

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>2,27,215</b>	<b>904,78</b>	<b>777,56</b>	<b>95,411</b>	<b>578,59</b>	<b>488,01</b>
1. Direct Finance	2,23,923	884,02	764,38	93,831	518,70	440,86
2. Indirect Finance	3,292	20,77	13,18	1,580	59,89	47,15
<b>II. INDUSTRY</b>	<b>25,821</b>	<b>1090,40</b>	<b>752,99</b>	<b>19,739</b>	<b>1179,19</b>	<b>958,61</b>
1. Mining & Quarrying	75	14,40	10,36	72	14,46	10,39
2. Food Manufacturing & Processing	575	117,44	100,55	997	328,35	272,29
(a) Rice Mills, Flour & Dal Mills	384	98,92	89,59	763	264,83	214,30
(b) Sugar	—	—	—	4	2,96	2,11
(c) Edible Oils & Vanaspati	42	2,64	2,20	70	31,71	30,31
(d) Tea Processing	—	—	—	1	5	4
(e) Processing of Fruits & Vegetables	3	34	34	13	58	44
(f) Others	146	15,54	8,42	146	28,23	25,08
3. Beverage & Tobacco	19	60,99	57,20	7	17,76	15,82
4. Textiles	280	65,53	57,71	489	75,17	60,70
(a) Cotton Textiles	75	15,37	14,09	165	49,80	38,04
(b) Jute Textiles	2	9	9	7	37	36
(c) Handloom Textiles & Khadi	57	64	62	106	4,70	3,24
(d) Other Textiles	146	49,43	42,91	211	20,30	19,06
5. Paper, Paper Products & Printing	71	16,06	14,01	171	11,31	9,91
6. Leather & Leather Products	20	2,16	2,13	35	73	67
7. Rubber & Rubber Products	76	82,14	22,07	94	14,44	10,58
8. Chemicals & Chemical Products	176	63,17	58,61	304	144,08	101,29
(a) Heavy Industrial Chemicals	1	5	5	20	16,99	17,61
(b) Fertilisers	4	1,07	94	12	4,79	3,68
(c) Drugs & Pharmaceuticals	28	31,34	34,88	78	12,32	9,53
(d) Non-Edible Oils	2	80	56	7	1,98	1,31
(e) Other Chemicals & Chemical Products	141	29,92	22,18	187	107,99	69,17
9. Petroleum, Coal Products & Nuclear Fuels	3	6,57	3,50	15	56	45
10. Manufacture of Cement & Cement Products	16	3,82	1,53	57	14,79	14,68
11. Basic Metals & Metal Products	178	125,17	92,70	928	136,84	136,25
(a) Iron & Steel	61	92,98	69,34	243	82,11	95,66
(b) Non-Ferrous Metals	5	9,08	4,34	62	7,07	6,48
(c) Other Metal Products	112	23,11	19,03	623	47,67	34,12
12. Engineering	261	234,86	146,52	559	117,83	104,01
(a) Heavy Engineering	51	77,40	50,51	82	11,87	9,13
(b) Light Engineering	133	116,67	58,70	273	31,91	26,06
(c) Electrical Machinery & Goods	59	24,65	23,12	152	21,08	13,49
(d) Electronic Machinery & Goods	18	16,15	14,19	52	52,98	55,33
13. Vehicles, Vehicle Parts & Transport Equipments	212	156,25	56,78	358	18,53	9,92
14. Other Industries	23,340	125,20	113,41	15,318	217,32	149,21
15. Electricity, Gas & Water	5	2,80	1,24	9	64,34	60,55
(a) Electricity Generation & Transmission	4	2,76	1,20	9	64,34	60,55
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	5	4	—	—	—
16. Construction	514	13,83	14,68	326	2,68	1,88
<b>III. TRANSPORT OPERATORS</b>	<b>13,214</b>	<b>38,49</b>	<b>27,78</b>	<b>3,014</b>	<b>26,37</b>	<b>19,99</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,924</b>	<b>32,50</b>	<b>21,20</b>	<b>5,476</b>	<b>37,43</b>	<b>29,88</b>
<b>V. PERSONAL LOANS</b>	<b>62,870</b>	<b>199,81</b>	<b>167,58</b>	<b>56,898</b>	<b>246,63</b>	<b>209,06</b>
1. Loans for Purchase of Consumer Durables	6,041	16,64	14,05	2,736	9,26	7,84
2. Loans for Housing	3,802	36,21	31,11	6,716	89,31	78,27
3. Rest of the Personal Loans	53,027	146,95	122,42	47,446	148,05	122,95
<b>VI. TRADE</b>	<b>61,829</b>	<b>114,95</b>	<b>92,77</b>	<b>42,681</b>	<b>233,01</b>	<b>193,21</b>
1. Wholesale Trade	5,393	22,19	17,90	2,158	35,87	29,53
2. Retail Trade	56,436	92,75	74,87	40,523	197,14	163,68
<b>VII. FINANCE</b>	<b>174</b>	<b>1,15</b>	<b>88</b>	<b>277</b>	<b>2,64</b>	<b>2,16</b>
<b>VIII. ALL OTHERS</b>	<b>15,344</b>	<b>108,07</b>	<b>89,41</b>	<b>15,685</b>	<b>72,65</b>	<b>63,21</b>
<b>TOTAL BANK CREDIT</b>	<b>4,12,391</b>	<b>2490,14</b>	<b>1930,17</b>	<b>2,39,181</b>	<b>2376,52</b>	<b>1964,13</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	15,513	21,87	17,33	4,875	19,73	15,54
2. Other Small Scale Industries	8,019	172,39	143,75	12,576	386,53	296,32

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : HARYANA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>29,342</b>	<b>240,67</b>	<b>202,28</b>	—	—	—
1. Direct Finance	28,836	193,09	163,90	—	—	—
2. Indirect Finance	506	47,58	38,38	—	—	—
<b>II. INDUSTRY</b>	<b>58,555</b>	<b>3208,27</b>	<b>2573,21</b>	—	—	—
1. Mining & Quarrying	35	25,52	24,00	—	—	—
2. Food Manufacturing & Processing	710	486,08	394,91	—	—	—
(a) Rice Mills, Flour & Dal Mills	450	364,57	309,59	—	—	—
(b) Sugar	10	48,67	30,25	—	—	—
(c) Edible Oils & Vanaspati	79	24,82	19,69	—	—	—
(d) Tea Processing	2	10	10	—	—	—
(e) Processing of Fruits & Vegetables	13	1,38	60	—	—	—
(f) Others	156	46,54	34,69	—	—	—
3. Beverage & Tobacco	32	11,12	8,91	—	—	—
4. Textiles	4,530	655,99	525,55	—	—	—
(a) Cotton Textiles	1,178	233,41	192,27	—	—	—
(b) Jute Textiles	13	5,11	5,76	—	—	—
(c) Handloom Textiles & Khadi	1,738	190,02	141,32	—	—	—
(d) Other Textiles	1,601	227,46	186,20	—	—	—
5. Paper, Paper Products & Printing	352	103,64	91,37	—	—	—
6. Leather & Leather Products	118	71,68	60,48	—	—	—
7. Rubber & Rubber Products	355	74,12	63,08	—	—	—
8. Chemicals & Chemical Products	1,000	259,09	187,22	—	—	—
(a) Heavy Industrial Chemicals	43	8,52	6,24	—	—	—
(b) Fertilisers	6	2,00	62	—	—	—
(c) Drugs & Pharmaceuticals	202	101,75	47,41	—	—	—
(d) Non-Edible Oils	57	4,88	2,29	—	—	—
(e) Other Chemicals & Chemical Products	692	141,95	130,66	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	35	5,78	99	—	—	—
10. Manufacture of Cement & Cement Products	80	9,75	7,74	—	—	—
11. Basic Metals & Metal Products	1,564	456,74	379,24	—	—	—
(a) Iron & Steel	533	351,58	295,26	—	—	—
(b) Non-Ferrous Metals	91	19,71	16,54	—	—	—
(c) Other Metal Products	940	85,45	67,44	—	—	—
12. Engineering	2,102	404,77	287,57	—	—	—
(a) Heavy Engineering	158	41,62	33,08	—	—	—
(b) Light Engineering	1,428	261,56	165,52	—	—	—
(c) Electrical Machinery & Goods	445	52,93	42,76	—	—	—
(d) Electronic Machinery & Goods	71	48,65	46,22	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1,012	231,98	178,34	—	—	—
14. Other Industries	45,893	312,70	270,17	—	—	—
15. Electricity, Gas & Water	26	33,45	36,22	—	—	—
(a) Electricity Generation & Transmission	21	32,77	35,61	—	—	—
(b) Non-Conventional Energy	1	23	23	—	—	—
(c) Gas, Steam & Water Supply	4	45	38	—	—	—
16. Construction	711	65,86	57,42	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>3,462</b>	<b>39,07</b>	<b>29,87</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,484</b>	<b>122,44</b>	<b>92,84</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,05,384</b>	<b>503,51</b>	<b>437,75</b>	—	—	—
1. Loans for Purchase of Consumer Durables	7,006	26,03	22,08	—	—	—
2. Loans for Housing	19,239	189,47	167,76	—	—	—
3. Rest of the Personal Loans	79,139	288,01	247,91	—	—	—
<b>VI. TRADE</b>	<b>40,037</b>	<b>439,32</b>	<b>347,69</b>	—	—	—
1. Wholesale Trade	2,951	157,60	118,22	—	—	—
2. Retail Trade	37,086	281,72	229,47	—	—	—
<b>VII. FINANCE</b>	<b>580</b>	<b>68,28</b>	<b>65,43</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>26,491</b>	<b>203,66</b>	<b>175,89</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>2,73,335</b>	<b>4825,22</b>	<b>3924,96</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,869	37,29	32,42	—	—	—
2. Other Small Scale Industries	28,403	1078,83	850,78	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : HIMACHAL PRADESH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>79,942</b>	<b>153,44</b>	<b>121,16</b>	<b>7,061</b>	<b>29,84</b>	<b>25,09</b>
1. Direct Finance	78,936	148,02	116,60	6,842	20,40	16,13
2. Indirect Finance	1,006	5,42	4,57	219	9,44	8,96
<b>II. INDUSTRY</b>	<b>27,342</b>	<b>357,70</b>	<b>313,62</b>	<b>5,604</b>	<b>221,84</b>	<b>180,81</b>
1. Mining & Quarrying	31	2,41	1,87	31	1,92	1,89
2. Food Manufacturing & Processing	233	29,06	24,87	64	4,66	3,48
(a) Rice Mills, Flour & Dal Mills	121	10,56	8,23	26	1,35	1,00
(b) Sugar	1	3	3	—	—	—
(c) Edible Oils & Vanaspati	27	4,35	4,03	4	2,77	1,99
(d) Tea Processing	—	—	—	2	13	11
(e) Processing of Fruits & Vegetables	13	7,74	7,07	1	12	12
(f) Others	71	6,37	5,51	31	29	26
3. Beverage & Tobacco	10	6,75	7,02	5	47	20
4. Textiles	147	35,69	37,13	119	29,32	24,11
(a) Cotton Textiles	34	15,22	18,85	23	4,71	1,80
(b) Jute Textiles	1	10	11	1	4	4
(c) Handloom Textiles & Khadi	25	66	64	39	6,18	5,87
(d) Other Textiles	87	19,70	17,53	56	18,38	16,41
5. Paper, Paper Products & Printing	103	7,42	7,34	86	6,89	6,65
6. Leather & Leather Products	18	92	83	8	16	16
7. Rubber & Rubber Products	44	2,65	2,09	23	69	63
8. Chemicals & Chemical Products	185	36,23	31,19	68	7,05	6,19
(a) Heavy Industrial Chemicals	13	10,54	9,07	1	3	3
(b) Fertilisers	7	1,73	1,64	—	—	—
(c) Drugs & Pharmaceuticals	28	2,26	1,57	26	1,98	1,65
(d) Non-Edible Oils	3	14	9	3	14	6
(e) Other Chemicals & Chemical Products	134	21,56	18,82	38	4,90	4,44
9. Petroleum, Coal Products & Nuclear Fuels	5	11,32	1,56	3	1,07	1,08
10. Manufacture of Cement & Cement Products	36	7,87	7,39	21	1,99	1,84
11. Basic Metals & Metal Products	239	52,15	44,75	84	10,68	8,76
(a) Iron & Steel	103	27,33	27,53	20	1,98	1,68
(b) Non-Ferrous Metals	14	3,79	2,62	4	8	5
(c) Other Metal Products	122	21,03	14,61	60	8,61	7,03
12. Engineering	200	44,79	40,13	111	9,49	9,55
(a) Heavy Engineering	13	1,94	1,63	2	4	2
(b) Light Engineering	90	16,48	14,91	24	6,99	7,32
(c) Electrical Machinery & Goods	62	9,50	8,25	71	1,32	1,10
(d) Electronic Machinery & Goods	35	16,87	15,34	14	1,14	1,11
13. Vehicles, Vehicle Parts & Transport Equipments	65	19,54	18,66	48	13,38	13,53
14. Other Industries	25,558	89,55	78,30	4,387	23,77	20,44
15. Electricity, Gas & Water	15	1,76	1,47	12	107,17	79,72
(a) Electricity Generation & Transmission	13	1,69	1,42	11	107,02	79,63
(b) Non-Conventional Energy	—	—	—	1	15	10
(c) Gas, Steam & Water Supply	2	8	5	—	—	—
16. Construction	453	9,57	9,02	534	3,15	2,59
<b>III. TRANSPORT OPERATORS</b>	<b>11,469</b>	<b>137,69</b>	<b>92,10</b>	<b>6,323</b>	<b>73,11</b>	<b>52,02</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,096</b>	<b>20,52</b>	<b>15,65</b>	<b>1,657</b>	<b>17,54</b>	<b>14,79</b>
<b>V. PERSONAL LOANS</b>	<b>65,353</b>	<b>185,91</b>	<b>154,74</b>	<b>30,972</b>	<b>114,13</b>	<b>97,72</b>
1. Loans for Purchase of Consumer Durables	5,509	13,26	10,38	9,534	23,13	21,37
2. Loans for Housing	5,876	45,52	39,49	2,745	39,10	32,78
3. Rest of the Personal Loans	53,968	127,13	104,87	18,693	51,90	43,57
<b>VI. TRADE</b>	<b>66,471</b>	<b>177,40</b>	<b>147,56</b>	<b>11,169</b>	<b>92,83</b>	<b>71,40</b>
1. Wholesale Trade	964	15,57	12,90	751	16,36	11,76
2. Retail Trade	65,507	161,82	134,66	10,418	76,47	59,64
<b>VII. FINANCE</b>	<b>345</b>	<b>1,37</b>	<b>1,12</b>	<b>30</b>	<b>6,90</b>	<b>2,05</b>
<b>VIII. ALL OTHERS</b>	<b>13,543</b>	<b>39,37</b>	<b>33,82</b>	<b>8,074</b>	<b>61,87</b>	<b>46,82</b>
<b>TOTAL BANK CREDIT</b>	<b>2,70,561</b>	<b>1073,39</b>	<b>879,77</b>	<b>70,890</b>	<b>618,06</b>	<b>490,70</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	16,872	29,53	24,41	2,067	5,81	4,62
2. Other Small Scale Industries	7,361	119,21	102,52	2,850	36,19	33,35

