

**TABLE NO. 1.11 – PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION
MARCH 2009**

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	38.7	27.7	9.6	3.2	10.9
1. Direct Finance	36.5	24.5	6.5	1.0	8.4
2. Indirect Finance	2.3	3.2	3.2	2.2	2.5
II. INDUSTRY	24.9	22.1	36.6	46.6	39.8
1. Mining & Quarrying	1.1	0.9	0.9	1.1	1.1
2. Manufacturing & Processing	17.0	17.6	28.4	31.6	27.9
3. Electricity, Gas & Water	3.3	1.7	2.6	4.5	3.8
4. Construction	3.4	1.9	4.7	9.4	7.1
III. TRANSPORT OPERATORS	1.2	1.2	1.5	2.5	2.0
IV. PROFESSIONAL AND OTHER SERVICES	3.8	4.2	7.4	10.8	8.7
V. PERSONAL LOANS	16.3	29.1	28.0	15.8	19.4
1. Loans for Housing	6.6	12.9	15.3	8.6	10.0
2. Loans for Purchase of Consumer Durables	0.6	0.5	0.4	0.1	0.3
3. Rest of the Personal Loans	9.2	15.6	12.3	7.1	9.2
VI. TRADE	10.6	11.5	11.2	8.8	9.7
1. Wholesale Trade	5.7	2.8	4.2	4.8	4.6
2. Retail Trade	4.9	8.6	7.0	4.0	5.2
VII. FINANCE	1.9	0.8	2.6	9.7	6.6
VIII. ALL OTHERS	2.6	3.5	3.2	2.5	2.7
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	38.7	27.8	15.5	17.9	100.0
1. Direct Finance	47.3	31.9	13.5	7.3	100.0
2. Indirect Finance	9.8	14.1	22.4	53.7	100.0
II. INDUSTRY	6.8	6.1	16.1	71.1	100.0
1. Mining & Quarrying	11.7	9.7	14.3	64.3	100.0
2. Manufacturing & Processing	6.6	6.9	17.8	68.7	100.0
3. Electricity, Gas & Water	9.6	4.9	12.2	73.3	100.0
4. Construction	5.3	2.9	11.7	80.1	100.0
III. TRANSPORT OPERATORS	6.1	6.2	12.7	74.9	100.0
IV. PROFESSIONAL AND OTHER SERVICES	4.7	5.2	14.8	75.2	100.0
V. PERSONAL LOANS	9.1	16.3	25.2	49.4	100.0
1. Loans for Housing	7.1	14.1	26.7	52.0	100.0
2. Loans for Purchase of Consumer Durables	23.3	21.3	30.0	25.4	100.0
3. Rest of the Personal Loans	10.9	18.6	23.4	47.1	100.0
VI. TRADE	11.9	12.9	20.1	55.1	100.0
1. Wholesale Trade	13.6	6.8	16.1	63.5	100.0
2. Retail Trade	10.4	18.3	23.7	47.6	100.0
VII. FINANCE	3.2	1.3	6.9	88.7	100.0
VIII. ALL OTHERS	10.4	14.1	20.2	55.3	100.0
TOTAL BANK CREDIT	10.9	10.9	17.5	60.7	100.0