

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2014**

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	56.5	39.1	12.2	2.8	13.4
1. Direct Finance	53.2	35.1	8.9	1.6	11.3
2. Indirect Finance	3.3	4.0	3.3	1.3	2.1
II. INDUSTRY	7.6	17.9	36.4	52.3	41.6
1. Mining & Quarrying	0.2	0.8	0.7	1.2	1.0
2. Manufacturing & Processing	5.5	13.5	26.0	31.0	25.8
3. Electricity, Gas & Water	0.7	1.2	3.5	7.7	5.6
4. Construction	1.2	2.4	6.3	12.4	9.2
III. TRANSPORT OPERATORS	1.3	1.8	2.3	2.2	2.1
IV. PROFESSIONAL AND OTHER SERVICES	2.7	4.2	7.4	8.8	7.5
V. PERSONAL LOANS	15.7	25.8	25.1	12.1	16.2
1. Loans for Housing	6.0	11.2	13.4	6.9	8.4
2. Loans for Purchase of Consumer Durables	0.8	0.5	0.2	0.1	0.2
3. Rest of the Personal Loans	8.9	14.1	11.4	5.1	7.5
VI. TRADE	14.4	8.7	11.3	7.9	9.1
1. Wholesale Trade	10.0	2.2	3.8	4.3	4.5
2. Retail Trade	4.3	6.5	7.5	3.6	4.6
VII. FINANCE	0.7	0.9	3.1	11.8	8.1
VIII. ALL OTHERS	1.1	1.7	2.2	2.1	2.0
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
	6	7	8	9	10
I. AGRICULTURE	38.0	33.3	15.4	13.3	100.0
1. Direct Finance	42.5	35.5	13.3	8.6	100.0
2. Indirect Finance	14.1	21.4	26.2	38.2	100.0
II. INDUSTRY	1.6	4.9	14.8	78.7	100.0
1. Mining & Quarrying	2.1	9.4	12.6	75.8	100.0
2. Manufacturing & Processing	1.9	6.0	17.0	75.1	100.0
3. Electricity, Gas & Water	1.1	2.4	10.4	86.0	100.0
4. Construction	1.1	2.9	11.5	84.4	100.0
III. TRANSPORT OPERATORS	5.7	9.8	18.7	65.9	100.0
IV. PROFESSIONAL AND OTHER SERVICES	3.2	6.4	16.7	73.7	100.0
V. PERSONAL LOANS	8.8	18.2	26.2	46.8	100.0
1. Loans for Housing	6.4	15.2	26.9	51.5	100.0
2. Loans for Purchase of Consumer Durables	33.8	28.3	19.3	18.7	100.0
3. Rest of the Personal Loans	10.7	21.4	25.6	42.3	100.0
VI. TRADE	14.2	10.8	20.8	54.2	100.0
1. Wholesale Trade	20.0	5.6	14.1	60.3	100.0
2. Retail Trade	8.5	16.0	27.3	48.2	100.0
VII. FINANCE	0.8	1.2	6.6	91.4	100.0
VIII. ALL OTHERS	5.1	9.5	18.9	66.5	100.0
TOTAL BANK CREDIT	9.0	11.4	16.9	62.7	100.0