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

MARCH 2011

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
I. AGRICULTURE	44.5	29.6	10.9	2.8	11.3
1. Direct Finance	41.6	26.1	8.0	1.4	9.3
2. Indirect Finance	2.9	3.5	2.9	1.4	2.0
II. INDUSTRY	15.9	23.0	39.0	46.6	39.6
1. Mining & Quarrying	0.4	1.2	1.2	1.4	1.2
2. Manufacturing & Processing	10.8	16.8	27.7	28.4	25.3
3. Electricity, Gas & Water	1.5	2.5	3.8	6.1	4.8
4. Construction	3.3	2.5	6.4	10.7	8.2
III. TRANSPORT OPERATORS	1.9	1.4	2.1	3.3	2.7
IV. PROFESSIONAL AND OTHER SERVICES	3.5	4.8	7.6	11.2	9.0
V. PERSONAL LOANS	18.8	27.6	22.7	12.0	16.4
1. Loans for Housing	6.6	12.3	12.3	6.9	8.5
2. Loans for Purchase of Consumer Durables	0.5	0.3	0.2	0.1	0.2
3. Rest of the Personal Loans	11.8	15.0	10.1	5.1	7.8
VI. TRADE	10.3	9.5	10.1	7.0	8.2
1. Wholesale Trade	5.3	2.3	3.8	4.2	4.0
2. Retail Trade	5.0	7.2	6.3	2.8	4.2
VII. FINANCE	2.2	1.2	3.2	12.7	8.6
VIII. ALL OTHERS	2.9	3.0	4.5	4.5	4.2
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0

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

(Per cent)

OCCUPATION	RURAL	SEMI-URBAN	URBAN	METROPOLITAN	ALL-INDIA
	1	2	3	4	5
I. AGRICULTURE	37.9	29.0	18.4	14.7	100.0
1. Direct Finance	43.2	31.2	16.5	9.1	100.0
2. Indirect Finance	13.6	19.0	27.1	40.2	100.0
II. INDUSTRY	3.9	6.4	18.9	70.8	100.0
1. Mining & Quarrying	2.8	10.7	17.6	68.9	100.0
2. Manufacturing & Processing	4.1	7.4	21.0	67.5	100.0
3. Electricity, Gas & Water	3.0	5.9	15.0	76.1	100.0
4. Construction	3.8	3.3	14.8	78.1	100.0
III. TRANSPORT OPERATORS	6.7	5.6	14.5	73.2	100.0
IV. PROFESSIONAL AND OTHER SERVICES	3.8	5.8	16.1	74.3	100.0
V. PERSONAL LOANS	11.0	18.6	26.4	44.0	100.0
1. Loans for Housing	7.5	16.0	27.8	48.7	100.0
2. Loans for Purchase of Consumer Durables	27.1	19.2	21.9	31.8	100.0
3. Rest of the Personal Loans	14.5	21.4	24.9	39.2	100.0
VI. TRADE	12.2	12.9	23.6	51.3	100.0
1. Wholesale Trade	12.8	6.3	18.1	62.7	100.0
2. Retail Trade	11.5	19.3	28.9	40.3	100.0
VII. FINANCE	2.4	1.6	7.1	88.9	100.0
VIII. ALL OTHERS	6.6	7.9	20.7	64.8	100.0
TOTAL BANK CREDIT	9.6	11.1	19.1	60.2	100.0