

**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**

**EASTERN REGION**  
**STATE: BIHAR**

(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
<b>I. AGRICULTURE</b>	<b>16,65,495</b>	<b>4811,55</b>	<b>5,77,344</b>	<b>1851,04</b>	<b>1,09,870</b>	<b>447,28</b>	<b>23,52,709</b>	<b>7109,87</b>
1. Direct Finance	16,32,461	4729,33	5,67,341	1822,31	1,07,732	436,62	23,07,534	6988,26
2. Indirect Finance	33,034	82,22	10,003	28,73	2,138	10,66	45,175	121,61
<b>II. INDUSTRY</b>	<b>68,393</b>	<b>166,46</b>	<b>21,212</b>	<b>85,02</b>	<b>10,241</b>	<b>52,55</b>	<b>99,846</b>	<b>304,04</b>
<b>III. TRANSPORT OPERATORS</b>	<b>22,838</b>	<b>66,91</b>	<b>10,432</b>	<b>39,01</b>	<b>7,020</b>	<b>47,93</b>	<b>40,290</b>	<b>153,85</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>35,870</b>	<b>88,78</b>	<b>16,306</b>	<b>53,29</b>	<b>9,418</b>	<b>53,69</b>	<b>61,594</b>	<b>195,76</b>
<b>V. PERSONAL LOANS</b>	<b>1,86,018</b>	<b>691,62</b>	<b>1,52,253</b>	<b>832,29</b>	<b>2,04,505</b>	<b>1227,32</b>	<b>5,42,776</b>	<b>2751,24</b>
1. Loans for Housing	22,695	104,15	11,058	70,62	12,605	121,51	46,358	296,28
2. Loans for Purchase of Consumer Durables	5,913	17,47	5,756	16,99	7,396	29,31	19,065	63,77
3. Rest of the Personal Loans	1,57,410	570,00	1,35,439	744,69	1,84,504	1076,50	4,77,353	2391,18
<b>VI. TRADE</b>	<b>3,73,331</b>	<b>966,43</b>	<b>1,39,751</b>	<b>471,28</b>	<b>47,092</b>	<b>261,51</b>	<b>5,60,174</b>	<b>1699,22</b>
1. Wholesale Trade	14,713	54,89	9,246	30,44	2,456	14,36	26,415	99,69
2. Retail Trade	3,58,618	911,54	1,30,505	440,84	44,636	247,15	5,33,759	1599,53
<b>VII. FINANCE</b>	<b>5,971</b>	<b>16,64</b>	<b>2,278</b>	<b>10,07</b>	<b>854</b>	<b>2,89</b>	<b>9,103</b>	<b>29,60</b>
<b>VIII. ALL OTHERS</b>	<b>86,935</b>	<b>272,14</b>	<b>29,940</b>	<b>129,67</b>	<b>55,158</b>	<b>216,01</b>	<b>1,72,033</b>	<b>617,82</b>
<b>TOTAL BANK CREDIT</b>	<b>24,44,851</b>	<b>7080,54</b>	<b>9,49,516</b>	<b>3471,68</b>	<b>4,44,158</b>	<b>2309,18</b>	<b>38,38,525</b>	<b>12861,40</b>

