

**TABLE NO.1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS
ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2006**

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	32.2	25.0	8.6	4.8	11.4
1. Direct Finance	30.0	22.8	5.7	1.1	8.2
2. Indirect Finance	2.2	2.2	3.0	3.7	3.2
II. INDUSTRY	26.8	21.1	34.9	43.9	37.4
1. Mining & Quarrying	1.7	0.8	0.9	1.1	1.1
2. Manufacturing & Processing	19.6	16.9	27.3	31.8	27.6
3. Electricity, Gas & Water	2.4	1.4	2.2	4.0	3.2
4. Construction	3.2	2.0	4.6	7.0	5.5
III. TRANSPORT OPERATORS	1.6	0.9	1.4	1.7	1.6
IV. PROFESSIONAL AND OTHER SERVICES	2.4	3.5	4.8	6.7	5.4
V. PERSONAL LOANS	20.6	30.7	31.4	19.9	23.3
1. Loans for Purchase of Consumer Durables	0.7	0.9	0.5	0.3	0.4
2. Loans for Housing	9.1	13.7	16.6	10.9	12.0
3. Rest of the Personal Loans	10.8	16.2	14.3	8.7	10.9
VI. TRADE	11.1	10.8	11.4	9.0	9.9
1. Wholesale Trade	5.9	2.7	4.5	5.6	5.1
2. Retail Trade	5.3	8.0	6.9	3.4	4.8
VII. FINANCE	0.9	0.4	1.4	10.2	6.3
VIII. ALL OTHERS	4.3	7.6	6.0	3.7	4.7
TOTAL BANK CREDIT	100.0	100.0	100.0	100.0	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1.0	2.0	0.3	0.1	0.5
2. Other Small Scale Industries	2.6	4.7	6.3	2.8	3.6

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
I. AGRICULTURE	37.1	25.3	13.8	23.8	100.0
1. Direct Finance	48.0	32.0	12.6	7.5	100.0
2. Indirect Finance	9.1	7.8	17.0	66.0	100.0
II. INDUSTRY	9.4	6.5	17.0	67.0	100.0
1. Mining & Quarrying	20.3	8.3	15.0	56.3	100.0
2. Manufacturing & Processing	9.3	7.1	18.0	65.6	100.0
3. Electricity, Gas & Water	9.9	5.0	12.4	72.7	100.0
4. Construction	7.6	4.2	15.2	73.0	100.0
III. TRANSPORT OPERATORS	13.5	7.0	15.9	63.6	100.0
IV. PROFESSIONAL AND OTHER SERVICES	5.9	7.4	16.3	70.4	100.0
V. PERSONAL LOANS	11.6	15.2	24.6	48.6	100.0
1. Loans for Purchase of Consumer Durables	19.8	22.6	21.9	35.7	100.0
2. Loans for Housing	10.0	13.1	25.2	51.7	100.0
3. Rest of the Personal Loans	13.1	17.2	24.0	45.7	100.0
VI. TRADE	14.8	12.5	21.0	51.7	100.0
1. Wholesale Trade	15.1	6.2	16.1	62.7	100.0
2. Retail Trade	14.4	19.4	26.3	39.9	100.0
VII. FINANCE	2.0	0.8	4.2	93.0	100.0
VIII. ALL OTHERS	12.2	18.8	23.4	45.6	100.0
TOTAL BANK CREDIT	13.2	11.5	18.3	57.0	100.0
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	27.6	46.9	10.9	14.6	100.0
2. Other Small Scale Industries	9.3	14.8	31.8	44.2	100.0