

**TABLE NO. 1.11 - PERCENTAGE DISTRIBUTION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO POPULATION GROUP AND OCCUPATION**  
**MARCH 2012**

**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
<b>I. AGRICULTURE</b>	48.3	33.4	11.2	2.6	11.7
1. Direct Finance	44.7	30.3	8.2	1.4	9.8
2. Indirect Finance	3.6	3.1	3.0	1.2	1.9
<b>II. INDUSTRY</b>	11.2	21.3	38.4	48.7	40.4
1. Mining & Quarrying	0.2	1.0	1.0	1.2	1.1
2. Manufacturing & Processing	7.4	15.7	27.8	29.4	25.6
3. Electricity, Gas & Water	1.5	2.3	4.0	6.8	5.3
4. Construction	2.1	2.3	5.6	11.3	8.4
<b>III. TRANSPORT OPERATORS</b>	1.8	1.7	2.1	2.8	2.5
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	2.4	4.4	6.9	9.2	7.6
<b>V. PERSONAL LOANS</b>	15.8	26.4	22.2	11.8	15.6
1. Loans for Housing	5.7	11.4	11.9	6.4	7.9
2. Loans for Purchase of Consumer Durables	0.4	0.3	0.2	0.1	0.2
3. Rest of the Personal Loans	9.7	14.7	10.1	5.3	7.6
<b>VI. TRADE</b>	15.7	8.6	10.2	9.0	9.8
1. Wholesale Trade	10.7	1.9	3.3	4.2	4.4
2. Retail Trade	5.0	6.7	6.9	4.8	5.4
<b>VII. FINANCE</b>	1.3	1.1	3.7	12.3	8.5
<b>VIII. ALL OTHERS</b>	3.5	3.1	5.3	3.7	3.9
<b>TOTAL BANK CREDIT</b>	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
<b>I. AGRICULTURE</b>	38.0	31.4	17.0	13.6	100.0
1. Direct Finance	42.2	34.2	15.0	8.7	100.0
2. Indirect Finance	17.1	17.6	27.2	38.1	100.0
<b>II. INDUSTRY</b>	2.6	5.8	16.9	74.7	100.0
1. Mining & Quarrying	2.0	10.3	16.4	71.4	100.0
2. Manufacturing & Processing	2.7	6.7	19.3	71.3	100.0
3. Electricity, Gas & Water	2.6	4.8	13.5	79.2	100.0
4. Construction	2.3	3.0	11.8	82.8	100.0
<b>III. TRANSPORT OPERATORS</b>	6.8	7.5	15.2	70.5	100.0
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	2.9	6.3	16.1	74.7	100.0
<b>V. PERSONAL LOANS</b>	9.3	18.6	25.3	46.8	100.0
1. Loans for Housing	6.7	15.9	26.9	50.4	100.0
2. Loans for Purchase of Consumer Durables	23.7	22.7	22.9	30.7	100.0
3. Rest of the Personal Loans	11.8	21.3	23.6	43.3	100.0
<b>VI. TRADE</b>	14.8	9.7	18.6	56.9	100.0
1. Wholesale Trade	22.5	4.7	13.3	59.5	100.0
2. Retail Trade	8.6	13.7	22.9	54.8	100.0
<b>VII. FINANCE</b>	1.4	1.4	7.7	89.5	100.0
<b>VIII. ALL OTHERS</b>	8.2	8.7	24.4	58.7	100.0
<b>TOTAL BANK CREDIT</b>	9.2	11.0	17.8	62.0	100.0