

**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**

**CENTRAL REGION**

**STATE: CHHATTISGARH**

(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>2,51,600</b>	<b>770,22</b>	<b>97,611</b>	<b>406,08</b>	<b>18,563</b>	<b>96,21</b>	<b>3,67,774</b>	<b>1272,52</b>
1. Direct Finance	2,48,401	758,38	96,356	401,34	17,942	94,12	3,62,699	1253,84
2. Indirect Finance	3,199	11,85	1,255	4,74	621	2,10	5,075	18,68
<b>II. INDUSTRY</b>	<b>11,280</b>	<b>29,12</b>	<b>4,047</b>	<b>15,17</b>	<b>7,475</b>	<b>82,39</b>	<b>22,802</b>	<b>126,68</b>
<b>III. TRANSPORT OPERATORS</b>	<b>942</b>	<b>5,06</b>	<b>1,354</b>	<b>5,14</b>	<b>1,265</b>	<b>4,23</b>	<b>3,561</b>	<b>14,42</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,736</b>	<b>29,88</b>	<b>3,779</b>	<b>15,39</b>	<b>4,045</b>	<b>23,41</b>	<b>19,560</b>	<b>68,69</b>
<b>V. PERSONAL LOANS</b>	<b>92,764</b>	<b>476,54</b>	<b>73,432</b>	<b>443,80</b>	<b>93,511</b>	<b>544,72</b>	<b>2,59,707</b>	<b>1465,06</b>
1. Loans for Housing	6,865	39,89	6,574	43,59	9,221	81,75	22,660	165,23
2. Loans for Purchase of Consumer Durables	4,136	15,20	2,354	6,69	4,159	16,10	10,649	37,99
3. Rest of the Personal Loans	81,763	421,44	64,504	393,52	80,131	446,88	2,26,398	1261,84
<b>VI. TRADE</b>	<b>59,044</b>	<b>160,83</b>	<b>28,288</b>	<b>111,82</b>	<b>17,201</b>	<b>111,32</b>	<b>1,04,533</b>	<b>383,97</b>
1. Wholesale Trade	2,725	6,68	213	98	804	5,41	3,742	13,08
2. Retail Trade	56,319	154,15	28,075	110,83	16,397	105,91	1,00,791	370,89
<b>VII. FINANCE</b>	<b>3,292</b>	<b>8,14</b>	<b>518</b>	<b>3,02</b>	<b>464</b>	<b>2,30</b>	<b>4,274</b>	<b>13,46</b>
<b>VIII. ALL OTHERS</b>	<b>18,273</b>	<b>58,99</b>	<b>9,798</b>	<b>32,56</b>	<b>28,772</b>	<b>75,82</b>	<b>56,843</b>	<b>167,38</b>
<b>TOTAL BANK CREDIT</b>	<b>4,48,931</b>	<b>1538,79</b>	<b>2,18,827</b>	<b>1032,98</b>	<b>1,71,296</b>	<b>940,41</b>	<b>8,39,054</b>	<b>3512,18</b>

