

Chapter 4

PARTICIPATION IN ECONOMY



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Participation in Economy

It is important to learn about participation of Males & Females in Economy, so that corrective decision may be taken for overall economic growth of the Nation. The phenomenon of female economic activity and women's employment in each of these segment are main issues in the economy of all developing nations. The economic activity may be classified as organized and unorganized, each of which may be in the formal or informal sector. Participation of women in economic activities in formal sectors of industries, services and agricultural sector is measurable, but activities of women in informal sectors such as house works, training and education of children, activities in agricultural sectors and household services are

Although women constitute a little less than the half of the economically active population, but their contribution to economic activity is far below its potential. The progress toward gender equality in respect of participation in economic activities seems to have stalled. The Chapter includes data on following

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Workforce Participation Rate

As per Census 2011, the workforce participation rate for females is 25.51% against 53.26% for males. Rural sector has a better female workforce participation rate of 30.02% compared with 53.03% for males whereas for urban sector. The participation rate of females trails at 15.44% against 53.76% for males. 41.1% of female main and marginal workers are agricultural labourers, 24.0% are cultivators, 5.7% are household

Worker Population Ratio

National Sample Survey (68th Round) results indicate that the worker population ratio for females in rural sector was 24.8 in 2011-12 and 54.3 for males. In Urban sector, the ratio is 14.7 for females and 54.6 for males. Among the States/UTs, highest worker population ratio for females in the rural sector was in Himachal Pradesh at 52.4% and in the urban sector in Sikkim at 27.3%. In the assessment, it emerged that 59.3% females of the rural workforce were self-employed, 5.6% had regular wage/salaried employment and 35.1% females were casual labours as compared with 54.5%, 10.0% and 35.5% males in the same categories respectively. Urban India had equal proportion (42.8%) of women participation in self-employed and regular

Women Employed in Organized Sector

A total of 20.5% women were employed in the organized sector in 2011 with 18.1% working in the public sector and 24.3% in the private. The labour force participation rate for women across all age groups was 25.3 in rural sector and 15.5 in urban sector compared with 55.3 and 56.3 for men in the rural and urban

Unemployment rate

The unemployment rate for women in Rural area was 2.9 against 2.1 for men whereas it was 6.6 & 3.2 for women & men in urban areas during 2011-12 (refer Tables 4.6, 4.7 and 4.8).

Average wage/salary received by regular wage/salaried employees

In the same period, the average wage/salary received by regular wage/salaried employees of economically active age group was Rs. 428.66 per day for females compared with Rs. 550.23 per day for males in rural areas. For urban areas, it was Rs. 609.7 and Rs. 805.52 per day for females and males

Labour Force Participation Rate

Female participation in labour force has remained lower than male participation as women account for most of the unpaid work, and when women are employed in paid work, they are overrepresented in the informal sector and among the poor. They also face significant wage differentials vis-à-vis their male

4.1 State-wise Workforce Participation Rate : 2011

State/Union Territory	Rural			Urban			Combined		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
A&N Islands	17.9	59.1	39.8	17.7	60.35	40.47	17.81	59.59	40.08
Andhra Pradesh	44.6	58.4	51.5	19.1	54.14	36.75	36.16	56.98	46.61
Arunachal Pradesh	39.5	48.5	44.1	21.3	50.91	36.97	35.44	49.06	42.47
Assam	23.7	53.1	38.7	14.9	56.79	36.41	22.46	53.59	38.36
Bihar	20.2	46.7	34.0	10.4	44.90	28.62	19.07	46.47	33.36
Chandigarh	14.2	62.2	42.6	16.0	56.34	38.17	16.00	56.51	38.29
Chhattisgarh	46.3	56.4	51.3	17.4	53.09	35.66	39.70	55.59	47.68
Dadra & Nagar Haveli	33.4	56.8	45.9	14.7	66.51	45.48	25.25	61.57	45.73
Daman & Diu	15.9	58.2	38.6	14.5	75.12	53.58	14.89	71.48	49.86
Delhi	9.7	49.3	31.1	10.6	53.08	33.34	10.58	52.99	33.28
Goa	22.6	55.5	39.1	21.5	57.48	39.89	21.92	56.76	39.58
Gujarat	32.0	57.1	44.9	11.4	57.18	35.73	23.38	57.16	40.98
Haryana	20.8	50.1	36.4	12.1	51.15	32.95	17.79	50.44	35.17
Himachal Pradesh	47.4	59.0	53.3	19.9	55.72	39.22	44.82	58.69	51.85
Jammu & Kashmir	20.8	46.3	34.2	14.5	52.68	35.23	19.11	48.11	34.47
Jharkhand	35.0	50.8	43.0	10.1	46.72	29.26	29.10	49.76	39.71
Karnataka	38.8	59.8	49.4	20.8	57.81	39.66	31.87	59.00	45.62
Kerala	20.2	53.6	36.3	16.0	51.76	33.12	18.23	52.73	34.78
Lakshadweep	12.6	52.3	32.9	10.5	44.56	28.01	10.96	46.25	29.09
Madhya Pradesh	39.3	54.3	47.0	15.1	51.66	34.18	32.64	53.56	43.47
Maharashtra	42.5	56.7	49.8	16.8	55.16	36.95	31.06	56.00	43.99
Manipur	41.2	52.4	46.9	33.2	49.87	41.41	38.56	51.58	45.09
Meghalaya	35.0	47.0	41.0	23.6	47.68	35.63	32.67	47.17	39.96
Mizoram	41.9	53.9	48.0	31.1	50.89		36.16	52.35	44.36
Nagaland	52.3	55.7	54.0	25.9	47.95	37.44	44.74	53.42	49.24
Odisha	29.7	56.5	43.2	14.1	54.08	34.81	27.16	56.11	41.79
Puducherry	21.1	54.2	37.4	16.1	54.41	34.84	17.63	54.36	35.66
Punjab	14.3	54.9	35.6	13.2	55.51	35.75	13.91	55.15	35.67
Rajasthan	42.7	51.7	47.3	12.0	50.75	32.27	35.12	51.47	43.60
Sikkim	44.6	61.0	53.3	24.8	57.52	41.90	39.57	60.16	50.47
Tamil Nadu	41.2	60.0	50.7	21.8	58.54	40.16	31.80	59.31	45.58
Tripura	26.3	55.3	41.1	16.0	56.97	36.76	23.57	55.77	40.00
Uttar Pradesh	18.3	47.4	33.4	11.3	48.94	31.16	16.75	47.71	32.94
Uttarakhand	32.9	49.1	41.0	11.3	50.98	32.36	26.68	49.67	38.39
West Bengal	19.4	57.2	38.7	15.4	56.84	36.69	18.08	57.07	38.08
India*	30.0	53.0	41.8	15.4	53.76	35.31	25.51	53.26	39.79

Category-wise Percentage Distribution of Workers (Main + Marginal) : 2011

(In Millions)

Category of worker	Rural			Urban			Combined		
	Female	Male	Total	Female	Male	Total	Female	Male	Total
Cultivators	28.8	35.2	33.0	3.1	2.73	2.80	24.01	24.92	24.64
Agricultural Labourers	48.5	34.4	39.3	9.0	4.58	5.51	41.09	24.93	29.96
Household Industry workers	5.0	2.6	3.4	8.8	3.72	4.80	5.71	2.95	3.81
Other Workers	17.7	27.8	24.3	79.1	88.97	86.90	29.18	47.20	41.60
Total workers	121.83	226.76	348.60	28.04	105.10	133.15	149.88	331.87	481.74

Source: Census 2011 data, Office of the Registrar General, India.

