

TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
March 2010

NORTHERN REGION
STATE: HARYANA

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	3,72,290	3093,57	1,96,969	1708,05	74,002	602,39	6,43,261	5404,01
1. Direct Finance	3,69,555	3076,80	1,95,571	1700,53	72,606	593,36	6,37,732	5370,70
2. Indirect Finance	2,735	16,77	1,398	7,51	1,396	9,03	5,529	33,31
II. INDUSTRY	4,181	14,62	3,627	18,32	18,363	153,06	26,171	186,00
III. TRANSPORT OPERATORS	573	2,06	612	4,34	1,160	8,94	2,345	15,33
IV. PROFESSIONAL AND OTHER SERVICES	12,648	43,42	8,112	35,87	14,299	78,31	35,059	157,60
V. PERSONAL LOANS	73,969	449,04	80,037	506,74	2,41,753	1617,08	3,95,759	2572,87
1. Loans for Housing	13,976	122,77	13,165	124,64	46,063	444,38	73,204	691,79
2. Loans for Purchase of Consumer Durables	4,156	20,50	3,919	17,00	7,671	36,59	15,746	74,09
3. Rest of the Personal Loans	55,837	305,78	62,953	365,11	1,88,019	1136,11	3,06,809	1806,99
VI. TRADE	35,454	106,40	45,449	307,61	49,151	254,06	1,30,054	668,07
1. Wholesale Trade	831	2,94	12,964	187,62	2,278	13,77	16,073	204,32
2. Retail Trade	34,623	103,46	32,485	119,99	46,873	240,30	1,13,981	463,75
VII. FINANCE	1,630	7,54	737	3,84	690	5,35	3,057	16,73
VIII. ALL OTHERS	22,177	251,59	33,472	468,79	1,59,612	629,87	2,15,261	1350,25
TOTAL BANK CREDIT	5,22,922	3968,24	3,69,015	3053,55	5,59,030	3349,07	14,50,967	10370,86

STATE: HIMACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,95,554	898,23	13,953	65,55	1,135	5,18	2,10,642	968,95
1. Direct Finance	1,93,409	889,22	13,566	64,30	1,099	5,02	2,08,074	958,54
2. Indirect Finance	2,145	9,01	387	1,25	36	16	2,568	10,42
II. INDUSTRY	6,289	29,27	2,902	17,26	816	6,22	10,007	52,75
III. TRANSPORT OPERATORS	1,871	16,57	399	2,90	163	2,01	2,433	21,48
IV. PROFESSIONAL AND OTHER SERVICES	9,716	44,91	2,440	13,03	611	3,65	12,767	61,60
V. PERSONAL LOANS	97,484	536,00	25,765	151,56	10,932	71,93	1,34,181	759,49
1. Loans for Housing	16,932	135,05	4,132	36,16	1,190	11,96	22,254	183,17
2. Loans for Purchase of Consumer Durables	7,575	36,02	1,237	5,77	560	2,32	9,372	44,11
3. Rest of the Personal Loans	72,977	364,93	20,396	109,63	9,182	57,64	1,02,555	532,21
VI. TRADE	35,903	194,09	8,270	42,50	2,390	13,38	46,563	249,98
1. Wholesale Trade	790	3,79	323	1,47	12	8	1,125	5,34
2. Retail Trade	35,113	190,30	7,947	41,04	2,378	13,30	45,438	244,64
VII. FINANCE	1,503	9,31	267	1,56	14	15	1,784	11,02
VIII. ALL OTHERS	12,566	61,16	7,970	21,85	6,020	18,61	26,556	101,62
TOTAL BANK CREDIT	3,60,886	1789,55	61,966	316,22	22,081	121,12	4,44,933	2226,90

See Notes on Tables.

**TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
March 2010**

NORTHERN REGION

STATE: JAMMU & KASHMIR

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	42,794	186,86	19,487	105,95	3,497	28,72	65,778	321,53
1. Direct Finance	42,359	184,67	19,189	104,12	3,338	27,89	64,886	316,67
2. Indirect Finance	435	2,19	298	1,83	159	83	892	4,85
II. INDUSTRY	10,885	48,38	5,115	25,28	4,949	25,23	20,949	98,90
III. TRANSPORT OPERATORS	3,504	26,28	4,211	30,57	1,484	10,30	9,199	67,15
IV. PROFESSIONAL AND OTHER SERVICES	2,404	14,01	2,218	14,97	4,877	33,44	9,499	62,41
V. PERSONAL LOANS	1,04,249	612,75	61,860	384,97	82,394	520,52	2,48,503	1518,24
1. Loans for Housing	2,074	17,92	1,653	17,08	2,497	24,17	6,224	59,17
2. Loans for Purchase of Consumer Durables	25,429	141,93	16,760	98,92	16,177	74,69	58,366	315,53
3. Rest of the Personal Loans	76,746	452,90	43,447	268,98	63,720	421,66	1,83,913	1143,54
VI. TRADE	34,909	226,76	16,207	110,73	17,354	116,98	68,470	454,47
1. Wholesale Trade	575	4,03	140	1,05	1,055	8,46	1,770	13,55
2. Retail Trade	34,334	222,73	16,067	109,68	16,299	108,52	66,700	440,92
VII. FINANCE	291	95	110	47	44	32	445	1,74
VIII. ALL OTHERS	9,563	36,78	4,223	13,80	7,738	20,31	21,524	70,89
TOTAL BANK CREDIT	2,08,599	1152,78	1,13,431	686,74	1,22,337	755,81	4,44,367	2595,33