**STATE: JHARKHAND**

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
<b>I. AGRICULTURE</b>	<b>4,74,451</b>	<b>891,53</b>	<b>91,650</b>	<b>221,82</b>	<b>11,003</b>	<b>36,55</b>	<b>5,77,104</b>	<b>1149,90</b>
1. Direct Finance	4,65,696	869,01	88,982	214,11	10,492	34,42	5,65,170	1117,54
2. Indirect Finance	8,755	22,52	2,668	7,71	511	2,13	11,934	32,36
<b>II. INDUSTRY</b>	<b>15,555</b>	<b>44,92</b>	<b>7,201</b>	<b>60,02</b>	<b>4,596</b>	<b>29,15</b>	<b>27,352</b>	<b>134,09</b>
<b>III. TRANSPORT OPERATORS</b>	<b>6,743</b>	<b>44,84</b>	<b>2,695</b>	<b>21,98</b>	<b>2,960</b>	<b>20,96</b>	<b>12,398</b>	<b>87,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>25,475</b>	<b>76,07</b>	<b>7,571</b>	<b>31,68</b>	<b>9,805</b>	<b>65,94</b>	<b>42,851</b>	<b>173,69</b>
<b>V. PERSONAL LOANS</b>	<b>1,06,585</b>	<b>571,42</b>	<b>1,11,702</b>	<b>738,20</b>	<b>1,35,353</b>	<b>785,31</b>	<b>3,53,640</b>	<b>2094,94</b>
1. Loans for Housing	5,981	38,80	3,920	33,31	6,324	56,40	16,225	128,51
2. Loans for Purchase of Consumer Durables	5,606	21,23	2,690	9,29	4,807	25,88	13,103	56,40
3. Rest of the Personal Loans	94,998	511,39	1,05,092	695,60	1,24,222	703,03	3,24,312	1910,03
<b>VI. TRADE</b>	<b>90,488</b>	<b>296,12</b>	<b>29,070</b>	<b>153,54</b>	<b>13,484</b>	<b>96,25</b>	<b>1,33,042</b>	<b>545,90</b>
1. Wholesale Trade	2,197	8,56	2,366	12,09	1,166	6,81	5,729	27,46
2. Retail Trade	88,291	287,56	26,704	141,45	12,318	89,44	1,27,313	518,44
<b>VII. FINANCE</b>	<b>4,558</b>	<b>11,81</b>	<b>361</b>	<b>96</b>	<b>117</b>	<b>49</b>	<b>5,036</b>	<b>13,26</b>
<b>VIII. ALL OTHERS</b>	<b>24,660</b>	<b>76,67</b>	<b>17,418</b>	<b>85,27</b>	<b>44,960</b>	<b>129,91</b>	<b>87,038</b>	<b>291,85</b>
<b>TOTAL BANK CREDIT</b>	<b>7,48,515</b>	<b>2013,40</b>	<b>2,67,668</b>	<b>1313,47</b>	<b>2,22,278</b>	<b>1164,55</b>	<b>12,38,461</b>	<b>4491,42</b>

**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**

**EASTERN REGION  
STATE: ORISSA**

(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
<b>I. AGRICULTURE</b>	<b>10,15,821</b>	<b>2596,66</b>	<b>2,33,221</b>	<b>713,07</b>	<b>59,203</b>	<b>273,12</b>	<b>13,08,245</b>	<b>3582,86</b>
1. Direct Finance	9,72,616	2468,40	2,25,857	683,08	56,432	259,69	12,54,905	3411,17
2. Indirect Finance	43,205	128,26	7,364	30,00	2,771	13,42	53,340	171,68
<b>II. INDUSTRY</b>	<b>49,113</b>	<b>140,16</b>	<b>11,289</b>	<b>48,01</b>	<b>9,777</b>	<b>73,25</b>	<b>70,179</b>	<b>261,42</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,543</b>	<b>66,74</b>	<b>3,998</b>	<b>31,75</b>	<b>5,585</b>	<b>39,89</b>	<b>19,126</b>	<b>138,38</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>83,187</b>	<b>213,60</b>	<b>17,876</b>	<b>72,46</b>	<b>17,418</b>	<b>105,66</b>	<b>1,18,481</b>	<b>391,72</b>
<b>V. PERSONAL LOANS</b>	<b>2,64,679</b>	<b>1351,85</b>	<b>2,27,382</b>	<b>1445,84</b>	<b>3,43,742</b>	<b>1711,38</b>	<b>8,35,803</b>	<b>4509,07</b>
1. Loans for Housing	61,499	458,56	57,195	436,66	79,327	624,78	1,98,021	1520,00
2. Loans for Purchase of Consumer Durables	10,362	32,70	6,006	18,42	6,279	21,72	22,647	72,84
3. Rest of the Personal Loans	1,92,818	860,59	1,64,181	990,76	2,58,136	1064,88	6,15,135	2916,22
<b>VI. TRADE</b>	<b>2,46,801</b>	<b>733,36</b>	<b>63,490</b>	<b>277,33</b>	<b>38,670</b>	<b>223,14</b>	<b>3,48,961</b>	<b>1233,82</b>
1. Wholesale Trade	10,384	33,45	2,512	9,60	2,418	23,10	15,314	66,15
2. Retail Trade	2,36,417	699,91	60,978	267,72	36,252	200,04	3,33,647	1167,67
<b>VII. FINANCE</b>	<b>46,290</b>	<b>156,69</b>	<b>4,171</b>	<b>19,48</b>	<b>1,101</b>	<b>6,24</b>	<b>51,562</b>	<b>182,41</b>
<b>VIII. ALL OTHERS</b>	<b>1,40,996</b>	<b>356,74</b>	<b>57,822</b>	<b>164,29</b>	<b>57,413</b>	<b>133,72</b>	<b>2,56,231</b>	<b>654,75</b>
<b>TOTAL BANK CREDIT</b>	<b>18,56,430</b>	<b>5615,79</b>	<b>6,19,249</b>	<b>2772,23</b>	<b>5,32,909</b>	<b>2566,40</b>	<b>30,08,588</b>	<b>10954,43</b>

