

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS  
ACCORDING TO POPULATION GROUP AND OCCUPATION  
MARCH 2010**

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
<b>I. AGRICULTURE</b>	<b>39.0</b>	<b>29.6</b>	<b>11.4</b>	<b>3.2</b>	<b>11.7</b>
1. Direct Finance	35.2	25.7	7.2	1.2	8.9
2. Indirect Finance	3.8	3.8	4.2	2.0	2.8
<b>II. INDUSTRY</b>	<b>23.7</b>	<b>21.8</b>	<b>37.0</b>	<b>48.2</b>	<b>40.5</b>
1. Mining & Quarrying	0.9	1.1	0.8	1.6	1.3
2. Manufacturing & Processing	14.9	16.7	27.1	31.0	26.9
3. Electricity, Gas & Water	3.3	1.7	4.1	5.5	4.5
4. Construction	4.6	2.3	5.1	10.3	7.8
<b>III. TRANSPORT OPERATORS</b>	<b>1.9</b>	<b>1.4</b>	<b>1.7</b>	<b>3.1</b>	<b>2.6</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>4.8</b>	<b>5.0</b>	<b>8.1</b>	<b>11.0</b>	<b>9.1</b>
<b>V. PERSONAL LOANS</b>	<b>16.7</b>	<b>28.3</b>	<b>24.7</b>	<b>12.2</b>	<b>16.7</b>
1. Loans for Housing	6.5	13.2	14.2	7.4	9.2
2. Loans for Purchase of Consumer Durables	0.4	0.4	0.2	0.1	0.2
3. Rest of the Personal Loans	9.7	14.8	10.3	4.7	7.4
<b>VI. TRADE</b>	<b>9.6</b>	<b>10.3</b>	<b>11.4</b>	<b>8.2</b>	<b>9.1</b>
1. Wholesale Trade	4.6	2.7	4.1	4.5	4.2
2. Retail Trade	4.9	7.6	7.2	3.7	4.9
<b>VII. FINANCE</b>	<b>2.0</b>	<b>0.8</b>	<b>2.1</b>	<b>11.0</b>	<b>7.3</b>
<b>VIII. ALL OTHERS</b>	<b>2.3</b>	<b>2.8</b>	<b>3.6</b>	<b>3.0</b>	<b>3.0</b>
<b>TOTAL BANK CREDIT</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	6	7	8	9	10
<b>I. AGRICULTURE</b>	<b>38.5</b>	<b>27.9</b>	<b>17.3</b>	<b>16.4</b>	<b>100.0</b>
1. Direct Finance	45.6	31.9	14.4	8.1	100.0
2. Indirect Finance	15.8	15.0	26.6	42.7	100.0
<b>II. INDUSTRY</b>	<b>6.7</b>	<b>5.9</b>	<b>16.2</b>	<b>71.1</b>	<b>100.0</b>
1. Mining & Quarrying	8.1	9.3	10.6	72.0	100.0
2. Manufacturing & Processing	6.4	6.8	17.9	68.9	100.0
3. Electricity, Gas & Water	8.4	4.2	15.8	71.6	100.0
4. Construction	6.7	3.2	11.5	78.5	100.0
<b>III. TRANSPORT OPERATORS</b>	<b>8.7</b>	<b>5.9</b>	<b>12.0</b>	<b>73.4</b>	<b>100.0</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6.0</b>	<b>6.0</b>	<b>15.7</b>	<b>72.2</b>	<b>100.0</b>
<b>V. PERSONAL LOANS</b>	<b>11.5</b>	<b>18.6</b>	<b>26.2</b>	<b>43.7</b>	<b>100.0</b>
1. Loans for Housing	8.2	15.8	27.4	48.5	100.0
2. Loans for Purchase of Consumer Durables	28.9	25.6	25.4	20.2	100.0
3. Rest of the Personal Loans	15.2	22.0	24.7	38.1	100.0
<b>VI. TRADE</b>	<b>12.1</b>	<b>12.4</b>	<b>22.1</b>	<b>53.4</b>	<b>100.0</b>
1. Wholesale Trade	12.6	7.1	17.3	63.1	100.0
2. Retail Trade	11.7	17.0	26.3	45.1	100.0
<b>VII. FINANCE</b>	<b>3.2</b>	<b>1.3</b>	<b>5.1</b>	<b>90.4</b>	<b>100.0</b>
<b>VIII. ALL OTHERS</b>	<b>8.8</b>	<b>10.1</b>	<b>21.4</b>	<b>59.6</b>	<b>100.0</b>
<b>TOTAL BANK CREDIT</b>	<b>11.5</b>	<b>11.0</b>	<b>17.7</b>	<b>59.7</b>	<b>100.0</b>