

**Table No. 5.8 - State and Population Group-Wise Classification of
Small Borrowal Accounts of Scheduled Commercial Banks
According to Occupation - March 1998 (Part 6 of 8)**

CENTRAL REGION
STATE : UTTAR PRADESH

(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	20,39,199	1463,96	5,66,717	452,40	1,16,005	97,74	27,21,921	20,39,199
1. Direct Finance	20,10,858	1442,74	5,61,298	447,13	1,12,740	93,22	26,84,896	19,99,858
2. Indirect Finance	28,341	21,22	5,419	5,26	3,265	4,51	37,025	28,341
II. INDUSTRY	3,20,866	266,84	99,909	95,40	80,863	108,43	5,01,638	3,20,866
1. Food Manufacturing & Processing	3,465	3,68	1,468	1,61	1,246	1,81	6,179	3,465
2. Other Industries	3,17,401	263,16	98,441	93,80	79,617	106,62	4,95,459	3,17,401
III. TRANSPORT OPERATORS	94,457	69,00	31,574	25,59	18,674	19,18	1,44,705	94,457
IV. PROFESSIONAL AND OTHER SERVICES	1,42,973	101,38	44,274	36,03	35,022	37,96	2,22,269	1,42,973
V. PERSONAL LOANS	2,57,549	272,37	1,75,934	201,13	2,94,096	349,54	7,27,579	2,57,549
1. Loans for Purchase of Consumer Durables	14,112	15,07	11,301	12,92	20,609	27,71	46,022	14,112
2. Loans for Housing	11,832	17,72	9,988	18,58	17,152	27,55	38,972	11,832
3. Rest of the Personal Loans	2,31,605	239,57	1,54,645	169,63	2,56,335	294,28	6,42,585	2,31,605
VI. TRADE	7,19,565	547,68	2,64,475	238,18	2,02,074	209,63	11,86,114	7,19,565
1. Wholesale Trade	27,106	23,90	8,118	10,22	7,518	11,05	42,742	27,106
2. Retail Trade	6,92,459	523,78	2,56,357	227,96	1,94,556	198,58	11,43,372	6,92,459
VII. ALL OTHERS	1,07,788	96,68	74,642	80,15	1,39,819	184,21	3,22,249	1,07,788
TOTAL BANK CREDIT	36,82,397	2817,91	12,57,525	1128,88	8,86,553	1006,68	58,26,475	36,82,397
OF WHICH: 1. Artisans & Village Industries	2,15,455	168,60	55,107	44,67	26,745	27,81	2,97,307	2,15,455
2. Other Small Scale Industries	75,757	70,26	34,308	39,04	44,241	65,27	1,54,306	75,757

WESTERN REGION
STATE : GOA

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	7,876	6,45	1,536	1,67	-	-	9,412	7,876
1. Direct Finance	7,745	6,32	1,519	1,64	-	-	9,264	7,745
2. Indirect Finance	131	13	17	3	-	-	148	131
II. INDUSTRY	1,059	1,25	805	1,20	-	-	1,864	1,059
1. Food Manufacturing & Processing	47	5	24	3	-	-	71	47
2. Other Industries	1,012	1,20	781	1,17	-	-	1,793	1,012
III. TRANSPORT OPERATORS	996	1,38	453	72	-	-	1,449	996
IV. PROFESSIONAL AND OTHER SERVICES	3,594	2,55	1,202	1,48	-	-	4,796	3,594
V. PERSONAL LOANS	13,919	15,87	15,895	19,81	-	-	29,814	13,919
1. Loans for Purchase of Consumer Durables	993	1,20	1,202	1,47	-	-	2,195	993
2. Loans for Housing	602	58	365	50	-	-	967	602
3. Rest of the Personal Loans	12,324	14,09	14,328	17,84	-	-	26,652	12,324
VI. TRADE	3,549	3,53	2,045	2,18	-	-	5,594	3,549
1. Wholesale Trade	141	8	34	5	-	-	175	141
2. Retail Trade	3,408	3,45	2,011	2,12	-	-	5,419	3,408
VII. ALL OTHERS	5,329	6,20	8,024	9,71	-	-	13,353	5,329
TOTAL BANK CREDIT	36,322	37,23	29,960	36,76	-	-	66,282	36,322
OF WHICH: 1. Artisans & Village Industries	242	21	122	12	-	-	364	242
2. Other Small Scale Industries	620	78	434	64	-	-	1,054	620