**STATE: SIKKIM**

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
<b>I. AGRICULTURE</b>	<b>4,457</b>	<b>15,47</b>	<b>4,539</b>	<b>3,53</b>	<b>-</b>	<b>-</b>	<b>8,996</b>	<b>19,00</b>
1. Direct Finance	4,419	15,32	4,427	3,38	-	-	8,846	18,70
2. Indirect Finance	38	15	112	16	-	-	150	30
<b>II. INDUSTRY</b>	<b>91</b>	<b>58</b>	<b>459</b>	<b>1,33</b>	<b>-</b>	<b>-</b>	<b>550</b>	<b>1,91</b>
<b>III. TRANSPORT OPERATORS</b>	<b>24</b>	<b>35</b>	<b>49</b>	<b>57</b>	<b>-</b>	<b>-</b>	<b>73</b>	<b>92</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>355</b>	<b>2,12</b>	<b>1,475</b>	<b>7,84</b>	<b>-</b>	<b>-</b>	<b>1,830</b>	<b>9,95</b>
<b>V. PERSONAL LOANS</b>	<b>9,515</b>	<b>59,16</b>	<b>8,193</b>	<b>41,53</b>	<b>-</b>	<b>-</b>	<b>17,708</b>	<b>100,69</b>
1. Loans for Housing	944	8,74	2,916	9,94	-	-	3,860	18,67
2. Loans for Purchase of Consumer Durables	2,098	5,36	629	1,44	-	-	2,727	6,79
3. Rest of the Personal Loans	6,473	45,07	4,648	30,15	-	-	11,121	75,22
<b>VI. TRADE</b>	<b>836</b>	<b>4,84</b>	<b>218</b>	<b>1,56</b>	<b>-</b>	<b>-</b>	<b>1,054</b>	<b>6,40</b>
1. Wholesale Trade	28	12	1	1	-	-	29	13
2. Retail Trade	808	4,72	217	1,55	-	-	1,025	6,27
<b>VII. FINANCE</b>	<b>47</b>	<b>12</b>	<b>139</b>	<b>15</b>	<b>-</b>	<b>-</b>	<b>186</b>	<b>27</b>
<b>VIII. ALL OTHERS</b>	<b>159</b>	<b>93</b>	<b>852</b>	<b>2,93</b>	<b>-</b>	<b>-</b>	<b>1,011</b>	<b>3,86</b>
<b>TOTAL BANK CREDIT</b>	<b>15,484</b>	<b>83,57</b>	<b>15,924</b>	<b>59,44</b>	<b>-</b>	<b>-</b>	<b>31,408</b>	<b>143,01</b>