Note : There are no Urban and Metropolitan centres in Himachal Pradesh.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : JAMMU & KASHMIR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>60,550</b>	<b>77,29</b>	<b>64,08</b>	<b>11,956</b>	<b>28,06</b>	<b>23,76</b>
1. Direct Finance	59,599	75,04	62,25	11,900	27,59	23,28
2. Indirect Finance	951	2,25	1,83	56	48	48
<b>II. INDUSTRY</b>	<b>15,934</b>	<b>57,81</b>	<b>51,97</b>	<b>3,684</b>	<b>126,29</b>	<b>112,70</b>
1. Mining & Quarrying	3	10	6	1	16	13
2. Food Manufacturing & Processing	210	8,27	7,20	141	23,23	21,41
(a) Rice Mills, Flour & Dal Mills	113	4,90	4,38	81	15,36	13,65
(b) Sugar	—	—	—	1	35	—
(c) Edible Oils & Vanaspati	40	1,08	1,00	35	6,32	6,64
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	1	2	3
(f) Others	57	2,29	1,81	23	1,18	1,08
3. Beverage & Tobacco	3	28	28	4	2,12	2,00
4. Textiles	114	1,00	96	50	35,24	28,83
(a) Cotton Textiles	2	2	2	9	30,63	24,55
(b) Jute Textiles	1	7	6	—	—	—
(c) Handloom Textiles & Khadi	28	9	6	4	7	8
(d) Other Textiles	83	83	82	37	4,54	4,21
5. Paper, Paper Products & Printing	24	74	72	24	1,99	2,02
6. Leather & Leather Products	11	27	35	7	22	29
7. Rubber & Rubber Products	4	16	16	12	63	64
8. Chemicals & Chemical Products	21	96	95	37	17,12	14,78
(a) Heavy Industrial Chemicals	—	—	—	2	71	57
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	16	16	6	97	98
(d) Non-Edible Oils	1	2	2	—	—	—
(e) Other Chemicals & Chemical Products	15	78	77	29	15,44	13,23
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	3	3
10. Manufacture of Cement & Cement Products	19	1,77	1,70	25	11,17	8,51
11. Basic Metals & Metal Products	57	1,19	1,05	102	10,05	10,52
(a) Iron & Steel	3	18	16	26	6,08	5,68
(b) Non-Ferrous Metals	2	7	7	1	4	4
(c) Other Metal Products	52	94	82	75	3,93	4,80
12. Engineering	51	9,00	8,87	52	2,32	1,91
(a) Heavy Engineering	2	1,12	2,01	4	14	13
(b) Light Engineering	15	6,73	5,39	15	44	29
(c) Electrical Machinery & Goods	29	82	75	28	1,47	1,22
(d) Electronic Machinery & Goods	5	33	71	5	27	27
13. Vehicles, Vehicle Parts & Transport Equipments	81	1,47	1,18	11	32	30
14. Other Industries	15,302	31,03	27,31	3,183	19,70	18,15
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	34	1,56	1,20	34	2,00	3,18
<b>III. TRANSPORT OPERATORS</b>	<b>9,053</b>	<b>65,03</b>	<b>48,02</b>	<b>1,638</b>	<b>35,51</b>	<b>26,15</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,974</b>	<b>8,74</b>	<b>6,05</b>	<b>432</b>	<b>7,70</b>	<b>7,57</b>
<b>V. PERSONAL LOANS</b>	<b>37,545</b>	<b>102,82</b>	<b>91,71</b>	<b>10,570</b>	<b>45,63</b>	<b>40,10</b>
1. Loans for Purchase of Consumer Durables	3,332	8,26	6,54	1,452	4,47	3,75
2. Loans for Housing	3,684	30,43	28,01	1,136	17,66	15,69
3. Rest of the Personal Loans	30,529	64,14	57,17	7,982	23,49	20,66
<b>VI. TRADE</b>	<b>37,373</b>	<b>104,24</b>	<b>87,25</b>	<b>9,436</b>	<b>57,12</b>	<b>48,65</b>
1. Wholesale Trade	2,141	5,18	4,29	299	5,64	5,29
2. Retail Trade	35,232	99,06	82,96	9,137	51,48	43,35
<b>VII. FINANCE</b>	<b>116</b>	<b>1,70</b>	<b>1,19</b>	<b>12</b>	<b>86</b>	<b>73</b>
<b>VIII. ALL OTHERS</b>	<b>5,176</b>	<b>15,14</b>	<b>14,58</b>	<b>1,786</b>	<b>13,34</b>	<b>11,51</b>
<b>TOTAL BANK CREDIT</b>	<b>1,67,721</b>	<b>432,77</b>	<b>364,86</b>	<b>39,514</b>	<b>314,51</b>	<b>271,15</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	11,558	12,44	10,56	1,610	2,93	2,61
2. Other Small Scale Industries	2,567	21,63	20,47	1,277	60,98	51,88

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1999**

NORTHERN REGION

STATE : JAMMU & KASHMIR

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,717</b>	<b>58,27</b>	<b>52,52</b>	—	—	—
1. Direct Finance	2,627	57,53	51,97	—	—	—
2. Indirect Finance	90	75	55	—	—	—
<b>II. INDUSTRY</b>	<b>14,629</b>	<b>254,03</b>	<b>237,55</b>	—	—	—
1. Mining & Quarrying	9	2,97	4,17	—	—	—
2. Food Manufacturing & Processing	356	44,10	36,48	—	—	—
(a) Rice Mills, Flour & Dal Mills	183	25,37	21,61	—	—	—
(b) Sugar	1	5	—	—	—	—
(c) Edible Oils & Vanaspati	48	4,69	3,72	—	—	—
(d) Tea Processing	1	6	6	—	—	—
(e) Processing of Fruits & Vegetables	5	27	15	—	—	—
(f) Others	118	13,67	10,94	—	—	—
3. Beverage & Tobacco	11	3,57	3,53	—	—	—
4. Textiles	713	30,35	29,05	—	—	—
(a) Cotton Textiles	19	4,35	3,72	—	—	—
(b) Jute Textiles	1	5	2	—	—	—
(c) Handloom Textiles & Khadi	54	1,38	1,38	—	—	—
(d) Other Textiles	639	24,57	23,92	—	—	—
5. Paper, Paper Products & Printing	133	4,78	4,02	—	—	—
6. Leather & Leather Products	164	3,70	3,57	—	—	—
7. Rubber & Rubber Products	24	1,33	90	—	—	—
8. Chemicals & Chemical Products	170	18,40	19,32	—	—	—
(a) Heavy Industrial Chemicals	3	30	18	—	—	—
(b) Fertilisers	1	19	19	—	—	—
(c) Drugs & Pharmaceuticals	61	7,25	7,27	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	105	10,66	11,69	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	27	2,46	2,09	—	—	—
10. Manufacture of Cement & Cement Products	55	9,92	7,76	—	—	—
11. Basic Metals & Metal Products	266	28,15	32,75	—	—	—
(a) Iron & Steel	45	13,90	19,16	—	—	—
(b) Non-Ferrous Metals	7	29	34	—	—	—
(c) Other Metal Products	214	13,96	13,25	—	—	—
12. Engineering	236	10,38	8,59	—	—	—
(a) Heavy Engineering	3	44	16	—	—	—
(b) Light Engineering	55	2,54	2,09	—	—	—
(c) Electrical Machinery & Goods	159	6,21	5,24	—	—	—
(d) Electronic Machinery & Goods	19	1,19	1,10	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	147	11,98	9,81	—	—	—
14. Other Industries	11,930	75,40	68,52	—	—	—
15. Electricity, Gas & Water	12	71	53	—	—	—
(a) Electricity Generation & Transmission	8	46	32	—	—	—
(b) Non-Conventional Energy	1	4	4	—	—	—
(c) Gas, Steam & Water Supply	3	21	17	—	—	—
16. Construction	376	5,84	6,47	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>3,128</b>	<b>68,90</b>	<b>55,53</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,616</b>	<b>1156,74</b>	<b>1206,47</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>38,009</b>	<b>171,43</b>	<b>149,64</b>	—	—	—
1. Loans for Purchase of Consumer Durables	6,802	20,98	17,50	—	—	—
2. Loans for Housing	4,779	56,41	49,72	—	—	—
3. Rest of the Personal Loans	26,428	94,04	82,42	—	—	—
<b>VI. TRADE</b>	<b>17,156</b>	<b>199,55</b>	<b>171,39</b>	—	—	—
1. Wholesale Trade	1,351	69,53	56,39	—	—	—
2. Retail Trade	15,805	130,02	115,00	—	—	—
<b>VII. FINANCE</b>	<b>116</b>	<b>5,73</b>	<b>5,11</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>8,783</b>	<b>107,50</b>	<b>82,89</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>97,154</b>	<b>2022,14</b>	<b>1961,10</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,670	14,93	13,57	—	—	—
2. Other Small Scale Industries	5,144	131,43	118,52	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>3,40,710</b>	<b>1406,45</b>	<b>1210,75</b>	<b>1,70,794</b>	<b>1045,73</b>	<b>887,96</b>
1. Direct Finance	3,36,186	1334,59	1154,56	1,66,435	865,91	758,15
2. Indirect Finance	4,524	71,86	56,19	4,359	179,82	129,81
<b>II. INDUSTRY</b>	<b>39,577</b>	<b>783,10</b>	<b>604,94</b>	<b>35,176</b>	<b>1441,64</b>	<b>1136,70</b>
1. Mining & Quarrying	50	3,56	2,45	88	8,40	6,26
2. Food Manufacturing & Processing	701	112,99	86,35	2,196	445,23	329,60
(a) Rice Mills, Flour & Dal Mills	482	70,52	54,69	1,369	310,70	227,59
(b) Sugar	3	5,25	5,12	18	36,38	24,58
(c) Edible Oils & Vanaspati	39	2,60	1,73	472	41,28	30,93
(d) Tea Processing	3	16,20	13,80	5	23	22
(e) Processing of Fruits & Vegetables	2	13	12	11	11,60	11,89
(f) Others	172	18,29	10,89	321	45,04	34,39
3. Beverage & Tobacco	16	9,11	7,25	30	6,89	4,77
4. Textiles	954	168,77	150,33	706	141,38	119,38
(a) Cotton Textiles	162	55,10	61,61	212	107,52	92,41
(b) Jute Textiles	—	—	—	2	13	8
(c) Handloom Textiles & Khadi	164	1,28	1,07	200	4,36	4,11
(d) Other Textiles	628	112,39	87,65	292	29,37	22,78
5. Paper, Paper Products & Printing	114	7,04	5,35	231	22,81	20,66
6. Leather & Leather Products	53	34	29	91	1,39	1,24
7. Rubber & Rubber Products	34	2,37	1,75	123	9,76	7,38
8. Chemicals & Chemical Products	249	177,25	124,05	480	78,26	62,63
(a) Heavy Industrial Chemicals	3	1,83	81	18	20,46	18,42
(b) Fertilisers	6	13,59	13,55	29	13,93	11,83
(c) Drugs & Pharmaceuticals	52	116,96	81,68	55	5,57	3,57
(d) Non-Edible Oils	2	14	10	16	5,51	3,80
(e) Other Chemicals & Chemical Products	186	44,74	27,93	362	32,78	25,01
9. Petroleum, Coal Products & Nuclear Fuels	4	15	14	30	4,89	1,68
10. Manufacture of Cement & Cement Products	27	1,04	86	54	2,52	1,97
11. Basic Metals & Metal Products	301	40,25	31,19	2,056	286,25	238,87
(a) Iron & Steel	59	23,08	15,61	953	208,15	174,03
(b) Non-Ferrous Metals	4	94	68	5	38	36
(c) Other Metal Products	238	16,23	14,90	1,098	77,72	64,48
12. Engineering	557	73,49	70,26	1,193	119,20	102,30
(a) Heavy Engineering	23	3,73	1,60	104	14,91	10,46
(b) Light Engineering	384	35,81	34,60	734	41,20	35,17
(c) Electrical Machinery & Goods	123	9,41	9,08	297	49,80	44,70
(d) Electronic Machinery & Goods	27	24,55	24,98	58	13,29	11,97
13. Vehicles, Vehicle Parts & Transport Equipments	252	80,16	35,35	295	92,11	65,45
14. Other Industries	35,674	103,92	86,93	27,439	195,27	159,04
15. Electricity, Gas & Water	2	11	8	25	12,94	2,56
(a) Electricity Generation & Transmission	1	6	3	14	10,99	97
(b) Non-Conventional Energy	—	—	—	1	10	9
(c) Gas, Steam & Water Supply	1	5	5	10	1,85	1,49
16. Construction	589	2,54	2,31	139	14,34	12,91
<b>III. TRANSPORT OPERATORS</b>	<b>11,900</b>	<b>48,75</b>	<b>35,79</b>	<b>5,940</b>	<b>48,86</b>	<b>36,84</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>6,085</b>	<b>28,03</b>	<b>22,64</b>	<b>7,057</b>	<b>73,59</b>	<b>55,89</b>
<b>V. PERSONAL LOANS</b>	<b>85,182</b>	<b>332,69</b>	<b>294,37</b>	<b>1,05,225</b>	<b>479,76</b>	<b>410,53</b>
1. Loans for Purchase of Consumer Durables	8,119	22,48	19,30	11,484	34,41	29,01
2. Loans for Housing	9,524	89,53	80,16	15,921	152,26	128,96
3. Rest of the Personal Loans	67,539	220,69	194,91	77,820	293,08	252,56
<b>VI. TRADE</b>	<b>65,475</b>	<b>1471,65</b>	<b>1439,55</b>	<b>63,567</b>	<b>523,27</b>	<b>430,79</b>
1. Wholesale Trade	3,782	1315,73	1312,19	5,691	149,36	127,20
2. Retail Trade	61,693	155,91	127,36	57,876	373,91	303,59
<b>VII. FINANCE</b>	<b>107</b>	<b>7,42</b>	<b>5,56</b>	<b>132</b>	<b>8,71</b>	<b>7,21</b>
<b>VIII. ALL OTHERS</b>	<b>25,710</b>	<b>125,91</b>	<b>115,11</b>	<b>36,256</b>	<b>263,35</b>	<b>214,97</b>
<b>TOTAL BANK CREDIT</b>	<b>5,74,746</b>	<b>4204,00</b>	<b>3728,71</b>	<b>4,24,147</b>	<b>3884,90</b>	<b>3180,88</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	18,858	29,53	24,26	7,585	32,96	25,86
2. Other Small Scale Industries	17,178	277,78	221,07	20,568	559,11	414,49