STATE: PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	4,12,178	3454,60	2,32,189	2019,48	69,030	585,79	7,13,397	6059,88
1. Direct Finance	4,06,583	3423,95	2,28,300	1992,09	64,080	529,50	6,98,963	5945,54
2. Indirect Finance	5,595	30,65	3,889	27,40	4,950	56,29	14,434	114,34
II. INDUSTRY	6,647	20,22	7,831	34,65	41,893	398,98	56,371	453,84
III. TRANSPORT OPERATORS	1,810	6,57	1,292	5,12	2,199	11,87	5,301	23,56
IV. PROFESSIONAL AND OTHER SERVICES	13,585	58,84	18,216	90,12	20,646	123,79	52,447	272,75
V. PERSONAL LOANS	82,744	451,42	1,30,976	743,48	2,58,309	1239,34	4,72,029	2434,25
1. Loans for Housing	14,948	112,30	18,073	160,55	25,144	232,11	58,165	504,96
2. Loans for Purchase of Consumer Durables	8,384	46,66	11,976	64,85	15,034	73,90	35,394	185,41
3. Rest of the Personal Loans	59,412	292,47	1,00,927	518,08	2,18,131	933,33	3,78,470	1743,88
VI. TRADE	32,665	116,75	32,195	139,69	30,435	173,58	95,295	430,02
1. Wholesale Trade	954	4,67	2,452	14,68	7,327	50,52	10,733	69,86
2. Retail Trade	31,711	112,09	29,743	125,01	23,108	123,06	84,562	360,16
VII. FINANCE	2,024	13,50	1,417	9,95	1,400	12,09	4,841	35,54
VIII. ALL OTHERS	10,130	51,54	27,291	73,35	1,31,030	186,13	1,68,451	311,02
TOTAL BANK CREDIT	5,61,783	4173,45	4,51,407	3115,84	5,54,942	2731,56	15,68,132	10020,85

TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
March 2010

NORTHERN REGION
STATE: RAJASTHAN

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	10,95,515	6858,24	5,55,166	3739,30	72,674	546,18	17,23,355	11143,72
1. Direct Finance	10,79,847	6762,17	5,43,836	3663,24	71,376	537,43	16,95,059	10962,85
2. Indirect Finance	15,668	96,07	11,330	76,06	1,298	8,75	28,296	180,87
II. INDUSTRY	25,743	60,22	19,261	62,56	19,667	127,77	64,671	250,55
III. TRANSPORT OPERATORS	2,301	10,06	1,191	6,73	5,499	26,85	8,991	43,64
IV. PROFESSIONAL AND OTHER SERVICES	18,623	52,32	18,103	75,06	19,119	94,85	55,845	222,23
V. PERSONAL LOANS	1,61,816	905,85	2,25,595	1384,75	4,19,062	2148,87	8,06,473	4439,46
1. Loans for Housing	15,599	129,51	18,692	170,37	49,118	419,90	83,409	719,78
2. Loans for Purchase of Consumer Durables	8,499	35,07	12,467	60,58	28,283	154,25	49,249	249,91
3. Rest of the Personal Loans	1,37,718	741,26	1,94,436	1153,79	3,41,661	1574,72	6,73,815	3469,77
VI. TRADE	95,193	255,19	97,618	303,69	59,340	213,97	2,52,151	772,85
1. Wholesale Trade	2,646	6,15	1,714	6,40	3,324	18,06	7,684	30,61
2. Retail Trade	92,547	249,03	95,904	297,30	56,016	195,91	2,44,467	742,24
VII. FINANCE	8,437	24,10	2,542	6,90	965	3,11	11,944	34,10
VIII. ALL OTHERS	17,492	70,36	14,434	49,55	1,33,560	140,71	1,65,486	260,62
TOTAL BANK CREDIT	14,25,120	8236,33	9,33,910	5628,54	7,29,886	3302,30	30,88,916	17167,17

