	3.7	12.3	8.5
VIII. ALL OTHERS	3.5	3.1	5.3	3.7	3.9
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0

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

OCCUPATION	(Per cent)				
	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	38.0	31.4	17.0	13.6	100.0
1. Direct Finance	42.2	34.2	15.0	8.7	100.0
2. Indirect Finance	17.1	17.6	27.2	38.1	100.0
II. INDUSTRY	2.6	5.8	16.9	74.7	100.0
1. Mining & Quarrying	2.0	10.3	16.4	71.4	100.0
2. Manufacturing & Processing	2.7	6.7	19.3	71.3	100.0
3. Electricity, Gas & Water	2.6	4.8	13.5	79.2	100.0
4. Construction	2.3	3.0	11.8	82.8	100.0
III. TRANSPORT OPERATORS	6.8	7.5	15.2	70.5	100.0
IV. PROFESSIONAL AND OTHER SERVICES	2.9	6.3	16.1	74.7	100.0
V. PERSONAL LOANS	9.3	18.6	25.3	46.8	100.0
1. Loans for Housing	6.7	15.9	26.9	50.4	100.0
2. Loans for Purchase of Consumer Durables	23.7	22.7	22.9	30.7	100.0
3. Rest of the Personal Loans	11.8	21.3	23.6	43.3	100.0
VI. TRADE	14.8	9.7	18.6	56.9	100.0
1. Wholesale Trade	22.5	4.7	13.3	59.5	100.0
2. Retail Trade	8.6	13.7	22.9	54.8	100.0
VII. FINANCE	1.4	1.4	7.7	89.5	100.0
VIII. ALL OTHERS	8.2	8.7	24.4	58.7	100.0
TOTAL BANK CREDIT	9.2	11.0	17.8	62.0	100.0