WESTERN REGION
STATE : GUJARAT

(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	5,08,720	435,14	2,23,376	208,15	26,831	29,81	7,58,927	6
1. Direct Finance	5,06,506	432,31	2,22,354	206,89	24,427	26,82	7,53,287	6
2. Indirect Finance	2,214	2,82	1,022	1,26	2,404	2,99	5,640	
II. INDUSTRY	37,220	26,65	31,583	32,71	23,086	34,62	91,889	1
1. Food Manufacturing & Processing	470	26	186	19	172	38	828	
2. Other Industries	36,750	26,39	31,397	32,52	22,914	34,24	91,061	
III. TRANSPORT OPERATORS	11,157	11,36	6,916	7,61	5,990	8,73	24,063	1
IV. PROFESSIONAL AND OTHER SERVICES	30,207	20,36	24,100	18,97	19,201	18,63	73,508	1
V. PERSONAL LOANS	65,518	77,18	81,694	101,76	1,69,674	212,76	3,16,886	3
1. Loans for Purchase of Consumer Durables	5,023	4,93	6,381	6,91	8,599	9,93	20,003	
2. Loans for Housing	3,832	5,23	6,722	12,25	14,187	24,12	24,741	
3. Rest of the Personal Loans	56,663	67,03	68,591	82,60	1,46,888	178,70	2,72,142	3
VI. TRADE	91,368	69,47	55,203	54,57	33,159	37,24	1,79,730	1
1. Wholesale Trade	6,797	9,02	7,648	10,08	2,029	3,07	16,474	
2. Retail Trade	84,571	60,45	47,555	44,49	31,130	34,17	1,63,256	1
VII. ALL OTHERS	29,601	31,87	34,409	41,68	80,360	118,42	1,44,370	1
TOTAL BANK CREDIT	7,73,791	672,02	4,57,281	465,44	3,58,301	460,21	15,89,373	15
OF WHICH: 1. Artisans & Village Industries	28,790	18,20	17,251	14,85	4,659	4,66	50,700	
2. Other Small Scale Industries	7,025	6,61	10,356	12,85	14,338	23,17	31,719	

STATE : MAHARASHTRA

OCCUPATION	RURAL		SEMI-URBAN		URBAN/METROPOLITAN		TOTAL	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	An
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	star
	1	2	3	4	5	6	7	
I. AGRICULTURE	8,21,526	693,57	4,12,197	391,62	77,466	73,98	13,11,189	11
1. Direct Finance	8,15,787	687,37	4,09,129	387,78	75,760	71,95	13,00,676	11
2. Indirect Finance	5,739	6,19	3,068	3,85	1,706	2,03	10,513	
II. INDUSTRY	35,553	31,01	29,052	30,95	35,543	54,76	1,00,148	1
1. Food Manufacturing & Processing	264	33	420	54	891	1,51	1,575	
2. Other Industries	35,289	30,68	28,632	30,41	34,652	53,25	98,573	1
III. TRANSPORT OPERATORS	15,215	17,35	9,314	11,29	11,874	18,12	36,403	1
IV. PROFESSIONAL AND OTHER SERVICES	74,607	58,47	40,213	39,33	42,188	47,83	1,57,008	1
V. PERSONAL LOANS	1,31,275	141,11	1,29,658	150,43	4,37,443	505,68	6,98,376	7
1. Loans for Purchase of Consumer Durables	10,020	11,45	11,508	13,09	25,711	28,34	47,239	
2. Loans for Housing	6,532	9,94	5,664	9,98	22,222	39,61	34,418	
3. Rest of the Personal Loans	1,14,723	119,71	1,12,486	127,36	3,89,510	437,72	6,16,719	6
VI. TRADE	2,08,233	173,41	1,27,719	119,50	1,05,841	114,46	4,41,793	4
1. Wholesale Trade	7,588	9,77	3,714	3,78	9,886	19,34	21,188	
2. Retail Trade	2,00,645	163,64	1,24,005	115,73	95,955	95,13	4,20,605	3
VII. ALL OTHERS	48,500	50,83	52,796	67,67	1,48,759	192,52	2,50,055	3
TOTAL BANK CREDIT	13,34,909	1165,74	8,00,949	810,79	8,59,114	1007,36	29,94,972	29
OF WHICH: 1. Artisans & Village Industries	20,597	14,98	13,237	12,16	6,179	7,74	40,013	
2. Other Small Scale Industries	13,075	14,50	13,272	16,29	20,193	32,26	46,540	