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : PUNJAB**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>31,045</b>	<b>428,73</b>	<b>382,49</b>	<b>2,783</b>	<b>47,08</b>	<b>41,37</b>
1. Direct Finance	29,868	199,89	173,46	2,652	34,90	30,66
2. Indirect Finance	1,177	228,84	209,03	131	12,18	10,71
<b>II. INDUSTRY</b>	<b>39,208</b>	<b>2008,81</b>	<b>1573,24</b>	<b>35,325</b>	<b>3243,92</b>	<b>2566,70</b>
1. Mining & Quarrying	8	41	27	5	1,89	1,84
2. Food Manufacturing & Processing	775	405,46	263,47	305	90,45	91,08
(a) Rice Mills, Flour & Dal Mills	473	285,35	200,65	56	36,87	44,00
(b) Sugar	9	2,26	2,00	9	24,69	20,20
(c) Edible Oils & Vanaspati	59	53,32	41,19	11	3,34	2,82
(d) Tea Processing	7	45	43	—	—	—
(e) Processing of Fruits & Vegetables	9	61	52	3	26	20
(f) Others	218	63,48	18,68	226	25,29	23,87
3. Beverage & Tobacco	13	7,99	7,49	5	11,32	11,03
4. Textiles	3,400	455,52	398,62	6,795	1795,54	1386,06
(a) Cotton Textiles	857	193,29	188,04	1,010	918,09	668,17
(b) Jute Textiles	13	1,11	85	8	1,25	64
(c) Handloom Textiles & Khadi	94	7,29	6,24	373	88,52	73,89
(d) Other Textiles	2,436	253,84	203,48	5,404	787,68	643,35
5. Paper, Paper Products & Printing	620	84,40	62,03	286	59,42	56,27
6. Leather & Leather Products	316	40,88	32,44	21	67	57
7. Rubber & Rubber Products	794	76,23	65,95	152	89,89	73,57
8. Chemicals & Chemical Products	1,002	86,22	72,58	535	95,43	79,12
(a) Heavy Industrial Chemicals	43	2,91	2,09	26	15,41	15,09
(b) Fertilisers	33	21,26	20,79	6	28	28
(c) Drugs & Pharmaceuticals	225	27,66	22,94	56	4,32	3,49
(d) Non-Edible Oils	2	83	38	5	2,51	3,51
(e) Other Chemicals & Chemical Products	699	33,57	26,39	442	72,93	56,75
9. Petroleum, Coal Products & Nuclear Fuels	60	4,44	3,08	33	61,54	24,77
10. Manufacture of Cement & Cement Products	74	2,01	1,50	27	1,67	1,57
11. Basic Metals & Metal Products	2,966	316,80	259,67	1,227	256,75	216,11
(a) Iron & Steel	630	91,22	73,87	638	210,87	173,74
(b) Non-Ferrous Metals	121	15,37	15,18	5	79	1,05
(c) Other Metal Products	2,215	210,22	170,63	584	45,09	41,32
12. Engineering	2,026	125,86	102,02	1,496	68,87	58,22
(a) Heavy Engineering	126	22,80	17,91	144	15,53	14,15
(b) Light Engineering	1,437	55,74	49,64	1,155	40,41	32,32
(c) Electrical Machinery & Goods	425	42,45	31,09	164	5,93	5,89
(d) Electronic Machinery & Goods	38	4,86	3,39	33	7,00	5,86
13. Vehicles, Vehicle Parts & Transport Equipments	331	27,87	23,30	3,181	515,66	403,33
14. Other Industries	26,644	278,89	204,49	21,200	180,64	152,63
15. Electricity, Gas & Water	14	88,98	70,41	25	9,07	5,99
(a) Electricity Generation & Transmission	10	88,30	69,76	22	8,75	5,69
(b) Non-Conventional Energy	1	29	29	—	—	—
(c) Gas, Steam & Water Supply	3	39	36	3	32	29
16. Construction	165	6,85	5,91	32	5,12	4,54
<b>III. TRANSPORT OPERATORS</b>	<b>3,594</b>	<b>52,58</b>	<b>40,12</b>	<b>565</b>	<b>6,58</b>	<b>5,15</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,498</b>	<b>88,98</b>	<b>69,29</b>	<b>1,497</b>	<b>52,04</b>	<b>45,45</b>
<b>V. PERSONAL LOANS</b>	<b>1,10,706</b>	<b>562,89</b>	<b>488,43</b>	<b>32,088</b>	<b>196,73</b>	<b>173,46</b>
1. Loans for Purchase of Consumer Durables	11,023	41,35	34,20	2,530	11,85	10,45
2. Loans for Housing	20,443	201,73	178,95	4,466	65,47	58,50
3. Rest of the Personal Loans	79,240	319,81	275,27	25,092	119,41	104,52
<b>VI. TRADE</b>	<b>41,347</b>	<b>624,19</b>	<b>496,27</b>	<b>7,146</b>	<b>242,51</b>	<b>186,89</b>
1. Wholesale Trade	6,635	298,99	243,81	2,053	146,51	113,03
2. Retail Trade	34,712	325,19	252,46	5,093	96,00	73,86
<b>VII. FINANCE</b>	<b>311</b>	<b>35,41</b>	<b>26,90</b>	<b>160</b>	<b>8,07</b>	<b>5,85</b>
<b>VIII. ALL OTHERS</b>	<b>45,737</b>	<b>288,99</b>	<b>250,50</b>	<b>26,258</b>	<b>176,76</b>	<b>155,97</b>
<b>TOTAL BANK CREDIT</b>	<b>2,79,446</b>	<b>4090,57</b>	<b>3327,25</b>	<b>1,05,822</b>	<b>3973,68</b>	<b>3180,84</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,758	40,27	32,56	616	4,90	4,34
2. Other Small Scale Industries	25,588	772,71	627,46	21,453	1231,70	990,19

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,10,885</b>	<b>1434,96</b>	<b>1188,85</b>	<b>2,33,525</b>	<b>733,37</b>	<b>618,66</b>
1. Direct Finance	6,04,526	1381,81	1146,54	2,29,370	628,23	537,47
2. Indirect Finance	6,359	53,14	42,31	4,155	105,15	81,18
<b>II. INDUSTRY</b>	<b>84,535</b>	<b>511,30</b>	<b>473,22</b>	<b>56,763</b>	<b>675,69</b>	<b>545,76</b>
1. Mining & Quarrying	170	13,30	10,29	238	36,92	30,73
2. Food Manufacturing & Processing	559	49,19	35,37	715	51,31	40,26
(a) Rice Mills, Flour & Dal Mills	254	3,09	2,30	273	24,88	19,06
(b) Sugar	12	22,20	13,57	1	3	2
(c) Edible Oils & Vanaspati	167	9,04	7,38	225	17,40	14,21
(d) Tea Processing	1	4	4	3	39	38
(e) Processing of Fruits & Vegetables	2	35	30	1	3	3
(f) Others	123	14,48	11,78	212	8,59	6,56
3. Beverage & Tobacco	2	5,53	2,56	2	25	4
4. Textiles	339	95,38	122,72	1,503	232,70	187,18
(a) Cotton Textiles	114	11,05	7,39	762	80,48	65,10
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	24	60	53	221	7,76	6,54
(d) Other Textiles	201	83,73	114,80	520	144,46	115,54
5. Paper, Paper Products & Printing	37	11,34	11,71	97	1,93	1,78
6. Leather & Leather Products	92	77	75	96	44	36
7. Rubber & Rubber Products	13	1,78	1,58	40	26,11	17,25
8. Chemicals & Chemical Products	162	15,62	10,79	267	63,33	47,74
(a) Heavy Industrial Chemicals	5	21	20	14	16,12	15,75
(b) Fertilisers	2	13	13	2	11,50	4,03
(c) Drugs & Pharmaceuticals	22	2,50	1,74	22	5,51	1,15
(d) Non-Edible Oils	2	6	6	5	73	73
(e) Other Chemicals & Chemical Products	131	12,73	8,66	224	29,48	26,07
9. Petroleum, Coal Products & Nuclear Fuels	1	5	5	6	29	24
10. Manufacture of Cement & Cement Products	154	25,42	23,54	158	41,79	41,31
11. Basic Metals & Metal Products	238	61,67	56,17	183	22,16	18,59
(a) Iron & Steel	39	20,56	18,76	34	12,23	10,66
(b) Non-Ferrous Metals	10	26,68	24,76	8	3,94	3,93
(c) Other Metal Products	189	14,43	12,65	141	5,99	4,01
12. Engineering	217	69,26	61,49	318	14,60	11,39
(a) Heavy Engineering	16	14,54	9,88	11	1,32	1,17
(b) Light Engineering	113	6,39	5,81	91	3,90	2,58
(c) Electrical Machinery & Goods	76	15,51	13,35	143	4,37	3,60
(d) Electronic Machinery & Goods	12	32,83	32,45	73	5,01	4,05
13. Vehicles, Vehicle Parts & Transport Equipments	257	2,73	1,95	169	9,86	8,31
14. Other Industries	82,162	154,64	130,41	52,628	167,28	136,78
15. Electricity, Gas & Water	13	3,02	2,50	15	1,68	61
(a) Electricity Generation & Transmission	13	3,02	2,50	14	1,63	57
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	5	4
16. Construction	119	1,60	1,33	328	5,06	3,19
<b>III. TRANSPORT OPERATORS</b>	<b>15,412</b>	<b>61,47</b>	<b>45,60</b>	<b>5,508</b>	<b>53,36</b>	<b>40,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,410</b>	<b>32,47</b>	<b>25,40</b>	<b>15,668</b>	<b>42,96</b>	<b>33,45</b>
<b>V. PERSONAL LOANS</b>	<b>1,35,630</b>	<b>322,81</b>	<b>282,29</b>	<b>1,28,637</b>	<b>383,41</b>	<b>326,40</b>
1. Loans for Purchase of Consumer Durables	7,227	15,42	11,98	9,117	17,34	13,33
2. Loans for Housing	11,500	70,49	62,53	13,291	108,32	92,77
3. Rest of the Personal Loans	1,16,903	236,90	207,77	1,06,229	257,74	220,30
<b>VI. TRADE</b>	<b>1,27,145</b>	<b>339,82</b>	<b>291,79</b>	<b>1,00,884</b>	<b>384,64</b>	<b>307,18</b>
1. Wholesale Trade	4,369	119,09	113,99	4,567	83,64	65,05
2. Retail Trade	1,22,776	220,73	177,81	96,317	301,00	242,12
<b>VII. FINANCE</b>	<b>251</b>	<b>1,35</b>	<b>85</b>	<b>320</b>	<b>9,43</b>	<b>8,40</b>
<b>VIII. ALL OTHERS</b>	<b>34,335</b>	<b>74,86</b>	<b>63,30</b>	<b>33,852</b>	<b>166,39</b>	<b>122,28</b>
<b>TOTAL BANK CREDIT</b>	<b>10,27,603</b>	<b>2779,04</b>	<b>2371,30</b>	<b>5,75,157</b>	<b>2449,26</b>	<b>2002,49</b>
OF WHICH:						
1. Artisans & Village Industries	61,115	75,78	62,62	27,854	43,41	36,28
2. Other Small Scale Industries	20,630	90,98	78,32	25,805	200,44	155,90



**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : RAJASTHAN**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>22,139</b>	<b>131,60</b>	<b>113,27</b>	<b>5,770</b>	<b>296,42</b>	<b>223,01</b>
1. Direct Finance	21,647	104,54	89,82	5,507	49,56	48,40
2. Indirect Finance	492	27,06	23,46	263	246,86	174,62
<b>II. INDUSTRY</b>	<b>35,504</b>	<b>1937,57</b>	<b>1591,32</b>	<b>12,651</b>	<b>1559,04</b>	<b>1243,32</b>
1. Mining & Quarrying	441	100,51	69,08	76	50,09	37,55
2. Food Manufacturing & Processing	632	61,64	46,12	264	51,68	36,75
(a) Rice Mills, Flour & Dal Mills	159	13,92	12,17	98	11,17	8,13
(b) Sugar	3	1,20	80	1	5,00	4,47
(c) Edible Oils & Vanaspati	177	26,86	18,56	59	22,55	15,85
(d) Tea Processing	2	10	10	3	34	30
(e) Processing of Fruits & Vegetables	13	1,23	77	2	10	8
(f) Others	278	18,33	13,71	101	12,52	7,92
3. Beverage & Tobacco	36	8,43	5,64	15	14,88	12,31
4. Textiles	1,749	591,74	517,83	935	279,76	194,02
(a) Cotton Textiles	434	147,58	127,17	208	49,80	33,51
(b) Jute Textiles	—	—	—	4	73	31
(c) Handloom Textiles & Khadi	62	2,28	2,09	60	5,89	4,66
(d) Other Textiles	1,253	441,88	388,58	663	223,34	155,54
5. Paper, Paper Products & Printing	342	87,09	68,17	257	26,50	20,38
6. Leather & Leather Products	87	1,21	1,02	45	15,69	13,26
7. Rubber & Rubber Products	112	96,27	83,53	64	8,82	7,94
8. Chemicals & Chemical Products	909	249,17	207,73	465	83,07	70,41
(a) Heavy Industrial Chemicals	66	21,13	12,93	37	10,52	9,04
(b) Fertilisers	75	74,42	56,14	2	3,29	3,31
(c) Drugs & Pharmaceuticals	145	38,56	35,59	86	6,48	4,78
(d) Non-Edible Oils	4	1,76	1,45	5	1,05	1,00
(e) Other Chemicals & Chemical Products	619	113,30	101,61	335	61,72	52,27
9. Petroleum, Coal Products & Nuclear Fuels	19	3,85	3,34	18	2,82	2,28
10. Manufacture of Cement & Cement Products	186	42,95	36,98	45	4,38	3,72
11. Basic Metals & Metal Products	706	160,20	114,92	706	158,44	133,00
(a) Iron & Steel	216	53,25	43,10	266	120,21	101,30
(b) Non-Ferrous Metals	66	39,66	22,90	54	9,62	6,34
(c) Other Metal Products	424	67,29	48,93	386	28,61	25,36
12. Engineering	679	164,73	145,36	1,166	229,70	168,25
(a) Heavy Engineering	94	25,11	20,17	21	11,24	9,58
(b) Light Engineering	223	34,53	30,14	272	47,33	23,46
(c) Electrical Machinery & Goods	251	19,44	16,18	846	153,80	117,98
(d) Electronic Machinery & Goods	111	85,65	78,88	27	17,32	17,23
13. Vehicles, Vehicle Parts & Transport Equipments	146	24,39	20,71	88	39,38	33,91
14. Other Industries	29,319	330,99	259,56	8,413	438,80	387,25
15. Electricity, Gas & Water	9	2,14	2,06	45	144,21	110,67
(a) Electricity Generation & Transmission	5	1,44	1,45	31	136,86	103,42
(b) Non-Conventional Energy	—	—	—	1	2,12	2,16
(c) Gas, Steam & Water Supply	4	70	61	13	5,22	5,09
16. Construction	132	12,26	9,27	49	10,84	11,62
<b>III. TRANSPORT OPERATORS</b>	<b>4,956</b>	<b>54,91</b>	<b>42,21</b>	<b>1,331</b>	<b>94,37</b>	<b>75,40</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>10,930</b>	<b>112,55</b>	<b>89,97</b>	<b>2,646</b>	<b>60,40</b>	<b>45,32</b>
<b>V. PERSONAL LOANS</b>	<b>1,21,394</b>	<b>498,60</b>	<b>419,37</b>	<b>66,631</b>	<b>436,93</b>	<b>390,26</b>
1. Loans for Purchase of Consumer Durables	9,738	26,05	20,77	6,028	18,70	14,97
2. Loans for Housing	17,805	189,29	164,71	10,758	244,15	230,46
3. Rest of the Personal Loans	93,851	283,27	233,89	49,845	174,07	144,83
<b>VI. TRADE</b>	<b>46,574</b>	<b>472,80</b>	<b>366,44</b>	<b>13,391</b>	<b>829,06</b>	<b>657,85</b>
1. Wholesale Trade	3,747	182,08	138,91	2,502	718,90	570,32
2. Retail Trade	42,827	290,71	227,53	10,889	110,16	87,53
<b>VII. FINANCE</b>	<b>634</b>	<b>20,88</b>	<b>14,85</b>	<b>132</b>	<b>91,18</b>	<b>74,23</b>
<b>VIII. ALL OTHERS</b>	<b>39,249</b>	<b>213,04</b>	<b>181,08</b>	<b>19,158</b>	<b>251,03</b>	<b>194,78</b>
<b>TOTAL BANK CREDIT</b>	<b>2,81,380</b>	<b>3441,94</b>	<b>2818,52</b>	<b>1,21,710</b>	<b>3618,44</b>	<b>2904,17</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	6,737	22,09	17,79	1,468	7,86	6,96
2. Other Small Scale Industries	20,841	478,45	375,76	6,849	485,71	368,68

