

**Table No. 5.8 - State and Population Group-Wise Classification of
Small Borrowal Accounts of Scheduled Commercial Banks
According to Occupation - March 1998 (Part 1 of 8)**

NORTHERN REGION

STATE : HARYANA

(Amount in Rupees lacs)

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	1,88,308	164,25	67,610	59,81	21,830	19,37	2,77,748	2,77,748
1. Direct Finance	1,87,156	163,14	66,055	58,78	21,196	18,68	2,74,407	2,74,407
2. Indirect Finance	1,152	1,11	1,555	1,03	634	69	3,341	3,341
II. INDUSTRY	18,464	15,68	8,802	11,37	11,892	16,64	39,158	39,158
1. Food Manufacturing & Processing	61	11	141	25	111	13	313	313
2. Other Industries	18,403	15,57	8,661	11,12	11,781	16,51	38,845	38,845
III. TRANSPORT OPERATORS	15,576	12,16	3,807	3,40	2,134	2,10	21,517	21,517
IV. PROFESSIONAL AND OTHER SERVICES	5,468	4,62	4,654	3,64	6,325	5,37	16,447	16,447
V. PERSONAL LOANS	39,725	53,17	35,850	42,44	58,080	76,35	1,33,655	1,33,655
1. Loans for Purchase of Consumer Durables	2,634	3,16	1,653	2,11	3,546	4,69	7,833	7,833
2. Loans for Housing	1,390	2,13	1,688	2,46	3,891	7,09	6,969	6,969
3. Rest of the Personal Loans	35,701	47,87	32,509	37,86	50,643	64,57	1,18,853	1,18,853
VI. TRADE	61,272	54,21	36,755	30,37	32,646	32,72	1,30,673	1,30,673
1. Wholesale Trade	2,737	3,64	587	54	474	82	3,798	3,798
2. Retail Trade	58,535	50,57	36,168	29,83	32,172	31,90	1,26,875	1,26,875
VII. ALL OTHERS	14,953	13,61	14,043	15,60	26,463	36,08	55,459	55,459
TOTAL BANK CREDIT	3,43,766	317,70	1,71,521	166,64	1,59,370	188,64	6,74,657	6,74,657
OF WHICH: 1. Artisans & Village Industries	15,255	11,79	3,657	4,36	2,530	1,57	21,442	21,442
2. Other Small Scale Industries	2,899	3,51	4,652	6,16	7,876	12,49	15,427	15,427

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	80,066	64,12	7,171	7,07	-	-	87,237	87,237
1. Direct Finance	79,308	63,44	6,558	6,13	-	-	85,866	85,866
2. Indirect Finance	758	68	613	94	-	-	1,371	1,371
II. INDUSTRY	13,865	12,77	2,024	2,59	-	-	15,889	15,889
1. Food Manufacturing & Processing	184	25	48	5	-	-	232	232
2. Other Industries	13,681	12,52	1,976	2,54	-	-	15,657	15,657
III. TRANSPORT OPERATORS	1,692	2,47	327	42	-	-	2,019	2,019
IV. PROFESSIONAL AND OTHER SERVICES	5,500	4,64	1,242	1,14	-	-	6,742	6,742
V. PERSONAL LOANS	42,542	49,16	12,910	15,48	-	-	55,452	55,452
1. Loans for Purchase of Consumer Durables	6,824	10,28	2,548	2,67	-	-	9,372	9,372
2. Loans for Housing	2,453	3,30	369	54	-	-	2,822	2,822
3. Rest of the Personal Loans	33,265	35,58	9,993	12,28	-	-	43,258	43,258
VI. TRADE	27,576	30,74	7,630	10,59	-	-	35,206	35,206
1. Wholesale Trade	456	47	366	58	-	-	822	822
2. Retail Trade	27,120	30,28	7,264	10,01	-	-	34,384	34,384
VII. ALL OTHERS	14,137	15,85	5,490	7,90	-	-	19,627	19,627
TOTAL BANK CREDIT	1,85,378	179,76	36,794	45,18	-	-	2,22,172	2,22,172
OF WHICH: 1. Artisans & Village Industries	10,368	8,34	1,108	1,42	-	-	11,476	11,476
2. Other Small Scale Industries	3,103	3,91	743	97	-	-	3,846	3,846

See Notes on Tables.