*India and Manipur figures are final and exclude figures for those of the three sub-divisions viz. Mao Maram, Paomata and

4.2 : Workforce Participation Rate

Year	Rural		Urban	
	Female	Male	Female	Male
2000-2001*	28.7	54.4	14.0	53.1
2001-2002*	31.4	54.6	13.9	55.3
2002*	28.1	54.6	14.0	53.4
2004-05	32.7	54.6	16.6	54.9
2005-06*	31.0	54.9	14.3	54.0
2007-08*	28.9	54.8	13.8	55.4
2009-10	26.1	54.7	13.8	54.3
2011-12	24.8	54.3	14.7	54.6

Figures are based on usual status approach and includes principal status and subsidiary status workers of all ages.

* Based on thin Sample.

4.3 : State-wise Percentage Distribution of Workers According to Broad Employment Status: 2011-12

State/ Union Territory	Rural						Urban					
	Self-employed		Regular wage/ Salaried Employee		Casual Labour		Self-employed		Regular wage/ Salaried Employee		Casual Labour	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
A & N Islands	55.6	41.8	35.0	41.1	9.4	17.1	11.5	21.0	58.2	58.3	30.3	20.7
Andhra Pradesh	44.7	48.4	3.2	11.8	52.1	39.8	44.4	35.4	37.4	49.4	18.1	15.2
Arunachal Pradesh	89.5	78.0	5.6	15.4	4.8	6.7	49.1	32.1	38.8	56.7	12.1	11.1
Assam	64.3	71.1	17.5	10.4	18.2	18.5	46.9	54.9	44.9	35.3	8.2	9.8
Bihar	41.7	52.9	6.6	3.9	51.7	43.2	53.6	61.0	27.7	21.8	18.7	17.2
Chandigarh	25.0	20.0	75.0	58.5	0	21.5	40.1	36.7	59.9	55.1	0.0	8.3
Chhattisgarh	58.2	58.0	2.0	5.7	39.8	36.3	33.4	35.8	35.9	36.3	30.7	27.8
D & N Haveli	53.0	34.4	40.3	50.6	6.7	15.0	7.0	18.2	88.7	80.2	4.2	1.7
Daman & Diu	0.0	10.1	88.9	89.0	11.1	1.0	43.5	33.1	34.8	59.2	21.7	7.6
Delhi	0.0	23.8	99.7	75.3	0.3	0.9	23.2	36.7	74.6	59.4	2.2	3.9
Goa	20.2	31.4	48.9	58.1	30.8	10.5	12.9	32.4	82.8	60.1	4.3	7.5
Gujarat	58.3	56.5	5.2	12.4	36.5	31.1	48.3	40.3	37.0	52	14.7	7.7
Haryana	75.2	58.2	4.2	16.5	20.6	25.3	27.8	42.7	67.5	46.3	4.7	11.0
Himachal Pradesh	87.9	54.7	6.0	22.1	6.1	23.2	36.0	28.4	59.0	61.1	5.0	10.5
Jammu & Kashmir	90.3	51.0	5.7	19.5	3.9	29.4	43.0	49.9	50.8	39.1	6.2	11.1
Jharkhand	82.8	63.6	2.6	4.7	14.5	31.6	33.5	45.1	45.1	37.2	21.5	17.8
Karnataka	49.6	53.0	8.2	13.4	42.1	33.6	30.1	41.6	53.3	42.7	16.6	15.7
Kerala	36.4	38.9	23.0	15.5	40.5	45.6	36.3	36.3	46.6	31.6	17.1	32.1
Lakshadweep	7.1	18.6	35.7	44.3	57.1	37.1	38.5	34.7	61.5	38.9	0.0	26.4
Madhya Pradesh	57.6	61.0	2.7	5.8	39.7	33.2	48.6	48.1	35.6	34.6	15.9	17.2
Maharashtra	53.5	53.8	3.1	12.3	43.3	33.9	33.4	36.8	54.2	54.7	12.3	8.5
Manipur	50.3	73.1	4.6	15.7	45.1	11.2	84.6	68.6	13.9	25.2	1.5	6.2
Meghalaya	75.6	67.6	8.9	11.4	15.6		43.3	32.2	48.4	50.7	8.4	17.0
Mizoram	81.3	83.2	4.3	12.5	14.4	4.3	72.3	42.0	25.7	47.2	2.0	10.7
Nagaland	94.9	80.1	2.9	18.9	2.2	1.1	64.5	36.2	35.5	59.9	0.0	3.9
Odisha	66.1	60.6	3.4	8.2	30.5	31.2	58.0	49.6	27.1	36.4	14.9	14.0
Puducherry	24.3	28.4	24.1	33.0	51.6	38.6	19.7	24.8	66.5	52	13.8	23.2
Punjab	77.8	46.0	8.6	20.1	13.6	33.9	41.1	45.2	54.3	46.5	4.6	8.3
Rajasthan	76.5	61.7	2.6	9.6	21	28.6	60.2	41.8	26.9	41.7	12.9	16.5
Sikkim	90.2	70.9	6.7	22.5	3	6.6	46.3	35.1	53.7	59.7	0.0	5.2
Tamil Nadu	27.8	31.5	9.5	17.0	62.8	51.5	39.8	32.4	41.8	43.7	18.4	23.9
Tripura	27.2	46.5	8.2	8.0	64.5	45.5	20.1	43.4	66.7	39.8	13.3	16.7
Uttar Pradesh	80.7	62.4	3.8	6.7	15.5	30.9	67.5	52.1	21.7	29.9	10.8	18.0
Uttarakhand	92.2	61.9	3.2	16.6	4.5	21.6	53.4	51.1	42.5	39.4	4.1	9.5
West Bengal	57.5	43.1	10.3	8.2	32.2	48.6	46.2	44.8	40.4	37.5	13.5	17.7
India	59.3	54.5	5.6	10.0	35.1	35.5	42.8	41.7	42.8	43.4	14.3	14.9

Source: National Sample Survey Office, 68th Round, July 2011 - June 2012.