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>338</b>	<b>23,31</b>	<b>17,47</b>	<b>157</b>	<b>30,11</b>	<b>26,04</b>
1. Direct Finance	288	3,79	3,10	151	4,25	3,15
2. Indirect Finance	50	19,52	14,37	6	25,85	22,90
<b>II. INDUSTRY</b>	<b>232</b>	<b>156,76</b>	<b>93,28</b>	<b>391</b>	<b>107,52</b>	<b>80,78</b>
1. Mining & Quarrying	1	5	—	—	—	—
2. Food Manufacturing & Processing	4	27	20	21	33,24	34,61
(a) Rice Mills, Flour & Dal Mills	1	4	3	4	71	39
(b) Sugar	—	—	—	7	30,65	26,80
(c) Edible Oils & Vanaspati	2	22	16	2	1,60	7,15
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	1	1	8	28	27
3. Beverage & Tobacco	1	50	52	1	2,90	2,93
4. Textiles	6	6,51	4,95	17	22,81	18,52
(a) Cotton Textiles	—	—	—	9	15,79	10,88
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	6	6,51	4,95	8	7,02	7,64
5. Paper, Paper Products & Printing	20	15,23	10,32	4	74	53
6. Leather & Leather Products	2	1,10	94	3	26	25
7. Rubber & Rubber Products	—	—	—	5	1,95	1,23
8. Chemicals & Chemical Products	27	73,58	24,54	17	6,12	5,72
(a) Heavy Industrial Chemicals	5	3,54	2,75	1	7	6
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	67,05	19,15	14	5,98	5,60
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	17	2,99	2,64	2	7	6
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	42	42	—	—	—
11. Basic Metals & Metal Products	13	2,97	1,42	24	3,01	2,73
(a) Iron & Steel	4	90	53	9	1,71	1,58
(b) Non-Ferrous Metals	3	2,00	82	—	—	—
(c) Other Metal Products	6	8	7	15	1,30	1,15
12. Engineering	24	40,22	35,95	24	10,18	3,48
(a) Heavy Engineering	—	—	—	1	6	3
(b) Light Engineering	4	4,81	4,81	11	36	30
(c) Electrical Machinery & Goods	8	68	53	9	1,54	1,33
(d) Electronic Machinery & Goods	12	34,73	30,61	3	8,22	1,82
13. Vehicles, Vehicle Parts & Transport Equipments	8	13	6	4	16	17
14. Other Industries	120	12,18	9,98	267	23,99	8,28
15. Electricity, Gas & Water	1	50	28	3	2,13	2,27
(a) Electricity Generation & Transmission	1	50	28	3	2,13	2,27
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	4	3,10	3,69	1	2	6
<b>III. TRANSPORT OPERATORS</b>	<b>31</b>	<b>48</b>	<b>25</b>	<b>46</b>	<b>81</b>	<b>63</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58</b>	<b>1,02</b>	<b>65</b>	<b>110</b>	<b>1,27</b>	<b>1,05</b>
<b>V. PERSONAL LOANS</b>	<b>1,003</b>	<b>5,20</b>	<b>4,05</b>	<b>1,732</b>	<b>11,90</b>	<b>10,01</b>
1. Loans for Purchase of Consumer Durables	106	39	30	301	1,09	95
2. Loans for Housing	167	2,45	2,05	511	4,99	3,98
3. Rest of the Personal Loans	730	2,36	1,70	920	5,82	5,08
<b>VI. TRADE</b>	<b>375</b>	<b>24,20</b>	<b>24,01</b>	<b>347</b>	<b>10,09</b>	<b>7,58</b>
1. Wholesale Trade	7	20,71	21,03	17	1,62	97
2. Retail Trade	368	3,49	2,98	330	8,47	6,62
<b>VII. FINANCE</b>	<b>1</b>	<b>10</b>	<b>8</b>	<b>7</b>	<b>7,07</b>	<b>6,59</b>
<b>VIII. ALL OTHERS</b>	<b>466</b>	<b>3,98</b>	<b>2,13</b>	<b>1,240</b>	<b>6,55</b>	<b>5,97</b>
<b>TOTAL BANK CREDIT</b>	<b>2,504</b>	<b>215,05</b>	<b>141,91</b>	<b>4,030</b>	<b>175,31</b>	<b>138,65</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	36	1,10	1,00	4	18	18
2. Other Small Scale Industries	127	13,27	11,25	296	7,93	7,29

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : CHANDIGARH**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,300</b>	<b>160,44</b>	<b>114,04</b>	—	—	—
1. Direct Finance	1,002	32,23	28,69	—	—	—
2. Indirect Finance	298	128,21	85,35	—	—	—
<b>II. INDUSTRY</b>	<b>10,180</b>	<b>1474,07</b>	<b>1261,99</b>	—	—	—
1. Mining & Quarrying	20	8,25	7,92	—	—	—
2. Food Manufacturing & Processing	172	169,13	149,26	—	—	—
(a) Rice Mills, Flour & Dal Mills	42	42,70	38,37	—	—	—
(b) Sugar	18	84,61	71,68	—	—	—
(c) Edible Oils & Vanaspati	23	13,83	11,38	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	1,09	1,07	—	—	—
(f) Others	83	26,91	26,76	—	—	—
3. Beverage & Tobacco	13	10,18	9,55	—	—	—
4. Textiles	297	218,94	191,81	—	—	—
(a) Cotton Textiles	91	104,81	99,56	—	—	—
(b) Jute Textiles	1	5	2	—	—	—
(c) Handloom Textiles & Khadi	2	1	1	—	—	—
(d) Other Textiles	203	114,07	92,22	—	—	—
5. Paper, Paper Products & Printing	211	23,32	19,94	—	—	—
6. Leather & Leather Products	31	20,67	14,65	—	—	—
7. Rubber & Rubber Products	54	8,62	8,63	—	—	—
8. Chemicals & Chemical Products	517	178,56	155,79	—	—	—
(a) Heavy Industrial Chemicals	50	59,45	53,91	—	—	—
(b) Fertilisers	13	12,10	11,83	—	—	—
(c) Drugs & Pharmaceuticals	146	79,20	67,25	—	—	—
(d) Non-Edible Oils	2	2,77	3,59	—	—	—
(e) Other Chemicals & Chemical Products	306	25,04	19,22	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	8	65	46	—	—	—
10. Manufacture of Cement & Cement Products	32	4,53	4,82	—	—	—
11. Basic Metals & Metal Products	526	269,35	225,80	—	—	—
(a) Iron & Steel	185	194,92	178,38	—	—	—
(b) Non-Ferrous Metals	9	1,23	1,44	—	—	—
(c) Other Metal Products	332	73,19	45,98	—	—	—
12. Engineering	575	257,19	252,68	—	—	—
(a) Heavy Engineering	79	18,45	17,30	—	—	—
(b) Light Engineering	297	46,13	41,83	—	—	—
(c) Electrical Machinery & Goods	112	53,95	53,89	—	—	—
(d) Electronic Machinery & Goods	87	138,67	139,65	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	242	104,35	68,54	—	—	—
14. Other Industries	7,320	138,44	115,11	—	—	—
15. Electricity, Gas & Water	37	21,87	19,91	—	—	—
(a) Electricity Generation & Transmission	37	21,87	19,91	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	125	40,02	17,11	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>745</b>	<b>13,54</b>	<b>11,90</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,504</b>	<b>261,58</b>	<b>234,65</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>49,930</b>	<b>262,91</b>	<b>226,13</b>	—	—	—
1. Loans for Purchase of Consumer Durables	9,340	38,24	33,24	—	—	—
2. Loans for Housing	3,842	72,33	64,26	—	—	—
3. Rest of the Personal Loans	36,748	152,34	128,63	—	—	—
<b>VI. TRADE</b>	<b>6,475</b>	<b>2399,31</b>	<b>1723,48</b>	—	—	—
1. Wholesale Trade	1,701	2302,11	1646,34	—	—	—
2. Retail Trade	4,774	97,21	77,14	—	—	—
<b>VII. FINANCE</b>	<b>35</b>	<b>64,63</b>	<b>54,61</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>17,118</b>	<b>285,52</b>	<b>268,05</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>87,287</b>	<b>4922,01</b>	<b>3894,85</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	103	1,61	1,61	—	—	—
2. Other Small Scale Industries	3,146	166,74	138,79	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : DELHI**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>832</b>	<b>5,77</b>	<b>4,53</b>	<b>90</b>	<b>1,28</b>	<b>82</b>
1. Direct Finance	826	4,82	4,18	89	1,08	65
2. Indirect Finance	6	96	34	1	20	17
<b>II. INDUSTRY</b>	<b>935</b>	<b>81,99</b>	<b>56,62</b>	<b>493</b>	<b>206,00</b>	<b>177,53</b>
1. Mining & Quarrying	19	2,34	2,07	—	—	—
2. Food Manufacturing & Processing	18	1,56	82	14	17,18	15,40
(a) Rice Mills, Flour & Dal Mills	10	52	15	4	25	19
(b) Sugar	—	—	—	1	7,00	5,31
(c) Edible Oils & Vanaspati	3	88	52	2	1,38	1,37
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	5	16	15	7	8,55	8,54
3. Beverage & Tobacco	3	12,10	9,15	—	—	—
4. Textiles	52	17,78	15,77	31	36,85	29,48
(a) Cotton Textiles	3	78	77	3	7,30	4,17
(b) Jute Textiles	3	2,77	2,40	3	5,82	1,84
(c) Handloom Textiles & Khadi	2	5	5	4	56	56
(d) Other Textiles	44	14,18	12,55	21	23,17	22,91
5. Paper, Paper Products & Printing	14	71	59	13	4,92	4,40
6. Leather & Leather Products	4	58	53	31	10,73	9,97
7. Rubber & Rubber Products	18	10,94	9,43	12	36	30
8. Chemicals & Chemical Products	17	5,60	5,24	33	24,26	21,63
(a) Heavy Industrial Chemicals	—	—	—	2	1,05	1,07
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	2	3,86	3,42
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	17	5,60	5,24	29	19,35	17,13
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	4	73	58
10. Manufacture of Cement & Cement Products	3	6	5	3	15	1
11. Basic Metals & Metal Products	27	6,47	2,47	38	50,75	52,52
(a) Iron & Steel	4	1,16	41	18	46,62	51,00
(b) Non-Ferrous Metals	6	4,81	1,64	—	—	—
(c) Other Metal Products	17	49	42	20	4,13	1,52
12. Engineering	35	6,78	1,84	42	36,27	30,34
(a) Heavy Engineering	1	4	4	2	40	41
(b) Light Engineering	15	3,51	1,28	8	1,47	1,36
(c) Electrical Machinery & Goods	14	29	21	12	2,87	2,54
(d) Electronic Machinery & Goods	5	2,95	31	20	31,52	26,02
13. Vehicles, Vehicle Parts & Transport Equipments	30	3,55	2,50	12	2,31	1,64
14. Other Industries	690	13,46	6,10	257	21,12	10,97
15. Electricity, Gas & Water	1	2	3	—	—	—
(a) Electricity Generation & Transmission	1	2	3	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	4	3	2	3	37	30
<b>III. TRANSPORT OPERATORS</b>	<b>238</b>	<b>3,26</b>	<b>2,44</b>	<b>243</b>	<b>4,00</b>	<b>4,11</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>519</b>	<b>3,48</b>	<b>2,45</b>	<b>132</b>	<b>6,02</b>	<b>4,08</b>
<b>V. PERSONAL LOANS</b>	<b>9,850</b>	<b>42,10</b>	<b>35,29</b>	<b>2,427</b>	<b>12,60</b>	<b>11,23</b>
1. Loans for Purchase of Consumer Durables	105	71	61	50	15	13
2. Loans for Housing	737	6,74	4,79	292	1,18	1,00
3. Rest of the Personal Loans	9,008	34,65	29,90	2,085	11,28	10,10
<b>VI. TRADE</b>	<b>1,877</b>	<b>50,12</b>	<b>24,72</b>	<b>531</b>	<b>12,75</b>	<b>5,91</b>
1. Wholesale Trade	526	41,04	16,65	48	10,29	3,92
2. Retail Trade	1,351	9,09	8,07	483	2,45	1,99
<b>VII. FINANCE</b>	<b>11</b>	<b>12,43</b>	<b>8,96</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>1,168</b>	<b>16,82</b>	<b>16,30</b>	<b>1,117</b>	<b>7,16</b>	<b>5,78</b>
<b>TOTAL BANK CREDIT</b>	<b>15,430</b>	<b>215,97</b>	<b>151,30</b>	<b>5,033</b>	<b>249,81</b>	<b>209,46</b>
OF WHICH:						
1. Artisans & Village Industries	63	2,67	1,87	49	11	10
2. Other Small Scale Industries	396	19,45	13,97	247	47,80	38,64

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTHERN REGION  
STATE : DELHI**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	—	—	—	2,731	1592,68	1530,39
1. Direct Finance	—	—	—	2,107	45,97	36,48
2. Indirect Finance	—	—	—	624	1546,71	1493,90
<b>II. INDUSTRY</b>	—	—	—	86,944	26880,36	21812,35
1. Mining & Quarrying	—	—	—	86	292,50	195,18
2. Food Manufacturing & Processing	—	—	—	908	1536,23	1133,04
(a) Rice Mills, Flour & Dal Mills	—	—	—	250	679,19	529,43
(b) Sugar	—	—	—	69	342,36	241,03
(c) Edible Oils & Vanaspati	—	—	—	112	88,94	72,24
(d) Tea Processing	—	—	—	8	1,29	1,17
(e) Processing of Fruits & Vegetables	—	—	—	21	20,27	18,06
(f) Others	—	—	—	448	404,18	271,10
3. Beverage & Tobacco	—	—	—	81	190,07	162,29
4. Textiles	—	—	—	7,705	3527,34	2805,41
(a) Cotton Textiles	—	—	—	839	668,58	494,76
(b) Jute Textiles	—	—	—	20	10,85	9,32
(c) Handloom Textiles & Khadi	—	—	—	120	9,84	7,81
(d) Other Textiles	—	—	—	6,726	2838,07	2293,52
5. Paper, Paper Products & Printing	—	—	—	2,575	455,93	362,20
6. Leather & Leather Products	—	—	—	733	322,33	231,53
7. Rubber & Rubber Products	—	—	—	826	403,99	300,08
8. Chemicals & Chemical Products	—	—	—	3,826	3132,02	2558,66
(a) Heavy Industrial Chemicals	—	—	—	254	326,78	299,95
(b) Fertilisers	—	—	—	110	926,30	832,30
(c) Drugs & Pharmaceuticals	—	—	—	712	984,86	759,47
(d) Non-Edible Oils	—	—	—	41	16,78	9,78
(e) Other Chemicals & Chemical Products	—	—	—	2,709	877,30	657,16
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	439	538,47	480,85
10. Manufacture of Cement & Cement Products	—	—	—	219	259,65	191,54
11. Basic Metals & Metal Products	—	—	—	3,466	5292,33	4815,99
(a) Iron & Steel	—	—	—	907	4627,16	4324,44
(b) Non-Ferrous Metals	—	—	—	378	111,94	92,48
(c) Other Metal Products	—	—	—	2,181	553,23	399,07
12. Engineering	—	—	—	6,998	3929,69	2948,11
(a) Heavy Engineering	—	—	—	436	509,54	374,71
(b) Light Engineering	—	—	—	2,647	1162,30	801,93
(c) Electrical Machinery & Goods	—	—	—	2,667	819,19	629,41
(d) Electronic Machinery & Goods	—	—	—	1,248	1438,66	1142,06
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	2,061	1469,35	1020,11
14. Other Industries	—	—	—	54,466	2550,26	1978,47
15. Electricity, Gas & Water	—	—	—	270	1889,68	1674,61
(a) Electricity Generation & Transmission	—	—	—	215	1794,46	1591,24
(b) Non-Conventional Energy	—	—	—	7	80	70
(c) Gas, Steam & Water Supply	—	—	—	48	94,42	82,68
16. Construction	—	—	—	2,285	1090,53	954,29
<b>III. TRANSPORT OPERATORS</b>	—	—	—	8,027	435,81	323,05
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	—	22,531	1355,36	1035,52
<b>V. PERSONAL LOANS</b>	—	—	—	6,21,294	4178,35	2982,46
1. Loans for Purchase of Consumer Durables	—	—	—	23,730	137,18	124,01
2. Loans for Housing	—	—	—	34,641	665,26	525,15
3. Rest of the Personal Loans	—	—	—	5,62,923	3375,90	2333,30
<b>VI. TRADE</b>	—	—	—	54,445	6408,02	5534,99
1. Wholesale Trade	—	—	—	16,797	5520,89	4885,84
2. Retail Trade	—	—	—	37,648	887,13	649,15
<b>VII. FINANCE</b>	—	—	—	3,679	3158,46	2744,17
<b>VIII. ALL OTHERS</b>	—	—	—	1,34,536	3597,16	3163,52
<b>TOTAL BANK CREDIT</b>	—	—	—	9,34,187	47606,20	39126,44
<i>OF WHICH:</i> 1. Artisans & Village Industries	—	—	—	2,777	57,26	42,56
2. Other Small Scale Industries	—	—	—	30,352	2623,56	1997,59

