

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2008**

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	32.5	29.5	9.0	3.9	11.3
1. Direct Finance	30.6	26.4	6.0	1.4	8.8
2. Indirect Finance	2.0	3.1	2.9	2.5	2.5
II. INDUSTRY	29.2	20.1	36.6	44.4	38.4
1. Mining & Quarrying	2.3	0.8	1.1	1.1	1.3
2. Manufacturing & Processing	18.4	15.7	27.5	29.7	26.3
3. Electricity, Gas & Water	4.2	0.5	2.3	4.0	3.3
4. Construction	4.3	3.1	5.7	9.6	7.5
III. TRANSPORT OPERATORS	1.1	1.0	1.6	2.3	1.8
IV. PROFESSIONAL AND OTHER SERVICES	3.7	4.3	7.2	9.5	7.7
V. PERSONAL LOANS	17.9	28.4	27.6	16.8	20.1
1. Loans for Purchase of Consumer Durables	0.4	0.5	0.3	0.2	0.3
2. Loans for Housing	8.5	12.6	15.2	8.8	10.3
3. Rest of the Personal Loans	9.0	15.3	12.1	7.8	9.5
VI. TRADE	9.5	10.9	10.7	7.7	8.8
1. Wholesale Trade	5.0	2.6	4.0	4.6	4.4
2. Retail Trade	4.5	8.3	6.7	3.0	4.4
VII. FINANCE	2.0	0.4	2.0	11.0	7.1
VIII. ALL OTHERS	4.1	5.3	5.4	4.5	4.7
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
	6	7	8	9	10
I. AGRICULTURE	38.4	27.6	14.1	20.0	100.0
1. Direct Finance	46.5	31.8	12.2	9.4	100.0
2. Indirect Finance	10.3	12.9	20.4	56.3	100.0
II. INDUSTRY	10.2	5.5	17.0	67.3	100.0
1. Mining & Quarrying	24.3	7.0	15.5	53.3	100.0
2. Manufacturing & Processing	9.4	6.3	18.6	65.7	100.0
3. Electricity, Gas & Water	16.7	1.5	12.2	69.6	100.0
4. Construction	7.7	4.3	13.5	74.4	100.0
III. TRANSPORT OPERATORS	7.8	5.7	15.5	71.0	100.0
IV. PROFESSIONAL AND OTHER SERVICES	6.3	5.9	16.6	71.3	100.0
V. PERSONAL LOANS	11.9	15.0	24.5	48.6	100.0
1. Loans for Purchase of Consumer Durables	17.4	17.4	20.3	44.9	100.0
2. Loans for Housing	11.1	13.0	26.3	49.6	100.0
3. Rest of the Personal Loans	12.7	17.0	22.6	47.7	100.0
VI. TRADE	14.4	13.1	21.6	50.8	100.0
1. Wholesale Trade	15.4	6.4	16.2	62.0	100.0
2. Retail Trade	13.5	19.7	26.9	39.9	100.0
VII. FINANCE	3.7	0.7	5.0	90.6	100.0
VIII. ALL OTHERS	11.7	12.0	20.4	55.9	100.0
TOTAL BANK CREDIT	13.4	10.6	17.8	58.2	100.0