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees lacs)

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	64,211	39,77	10,129	6,89	2,494	1,96	76,834	
1. Direct Finance	63,680	39,39	10,111	6,88	2,459	1,93	76,250	
2. Indirect Finance	531	37	18	1	35	2	584	
II. INDUSTRY	20,742	10,11	4,516	2,42	5,773	8,16	31,031	
1. Food Manufacturing & Processing	201	19	-	-	29	3	230	
2. Other Industries	20,541	9,92	4,516	2,42	5,744	8,12	30,801	
III. TRANSPORT OPERATORS	5,542	4,36	518	34	454	60	6,514	
IV. PROFESSIONAL AND OTHER SERVICES	3,793	3,85	1,065	1,30	6,490	4,45	11,348	
V. PERSONAL LOANS	19,618	23,46	5,109	5,89	16,201	20,46	40,928	
1. Loans for Purchase of Consumer Durables	1,196	1,22	578	58	3,197	3,75	4,971	
2. Loans for Housing	1,404	2,44	155	25	486	83	2,045	
3. Rest of the Personal Loans	17,018	19,79	4,376	5,07	12,518	15,88	33,912	
VI. TRADE	31,368	29,67	7,037	7,67	8,348	11,27	46,753	
1. Wholesale Trade	2,009	1,06	70	-	480	89	2,559	
2. Retail Trade	29,359	28,61	6,967	7,66	7,868	10,38	44,194	
VII. ALL OTHERS	7,222	6,27	2,457	2,52	4,949	6,81	14,628	
TOTAL BANK CREDIT	1,52,496	117,49	30,831	27,03	44,709	53,70	2,28,036	1
OF WHICH: 1. Artisans & Village Industries	17,848	7,26	2,978	1,17	3,025	3,62	23,851	
2. Other Small Scale Industries	2,272	2,35	1,433	1,06	1,720	2,87	5,425	

STATE :PUNJAB

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	An
	Accounts	Out-	Accounts	Out-	Accounts	Out-	Accounts	star
	1	standing	3	standing	5	standing	7	
I. AGRICULTURE	2,59,838	280,37	1,08,831	120,85	22,367	27,57	3,91,036	4
1. Direct Finance	2,56,618	275,27	1,06,737	118,10	20,991	25,00	3,84,346	4
2. Indirect Finance	3,220	5,10	2,094	2,76	1,376	2,56	6,690	
II. INDUSTRY	28,951	26,74	14,708	18,66	15,919	26,48	59,578	
1. Food Manufacturing & Processing	61	7	55	7	307	44	423	
2. Other Industries	28,890	26,66	14,653	18,59	15,612	26,04	59,155	
III. TRANSPORT OPERATORS	14,027	12,22	5,780	5,39	2,233	2,37	22,040	
IV. PROFESSIONAL AND OTHER SERVICES	5,933	5,63	5,405	5,00	7,362	7,83	18,700	
V. PERSONAL LOANS	53,604	70,76	57,794	71,88	78,801	99,51	1,90,199	2
1. Loans for Purchase of Consumer Durables	4,605	5,42	6,136	7,39	8,119	9,82	18,860	
2. Loans for Housing	3,666	6,33	5,915	8,15	7,920	10,82	17,501	
3. Rest of the Personal Loans	45,333	59,01	45,743	56,34	62,762	78,88	1,53,838	1
VI. TRADE	62,683	58,47	42,133	43,43	32,473	38,19	1,37,289	1
1. Wholesale Trade	3,885	5,30	2,353	3,60	4,141	6,58	10,379	
2. Retail Trade	58,798	53,17	39,780	39,84	28,332	31,61	1,26,910	1
VII. ALL OTHERS	26,268	39,50	36,303	59,05	41,699	75,42	1,04,270	1
TOTAL BANK CREDIT	4,51,304	493,68	2,70,954	324,27	2,00,854	277,37	9,23,112	10
OF WHICH: 1. Artisans & Village Industries	16,811	12,44	4,830	4,66	1,814	2,60	23,455	
2. Other Small Scale Industries	9,788	12,12	8,458	12,18	10,696	18,84	28,942	