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : ARUNACHAL PRADESH**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>27,927</b>	<b>19,22</b>	<b>17,14</b>	<b>10</b>	<b>2</b>	<b>2</b>
1. Direct Finance	27,473	17,27	15,33	10	2	2
2. Indirect Finance	454	1,95	1,81	—	—	—
<b>II. INDUSTRY</b>	<b>3,974</b>	<b>26,09</b>	<b>23,32</b>	<b>4</b>	<b>3</b>	<b>2</b>
1. Mining & Quarrying	1	12	12	—	—	—
2. Food Manufacturing & Processing	27	7,39	7,72	—	—	—
(a) Rice Mills, Flour & Dal Mills	9	6	6	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	4	5,29	5,76	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	14	2,03	1,89	—	—	—
3. Beverage & Tobacco	1	40	34	—	—	—
4. Textiles	36	3,26	2,27	—	—	—
(a) Cotton Textiles	1	5	5	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	6	2	2	—	—	—
(d) Other Textiles	29	3,19	2,20	—	—	—
5. Paper, Paper Products & Printing	5	6	6	—	—	—
6. Leather & Leather Products	3	1,27	1,25	—	—	—
7. Rubber & Rubber Products	3	18	18	—	—	—
8. Chemicals & Chemical Products	6	49	36	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	5	44	33	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	5	2	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	1	2	—	—	—
11. Basic Metals & Metal Products	16	31	26	—	—	—
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	16	31	26	—	—	—
12. Engineering	8	3,08	1,63	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	1,52	7	—	—	—
(c) Electrical Machinery & Goods	4	10	9	—	—	—
(d) Electronic Machinery & Goods	2	1,47	1,47	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	20	38	33	—	—	—
14. Other Industries	3,844	9,03	8,67	4	3	2
15. Electricity, Gas & Water	1	4	4	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	1	4	4	—	—	—
16. Construction	2	8	8	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>2,088</b>	<b>7,26</b>	<b>6,28</b>	<b>4</b>	<b>7</b>	<b>4</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>568</b>	<b>2,39</b>	<b>2,25</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>V. PERSONAL LOANS</b>	<b>9,185</b>	<b>18,11</b>	<b>16,40</b>	<b>113</b>	<b>24</b>	<b>19</b>
1. Loans for Purchase of Consumer Durables	1,107	2,36	2,17	2	—	—
2. Loans for Housing	148	1,60	1,63	—	—	—
3. Rest of the Personal Loans	7,930	14,15	12,59	111	24	19
<b>VI. TRADE</b>	<b>3,215</b>	<b>22,98</b>	<b>19,93</b>	<b>19</b>	<b>10</b>	<b>10</b>
1. Wholesale Trade	78	3,12	1,83	—	—	—
2. Retail Trade	3,137	19,86	18,10	19	10	10
<b>VII. FINANCE</b>	<b>2</b>	<b>10</b>	<b>8</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>2,805</b>	<b>5,74</b>	<b>4,31</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>TOTAL BANK CREDIT</b>	<b>49,764</b>	<b>101,90</b>	<b>89,70</b>	<b>150</b>	<b>47</b>	<b>37</b>
OF WHICH:						
1. Artisans & Village Industries	1,227	1,50	1,20	—	—	—
2. Other Small Scale Industries	2,676	5,92	5,66	4	3	2

Note : There are no Urban and Metropolitan centres in Arunachal Pradesh.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,43,797</b>	<b>183,92</b>	<b>166,75</b>	<b>30,964</b>	<b>64,82</b>	<b>54,31</b>
1. Direct Finance	1,42,394	175,32	161,79	30,397	61,08	51,49
2. Indirect Finance	1,403	8,60	4,96	567	3,73	2,82
<b>II. INDUSTRY</b>	<b>61,648</b>	<b>538,22</b>	<b>403,86</b>	<b>24,629</b>	<b>282,42</b>	<b>233,52</b>
1. Mining & Quarrying	10	3,80	2,47	11	8,59	8,28
2. Food Manufacturing & Processing	760	178,81	107,89	530	84,61	55,49
(a) Rice Mills, Flour & Dal Mills	278	6,80	6,27	191	14,82	10,94
(b) Sugar	2	32	30	2	94	1,34
(c) Edible Oils & Vanaspati	53	22,97	10,96	44	7,15	3,51
(d) Tea Processing	79	136,90	79,23	88	57,86	36,50
(e) Processing of Fruits & Vegetables	1	4	4	11	82	80
(f) Others	347	11,78	11,09	194	3,03	2,40
3. Beverage & Tobacco	3	1,04	48	2	22	22
4. Textiles	1,149	26,77	24,02	965	19,54	19,27
(a) Cotton Textiles	118	14,98	14,01	32	2,15	1,75
(b) Jute Textiles	1	25	43	5	31	20
(c) Handloom Textiles & Khadi	474	3,30	3,29	482	4,26	4,51
(d) Other Textiles	556	8,25	6,28	446	12,83	12,80
5. Paper, Paper Products & Printing	120	3,13	2,34	168	3,82	3,27
6. Leather & Leather Products	30	1,55	1,39	29	50	46
7. Rubber & Rubber Products	11	89	83	16	81	71
8. Chemicals & Chemical Products	130	23,42	10,16	106	5,05	4,32
(a) Heavy Industrial Chemicals	3	53	54	3	29	29
(b) Fertilisers	—	—	—	2	1,03	57
(c) Drugs & Pharmaceuticals	27	4,44	3,79	28	71	70
(d) Non-Edible Oils	1	3	1	3	32	20
(e) Other Chemicals & Chemical Products	99	18,41	5,83	70	2,70	2,57
9. Petroleum, Coal Products & Nuclear Fuels	11	9,45	4,66	12	12,19	12,18
10. Manufacture of Cement & Cement Products	147	11,97	10,70	75	2,84	1,72
11. Basic Metals & Metal Products	291	14,04	11,59	320	16,85	14,03
(a) Iron & Steel	14	3,37	2,50	72	10,73	8,50
(b) Non-Ferrous Metals	10	3,21	2,58	1	70	43
(c) Other Metal Products	267	7,46	6,51	247	5,43	5,10
12. Engineering	372	113,02	95,17	216	16,84	8,90
(a) Heavy Engineering	20	59,66	48,64	10	2,63	1,77
(b) Light Engineering	80	23,90	19,53	59	1,90	1,80
(c) Electrical Machinery & Goods	259	12,68	11,00	137	11,65	4,78
(d) Electronic Machinery & Goods	13	16,78	16,00	10	65	55
13. Vehicles, Vehicle Parts & Transport Equipments	114	15,04	3,14	150	7,88	4,72
14. Other Industries	58,070	129,06	123,36	21,613	96,03	93,47
15. Electricity, Gas & Water	22	2,18	1,78	9	39	25
(a) Electricity Generation & Transmission	20	1,16	67	3	23	14
(b) Non-Conventional Energy	1	1,00	1,09	—	—	—
(c) Gas, Steam & Water Supply	1	2	2	6	16	11
16. Construction	408	4,04	3,88	407	6,25	6,23
<b>III. TRANSPORT OPERATORS</b>	<b>10,651</b>	<b>54,64</b>	<b>50,46</b>	<b>3,916</b>	<b>46,20</b>	<b>38,15</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,248</b>	<b>36,46</b>	<b>32,12</b>	<b>9,425</b>	<b>30,05</b>	<b>27,62</b>
<b>V. PERSONAL LOANS</b>	<b>52,810</b>	<b>132,30</b>	<b>116,31</b>	<b>50,779</b>	<b>153,14</b>	<b>135,92</b>
1. Loans for Purchase of Consumer Durables	5,778	11,19	9,49	7,495	15,29	13,03
2. Loans for Housing	4,129	45,01	40,41	4,402	53,29	48,40
3. Rest of the Personal Loans	42,903	76,09	66,40	38,882	84,56	74,50
<b>VI. TRADE</b>	<b>1,03,563</b>	<b>203,11</b>	<b>174,09</b>	<b>45,056</b>	<b>180,27</b>	<b>159,77</b>
1. Wholesale Trade	1,521	21,40	14,26	1,956	31,45	27,05
2. Retail Trade	1,02,042	181,71	159,83	43,100	148,82	132,72
<b>VII. FINANCE</b>	<b>326</b>	<b>3,02</b>	<b>2,63</b>	<b>117</b>	<b>1,53</b>	<b>1,41</b>
<b>VIII. ALL OTHERS</b>	<b>64,841</b>	<b>191,93</b>	<b>182,00</b>	<b>27,430</b>	<b>85,86</b>	<b>81,20</b>
<b>TOTAL BANK CREDIT</b>	<b>4,56,884</b>	<b>1343,61</b>	<b>1128,21</b>	<b>1,92,316</b>	<b>844,30</b>	<b>731,90</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	26,897	38,71	38,32	9,158	18,27	18,54
2. Other Small Scale Industries	30,465	162,28	142,39	13,988	90,09	80,74

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : ASSAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>6,125</b>	<b>51,67</b>	<b>45,16</b>	—	—	—
1. Direct Finance	6,027	20,84	19,46	—	—	—
2. Indirect Finance	98	30,83	25,70	—	—	—
<b>II. INDUSTRY</b>	<b>13,833</b>	<b>359,52</b>	<b>313,87</b>	—	—	—
1. Mining & Quarrying	8	1,45	85	—	—	—
2. Food Manufacturing & Processing	309	72,84	64,29	—	—	—
(a) Rice Mills, Flour & Dal Mills	89	6,86	6,62	—	—	—
(b) Sugar	1	3	3	—	—	—
(c) Edible Oils & Vanaspati	9	5,72	6,56	—	—	—
(d) Tea Processing	76	54,64	46,04	—	—	—
(e) Processing of Fruits & Vegetables	1	4	5	—	—	—
(f) Others	133	5,55	4,99	—	—	—
3. Beverage & Tobacco	7	61	21	—	—	—
4. Textiles	244	15,26	15,94	—	—	—
(a) Cotton Textiles	9	2,17	3,17	—	—	—
(b) Jute Textiles	4	12	8	—	—	—
(c) Handloom Textiles & Khadi	37	51	51	—	—	—
(d) Other Textiles	194	12,45	12,19	—	—	—
5. Paper, Paper Products & Printing	259	8,58	7,27	—	—	—
6. Leather & Leather Products	24	84	82	—	—	—
7. Rubber & Rubber Products	26	2,20	2,22	—	—	—
8. Chemicals & Chemical Products	219	25,41	24,64	—	—	—
(a) Heavy Industrial Chemicals	1	1,44	1,44	—	—	—
(b) Fertilisers	5	1,07	88	—	—	—
(c) Drugs & Pharmaceuticals	71	5,42	4,80	—	—	—
(d) Non-Edible Oils	2	5	5	—	—	—
(e) Other Chemicals & Chemical Products	140	17,43	17,47	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	8	2,84	3,02	—	—	—
10. Manufacture of Cement & Cement Products	45	16,33	16,60	—	—	—
11. Basic Metals & Metal Products	388	54,96	44,58	—	—	—
(a) Iron & Steel	65	43,03	33,28	—	—	—
(b) Non-Ferrous Metals	3	60	49	—	—	—
(c) Other Metal Products	320	11,32	10,81	—	—	—
12. Engineering	188	17,28	15,83	—	—	—
(a) Heavy Engineering	11	2,73	59	—	—	—
(b) Light Engineering	67	1,32	1,18	—	—	—
(c) Electrical Machinery & Goods	83	6,15	6,56	—	—	—
(d) Electronic Machinery & Goods	27	7,08	7,50	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	78	6,80	6,25	—	—	—
14. Other Industries	11,686	117,33	95,08	—	—	—
15. Electricity, Gas & Water	9	4,19	4,18	—	—	—
(a) Electricity Generation & Transmission	9	4,19	4,18	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	335	12,60	12,09	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>2,147</b>	<b>32,97</b>	<b>28,17</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,175</b>	<b>39,40</b>	<b>36,00</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>48,888</b>	<b>175,26</b>	<b>157,53</b>	—	—	—
1. Loans for Purchase of Consumer Durables	12,583	23,29	20,82	—	—	—
2. Loans for Housing	4,877	65,22	59,92	—	—	—
3. Rest of the Personal Loans	31,428	86,75	76,78	—	—	—
<b>VI. TRADE</b>	<b>17,555</b>	<b>237,04</b>	<b>209,86</b>	—	—	—
1. Wholesale Trade	2,937	151,88	134,16	—	—	—
2. Retail Trade	14,618	85,16	75,70	—	—	—
<b>VII. FINANCE</b>	<b>104</b>	<b>6,18</b>	<b>4,89</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>18,904</b>	<b>94,02</b>	<b>84,32</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,12,731</b>	<b>996,06</b>	<b>879,80</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,647	4,05	3,76	—	—	—
2. Other Small Scale Industries	10,570	121,30	104,42	—	—	—



**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : MANIPUR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>9,776</b>	<b>14,67</b>	<b>14,02</b>	<b>3,722</b>	<b>4,92</b>	<b>4,73</b>
1. Direct Finance	9,453	14,37	13,80	3,707	4,80	4,61
2. Indirect Finance	323	30	22	15	11	12
<b>II. INDUSTRY</b>	<b>8,368</b>	<b>19,88</b>	<b>20,87</b>	<b>8,186</b>	<b>18,98</b>	<b>19,80</b>
1. Mining & Quarrying	1	9	9	—	—	—
2. Food Manufacturing & Processing	62	1,32	91	62	40	44
(a) Rice Mills, Flour & Dal Mills	23	63	47	5	2	3
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	8	7
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	39	69	44	55	30	34
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	215	1,34	1,43	172	81	87
(a) Cotton Textiles	6	28	29	26	11	13
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	98	42	45	55	27	28
(d) Other Textiles	111	64	69	91	43	47
5. Paper, Paper Products & Printing	7	6	7	7	6	6
6. Leather & Leather Products	1	1	1	8	6	6
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	3	6	6	7	5	6
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	2	1	6	5	5
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	4	4	1	1	1
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	2	1	1	3	1	1
11. Basic Metals & Metal Products	15	17	14	38	15	16
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	1	9	5	—	—	—
(c) Other Metal Products	14	8	9	38	15	16
12. Engineering	9	20	20	17	11	11
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	4	4	7	5	5
(c) Electrical Machinery & Goods	8	16	15	10	6	5
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	1	1	1	3	2	2
14. Other Industries	8,014	16,35	17,70	7,479	14,19	14,73
15. Electricity, Gas & Water	—	—	—	2	24	25
(a) Electricity Generation & Transmission	—	—	—	2	24	25
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	38	27	25	388	2,88	3,04
<b>III. TRANSPORT OPERATORS</b>	<b>246</b>	<b>1,76</b>	<b>1,47</b>	<b>57</b>	<b>99</b>	<b>90</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,064</b>	<b>2,89</b>	<b>3,13</b>	<b>235</b>	<b>58</b>	<b>61</b>
<b>V. PERSONAL LOANS</b>	<b>1,909</b>	<b>4,70</b>	<b>4,15</b>	<b>1,295</b>	<b>4,29</b>	<b>3,64</b>
1. Loans for Purchase of Consumer Durables	117	26	18	244	49	32
2. Loans for Housing	268	1,59	1,49	167	1,61	1,38
3. Rest of the Personal Loans	1,524	2,85	2,48	884	2,19	1,93
<b>VI. TRADE</b>	<b>2,571</b>	<b>10,68</b>	<b>10,35</b>	<b>887</b>	<b>3,91</b>	<b>4,04</b>
1. Wholesale Trade	27	63	48	23	18	18
2. Retail Trade	2,544	10,04	9,87	864	3,72	3,86
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>9</b>	<b>26</b>	<b>15</b>
<b>VIII. ALL OTHERS</b>	<b>5,323</b>	<b>12,86</b>	<b>13,86</b>	<b>6,781</b>	<b>16,44</b>	<b>17,30</b>
<b>TOTAL BANK CREDIT</b>	<b>29,257</b>	<b>67,44</b>	<b>67,85</b>	<b>21,172</b>	<b>50,35</b>	<b>51,16</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,615	9,32	9,99	3,500	7,64	7,87
2. Other Small Scale Industries	3,130	7,43	8,07	2,896	6,12	6,37