Notes: 1. Figures relate to usual status principal and subsidiary (all) workers.

2. The figures represent size of workforce as percentage of population.

4.4 : State-wise Worker Population Ratio : 2012-13

State/Union Territory	Rural		Urban	
	Female	Male	Female	Male
A&N Islands	26.1	59.2	20.0	60.7
Andhra Pradesh	44.5	60.2	17.0	55.4
Arunachal Pradesh	27.8	48.3	12.7	45.7
Assam	12.2	54.0	9.0	54.2
Bihar	5.3	47.3	4.5	42.1
Chandigarh	4.7	56.7	12.1	54.7
Chhattisgarh	41.5	55.7	24.0	49.6
D&N Haveli	16.1	48.8	11.5	57.6
Daman & Diu	3.4	69.4	14.8	59.5
Delhi	14.6	49.3	10.4	53.0
Goa	21.0	54.7	15.7	51.1
Gujarat	27.8	59.9	13.3	60.3
Haryana	16.2	51.8	9.7	51.4
Himachal Pradesh	52.4	54.1	21.2	60.0
Jammu & Kashmir	25.5	54.7	11.7	53.9
Jharkhand	19.8	53.3	6.6	48.0
Karnataka	28.7	61.2	16.3	57.9
Kerala	22.1	56.5	19.1	55.2
Lakshadweep	10.5	54.8	11.6	55.0
Madhya Pradesh	23.9	56.1	11.5	52.0
Maharashtra	38.8	57.6	16.6	54.9
Manipur	26.2	51.0	18.2	45.6
Meghalaya	39.1	52.7	20.2	50.3
Mizoram	39.4	59.1	24.9	48.7
Nagaland	31.2	50.4	14.4	41.2
Odisha	24.6	59.2	15.5	57.9
Puducherry	22.1	51.7	14.7	54.8
Punjab	23.4	56.6	13.6	57.0
Rajasthan	34.7	49.5	14.1	49.0
Sikkim	48.7	58.0	27.3	60.9
Tamil Nadu	37.8	59.5	20.1	58.7
Tripura	22.8	56.2	11.3	52.5
Uttar Pradesh	17.7	49.1	10.2	51.1
Uttarakhand	30.8	45.2	8.6	50.6
West Bengal	18.9	58.6	17.4	60.2
India	24.8	54.3	14.7	54.6

Source: National Sample Survey Office, 68th Round, July 2011 - June 2012.

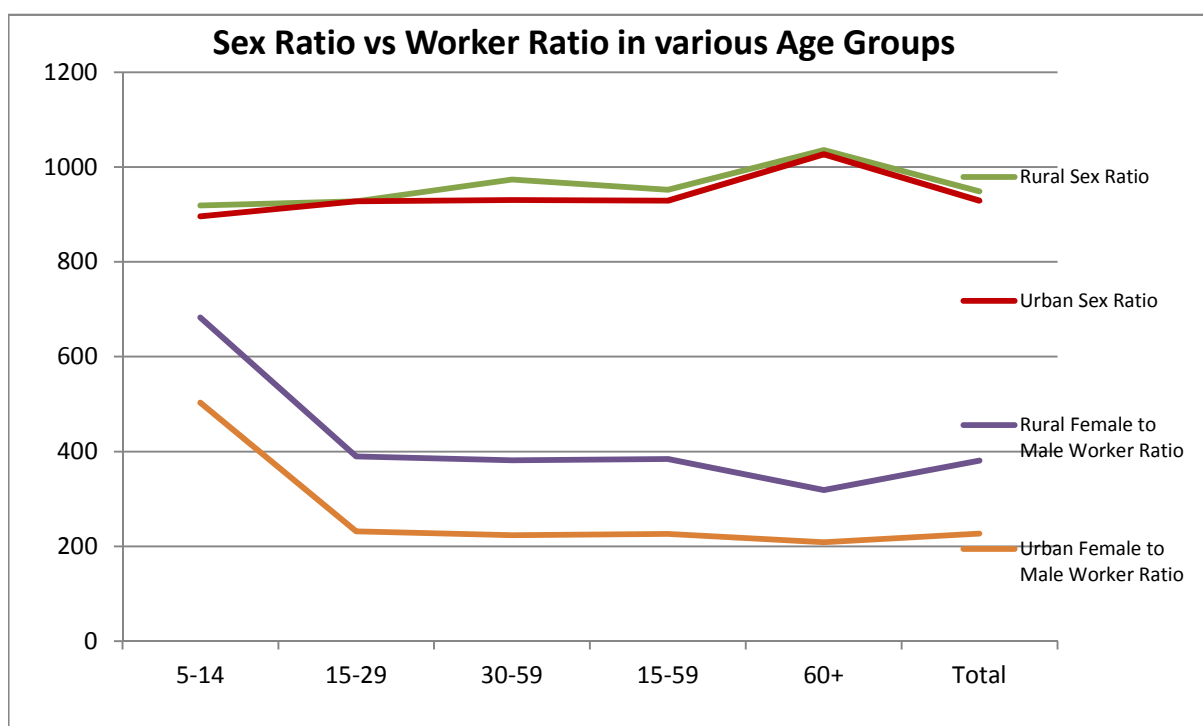
Notes: 1. Figures are based on usual status approach and includes principal status and subsidiary status workers of all ages.

2. The figures represent size of workforce as percentage of population.

4.5 : Main Workers in various age groups in Rural & Urban India

Age-Group	Rural		Urban		Total	
	Sex Ratio	Female Male Worker ratio	Sex Ratio	Female Male Worker ratio	Sex Ratio	Female Male Worker ratio
5-14	919	683	896	503	913	634
15-29	928	390	928	232	928	336
30-59	973	381	930	223	958	323
15-59	952	384	929	226	944	327
60+	1036	319	1027	209	1033	292
Total	949	381	929	227	943	327

Source : Census 2011



4.6 : Women Employment in Organised Sector

(Figures in Thousands)

Year	Public Sector			Private Sector			Total		
	Women	Total	% Women	Women	Total	% Women	Women	Total	% Women
1995	2600.4	19466.3	13.4	1627.5	8058.5	20.2	4227.9	27524.7	15.4
2000	2857.0	19313.7	14.8	2065.8	8646.0	23.9	4922.8	27959.7	17.6
2005	2921.0	18006.6	16.2	2095.3	8452.3	24.8	5016.2	26458.6	19.0
2010	3196.0	17862.0	17.9	2662.5	10846.0	24.5	5858.6	28708.0	20.4
2011	3171.0	17548.0	18.1	2783.0	11452.0	24.3	5954.0	28999.0	20.5