**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**

**EASTERN REGION**

**STATE: WEST BENGAL**

(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
<b>I. AGRICULTURE</b>	<b>9,61,970</b>	<b>2338,64</b>	<b>2,12,784</b>	<b>618,75</b>	<b>91,692</b>	<b>355,10</b>	<b>12,66,446</b>	<b>3312,48</b>
1. Direct Finance	9,26,652	2219,10	2,03,755	582,57	85,079	326,05	12,15,486	3127,73
2. Indirect Finance	35,318	119,53	9,029	36,18	6,613	29,05	50,960	184,76
<b>II. INDUSTRY</b>	<b>1,95,062</b>	<b>309,84</b>	<b>40,956</b>	<b>104,69</b>	<b>57,116</b>	<b>435,57</b>	<b>2,93,134</b>	<b>850,09</b>
<b>III. TRANSPORT OPERATORS</b>	<b>11,063</b>	<b>34,14</b>	<b>2,970</b>	<b>14,15</b>	<b>13,819</b>	<b>117,17</b>	<b>27,852</b>	<b>165,46</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>67,544</b>	<b>190,27</b>	<b>21,043</b>	<b>75,78</b>	<b>34,313</b>	<b>203,09</b>	<b>1,22,900</b>	<b>469,14</b>
<b>V. PERSONAL LOANS</b>	<b>2,68,771</b>	<b>1263,72</b>	<b>1,36,735</b>	<b>751,47</b>	<b>5,43,942</b>	<b>2908,77</b>	<b>9,49,448</b>	<b>4923,97</b>
1. Loans for Housing	34,526	280,25	20,936	160,03	68,465	552,19	1,23,927	992,48
2. Loans for Purchase of Consumer Durables	42,849	245,53	14,088	88,48	18,450	76,11	75,387	410,12
3. Rest of the Personal Loans	1,91,396	737,94	1,01,711	502,97	4,57,027	2280,46	7,50,134	3521,37
<b>VI. TRADE</b>	<b>2,75,322</b>	<b>813,70</b>	<b>76,252</b>	<b>265,90</b>	<b>72,161</b>	<b>411,23</b>	<b>4,23,735</b>	<b>1490,83</b>
1. Wholesale Trade	13,007	64,76	5,470	27,58	9,127	61,62	27,604	153,95
2. Retail Trade	2,62,315	748,94	70,782	238,31	63,034	349,62	3,96,131	1336,87
<b>VII. FINANCE</b>	<b>54,112</b>	<b>147,26</b>	<b>7,105</b>	<b>18,69</b>	<b>4,444</b>	<b>27,93</b>	<b>65,661</b>	<b>193,88</b>
<b>VIII. ALL OTHERS</b>	<b>78,074</b>	<b>202,74</b>	<b>40,242</b>	<b>110,01</b>	<b>2,00,250</b>	<b>619,91</b>	<b>3,18,566</b>	<b>932,66</b>
<b>TOTAL BANK CREDIT</b>	<b>19,11,918</b>	<b>5300,31</b>	<b>5,38,087</b>	<b>1959,43</b>	<b>10,17,737</b>	<b>5078,77</b>	<b>34,67,742</b>	<b>12338,51</b>

**ANDAMAN & NICOBAR ISLANDS**

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
<b>I. AGRICULTURE</b>	<b>1,209</b>	<b>4,13</b>	<b>556</b>	<b>2,32</b>	<b>-</b>	<b>-</b>	<b>1,765</b>	<b>6,45</b>
1. Direct Finance	1,151	3,91	508	2,10	-	-	1,659	6,01
2. Indirect Finance	58	21	48	22	-	-	106	44
<b>II. INDUSTRY</b>	<b>155</b>	<b>1,19</b>	<b>153</b>	<b>1,07</b>	<b>-</b>	<b>-</b>	<b>308</b>	<b>2,26</b>
<b>III. TRANSPORT OPERATORS</b>	<b>118</b>	<b>84</b>	<b>155</b>	<b>1,33</b>	<b>-</b>	<b>-</b>	<b>273</b>	<b>2,18</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>233</b>	<b>1,84</b>	<b>304</b>	<b>2,32</b>	<b>-</b>	<b>-</b>	<b>537</b>	<b>4,16</b>
<b>V. PERSONAL LOANS</b>	<b>4,484</b>	<b>27,42</b>	<b>9,620</b>	<b>75,62</b>	<b>-</b>	<b>-</b>	<b>14,104</b>	<b>103,03</b>
1. Loans for Housing	193	1,40	136	1,38	-	-	329	2,77
2. Loans for Purchase of Consumer Durables	71	22	204	1,29	-	-	275	1,51
3. Rest of the Personal Loans	4,220	25,80	9,280	72,95	-	-	13,500	98,75
<b>VI. TRADE</b>	<b>768</b>	<b>6,92</b>	<b>491</b>	<b>3,33</b>	<b>-</b>	<b>-</b>	<b>1,259</b>	<b>10,25</b>
1. Wholesale Trade	-	-	7	7	-	-	7	7
2. Retail Trade	768	6,92	484	3,26	-	-	1,252	10,18
<b>VII. FINANCE</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>9</b>	<b>1</b>
<b>VIII. ALL OTHERS</b>	<b>124</b>	<b>69</b>	<b>795</b>	<b>3,64</b>	<b>-</b>	<b>-</b>	<b>919</b>	<b>4,33</b>
<b>TOTAL BANK CREDIT</b>	<b>7,091</b>	<b>43,02</b>	<b>12,083</b>	<b>89,65</b>	<b>-</b>	<b>-</b>	<b>19,174</b>	<b>132,67</b>