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : MANIPUR**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,295</b>	<b>4,62</b>	<b>4,69</b>	—	—	—
1. Direct Finance	1,278	4,37	4,50	—	—	—
2. Indirect Finance	17	25	19	—	—	—
<b>II. INDUSTRY</b>	<b>4,212</b>	<b>20,62</b>	<b>21,56</b>	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	40	1,00	1,01	—	—	—
(a) Rice Mills, Flour & Dal Mills	18	14	15	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	45	49	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	3	16	17	—	—	—
(f) Others	18	25	19	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	504	2,51	2,77	—	—	—
(a) Cotton Textiles	5	10	9	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	341	1,84	2,06	—	—	—
(d) Other Textiles	158	57	62	—	—	—
5. Paper, Paper Products & Printing	8	13	15	—	—	—
6. Leather & Leather Products	7	5	6	—	—	—
7. Rubber & Rubber Products	1	8	8	—	—	—
8. Chemicals & Chemical Products	4	68	85	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	60	76	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	8	8	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	4	5	3	—	—	—
11. Basic Metals & Metal Products	21	1,41	1,17	—	—	—
(a) Iron & Steel	2	1,05	77	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	19	36	40	—	—	—
12. Engineering	19	49	47	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	1	1	—	—	—
(c) Electrical Machinery & Goods	14	30	29	—	—	—
(d) Electronic Machinery & Goods	4	19	18	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	13	39	26	—	—	—
14. Other Industries	3,576	13,56	14,47	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transport Equipment	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	15	27	25	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>276</b>	<b>5,21</b>	<b>4,84</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>461</b>	<b>2,81</b>	<b>2,72</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>4,800</b>	<b>16,13</b>	<b>14,28</b>	—	—	—
1. Loans for Purchase of Consumer Durables	246	80	66	—	—	—
2. Loans for Housing	323	4,44	4,14	—	—	—
3. Rest of the Personal Loans	4,231	10,89	9,48	—	—	—
<b>VI. TRADE</b>	<b>2,930</b>	<b>15,39</b>	<b>14,37</b>	—	—	—
1. Wholesale Trade	78	1,54	1,44	—	—	—
2. Retail Trade	2,852	13,84	12,92	—	—	—
<b>VII. FINANCE</b>	<b>2</b>	<b>20</b>	<b>9</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>2,666</b>	<b>12,77</b>	<b>9,83</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>16,642</b>	<b>77,74</b>	<b>72,38</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,047	3,81	3,95	—	—	—
2. Other Small Scale Industries	2,614	10,06	10,85	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>29,310</b>	<b>26,05</b>	<b>23,69</b>	<b>1,680</b>	<b>2,23</b>	<b>1,95</b>
1. Direct Finance	28,692	25,42	23,19	1,560	2,00	1,73
2. Indirect Finance	618	63	51	120	23	21
<b>II. INDUSTRY</b>	<b>5,518</b>	<b>11,27</b>	<b>9,34</b>	<b>1,156</b>	<b>8,59</b>	<b>6,07</b>
1. Mining & Quarrying	6	34	24	1	10	5
2. Food Manufacturing & Processing	38	47	47	24	1,30	98
(a) Rice Mills, Flour & Dal Mills	11	18	18	11	1,03	72
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	1	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	27	29	29	12	27	25
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	9	8	7	25	23	17
(a) Cotton Textiles	—	—	—	2	1	1
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	3	2	2	—	—	—
(d) Other Textiles	6	6	5	23	23	16
5. Paper, Paper Products & Printing	5	11	9	10	12	12
6. Leather & Leather Products	3	2	2	—	—	—
7. Rubber & Rubber Products	1	1	1	1	1	—
8. Chemicals & Chemical Products	5	1,35	50	2	2	1
(a) Heavy Industrial Chemicals	2	1,14	37	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	3	21	13	2	2	1
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	1	8	9	3	50	38
11. Basic Metals & Metal Products	2	6	6	10	21	19
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	2	6	6	10	21	19
12. Engineering	6	17	15	6	14	14
(a) Heavy Engineering	1	3	1	—	—	—
(b) Light Engineering	3	13	12	—	—	—
(c) Electrical Machinery & Goods	2	2	2	4	5	5
(d) Electronic Machinery & Goods	—	—	—	2	9	9
13. Vehicles, Vehicle Parts & Transport Equipments	7	10	10	19	93	71
14. Other Industries	5,421	8,31	7,36	1,046	4,61	2,94
15. Electricity, Gas & Water	—	—	—	2	32	30
(a) Electricity Generation & Transmission	—	—	—	2	32	30
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	14	17	17	7	8	6
<b>III. TRANSPORT OPERATORS</b>	<b>881</b>	<b>7,74</b>	<b>6,21</b>	<b>249</b>	<b>3,64</b>	<b>2,73</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>269</b>	<b>1,37</b>	<b>1,32</b>	<b>85</b>	<b>73</b>	<b>57</b>
<b>V. PERSONAL LOANS</b>	<b>6,255</b>	<b>12,60</b>	<b>10,94</b>	<b>2,237</b>	<b>8,91</b>	<b>7,96</b>
1. Loans for Purchase of Consumer Durables	499	86	71	476	1,00	74
2. Loans for Housing	124	1,45	1,31	162	2,91	2,71
3. Rest of the Personal Loans	5,632	10,29	8,92	1,599	5,00	4,51
<b>VI. TRADE</b>	<b>5,146</b>	<b>11,47</b>	<b>9,76</b>	<b>1,416</b>	<b>6,44</b>	<b>5,65</b>
1. Wholesale Trade	285	74	60	37	1,26	1,07
2. Retail Trade	4,861	10,73	9,16	1,379	5,18	4,58
<b>VII. FINANCE</b>	<b>28</b>	<b>8</b>	<b>6</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>2,562</b>	<b>4,52</b>	<b>4,24</b>	<b>1,620</b>	<b>5,36</b>	<b>4,82</b>
<b>TOTAL BANK CREDIT</b>	<b>49,969</b>	<b>75,11</b>	<b>65,57</b>	<b>8,443</b>	<b>35,89</b>	<b>29,74</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,748	4,07	3,67	190	43	42
2. Other Small Scale Industries	2,486	4,91	4,30	832	5,23	3,34

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>599</b>	<b>1,62</b>	<b>1,40</b>	—	—	—
1. Direct Finance	596	1,39	1,18	—	—	—
2. Indirect Finance	3	23	22	—	—	—
<b>II. INDUSTRY</b>	<b>939</b>	<b>47,63</b>	<b>41,44</b>	—	—	—
1. Mining & Quarrying	6	2,19	2,34	—	—	—
2. Food Manufacturing & Processing	42	2,76	2,36	—	—	—
(a) Rice Mills, Flour & Dal Mills	21	1,90	1,72	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	3	30	20	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	3	—	—	—	—
(f) Others	17	53	44	—	—	—
3. Beverage & Tobacco	1	3	1	—	—	—
4. Textiles	8	26	23	—	—	—
(a) Cotton Textiles	1	3	2	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	7	23	21	—	—	—
5. Paper, Paper Products & Printing	13	52	52	—	—	—
6. Leather & Leather Products	5	4	2	—	—	—
7. Rubber & Rubber Products	2	6	5	—	—	—
8. Chemicals & Chemical Products	8	58	48	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	8	58	48	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	6	56	41	—	—	—
10. Manufacture of Cement & Cement Products	6	49	35	—	—	—
11. Basic Metals & Metal Products	38	5,14	2,47	—	—	—
(a) Iron & Steel	8	1,11	1,07	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	30	4,04	1,40	—	—	—
12. Engineering	59	1,70	1,57	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	3	17	16	—	—	—
(c) Electrical Machinery & Goods	50	61	51	—	—	—
(d) Electronic Machinery & Goods	6	92	90	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	5	1,19	78	—	—	—
14. Other Industries	684	7,01	5,32	—	—	—
15. Electricity, Gas & Water	2	20,98	20,99	—	—	—
(a) Electricity Generation & Transmission	1	20,94	20,94	—	—	—
(b) Non-Conventional Energy	1	4	5	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	54	4,11	3,53	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>270</b>	<b>5,07</b>	<b>3,64</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>716</b>	<b>5,02</b>	<b>3,85</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>8,029</b>	<b>32,71</b>	<b>28,43</b>	—	—	—
1. Loans for Purchase of Consumer Durables	1,618	3,93	2,94	—	—	—
2. Loans for Housing	526	8,41	7,72	—	—	—
3. Rest of the Personal Loans	5,885	20,36	17,76	—	—	—
<b>VI. TRADE</b>	<b>2,924</b>	<b>38,37</b>	<b>31,74</b>	—	—	—
1. Wholesale Trade	164	14,72	12,67	—	—	—
2. Retail Trade	2,760	23,65	19,06	—	—	—
<b>VII. FINANCE</b>	<b>16</b>	<b>6,82</b>	<b>5,45</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>1,084</b>	<b>11,54</b>	<b>9,89</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>14,577</b>	<b>148,78</b>	<b>125,84</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	220	58	58	—	—	—
2. Other Small Scale Industries	572	13,75	8,80	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1999**

**NORTH-EASTERN REGION  
STATE : MIZORAM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,014</b>	<b>4,66</b>	<b>4,30</b>	<b>910</b>	<b>2,40</b>	<b>2,16</b>
1. Direct Finance	4,934	4,57	4,22	907	1,45	1,44
2. Indirect Finance	80	9	8	3	95	72
<b>II. INDUSTRY</b>	<b>1,411</b>	<b>3,18</b>	<b>2,84</b>	<b>1,147</b>	<b>5,22</b>	<b>5,15</b>
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	39	32	30	42	1,18	94
(a) Rice Mills, Flour & Dal Mills	9	14	12	8	53	30
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	30	18	18	34	66	64
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	1	1	1	61	50	51
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	1	1	1	61	50	51
5. Paper, Paper Products & Printing	2	2	2	40	29	29
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	—	—	—	3	16	13
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	2	13	10
(e) Other Chemicals & Chemical Products	—	—	—	1	3	3
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	1	6	4
10. Manufacture of Cement & Cement Products	—	—	—	1	5	5
11. Basic Metals & Metal Products	9	53	40	6	5	5
(a) Iron & Steel	1	18	12	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	8	35	28	6	5	5
12. Engineering	6	11	9	9	11	11
(a) Heavy Engineering	1	4	3	—	—	—
(b) Light Engineering	1	3	3	8	7	7
(c) Electrical Machinery & Goods	4	4	3	1	4	4
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	1	2	2
14. Other Industries	1,352	2,14	1,98	982	2,78	2,97
15. Electricity, Gas & Water	—	—	—	1	4	4
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	4	4
16. Construction	2	5	4	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>200</b>	<b>3,33</b>	<b>2,82</b>	<b>100</b>	<b>2,41</b>	<b>1,78</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>120</b>	<b>73</b>	<b>65</b>	<b>47</b>	<b>45</b>	<b>35</b>
<b>V. PERSONAL LOANS</b>	<b>1,133</b>	<b>5,73</b>	<b>5,27</b>	<b>1,343</b>	<b>5,50</b>	<b>5,35</b>
1. Loans for Purchase of Consumer Durables	303	63	59	542	1,13	1,07
2. Loans for Housing	61	1,59	1,42	91	2,24	2,30
3. Rest of the Personal Loans	769	3,52	3,26	710	2,13	1,98
<b>VI. TRADE</b>	<b>3,029</b>	<b>7,03</b>	<b>5,69</b>	<b>1,042</b>	<b>7,70</b>	<b>7,29</b>
1. Wholesale Trade	19	21	9	33	2,80	2,57
2. Retail Trade	3,010	6,82	5,60	1,009	4,91	4,72
<b>VII. FINANCE</b>	<b>1</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>1,50</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>220</b>	<b>1,10</b>	<b>97</b>	<b>154</b>	<b>75</b>	<b>52</b>
<b>TOTAL BANK CREDIT</b>	<b>11,128</b>	<b>25,80</b>	<b>22,58</b>	<b>4,744</b>	<b>25,94</b>	<b>22,60</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	418	61	60	597	1,18	1,22
2. Other Small Scale Industries	793	1,89	1,81	543	3,72	3,64

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : MIZORAM**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>755</b>	<b>2,11</b>	<b>2,09</b>	—	—	—
1. Direct Finance	755	2,11	2,09	—	—	—
2. Indirect Finance	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>1,217</b>	<b>4,34</b>	<b>5,51</b>	—	—	—
1. Mining & Quarrying	1	5	5	—	—	—
2. Food Manufacturing & Processing	7	4	4	—	—	—
(a) Rice Mills, Flour & Dal Mills	—	—	—	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	7	4	4	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	6	6	7	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	5	4	4	—	—	—
(d) Other Textiles	1	3	3	—	—	—
5. Paper, Paper Products & Printing	3	2	2	—	—	—
6. Leather & Leather Products	1	1	1	—	—	—
7. Rubber & Rubber Products	—	—	—	—	—	—
8. Chemicals & Chemical Products	1	1	1	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	1	1	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	3	1,75	2,94	—	—	—
(a) Iron & Steel	2	1,74	2,93	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	1	1	1	—	—	—
12. Engineering	—	—	—	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	—	—	—
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	1,195	2,41	2,37	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>182</b>	<b>2,49</b>	<b>1,70</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>142</b>	<b>52</b>	<b>48</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>6,697</b>	<b>11,83</b>	<b>10,91</b>	—	—	—
1. Loans for Purchase of Consumer Durables	633	85	79	—	—	—
2. Loans for Housing	277	3,39	3,48	—	—	—
3. Rest of the Personal Loans	5,787	7,59	6,65	—	—	—
<b>VI. TRADE</b>	<b>1,088</b>	<b>7,07</b>	<b>6,15</b>	—	—	—
1. Wholesale Trade	13	40	30	—	—	—
2. Retail Trade	1,075	6,67	5,85	—	—	—
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>25</b>	<b>3</b>	<b>3</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>10,106</b>	<b>28,38</b>	<b>26,87</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	387	1,03	98	—	—	—
2. Other Small Scale Industries	907	1,65	1,68	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : NAGALAND**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,469</b>	<b>8,48</b>	<b>7,89</b>	<b>9,874</b>	<b>14,49</b>	<b>13,92</b>
1. Direct Finance	7,310	8,16	7,57	9,868	12,84	12,27
2. Indirect Finance	159	32	32	6	1,65	1,65
<b>II. INDUSTRY</b>	<b>1,302</b>	<b>9,24</b>	<b>8,85</b>	<b>2,661</b>	<b>36,64</b>	<b>33,04</b>
1. Mining & Quarrying	2	10	11	—	—	—
2. Food Manufacturing & Processing	70	72	58	64	5,61	2,78
(a) Rice Mills, Flour & Dal Mills	38	20	20	22	1,95	1,90
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	—	—	—	—	—
(d) Tea Processing	—	—	—	1	6	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	31	52	38	41	3,61	88
3. Beverage & Tobacco	—	—	—	6	55	40
4. Textiles	12	8	8	74	57	56
(a) Cotton Textiles	—	—	—	10	15	13
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	—	—	20	10	11
(d) Other Textiles	11	8	8	44	31	32
5. Paper, Paper Products & Printing	6	4	4	12	14	12
6. Leather & Leather Products	1	1	1	3	3	4
7. Rubber & Rubber Products	—	—	—	4	4	4
8. Chemicals & Chemical Products	1	—	—	12	10,91	11,27
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	1	—	—	6	17	14
(d) Non-Edible Oils	—	—	—	1	3	2
(e) Other Chemicals & Chemical Products	—	—	—	5	10,71	11,11
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	4	13	12
11. Basic Metals & Metal Products	1	1	1	8	69	56
(a) Iron & Steel	—	—	—	1	25	14
(b) Non-Ferrous Metals	—	—	—	1	30	30
(c) Other Metal Products	1	1	1	6	14	11
12. Engineering	1	1	1	26	1,39	1,28
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	5	17	9
(c) Electrical Machinery & Goods	1	1	1	18	90	85
(d) Electronic Machinery & Goods	—	—	—	3	33	33
13. Vehicles, Vehicle Parts & Transport Equipments	12	5	4	33	53	55
14. Other Industries	1,196	8,23	7,96	2,398	13,70	13,38
15. Electricity, Gas & Water	—	—	—	1	20	16
(a) Electricity Generation & Transmission	—	—	—	1	20	16
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	16	2,16	1,77
<b>III. TRANSPORT OPERATORS</b>	<b>124</b>	<b>1,51</b>	<b>1,25</b>	<b>498</b>	<b>4,99</b>	<b>4,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>205</b>	<b>46</b>	<b>43</b>	<b>429</b>	<b>3,28</b>	<b>3,09</b>
<b>V. PERSONAL LOANS</b>	<b>2,624</b>	<b>5,27</b>	<b>4,77</b>	<b>5,503</b>	<b>19,55</b>	<b>18,09</b>
1. Loans for Purchase of Consumer Durables	19	5	5	992	1,05	94
2. Loans for Housing	142	1,51	1,47	266	2,64	2,42
3. Rest of the Personal Loans	2,463	3,71	3,25	4,245	15,86	14,73
<b>VI. TRADE</b>	<b>1,929</b>	<b>3,14</b>	<b>2,93</b>	<b>3,055</b>	<b>19,56</b>	<b>18,22</b>
1. Wholesale Trade	42	12	10	116	1,65	1,27
2. Retail Trade	1,887	3,02	2,84	2,939	17,91	16,95
<b>VII. FINANCE</b>	<b>1</b>	<b>3</b>	<b>3</b>	<b>1</b>	<b>1,44</b>	<b>9</b>
<b>VIII. ALL OTHERS</b>	<b>479</b>	<b>2,02</b>	<b>1,95</b>	<b>1,616</b>	<b>15,57</b>	<b>15,24</b>
<b>TOTAL BANK CREDIT</b>	<b>14,133</b>	<b>30,15</b>	<b>28,10</b>	<b>23,637</b>	<b>115,51</b>	<b>106,28</b>
OF WHICH:						
1. Artisans & Village Industries	523	99	96	479	1,66	1,62
2. Other Small Scale Industries	749	4,70	4,47	2,049	12,19	12,10