4.7 : Women employment by Industrial Activity

Industrial activity	Public sector			Private Sector		
	2009	2010	2011	2009	2010	2011
Agriculture, Forestry, Fishing and Hunting (0)	56.2	60.2	59.6	410.3	416.6	430.8
Mining & Quarrying (1)	75.9	86.6	82.8	6.9	23.9	7.2
Manufacturing (2&3)	79.3	83.0	77.4	910.3	947.2	966.7
Electricity, Gas & Water (4)	51.2	58.0	56.4	2.9	3.0	3.2
Construction (5)	61.2	68.5	65.4	5.2	6.3	7.1
Wholesale & Retail Trade and Restaurants and Hotels (6)	13.7	14.0	13.9	54.0	59.5	70.0
Transport, Storage & Communications (7)	190.0	190.5	190.0	17.1	24.2	27.3
Financing , Insurance, Real Estate & Business Services (8)	212.0	225.2	222.4	329.8	372.6	417.1
Community, Social and Personal Services (9)	2502.1	2352.7	2363.5	749.2	848.2	850.6
Total	3241.6	3138.8	3131.3	2485.7	2701.5	2779.9

Source: Directorate General of Employment and Training, Ministry of Labour and Employment.



4.8 : State-wise Women Employment in Organised Sector

(Figures in Thousands)

States/ Union Territory	Public Sector		Private Sector	
	2010	2011	2010	2011
A&N Islands	7.5	7.5	0.3	0.3
Andhra Pradesh	246.5	235.3	210.4	218.2
Assam	87.1	87.3	279.7	279.8
Bihar	20.3	20.4	1.8	1.9
Chandigarh	14.4	14.8	11.0	11.9
Chhattisgarh	41.5	43.9	5.7	5.9
Daman & Diu	0.3	0.3	1.1	1.1
Delhi	95.0	94.6	43.0	44.0
Goa	12.7	12.8	11.3	11.5
Gujarat	166.7	176.6	122.7	130.7
Haryana	59.6	61.3	42.8	51.5
Himachal Pradesh	54.7	57.3	12.8	14.0
Jammu & Kashmir	20.7	20.7	1.9	1.9
Jharkhand	91.5	94.5	28.6	24.0
Karnataka	280.9	284.5	470.0	471.2
Kerala	194.9	185.0	249.7	259.5
Madhya Pradesh	121.1	121.1	19.5	19.5
Maharashtra	442.9	422.8	426.5	482.6
Manipur	18.4	18.4	0.6	0.6
Meghalaya	11.3	14.2	2.3	2.6
Mizoram	10.4	2.5	0.6	0.1
Nagaland	16.2	16.4	1.9	2.1
Odisha	103.5	104.1	11.1	12.0
Puducherry	7.5	6.4	7.1	7.3
Punjab	98.0	98.0	60.7	60.7
Rajasthan	175.2	175.0	48.7	50.9
Tamil Nadu	436.7	428.7	375.9	379.5
Tripura	30.1	28.0	1.9	2.4
Uttar Pradesh	193.5	199.2	64.6	68.8
Uttarakhand	30.9	31.9	11.2	12.5
West Bengal	106.0	107.6	137.3	154.5
India	3196.0	3170.7	2662.5	2783.5

Source: Directorate General of Employment and Training, Ministry of Labour and Emp

4.9 : Labour Force Participation Rates by Age-Group, Sex and Residence

Year	15-29		30-44		45-59		60 & above		Total	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
Rural										
July 2001-June 2002*	32.6	76.3	46.4	98.7	40.4	96.2	15.8	69.6	24.6	53.8
July -December 2002*	25.7	74.9	42.7	98.4	38.7		17.3	66.9	21.6	54.7
January - December 2003*	28.7	75.7	45.4	98.6	43.9	95.3	19.9	67.3	23.7	54.6
January - June 2004*	29.4	75.2	44.9	98.4	41.6	94.7	17.7	61.6	23.3	54.0
July 2004-June 2005	30.9	75.1	46.6	98.7	44.7	96.0	19.9	63.1	24.9	54.6
July 2005-June 2006*	38.5	75.7	58.5	98.8	54.6	97.1	24.6	65.0	31.4	56.1
July 2007-June 2008*	25.0	72.3	41.3	99.0	40.2	96.5	17.8	64.5	22.0	55.1
July 2009-June 2010	23.3	66.2	36.5	99.2	38.3	96.3	19.1	63.6	20.8	54.8
July 2011-June 2012	18.3	63.1	33.4	98.9	34.0	96.6	-	-	18.1	54.7
Urban										
July 2001-June 2002*	13.0	69.1	21.1	98.5	19.3	93.0	8.0	39.0	11.5	57.1
July -December 2002*	15.1	68.7	22.0	98.2	21.6	92.5	8.4	36.5	12.6	55.6
January - December 2003*	14.2	67.1	22.6	98.5	19.8	91.8	8.6	36.5	12.5	55.9
January - June 2004*	15.9	67.7	24.3	98.4	20.8	91.5	6.7	34.7	13.3	55.7
July 2004-June 2005	17.8	67.3	26.6	98.4	21.9	92.7	8.6	35.6	14.8	56.6
July 2005-June 2006*	19.1	66.9	25.9	98.5	22.3	92.2	7.7	37.3	15.2	56.6
July 2007-June 2008*	15.2	66.7	21.4	98.8	19.3	92.7	6.0	38.4	12.6	57.3
July 2009-June 2010	15.0	60.4	22.1	98.7	20.1	93.9	6.1	33.6	12.8	55.6
July 2011-June 2012	15.9	59.9	23.3	98.8	19.2	94.1	-	-	13.4	56.0

Source: National Sample Survey Office.

Notes: 1. The figures are percentage of labour force in the population.

2. The figures relate to the usual principal status.

* Results based on thin samples.