**STATE: MADHYA 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
<b>I. AGRICULTURE</b>	<b>9,32,081</b>	<b>5527,67</b>	<b>5,82,398</b>	<b>3858,30</b>	<b>1,47,170</b>	<b>1049,59</b>	<b>16,61,649</b>	<b>10435,56</b>
1. Direct Finance	9,20,543	5457,16	5,73,172	3795,22	1,43,522	1020,65	16,37,237	10273,03
2. Indirect Finance	11,538	70,51	9,226	63,09	3,648	28,93	24,412	162,53
<b>II. INDUSTRY</b>	<b>28,134</b>	<b>81,65</b>	<b>21,016</b>	<b>122,96</b>	<b>16,957</b>	<b>102,89</b>	<b>66,107</b>	<b>307,50</b>
<b>III. TRANSPORT OPERATORS</b>	<b>3,308</b>	<b>18,33</b>	<b>2,578</b>	<b>10,21</b>	<b>5,620</b>	<b>37,85</b>	<b>11,506</b>	<b>66,39</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>51,735</b>	<b>155,98</b>	<b>27,679</b>	<b>101,42</b>	<b>31,847</b>	<b>167,80</b>	<b>1,11,261</b>	<b>425,20</b>
<b>V. PERSONAL LOANS</b>	<b>1,92,582</b>	<b>890,85</b>	<b>2,44,251</b>	<b>1408,43</b>	<b>4,15,543</b>	<b>2131,09</b>	<b>8,52,376</b>	<b>4430,37</b>
1. Loans for Housing	22,728	139,24	35,664	245,99	47,351	398,08	1,05,743	783,30
2. Loans for Purchase of Consumer Durables	14,430	62,25	12,357	44,74	13,677	71,43	40,464	178,42
3. Rest of the Personal Loans	1,55,424	689,36	1,96,230	1117,71	3,54,515	1661,58	7,06,169	3468,65
<b>VI. TRADE</b>	<b>1,01,632</b>	<b>322,63</b>	<b>87,310</b>	<b>375,36</b>	<b>81,494</b>	<b>385,46</b>	<b>2,70,436</b>	<b>1083,45</b>
1. Wholesale Trade	6,022	14,35	4,160	23,98	3,523	18,22	13,705	56,55
2. Retail Trade	95,610	308,27	83,150	351,39	77,971	367,24	2,56,731	1026,90
<b>VII. FINANCE</b>	<b>1,02,219</b>	<b>223,62</b>	<b>45,741</b>	<b>121,92</b>	<b>10,182</b>	<b>37,06</b>	<b>1,58,142</b>	<b>382,60</b>
<b>VIII. ALL OTHERS</b>	<b>32,284</b>	<b>137,81</b>	<b>28,900</b>	<b>103,16</b>	<b>92,301</b>	<b>240,40</b>	<b>1,53,485</b>	<b>481,36</b>
<b>TOTAL BANK CREDIT</b>	<b>14,43,975</b>	<b>7358,53</b>	<b>10,39,873</b>	<b>6101,77</b>	<b>8,01,114</b>	<b>4152,13</b>	<b>32,84,962</b>	<b>17612,43</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**

**CENTRAL REGION**

**STATE: UTTAR PRADESH**

(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>41,36,661</b>	<b>15873,10</b>	<b>13,98,010</b>	<b>6472,49</b>	<b>2,31,687</b>	<b>1151,58</b>	<b>57,66,358</b>	<b>23497,17</b>
1. Direct Finance	40,65,491	15523,96	13,73,675	6343,93	2,24,232	1111,99	56,63,398	22979,87
2. Indirect Finance	71,170	349,14	24,335	128,57	7,455	39,59	1,02,960	517,30
<b>II. INDUSTRY</b>	<b>50,521</b>	<b>191,74</b>	<b>25,675</b>	<b>129,02</b>	<b>72,758</b>	<b>506,26</b>	<b>1,48,954</b>	<b>827,02</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,240</b>	<b>54,84</b>	<b>4,023</b>	<b>25,04</b>	<b>9,130</b>	<b>63,45</b>	<b>22,393</b>	<b>143,33</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>54,528</b>	<b>182,00</b>	<b>27,899</b>	<b>116,76</b>	<b>57,442</b>	<b>289,44</b>	<b>1,39,869</b>	<b>588,20</b>
<b>V. PERSONAL LOANS</b>	<b>2,64,557</b>	<b>1386,16</b>	<b>2,06,865</b>	<b>1167,62</b>	<b>6,35,076</b>	<b>3603,06</b>	<b>11,06,498</b>	<b>6156,84</b>
1. Loans for Housing	31,146	234,66	21,327	186,14	79,090	792,30	1,31,563	1213,10
2. Loans for Purchase of Consumer Durables	21,867	117,96	13,711	68,98	28,974	137,52	64,552	324,45
3. Rest of the Personal Loans	2,11,544	1033,54	1,71,827	912,50	5,27,012	2673,25	9,10,383	4619,29
<b>VI. TRADE</b>	<b>2,80,159</b>	<b>1003,52</b>	<b>1,48,323</b>	<b>662,37</b>	<b>1,98,716</b>	<b>1000,52</b>	<b>6,27,198</b>	<b>2666,41</b>
1. Wholesale Trade	9,436	35,38	3,799	19,37	13,663	89,21	26,898	143,96
2. Retail Trade	2,70,723	968,14	1,44,524	643,00	1,85,053	911,31	6,00,300	2522,45
<b>VII. FINANCE</b>	<b>15,956</b>	<b>34,27</b>	<b>2,573</b>	<b>6,75</b>	<b>1,855</b>	<b>7,60</b>	<b>20,384</b>	<b>48,61</b>
<b>VIII. ALL OTHERS</b>	<b>4,54,795</b>	<b>1193,06</b>	<b>1,03,668</b>	<b>408,08</b>	<b>3,15,247</b>	<b>705,82</b>	<b>8,73,710</b>	<b>2306,96</b>
<b>TOTAL BANK CREDIT</b>	<b>52,66,417</b>	<b>19918,68</b>	<b>19,17,036</b>	<b>8988,13</b>	<b>15,21,911</b>	<b>7327,73</b>	<b>87,05,364</b>	<b>36234,55</b>