Note : There are no Urban and Metropolitan centres in Nagaland.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**NORTH-EASTERN REGION  
STATE : TRIPURA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>71,192</b>	<b>53,00</b>	<b>46,94</b>	<b>18,218</b>	<b>16,34</b>	<b>14,13</b>
1. Direct Finance	70,993	51,81	46,23	18,075	15,83	13,73
2. Indirect Finance	199	1,19	71	143	52	40
<b>II. INDUSTRY</b>	<b>27,006</b>	<b>22,56</b>	<b>21,38</b>	<b>11,633</b>	<b>16,22</b>	<b>15,82</b>
1. Mining & Quarrying	—	—	—	2	7	7
2. Food Manufacturing & Processing	15	33	42	24	32	31
(a) Rice Mills, Flour & Dal Mills	7	3	3	11	13	11
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	—	—	—	—	—
(d) Tea Processing	1	27	36	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	6	3	3	13	18	20
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	13	10	11	39	2,33	2,31
(a) Cotton Textiles	3	1	1	6	2	2
(b) Jute Textiles	—	—	—	1	2,18	2,18
(c) Handloom Textiles & Khadi	3	1	1	4	2	1
(d) Other Textiles	7	8	9	28	11	10
5. Paper, Paper Products & Printing	4	4	3	3	2	2
6. Leather & Leather Products	—	—	—	5	2	1
7. Rubber & Rubber Products	5	5	6	8	14	14
8. Chemicals & Chemical Products	1	8	7	3	1	1
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	3	1	1
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	1	8	7	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	2	1	1	5	19	16
11. Basic Metals & Metal Products	3	2	2	8	6	4
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	3	2	2	8	6	4
12. Engineering	11	5	5	24	29	30
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	1	1	21	26	28
(c) Electrical Machinery & Goods	9	4	5	3	3	3
(d) Electronic Machinery & Goods	—	—	—	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	3	1	1	16	7	6
14. Other Industries	25,876	19,99	18,72	10,306	10,86	10,58
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	1,073	1,87	1,88	1,190	1,83	1,79
<b>III. TRANSPORT OPERATORS</b>	<b>1,526</b>	<b>4,20</b>	<b>3,65</b>	<b>585</b>	<b>3,75</b>	<b>3,16</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,335</b>	<b>4,17</b>	<b>4,18</b>	<b>1,764</b>	<b>2,29</b>	<b>2,30</b>
<b>V. PERSONAL LOANS</b>	<b>9,545</b>	<b>13,97</b>	<b>11,24</b>	<b>5,585</b>	<b>13,21</b>	<b>11,23</b>
1. Loans for Purchase of Consumer Durables	780	1,29	1,06	471	93	85
2. Loans for Housing	338	2,35	1,90	234	2,50	2,12
3. Rest of the Personal Loans	8,427	10,33	8,28	4,880	9,77	8,26
<b>VI. TRADE</b>	<b>62,046</b>	<b>43,91</b>	<b>42,85</b>	<b>15,100</b>	<b>18,01</b>	<b>17,34</b>
1. Wholesale Trade	707	58	48	774	1,86	1,82
2. Retail Trade	61,339	43,33	42,37	14,326	16,15	15,52
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>21,590</b>	<b>18,99</b>	<b>16,85</b>	<b>14,491</b>	<b>24,24</b>	<b>19,97</b>
<b>TOTAL BANK CREDIT</b>	<b>1,98,240</b>	<b>160,80</b>	<b>147,09</b>	<b>67,376</b>	<b>94,07</b>	<b>83,95</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	13,951	10,18	9,95	5,030	4,39	4,28
2. Other Small Scale Industries	6,858	6,35	5,91	3,228	5,37	5,39



**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1999**

**NORTH-EASTERN REGION  
STATE : TRIPURA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>2,154</b>	<b>8,74</b>	<b>11,11</b>	—	—	—
1. Direct Finance	2,081	7,81	10,34	—	—	—
2. Indirect Finance	73	94	77	—	—	—
<b>II. INDUSTRY</b>	<b>3,190</b>	<b>17,17</b>	<b>18,61</b>	—	—	—
1. Mining & Quarrying	—	—	—	—	—	—
2. Food Manufacturing & Processing	34	81	61	—	—	—
(a) Rice Mills, Flour & Dal Mills	9	8	5	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	1	2	—	—	—	—
(d) Tea Processing	2	9	7	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	22	62	49	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	43	2,33	2,33	—	—	—
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	5	1,89	1,89	—	—	—
(c) Handloom Textiles & Khadi	4	7	7	—	—	—
(d) Other Textiles	34	37	36	—	—	—
5. Paper, Paper Products & Printing	14	22	19	—	—	—
6. Leather & Leather Products	5	4	4	—	—	—
7. Rubber & Rubber Products	6	18	14	—	—	—
8. Chemicals & Chemical Products	21	80	76	—	—	—
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	7	6	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	17	73	70	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	3	11	11	—	—	—
11. Basic Metals & Metal Products	33	1,03	92	—	—	—
(a) Iron & Steel	1	15	12	—	—	—
(b) Non-Ferrous Metals	3	15	11	—	—	—
(c) Other Metal Products	29	74	69	—	—	—
12. Engineering	11	38	45	—	—	—
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	2	2	2	—	—	—
(c) Electrical Machinery & Goods	5	16	24	—	—	—
(d) Electronic Machinery & Goods	4	20	19	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	14	1,01	77	—	—	—
14. Other Industries	2,971	9,50	11,64	—	—	—
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	35	75	65	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>518</b>	<b>8,83</b>	<b>7,10</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>755</b>	<b>2,96</b>	<b>2,84</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>7,615</b>	<b>19,24</b>	<b>16,08</b>	—	—	—
1. Loans for Purchase of Consumer Durables	574	94	79	—	—	—
2. Loans for Housing	2,231	7,86	6,13	—	—	—
3. Rest of the Personal Loans	4,810	10,44	9,17	—	—	—
<b>VI. TRADE</b>	<b>4,236</b>	<b>34,63</b>	<b>29,62</b>	—	—	—
1. Wholesale Trade	239	14,88	11,57	—	—	—
2. Retail Trade	3,997	19,75	18,05	—	—	—
<b>VII. FINANCE</b>	<b>6</b>	<b>46</b>	<b>49</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>4,214</b>	<b>9,22</b>	<b>8,55</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>22,688</b>	<b>101,26</b>	<b>94,40</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	651	1,13	1,10	—	—	—
2. Other Small Scale Industries	2,074	8,94	8,55	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION  
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>9,89,783</b>	<b>1043,69</b>	<b>885,74</b>	<b>2,74,228</b>	<b>480,91</b>	<b>425,69</b>
1. Direct Finance	9,77,026	1009,15	855,29	2,71,896	450,46	403,39
2. Indirect Finance	12,757	34,54	30,45	2,332	30,46	22,30
<b>II. INDUSTRY</b>	<b>2,34,819</b>	<b>1320,06</b>	<b>1122,85</b>	<b>81,570</b>	<b>435,18</b>	<b>386,72</b>
1. Mining & Quarrying	30	23,08	6,03	88	13,13	7,46
2. Food Manufacturing & Processing	2,949	100,26	71,48	1,937	70,14	53,90
(a) Rice Mills, Flour & Dal Mills	1,925	15,64	14,42	1,040	26,26	20,95
(b) Sugar	10	50,16	32,99	15	32,47	22,91
(c) Edible Oils & Vanaspati	478	6,06	4,98	342	3,21	2,92
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	1	25	41	4	18	15
(f) Others	535	28,16	18,68	536	8,01	6,97
3. Beverage & Tobacco	4	16	10	7	54	42
4. Textiles	869	10,53	9,59	544	8,91	7,76
(a) Cotton Textiles	30	67	63	51	66	64
(b) Jute Textiles	1	36	3	2	1,67	81
(c) Handloom Textiles & Khadi	173	88	67	34	1,84	1,82
(d) Other Textiles	665	8,63	8,26	457	4,74	4,50
5. Paper, Paper Products & Printing	97	9,34	10,52	247	4,15	3,82
6. Leather & Leather Products	205	1,00	1,01	266	4,03	3,50
7. Rubber & Rubber Products	28	4,94	2,66	46	1,89	1,53
8. Chemicals & Chemical Products	192	18,18	16,17	307	13,01	11,62
(a) Heavy Industrial Chemicals	18	9,45	7,83	22	1,77	1,69
(b) Fertilisers	2	1,52	1,78	4	56	31
(c) Drugs & Pharmaceuticals	44	54	50	74	3,19	3,01
(d) Non-Edible Oils	3	18	12	8	82	67
(e) Other Chemicals & Chemical Products	125	6,49	5,95	199	6,67	5,93
9. Petroleum, Coal Products & Nuclear Fuels	23	24,66	4,75	55	11,76	11,50
10. Manufacture of Cement & Cement Products	71	4,15	4,29	122	7,63	8,38
11. Basic Metals & Metal Products	395	513,36	478,27	515	34,48	31,39
(a) Iron & Steel	40	504,08	469,91	100	21,98	19,48
(b) Non-Ferrous Metals	7	1,81	1,10	3	9	9
(c) Other Metal Products	348	7,47	7,27	412	12,41	11,82
12. Engineering	332	95,90	82,87	664	18,37	16,43
(a) Heavy Engineering	17	40,09	34,71	39	3,82	3,48
(b) Light Engineering	176	45,93	39,65	294	10,04	8,99
(c) Electrical Machinery & Goods	134	9,14	7,91	318	3,85	3,58
(d) Electronic Machinery & Goods	5	75	59	13	66	38
13. Vehicles, Vehicle Parts & Transport Equipments	511	224,03	167,33	612	27,76	23,62
14. Other Industries	2,28,497	281,06	259,09	75,717	213,11	200,75
15. Electricity, Gas & Water	10	6,17	5,66	24	2,51	2,07
(a) Electricity Generation & Transmission	5	4,89	4,83	22	2,44	2,04
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	5	1,28	83	2	7	4
16. Construction	606	3,24	3,03	419	3,77	2,57
<b>III. TRANSPORT OPERATORS</b>	<b>70,391</b>	<b>196,22</b>	<b>161,60</b>	<b>21,201</b>	<b>118,30</b>	<b>97,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>73,029</b>	<b>85,05</b>	<b>70,71</b>	<b>19,016</b>	<b>65,37</b>	<b>54,05</b>
<b>V. PERSONAL LOANS</b>	<b>2,34,268</b>	<b>450,08</b>	<b>379,80</b>	<b>1,49,755</b>	<b>402,34</b>	<b>354,22</b>
1. Loans for Purchase of Consumer Durables	14,265	29,85	24,94	13,830	33,03	28,87
2. Loans for Housing	14,049	85,11	76,83	13,411	115,36	104,99
3. Rest of the Personal Loans	2,05,954	335,12	278,03	1,22,514	253,95	220,36
<b>VI. TRADE</b>	<b>6,83,668</b>	<b>655,35</b>	<b>569,20</b>	<b>2,49,877</b>	<b>500,69</b>	<b>434,07</b>
1. Wholesale Trade	10,706	40,72	35,96	6,203	64,11	56,65
2. Retail Trade	6,72,962	614,63	533,25	2,43,674	436,58	377,41
<b>VII. FINANCE</b>	<b>1,074</b>	<b>5,27</b>	<b>4,78</b>	<b>381</b>	<b>12,01</b>	<b>7,96</b>
<b>VIII. ALL OTHERS</b>	<b>1,04,607</b>	<b>145,79</b>	<b>121,15</b>	<b>45,808</b>	<b>127,88</b>	<b>114,45</b>
<b>TOTAL BANK CREDIT</b>	<b>23,91,639</b>	<b>3901,52</b>	<b>3315,84</b>	<b>8,41,836</b>	<b>2142,67</b>	<b>1874,16</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,59,041	150,09	134,68	40,512	63,25	59,66
2. Other Small Scale Industries	64,711	196,32	182,28	35,543	203,48	187,16