4.10 : State-wise Labour Force Participation Rate : 2011-12

State/Union Territory	Rural			Urban		
	Female	Male	Total	Female	Male	Total
A & N Islands	30.0	60.3	45.7	24.8	63.3	43.7
Andhra Pradesh	44.8	61.2	52.8	18.0	57.6	38.0
Arunachal Pradesh	28.2	49.2	38.9	13.9	47.5	31.8
Assam	12.9	56.4	35.9	9.7	57.3	34.8
Bihar	5.8	48.7	28.4	5.4	44.1	26.7
Chandigarh	4.7	56.7	34.9	13.5	57.9	37.9
Chhattisgarh	41.6	56.3	49.0	25.2	51.7	39.3
D & N Haveli	16.1	48.8	32.5	11.5	57.6	36.7
Daman & Diu	3.4	69.4	42.5	15.2	59.5	35.7
Delhi	14.6	54.4	37.1	10.9	54.8	34.9
Goa	21.2	58.6	39.9	17.4	52.6	35.3
Gujarat	27.9	60.2	44.8	13.5	60.7	38.7
Haryana	16.4	53.2	36.5	10.2	53.5	33.1
Himachal Pradesh	52.9	54.7	53.8	23.6	61.2	43.3
Jammu & Kashmir	26.3	55.9	41.5	14.5	56.3	36.2
Jharkhand	20.4	54.2	37.8	7.3	50.3	30.0
Karnataka	28.9	62.0	45.4	17.1	59.4	38.8
Kerala	25.8	58.3	41.0	22.2	56.7	38.6
Lakshadweep	17.7	59.8	38.3	17.8	58.2	39.3
Madhya Pradesh	23.9	56.4	40.7	11.9	53.3	33.4
Maharashtra	38.9	58.2	49.0	17.2	56.0	37.4
Manipur	27.0	52.3	40.0	20.4	48.3	34.7
Meghalaya	39.2	52.9	46.1	21.0	51.5	35.0
Mizoram	40.5	59.9	50.5	26.7	50.7	
Nagaland	37.1	59.0	48.3	22.4	50.9	37.6
Odisha	25.1	60.6	42.7	15.8	60.3	39.5
Puducherry	22.3	52.1	36.6	15.3	56.3	36.0
Punjab	23.7	57.9	41.4	14.1	58.6	37.9
Rajasthan	34.9	50.0	42.7	14.4	50.7	33.6
Sikkim	49.2	58.6	53.9	27.4	62.8	46.3
Tamil Nadu	38.6	60.7	49.5	21.1	59.9	40.3
Tripura	28.7	59.9	44.9	26.0	59.4	42.7
Uttar Pradesh	17.8	49.6	34.1	10.6	53.3	33.1
Uttarakhand	31.5	46.5	39.0	10.8	51.9	32.2
West Bengal	19.4	60.2	40.0	18.6	63.0	41.9
India	25.3	55.3	40.6	15.5	56.3	36.7

Source: National Sample Survey Office, 68th Round, July 2011 - June 2012.

Notes: 1. Figures are based on usual status approach and includes principal status and subsidiary status persons of all ages.

2. The figures represent size of labour force as percentage of population.

4.11 : Unemployment Rate by Age-Group and Sex

Year	15-29		30-44		45-59		60 & above		Total*	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
	Rural									
July 2001-June 2002#	5.2	3.4	0.3	0.4	0.0	0.1	0.0	0.0	2.0	1.3
July -December 2002#	2.6	4.5	0.3	0.5	0.2	0.1	0.6	0.2	0.9	1.8
January - December 2003#	2.6	4.6	0.4	0.4	0.0	0.2	0.5	0.2	0.8	1.8
January - June 2004#	5.3	5.7	1.0	0.6	0.2	0.3	0.0	0.0	2.1	2.4
July 2004-June 2005	7.0	5.2	1.8	0.6	0.5	0.3	0.5	0.2	3.1	2.1
July 2005-June 2006#	1.2	3.5	0.2	0.4	0.0	0.1	0.1	0.2	0.4	1.1
July 2007-June 2008#	4.8	6.1	0.9	0.4	0.2		0.0	0.2	1.9	2.3
July 2009-June 2010	6.6	5.5	1.0	0.2	0.2	0.2	0.5	0.0	2.4	2.0
July 2011-June 2012	7.7	6.1	1.2	0.4	0.7	0.1	-	-	2.8	2.2
	Urban									
July 2001-June 2002#	13.4	9.6	1.2	0.9	0.0	0.6	0.0	0.0	4.9	4.1
July -December 2002#	15.0	10.6	1.4	1.3	0.6	0.5	0.0	0.0	6.3	4.7
January - December 2003#	12.7	10.0	0.6	1.3	0.0	0.5	0.0	0.6	4.0	4.3
January - June 2004#	21.5	10.0	3.7	1.7	0.2	0.9	0.0	0.3	9.0	4.5
July 2004-June 2005	19.9	10.0	5.1	1.2	0.8	1.0	0.0	0.3	9.1	4.4
July 2005-June 2006#	2.5	7.0	0.6	1.2	0.0	0.5	0.0	0.1	1.0	2.5
July 2007-June 2008#	15.6	9.9	2.1	1.1	0.5	0.4	3.3	0.3	6.7	4.0
July 2009-June 2010	17.4	7.9	2.5	0.8	0.6	0.4	0.0	0.3	7.0	3.1
July 2011-June 2012	15.7	9.0	2.8	0.8	0.4	0.4	-	-	6.7	3.2

Source: National Sample Survey Office.

Unemployment rate is the percentage of unemployed in labour force. The figures of different rounds relate to the usual principal status.

* Total includes figures for ages 5-14 years also.

Results based on thin sample.

4.12 : State-wise Unemployment Rates : 2011-12

State/Union Territory	Rural			Urban		
	Female	Male	Total	Female	Male	Total
Andaman & Nicobar Islands	19.4	2.7	7.4	26.2	5.7	11.4
Andhra Pradesh	1.3	1.8	1.6	6.3	4.0	4.5
Arunachal Pradesh	1.7	1.9	1.8	9.2	3.6	4.9
Assam	9.2	4.4	5.0	7.5	5.4	5.7
Bihar	12.7	2.9	3.5	25.0	5.3	6.6
Chandigarh	0.0	0.0	0.0	11.0	5.7	6.5
Chhattisgarh	0.3	1.7	1.2	7.0	5.1	5.6
Dadra & Nagar Haveli	0.0	0.0	0.0	0.0	0.0	0.0
Daman & Diu	0.0	0.0	0.0	2.4	0.0	0.5
Delhi	0.0	9.4	7.8	4.8	3.4	3.6
Goa	0.8	6.6	5.1	9.8	2.9	4.6
Gujarat	0.3	0.6	0.5	1.9	0.7	0.9
Haryana	4.2	2.6	2.8	5.6	4.0	4.2
Himachal Pradesh	1.8	1.8	1.8	11.0	2.1	4.2
Jammu & Kashmir	16.6	2.7	3.9	25.6	4.7	7.8
Jharkhand	6.2	1.9	2.5	10.9	4.9	5.5
Karnataka	0.5	1.3	1.0	5.1	3.0	3.4
Kerala	22.7	3.9	9.4	19.2	3.3	7.8
Lakshadweep	57.9	7.9	17.9	41.2	6.7	13.2
Madhya Pradesh	0.0	0.6	0.5	4.5	2.4	2.8
Maharashtra	0.4	1.1	0.9	4.3	1.9	2.4
Manipur	5.0	3.5	3.9	12.9	5.8	7.6
Meghalaya	0.4	0.5	0.5	3.7	2.4	2.8
Mizoram	3.7	1.9	2.6	6.8	4.0	
Nagaland	34.2	20.7	24.7	46.3	21.9	27.5
Odisha	3.4	2.7	2.9	2.3	4.0	3.7
Puducherry	1.0	1.1	1.1	5.4	3.3	3.7
Punjab	6.1	2.3	2.6	5.1	2.8	3.1
Rajasthan	0.7	1.2	1.0	3.7	3.5	3.5
Sikkim	1.0	0.9	1.0	0.0	3.2	2.3
Tamil Nadu	4.2	2.3	3.0	5.1	2.3	3.0
Tripura	32.7	6.6	12.3	57.9	11.5	25.4
Uttar Pradesh	1.4	1.7	1.7	5.2	4.3	4.4
Uttarakhand	4.9	3.4	3.8	25.3	2.6	5.6
West Bengal	4.5	3.6	3.8	9.8	5.1	5.9
India	2.9	2.1	2.3	6.6	3.2	3.8

Source: National Sample Survey Office, 68th Round (July 2011-June 2012).