CHANDIGARH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	426	1,69	-	-	3,570	18,31	3,996	20,00
1. Direct Finance	388	1,61	-	-	3,399	17,39	3,787	19,00
2. Indirect Finance	38	8	-	-	171	91	209	1,00
II. INDUSTRY	109	61	6	-	33,491	468,91	33,606	469,53
III. TRANSPORT OPERATORS	93	98	2	2	833	4,96	928	5,95
IV. PROFESSIONAL AND OTHER SERVICES	468	2,43	3	2	4,153	25,03	4,624	27,49
V. PERSONAL LOANS	3,118	16,27	142	1,08	1,01,342	530,19	1,04,602	547,54
1. Loans for Housing	333	3,00	8	10	5,683	52,98	6,024	56,08
2. Loans for Purchase of Consumer Durables	270	1,45	79	60	1,924	7,56	2,273	9,60
3. Rest of the Personal Loans	2,515	11,83	55	38	93,735	469,66	96,305	481,87
VI. TRADE	863	2,84	23	4	6,634	24,78	7,520	27,66
1. Wholesale Trade	40	6	-	-	1,185	7,47	1,225	7,53
2. Retail Trade	823	2,77	23	4	5,449	17,31	6,295	20,13
VII. FINANCE	8	1	-	-	45	32	53	33
VIII. ALL OTHERS	189	72	-	-	44,078	132,54	44,267	133,26
TOTAL BANK CREDIT	5,274	25,56	176	1,17	1,94,146	1205,04	1,99,596	1231,76

TABLE NO. 5.8 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SMALL BORROWAL ACCOUNTS OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
March 2010

NORTHERN REGION

STATE: DELHI

(Amount in ₹ Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	1,663	7,48	341	1,50	4,872	44,53	6,876	53,50
1. Direct Finance	1,327	6,68	286	1,36	3,209	24,37	4,822	32,40
2. Indirect Finance	336	80	55	14	1,663	20,16	2,054	21,10
II. INDUSTRY	219	66	75	49	1,09,438	1260,54	1,09,732	1261,70
III. TRANSPORT OPERATORS	38	23	20	18	3,657	26,05	3,715	26,46
IV. PROFESSIONAL AND OTHER SERVICES	298	1,09	152	54	29,583	258,04	30,033	259,68
V. PERSONAL LOANS	8,244	51,95	4,367	29,98	6,11,992	3892,62	6,24,603	3974,55
1. Loans for Housing	447	3,88	254	2,53	48,093	735,78	48,794	742,19
2. Loans for Purchase of Consumer Durables	386	1,98	197	1,19	30,071	255,94	30,654	259,11
3. Rest of the Personal Loans	7,411	46,09	3,916	26,26	5,33,828	2900,90	5,45,155	2973,25
VI. TRADE	798	3,30	319	1,72	46,147	425,84	47,264	430,86
1. Wholesale Trade	7	4	4	3	24,440	255,14	24,451	255,20
2. Retail Trade	791	3,26	315	1,69	21,707	170,70	22,813	175,66
VII. FINANCE	6	4	-	-	923	6,22	929	6,26
VIII. ALL OTHERS	210	1,72	369	2,12	2,82,323	449,06	2,82,902	452,90
TOTAL BANK CREDIT	11,476	66,48	5,643	36,53	10,88,935	6362,90	11,06,054	6465,90

NORTH-EASTERN REGION

STATE: ARUNACHAL PRADESH

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	6,525	16,95	3,701	12,53	-	-	10,226	29,48
1. Direct Finance	6,464	16,70	3,693	12,50	-	-	10,157	29,20
2. Indirect Finance	61	24	8	3	-	-	69	28
II. INDUSTRY	530	2,13	515	2,77	-	-	1,045	4,90
III. TRANSPORT OPERATORS	168	1,74	243	3,31	-	-	411	5,05
IV. PROFESSIONAL AND OTHER SERVICES	182	1,23	492	4,34	-	-	674	5,57
V. PERSONAL LOANS	12,248	83,66	16,834	136,05	-	-	29,082	219,71
1. Loans for Housing	182	1,05	1,002	3,88	-	-	1,184	4,92
2. Loans for Purchase of Consumer Durables	294	63	603	4,20	-	-	897	4,83
3. Rest of the Personal Loans	11,772	81,98	15,229	127,98	-	-	27,001	209,96
VI. TRADE	1,059	6,89	1,096	9,64	-	-	2,155	16,53
1. Wholesale Trade	-	-	2	2	-	-	2	2
2. Retail Trade	1,059	6,89	1,094	9,62	-	-	2,153	16,51
VII. FINANCE	55	21	75	26	-	-	130	47
VIII. ALL OTHERS	553	2,10	1,184	9,23	-	-	1,737	11,33
TOTAL BANK CREDIT	21,320	114,90	24,140	178,14	-	-	45,460	293,04