**STATE: UTTARAKHAND**

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>1,81,921</b>	<b>720,65</b>	<b>74,088</b>	<b>495,45</b>	<b>3,493</b>	<b>17,64</b>	<b>2,59,502</b>	<b>1233,73</b>
1. Direct Finance	1,75,698	696,52	71,081	480,06	3,202	16,20	2,49,981	1192,78
2. Indirect Finance	6,223	24,13	3,007	15,38	291	1,44	9,521	40,95
<b>II. INDUSTRY</b>	<b>9,161</b>	<b>42,30</b>	<b>4,652</b>	<b>25,97</b>	<b>1,682</b>	<b>9,77</b>	<b>15,495</b>	<b>78,04</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,407</b>	<b>16,61</b>	<b>973</b>	<b>8,97</b>	<b>982</b>	<b>7,97</b>	<b>4,362</b>	<b>33,54</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,524</b>	<b>39,32</b>	<b>4,735</b>	<b>24,99</b>	<b>3,787</b>	<b>22,19</b>	<b>16,046</b>	<b>86,50</b>
<b>V. PERSONAL LOANS</b>	<b>1,02,296</b>	<b>508,64</b>	<b>61,236</b>	<b>392,97</b>	<b>67,032</b>	<b>355,28</b>	<b>2,30,564</b>	<b>1256,89</b>
1. Loans for Housing	23,277	88,77	7,756	59,80	6,487	61,53	37,520	210,09
2. Loans for Purchase of Consumer Durables	3,065	12,52	2,468	11,14	3,841	16,39	9,374	40,05
3. Rest of the Personal Loans	75,954	407,35	51,012	322,03	56,704	277,37	1,83,670	1006,74
<b>VI. TRADE</b>	<b>33,578</b>	<b>168,90</b>	<b>18,163</b>	<b>99,92</b>	<b>8,383</b>	<b>45,01</b>	<b>60,124</b>	<b>313,83</b>
1. Wholesale Trade	1,111	6,65	528	6,75	463	2,46	2,102	15,86
2. Retail Trade	32,467	162,25	17,635	93,17	7,920	42,55	58,022	297,97
<b>VII. FINANCE</b>	<b>1,280</b>	<b>2,49</b>	<b>132</b>	<b>40</b>	<b>118</b>	<b>78</b>	<b>1,530</b>	<b>3,67</b>
<b>VIII. ALL OTHERS</b>	<b>8,380</b>	<b>32,91</b>	<b>9,944</b>	<b>40,92</b>	<b>25,554</b>	<b>37,78</b>	<b>43,878</b>	<b>111,62</b>
<b>TOTAL BANK CREDIT</b>	<b>3,46,547</b>	<b>1531,82</b>	<b>1,73,923</b>	<b>1089,58</b>	<b>1,11,031</b>	<b>496,41</b>	<b>6,31,501</b>	<b>3117,82</b>