Figures relate to usual principal status of individuals of all ages. The figures represent size of unemployment as percentage of labour force.

4.13 : Employment Exchanges Statistics On Women Job-Seekers

Year	Live Register Women	Total Live Register	% Of Live Register Of Women To Total Live Register
2003	10752.3	41388.7	26.0%
2004	10711.6	40457.6	26.5%
2005	10605.6	39347.8	27.0%
2006	11781	41466	28.4%
2007	12001.5	39974	30.0%
2008	12328.2	39114.9	31.5%
2009	12404.7	38152.2	32.5%
2010	12927.6	38829	33.3%
2011	13694.8	40171.6	34.1%
2012	15645.8	44790.1	34.9%

4.14 : Number of Educated Job-Seekers (10th Standard & Above) By Educational Level

As On 31st December 2011

Educational Level	Men	Women	Total	% Of Each Stream To Total Graduate & Above
10th Class Passed	9632.7	5715.3	15348	
10th + 2 Passed	6304.5	3373.1	9677.6	
Graduates and Post-Graduates				
Arts	1819.1	1048.2	2867.3	40.5
Science	839.9	483.9	1323.8	18.7
Commerce	660.3	380.5	1040.7	14.7
Engineering	184.2	106.1	290.3	4.1
Medicine	40.4	23.3	63.7	0.9
Veterinary	4.5	2.6	7.1	0.1
Agriculture	31.4	18.1	49.5	0.7
Law	18	10.4	28.3	0.4
Education	678.3	390.8	1069.1	15.1
Others	215.6	124.2	339.8	4.8
Sub Total	4491.7	2588.1	7079.6	100
Total	20428.9	11676.5	32105.2	

4.15 : Job-Seekers on the Live Register of Employment Exchanges Classified By Broad Occupational Group

As On 31st December 2011

Occupational Groups (NCO-2004)	Women	Total	% Women
Legislators, Senior Officials And Managers	48.4	139.5	34.7
Professionals	1223.0	3016.1	40.5
Technicians And Associate Professionals	725.5	1808.3	40.1
Clerks	428.0	935.1	45.8
Service Workers And Shop And Market Sales W	25.3	319.5	7.9
Skilled Agricultural And Fishery Workers	38.8	125.0	31.1
Craft And Related Trades Workers	109.1	1406.3	7.8
Plant And Machine Operators	15.2	881.7	1.7
Elementary Occupations	78.8	277.4	28.4
Workers Not Classified By Occupations	11002.6	31262.7	35.2
Total	13694.8	40171.6	34.1

Source : Employment Exchange Statistics, Directorate General of Employment & Training, M/o Labour & Employer

4.16 : State-wise Employment Exchange Statistics On Women Job-Sekers - 2012

(In thousands)

State/ UT	Employment Exchanges	Registration	Placements	Live Registers	% of Placement to Registration
Andaman & Nicobar Islands	1	3.8	@	17.9	0.0
Andhra Pradesh	31	29.7	0.1	538.6	0.3
Arunachal Pradesh	11	2.6	0.0	19.2	0.0
Assam	52	51.5	0.2	476.1	0.4
Bihar	37	17.2	@	101.4	0.0
Chandigarh	2	1.9	@	8.5	0.0
Chhattisgarh	18	81.2	@	437.8	0.0
D. & N. Haveli	1	0.2	0.0	2.4	0.0
Daman And Diu	2	0.2	0.0	2.5	0.0
Delhi	14	0.0	0.0	211.3	0.0
Goa	1	9.7	0.7	46.5	7.2
Gujarat	41	95.5	34.1	265.4	35.7
Haryana	56	33.5	0.3	206.9	0.9
Himachal Pradesh	15	44.2	1.4	299.0	3.2
Jammu And Kashmir	17	5.1	0.1	171.4	2.0
Jharkhand	41	10.2	0.4	94.6	3.9
Karnataka	40	17.5	0.6	119.6	3.4
Kerala	89	261.1	4.6	2359.5	1.8
Lakshadweep	1	1.0	@	5.9	0.0
Madhya Pradesh	48	117.0	0.7	459.6	0.6
Maharashtra	47	111.2	18.6	629.9	16.7
Manipur	11	4.2	@	193.3	0.0
Meghalaya	12	7.9	@	16.2	0.0
Mizoram	3	2.8	0.0	19.0	0.3
Nagaland	8	6.7	0.1	25.7	1.2
Odisha	40	48.8	0.5	316.0	1.0
Puducherry	1	11.5	0.1	108.0	0.9
Punjab	46	25.8	0.3	107.9	1.0
Rajasthan	38	28.3	@	111.8	0.0
Sikkim *	No Employment Exchange Is Functioning In This State				
Tamil Nadu	35	768.2	4.1	3877.1	0.5
Tripura	5	11.0	0.1	202.5	0.9
Uttar Pradesh	91	1520.7	0.2	1846.0	0.0
Uttarakhand	24	51.0	@	221.4	0.0
West Bengal	77	130.0	0.5	2127.0	0.4
Total	956	3511.0	67.8	15645.9	1.9

Source : Employment Exchange Statistics, 2012

@ Figures Less Than 50

\$ At The End Of The Year

4.17 : Average per day wage/salary earnings of regular wage/salaried employees of age 15-59 years by industry of work and broad education category

during July 2011-June 2012

sector of work(industry division)	Not literate		Literate & upto Middle		Secondary & higher secondary		Diploma/ certificate		Graduate and above		All	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
RURAL												
Agriculture (01-03)	88.2	128.52	107.48	143.14	351.02	274.51	-	670.43	242.76	466.72	101.24	168.83
Mining& quarrying (05-09)	483.5	535.36	433.29	475.5	95.15	657.87	175	1514.2	120.47	984.17	286.17	648.63
Manufacturing1 (10-18)	94.52	141.06	118.23	149.38	125.99	210.23	194.07	225.51	262.2	329.9	121.36	182.64
Manufacturing2 (19-33)	86.65	170.33	114.41	200.57	145.91	225.14	394.07	407.6	162.24	543.97	131.33	265.65
Electricity, gas and water (35-39)	336.72	246.78	87.83	350.28	551.43	543.74	355.29	461.99	483.79	649.65	248.06	462.71
Construction (41-43)	153.32	243.55	176.56	224.74	280.1	295.29	980.62	476.36	82.8	524.82	322.43	279.15
Trade (45,46,47,55,56)	55.15	128.2	90.25	150.04	115.13	183.02	180.03	279.58	341.02	270.56	140.27	175.15
Transport& storage etc. (49-53)	282.2	197.3	264.62	196.97	312.87	271.61	0	448.07	161.11	415.48	295.87	235.55
Services (58-96)	83.54	219.55	98.46	266.8	192.23	439.94	428.94	557.17	388.28	577.9	248.67	471.51
Private hhs. with emp. Persons (97)	57.55	146.14	88.34	241.13	39.59	119.68	-	107.14	-	100.52	64.79	169.32
others (99)	-	-	-	195.52	-	-	-	-	-	-	-	195.52
All	89.31	174.37	104.27	202.48	179.98	319.46	428.66	450.31	377.85	550.23	201.56	322.28
URBAN												
Agriculture (01-03)	107.18	156.64	132.22	156.37	161.33	352.92	-	605.33	497.45	962.87	160.35	438.14
Mining& quarrying (05-09)	534.52	630.78	258.71	557.53	301.49	601.9	-	1193	472.26	1457.71	467.78	946.25
Manufacturing1 (10-18)	126.77	182.15	125.84	196.78	151.81	268.41	236.36	329.55	299.08	507.48	149.03	258.9
Manufacturing2 (19-33)	113.65	182.18	115.05	242.22	182.41	335.39	254.23	502.04	652.62	934.95	276.09	451.64
Electricity, gas and water (35-39)	177.78	291.34	374.26	280.78	400.64	570.85	427.52	704.1	1014.6	1029.54	531.96	524.55
Construction (41-43)	106.96	238.07	311.26	268.39	806.92	269.8	280.26	545.59	543.4	748.11	270.29	403.3
Trade (45,46,47,55,56)	147.93	158.65	158.83	175.36	203.65	229.87	582.89	389.2	335.66	514.51	231.33	254.59
Transport& storage etc. (49-53)	123.61	216.71	306.39	269.69	389.76	415.1	1133.29	614.07	690.68	902.45	455.01	443.76
Services (58-96)	145.69	256.9	151.1	304.57	381.33	443.81	401.46	543.41	623.82	809.79	480.74	631.96
Private hhs. with emp. Persons (97)	93.65	153.69	102.73	229.05	159.86	209.39	50	175.7	101.22	199.35	102.93	211.82
others (99)	-	-	-	-	-	-	-	-	600	-	600	-
All	123.43	207.65	132.81	237.24	306.96	358.51	391.43	524.33	609.69	805.52	366.15	469.87

Source: NSSO 68th Round Report No.554

4.18 : State-wise average Wage/Salary (in Rs.) received per day by Regular Wage/Salaried Employees of Age

State /Union Territory	Rural		Urban	
	Female	Male	Female	Male
A&N Islands	435.15	530.37	773.96	654.08
Andhra Pradesh	225.01	251.28	244.30	427.82
Arunachal Pradesh	474.94	672.73	629.15	705.38
Assam	179.71	343.97	561.63	615.23
Bihar	188.42	450.49	369.02	417.10
Chandigarh	282.78	462.73	654.22	568.13
Chhattisgarh	162.55	266.76	252.07	351.60
D&N Haveli	155.15	188.04	390.06	324.00
Daman & Diu	267.64	282.04	423.02	459.66
Delhi	386.91	529.74	683.98	569.56
Goa	255.97	372.41	435.98	459.04
Gujarat	173.13	268.69	271.86	326.34
Haryana	357.38	396.44	635.59	810.93
Himachal Pradesh	250.69	434.72	306.55	426.03
Jammu & Kashmir	222.37	453.56	484.71	497.61
Jharkhand	294.26	515.47	380.00	576.69
Karnataka	151.85	237.53	391.97	518.58
Kerala	240.45	368.44	412.47	519.84
Lakshadweep	290.41	730.80	591.57	690.68
Madhya Pradesh	108.56	270.94	320.58	459.66
Maharashtra	306.76	369.14	370.30	516.55
Manipur	522.57	591.97	646.92	666.55
Meghalaya	358.51	446.29	444.08	527.21
Mizoram	602.98	662.86	610.51	850.29
Nagaland	490.26	544.70	417.63	596.60
Odisha	223.23	245.30	286.42	457.66
Puducherry	126.19	316.53	224.19	409.82
Punjab	157.61	302.79	399.38	352.58
Rajasthan	177.86	328.61	412.89	417.14
Sikkim	547.98	573.97	418.87	541.06
Tamil Nadu	199.44	292.55	297.63	420.76
Tripura	218.73	319.64	301.52	409.66
Uttar Pradesh	171.27	296.51	378.00	496.53
Uttarakhand	392.71	457.89	445.76	447.54
West Bengal	119.76	297.35	323.56	454.61
India	201.56	322.28	366.15	469.87

Source: National Sample Survey Office, 68th Round, July 2011 - June 2012.

4.19 : Average Wage Earning (in Rs.) received per day by Casual Labourers of Age 15-59 Years in Specified Works: 2011-12

State/Union Territory	Rural						Urban	
	Works other than Public Works		Public Works other than MGNREGA Public Works		MGNREG Public Works		Works other than Public Works	
	Female	Male	Female	Male	Female	Male	Female	Male
A&N Islands	192.65	176.75	202.53	172.75	175.00	-	190.51	169.69
Andhra Pradesh	111.19	167.65	102.52	98.33	101.29	100.79	193.52	126.6
Arunachal Pradesh	172.89	223.38	137.02	152.20	-	-	234.68	96.52
Assam	98.37	142.63	181.31	169.04	168.57	-	159.4	101.68
Bihar	89.95	129.01	148.51	133.01	110.00	-	158.28	134.41
Chandigarh	-	190.15	-	150.00	-	-	197.21	-
Chhattisgarh	75.44	89.53	124.86	124.06	124.94	125.48	119.48	81.87
D&N Haveli	187.69	193.03	92.14	-	-	-	170.01	-
Daman & Diu	148.38	249.59	-	-	-	-	272.39	81.29
Delhi	113.77	-	-	-	-	-	284.85	86.26
Goa	127.43	205.56	-	-	-	-	181.46	218.97
Gujarat	104.96	115.77	130.00	-	-	100.56	160.64	88.84
Haryana	151.85	202.38	179.57	127.22	-	-	206.67	165.75
Himachal Pradesh	125.58	182.14	117.01	135.37	120.93	118.56	170.87	131.78
Jammu & Kashmir	219.79	209.29	114.29	155.09	116.31	-	216.86	178.4
Jharkhand	74.68	137.43	128.02	146.69	-	-	154.44	83.75
Karnataka	99.86	162.94	175.00	124.65	-	-	192.24	101.77
Kerala	169.61	345.14	149.98	110.48	150.00	148.67	335.76	167.56
Lakshadweep	125.71	370.72	-	-	-	120.00	289.54	-
Madhya Pradesh	97.19	107.63	93.79	103.02	119.65	122.00	129.9	98.13
Maharashtra	92.83	133.69	103.72	146.89	-	-	173.18	95.91
Manipur	180.60	210.66	116.76	107.24	119.71	112.52	168.16	170.38
Meghalaya	130.79	197.84	120.14	118.84	113.82	-	214.85	134.06
Mizoram	363.49	283.09	118.29	134.90	124.33	113.82	231.53	164.83
Nagaland	-	163.50	-	-	-	100.00	174.94	-
Odisha	87.86	123.57	133.11	130.66	121.69	134.14	165.34	91.17
Puducherry	119.69	219.72	151.92	-	-	102.76	215.67	157.25
Punjab	157.85	202.35	-	-	130.00	130.00	198.45	79.05
Rajasthan	118.67	167.58	105.36	131.44	94.02	87.29	180.62	131.84
Sikkim	239.28	208.58	170.19	143.87	118.10	118.14	201.62	-
Tamil Nadu	110.41	196.65	94.34	96.21	94.27	87.59	227.66	126.53
Tripura	120.03	168.01	118.63	118.83	118.72	118.29	174.09	147.54
Uttar Pradesh	95.31	136.84	120.91	133.20	117.57	115.82	145.23	116.56
Uttarakhand	123.51	179.25	120.00	158.23	100.00	107.54	173.26	108.26
West Bengal	100.46	123.92	133.44	124.42	126.45	130.95	134.58	89.56
India	103.28	149.32	110.62	127.39	112.46	101.97	182.04	110.62

Source: National Sample Survey Office, 68th Round, July 2011 - June 2012.

MGNREGA: Mahatma Gandhi National Rural Employment Guarantee Act

4.20 : Percent Women employed (Excluding Crop Production, Plantation, Public Administration, Defense & Compulsory Social Security Services Activities)

States	Rural		Urban	
	Hired	Non- Hired	Hired	Non- Hired
A&N Islands	30%	29%	27%	22%
Andhra Pradesh	34%	41%	26%	28%
Arunachal Pradesh	32%	33%	28%	29%
Assam	27%	18%	16%	11%
Bihar	24%	13%	11%	8%
Chandigarh	14%	7%	24%	10%
Chhattisgarh	33%	39%	20%	16%
D&N Haveli	7%	16%	14%	11%
Daman & Diu	22%	19%	17%	15%
Delhi	18%	19%	12%	12%
Goa	27%	42%	29%	31%
Gujarat	23%	43%	12%	13%
Haryana	22%	25%	15%	9%
Himachal Pradesh	30%	23%	21%	15%
Jammu & Kashmir	27%	16%	19%	8%
Jharkhand	30%	17%	20%	10%
Karnataka	36%	38%	28%	22%
Kerala	39%	46%	35%	36%
Lakshadweep	22%	14%	25%	26%
Madhya Pradesh	32%	26%	20%	18%
Maharashtra	21%	31%	20%	17%
Manipur	28%	47%	27%	46%
Meghalaya	33%	41%	36%	42%
Mizoram	39%	50%	40%	55%
Nagaland	38%	40%	30%	33%
Odisha	26%	40%	19%	22%
Puducherry	28%	35%	31%	28%
Punjab	28%	20%	15%	10%
Rajasthan	20%	27%	13%	12%
Sikkim	41%	35%	34%	33%
Tamil Nadu	36%	43%	29%	30%
Telangana	40%	38%	29%	23%
Tripura	37%	14%	23%	9%
Uttar Pradesh	24%	25%	13%	12%
Uttarakhand	28%	19%	17%	11%
West Bengal	24%	25%	16%	18%
India	28%	32%	21%	19%

Source : Provisional results of 6th Economic Census

4.21 : Population Group-Wise Deposits of Scheduled Commercial Banks

As on March 2012

Group	Individuals				Others		Total		% Female	
	Male		Female		No of Accounts (in '000)	Amount (in ` Million)	No of Accounts (in '000)	Amount (in ` Million)	Account	Amount
	No of Accounts (in '000)	Amount (in ` Million)	No of Accounts (in '000)	Amount (in ` Million)						
Rural	165424	3518847	72317	1029710	45331	1183302	283072	5731859	25.55	17.96
Semi-Urban	154034	4719521	56432	1473256	29484	2232671	239951	8425447	23.52	17.49
Urban	113138	5571831	42697	2016413	24791	5137677	180626	12725921	23.64	15.84
Metropolitan	122248	8876049	46960	3576972	30343	21446187	199551	33899207	23.53	10.55
All India	554845	22686247	218406	8096350	129949	29999837	903200	60782433	24.18	13.32

Source : Basic Statistical Returns of Scheduled Commercial Banks India

4.22 : Percent women employed in various Bank-Groups at various levels in Scheduled Commercial Banks

As on march, 2012

Bank Group		Officers	Clerks	Sub-ordinates	Total
R u r a l	State Bank of India & its associates	7%	12%	9%	10%
	Nationalised Banks	8%	10%	12%	10%
	Foreign Banks	13%	-	-	13%
	Regional Rural Banks	3%	7%	6%	5%
	Private Sector Banks	14%	19%	11%	15%
	All Scheduled Commercial Banks	7%	10%	10%	9%
S e m i U r b a n	State Bank of India & its associates	11%	24%	10%	17%
	Nationalised Banks	12%	11%	14%	12%
	Foreign Banks	17%	-	-	17%
	Regional Rural Banks	6%	16%	5%	10%
	Private Sector Banks	14%	27%	14%	18%
	All Scheduled Commercial Banks	12%	17%	12%	14%
M e t r o p o l i t a n / U r b a n	State Bank of India & its associates	15%	38%	11%	24%
	Nationalised Banks	20%	23%	14%	20%
	Foreign Banks	32%	52%	7%	33%
	Regional Rural Banks	9%	26%	7%	15%
	Private Sector Banks	23%	31%	17%	25%
	All Scheduled Commercial Banks	21%	29%	13%	23%
A l l I n d i a	State Bank of India & its associates	13%	30%	10%	20%
	Nationalised Banks	17%	18%	13%	17%
	Foreign Banks	32%	52%	7%	33%
	Regional Rural Banks	4%	11%	6%	7%
	Private Sector Banks	21%	30%	16%	23%
	All Scheduled Commercial Banks	17%	22%	12%	18%

Source : Basic Statistical Returns of Scheduled Commercial Banks in India