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1999**

**EASTERN REGION  
STATE : BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>47,918</b>	<b>188,04</b>	<b>170,60</b>	—	—	—
1. Direct Finance	46,630	168,26	157,76	—	—	—
2. Indirect Finance	1,288	19,78	12,84	—	—	—
<b>II. INDUSTRY</b>	<b>42,375</b>	<b>1805,16</b>	<b>1597,88</b>	—	—	—
1. Mining & Quarrying	179	136,08	125,28	—	—	—
2. Food Manufacturing & Processing	1,104	108,17	88,75	—	—	—
(a) Rice Mills, Flour & Dal Mills	478	22,42	16,07	—	—	—
(b) Sugar	4	43,89	32,92	—	—	—
(c) Edible Oils & Vanaspati	212	6,84	6,73	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	63	61	—	—	—
(f) Others	404	34,39	32,42	—	—	—
3. Beverage & Tobacco	18	5,30	5,42	—	—	—
4. Textiles	1,323	43,68	40,58	—	—	—
(a) Cotton Textiles	153	8,33	7,67	—	—	—
(b) Jute Textiles	14	1,73	1,69	—	—	—
(c) Handloom Textiles & Khadi	151	3,50	3,70	—	—	—
(d) Other Textiles	1,005	30,12	27,52	—	—	—
5. Paper, Paper Products & Printing	471	16,64	15,48	—	—	—
6. Leather & Leather Products	173	3,13	3,02	—	—	—
7. Rubber & Rubber Products	81	7,23	6,10	—	—	—
8. Chemicals & Chemical Products	719	79,13	62,00	—	—	—
(a) Heavy Industrial Chemicals	22	12,47	8,85	—	—	—
(b) Fertilisers	15	5,98	2,21	—	—	—
(c) Drugs & Pharmaceuticals	233	28,53	26,46	—	—	—
(d) Non-Edible Oils	7	70	60	—	—	—
(e) Other Chemicals & Chemical Products	442	31,43	23,88	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	166	40,81	34,70	—	—	—
10. Manufacture of Cement & Cement Products	98	91,23	88,46	—	—	—
11. Basic Metals & Metal Products	1,007	568,04	512,02	—	—	—
(a) Iron & Steel	295	526,16	474,26	—	—	—
(b) Non-Ferrous Metals	33	4,18	3,45	—	—	—
(c) Other Metal Products	679	37,71	34,31	—	—	—
12. Engineering	969	304,20	277,13	—	—	—
(a) Heavy Engineering	112	238,90	224,45	—	—	—
(b) Light Engineering	347	11,32	9,81	—	—	—
(c) Electrical Machinery & Goods	419	45,16	35,49	—	—	—
(d) Electronic Machinery & Goods	91	8,83	7,37	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	491	116,02	85,29	—	—	—
14. Other Industries	35,241	228,00	213,49	—	—	—
15. Electricity, Gas & Water	32	13,39	3,20	—	—	—
(a) Electricity Generation & Transmission	8	12,40	2,53	—	—	—
(b) Non-Conventional Energy	1	4	6	—	—	—
(c) Gas, Steam & Water Supply	23	94	61	—	—	—
16. Construction	303	44,12	36,98	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>10,449</b>	<b>105,90</b>	<b>89,78</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>11,691</b>	<b>116,22</b>	<b>100,06</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,66,479</b>	<b>651,47</b>	<b>576,76</b>	—	—	—
1. Loans for Purchase of Consumer Durables	21,703	65,32	55,23	—	—	—
2. Loans for Housing	25,021	246,60	226,77	—	—	—
3. Rest of the Personal Loans	1,19,755	339,55	294,76	—	—	—
<b>VI. TRADE</b>	<b>67,887</b>	<b>535,79</b>	<b>485,83</b>	—	—	—
1. Wholesale Trade	5,024	218,12	190,89	—	—	—
2. Retail Trade	62,863	317,66	294,94	—	—	—
<b>VII. FINANCE</b>	<b>491</b>	<b>68,10</b>	<b>65,92</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>46,834</b>	<b>233,50</b>	<b>216,77</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>3,94,124</b>	<b>3704,17</b>	<b>3303,61</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	13,056	35,92	33,95	—	—	—
2. Other Small Scale Industries	24,946	360,91	323,65	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION  
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,63,254</b>	<b>692,40</b>	<b>585,42</b>	<b>1,40,585</b>	<b>210,49</b>	<b>180,39</b>
1. Direct Finance	6,58,306	651,62	558,45	1,39,495	188,08	162,49
2. Indirect Finance	4,948	40,78	26,97	1,090	22,40	17,90
<b>II. INDUSTRY</b>	<b>1,36,385</b>	<b>265,15</b>	<b>228,29</b>	<b>33,903</b>	<b>538,45</b>	<b>462,35</b>
1. Mining & Quarrying	30	3,28	2,23	64	34,97	30,57
2. Food Manufacturing & Processing	780	28,50	24,65	809	76,28	63,63
(a) Rice Mills, Flour & Dal Mills	391	17,46	13,83	371	45,73	34,83
(b) Sugar	6	5,40	5,58	8	9,46	9,15
(c) Edible Oils & Vanaspati	41	1,30	1,22	63	11,57	10,70
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	5	27	21	3	18	18
(f) Others	337	4,07	3,81	364	9,33	8,77
3. Beverage & Tobacco	1	10	—	13	4,05	3,80
4. Textiles	475	8,22	8,57	391	37,66	35,08
(a) Cotton Textiles	48	1,53	1,70	95	27,60	26,99
(b) Jute Textiles	—	—	—	6	2,21	1,40
(c) Handloom Textiles & Khadi	109	1,05	99	38	56	50
(d) Other Textiles	318	5,63	5,88	252	7,29	6,18
5. Paper, Paper Products & Printing	86	11,01	10,72	171	34,60	31,36
6. Leather & Leather Products	17	9	10	23	20	20
7. Rubber & Rubber Products	12	14	14	43	3,81	3,40
8. Chemicals & Chemical Products	68	11,40	11,02	151	18,40	17,81
(a) Heavy Industrial Chemicals	4	5,45	5,50	13	83	82
(b) Fertilisers	3	4,05	3,71	2	88	1,55
(c) Drugs & Pharmaceuticals	15	42	39	34	1,17	96
(d) Non-Edible Oils	2	21	18	1	7	8
(e) Other Chemicals & Chemical Products	44	1,27	1,24	101	15,45	14,40
9. Petroleum, Coal Products & Nuclear Fuels	3	22	22	15	77	74
10. Manufacture of Cement & Cement Products	175	5,41	1,60	88	45,80	34,74
11. Basic Metals & Metal Products	223	29,59	26,66	293	163,42	143,80
(a) Iron & Steel	29	15,43	14,55	55	109,92	92,46
(b) Non-Ferrous Metals	2	41	40	24	39,16	37,48
(c) Other Metal Products	192	13,74	11,71	214	14,34	13,86
12. Engineering	145	4,15	3,12	252	16,57	9,83
(a) Heavy Engineering	11	1,42	84	8	37	34
(b) Light Engineering	52	97	72	104	4,31	3,41
(c) Electrical Machinery & Goods	81	1,58	1,31	132	11,28	5,51
(d) Electronic Machinery & Goods	1	18	25	8	61	57
13. Vehicles, Vehicle Parts & Transport Equipments	131	1,60	1,51	141	14,63	8,57
14. Other Industries	1,33,877	155,30	132,31	31,353	83,34	76,46
15. Electricity, Gas & Water	23	1,51	1,46	7	95	28
(a) Electricity Generation & Transmission	23	1,51	1,46	6	90	23
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	1	5	5
16. Construction	339	4,66	3,97	89	3,01	2,11
<b>III. TRANSPORT OPERATORS</b>	<b>21,468</b>	<b>116,91</b>	<b>95,60</b>	<b>6,440</b>	<b>57,66</b>	<b>43,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60,962</b>	<b>64,25</b>	<b>57,77</b>	<b>14,940</b>	<b>33,47</b>	<b>29,44</b>
<b>V. PERSONAL LOANS</b>	<b>1,92,484</b>	<b>312,34</b>	<b>272,33</b>	<b>91,978</b>	<b>244,53</b>	<b>214,35</b>
1. Loans for Purchase of Consumer Durables	14,902	26,23	22,57	10,817	19,26	15,80
2. Loans for Housing	7,167	57,33	51,62	7,086	86,32	77,73
3. Rest of the Personal Loans	1,70,415	228,78	198,14	74,075	138,94	120,81
<b>VI. TRADE</b>	<b>3,97,246</b>	<b>400,93</b>	<b>341,86</b>	<b>97,124</b>	<b>237,05</b>	<b>210,56</b>
1. Wholesale Trade	7,208	18,31	16,23	3,082	44,03	40,25
2. Retail Trade	3,90,038	382,62	325,63	94,042	193,01	170,31
<b>VII. FINANCE</b>	<b>1,693</b>	<b>2,07</b>	<b>1,97</b>	<b>30</b>	<b>16,33</b>	<b>12,13</b>
<b>VIII. ALL OTHERS</b>	<b>1,02,059</b>	<b>125,13</b>	<b>110,62</b>	<b>33,632</b>	<b>106,47</b>	<b>91,58</b>
<b>TOTAL BANK CREDIT</b>	<b>15,75,551</b>	<b>1979,18</b>	<b>1693,85</b>	<b>4,18,632</b>	<b>1444,44</b>	<b>1244,00</b>
OF WHICH:						
1. Artisans & Village Industries	89,777	79,06	70,99	14,608	20,77	18,73
2. Other Small Scale Industries	39,711	89,10	80,23	14,963	122,22	107,69

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION  
STATE : ORISSA**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>16,398</b>	<b>74,88</b>	<b>66,20</b>	—	—	—
1. Direct Finance	15,716	45,87	40,07	—	—	—
2. Indirect Finance	682	29,01	26,12	—	—	—
<b>II. INDUSTRY</b>	<b>14,349</b>	<b>811,20</b>	<b>678,07</b>	—	—	—
1. Mining & Quarrying	94	58,20	48,26	—	—	—
2. Food Manufacturing & Processing	426	75,83	53,17	—	—	—
(a) Rice Mills, Flour & Dal Mills	157	28,14	16,88	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	23	11,69	9,15	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	8	4,45	1,06	—	—	—
(f) Others	238	31,56	26,08	—	—	—
3. Beverage & Tobacco	26	4,85	4,70	—	—	—
4. Textiles	251	19,65	18,84	—	—	—
(a) Cotton Textiles	21	8,41	9,26	—	—	—
(b) Jute Textiles	3	1,75	1,28	—	—	—
(c) Handloom Textiles & Khadi	6	66	64	—	—	—
(d) Other Textiles	221	8,82	7,66	—	—	—
5. Paper, Paper Products & Printing	308	50,44	19,03	—	—	—
6. Leather & Leather Products	43	1,91	2,26	—	—	—
7. Rubber & Rubber Products	63	13,84	13,63	—	—	—
8. Chemicals & Chemical Products	397	57,48	48,96	—	—	—
(a) Heavy Industrial Chemicals	26	11,07	6,91	—	—	—
(b) Fertilisers	9	14,53	13,72	—	—	—
(c) Drugs & Pharmaceuticals	107	12,08	10,11	—	—	—
(d) Non-Edible Oils	1	8	8	—	—	—
(e) Other Chemicals & Chemical Products	254	19,72	18,14	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	25	2,70	1,43	—	—	—
10. Manufacture of Cement & Cement Products	107	51,01	39,22	—	—	—
11. Basic Metals & Metal Products	572	182,22	172,41	—	—	—
(a) Iron & Steel	173	132,38	124,76	—	—	—
(b) Non-Ferrous Metals	34	25,80	25,71	—	—	—
(c) Other Metal Products	365	24,04	21,94	—	—	—
12. Engineering	470	41,35	34,80	—	—	—
(a) Heavy Engineering	20	6,36	5,80	—	—	—
(b) Light Engineering	190	13,72	11,01	—	—	—
(c) Electrical Machinery & Goods	208	16,57	14,01	—	—	—
(d) Electronic Machinery & Goods	52	4,70	3,99	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	352	8,69	7,29	—	—	—
14. Other Industries	10,816	126,88	106,83	—	—	—
15. Electricity, Gas & Water	32	97,29	90,42	—	—	—
(a) Electricity Generation & Transmission	26	96,79	89,92	—	—	—
(b) Non-Conventional Energy	3	27	27	—	—	—
(c) Gas, Steam & Water Supply	3	22	23	—	—	—
16. Construction	367	18,88	16,81	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>3,355</b>	<b>50,54</b>	<b>43,03</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>7,822</b>	<b>131,93</b>	<b>124,15</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>85,051</b>	<b>364,52</b>	<b>323,35</b>	—	—	—
1. Loans for Purchase of Consumer Durables	10,341	22,17	18,72	—	—	—
2. Loans for Housing	10,708	154,11	136,19	—	—	—
3. Rest of the Personal Loans	64,002	188,25	168,44	—	—	—
<b>VI. TRADE</b>	<b>27,641</b>	<b>239,12</b>	<b>208,70</b>	—	—	—
1. Wholesale Trade	1,989	92,96	82,31	—	—	—
2. Retail Trade	25,652	146,16	126,39	—	—	—
<b>VII. FINANCE</b>	<b>248</b>	<b>27,53</b>	<b>19,97</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>32,689</b>	<b>196,72</b>	<b>180,78</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>1,87,553</b>	<b>1896,44</b>	<b>1644,23</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,828	10,32	9,66	—	—	—
2. Other Small Scale Industries	9,983	199,65	169,56	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION  
STATE : SIKKIM**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,221</b>	<b>6,34</b>	<b>5,39</b>	<b>1,494</b>	<b>4,57</b>	<b>2,54</b>
1. Direct Finance	6,220	6,24	5,33	1,494	4,57	2,54
2. Indirect Finance	1	10	6	—	—	—
<b>II. INDUSTRY</b>	<b>581</b>	<b>3,29</b>	<b>2,95</b>	<b>173</b>	<b>15,23</b>	<b>12,83</b>
1. Mining & Quarrying	—	—	—	1	3	1
2. Food Manufacturing & Processing	3	2,10	2,06	9	2,53	3,01
(a) Rice Mills, Flour & Dal Mills	1	1	1	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	2,09	2,04	1	2,00	2,55
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	—	—	—	8	53	46
3. Beverage & Tobacco	—	—	—	2	2,70	1,86
4. Textiles	5	7	7	3	5	6
(a) Cotton Textiles	—	—	—	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	2	1	—
(d) Other Textiles	5	7	7	1	5	6
5. Paper, Paper Products & Printing	—	—	—	4	12	10
6. Leather & Leather Products	—	—	—	1	33	33
7. Rubber & Rubber Products	1	4	2	2	1,64	1,29
8. Chemicals & Chemical Products	—	—	—	4	32	28
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	2	27	27
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	—	—	—	2	6	2
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	—	—	—	4	52	52
(a) Iron & Steel	—	—	—	1	22	22
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	—	—	—	3	29	29
12. Engineering	1	5	5	9	3,91	3,16
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	—	—	—	6	3,61	2,89
(c) Electrical Machinery & Goods	—	—	—	—	—	—
(d) Electronic Machinery & Goods	1	5	5	3	30	27
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	5	1,32	1,07
14. Other Industries	571	1,03	76	118	1,57	96
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	11	19	18
<b>III. TRANSPORT OPERATORS</b>	<b>180</b>	<b>2,49</b>	<b>1,93</b>	<b>166</b>	<b>2,24</b>	<b>1,77</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>137</b>	<b>69</b>	<b>66</b>	<b>91</b>	<b>3,45</b>	<b>2,61</b>
<b>V. PERSONAL LOANS</b>	<b>1,851</b>	<b>7,03</b>	<b>5,99</b>	<b>1,327</b>	<b>9,20</b>	<b>7,37</b>
1. Loans for Purchase of Consumer Durables	371	90	83	117	25	25
2. Loans for Housing	94	1,65	1,46	84	1,15	1,02
3. Rest of the Personal Loans	1,386	4,48	3,70	1,126	7,80	6,11
<b>VI. TRADE</b>	<b>1,483</b>	<b>7,27</b>	<b>5,79</b>	<b>999</b>	<b>7,58</b>	<b>6,27</b>
1. Wholesale Trade	64	86	75	74	2,30	1,73
2. Retail Trade	1,419	6,40	5,04	925	5,28	4,55
<b>VII. FINANCE</b>	<b>2</b>	<b>4</b>	<b>3</b>	<b>1</b>	<b>2,43</b>	<b>1,35</b>
<b>VIII. ALL OTHERS</b>	<b>93</b>	<b>28</b>	<b>28</b>	<b>272</b>	<b>6,86</b>	<b>5,62</b>
<b>TOTAL BANK CREDIT</b>	<b>10,548</b>	<b>27,44</b>	<b>23,02</b>	<b>4,523</b>	<b>51,57</b>	<b>40,36</b>
OF WHICH:						
1. Artisans & Village Industries	357	47	41	34	6	6
2. Other Small Scale Industries	168	2,85	2,56	98	3,65	3,18

Note : There are no Urban and Metropolitan centres in Sikkim.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION**

**STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>6,57,519</b>	<b>670,81</b>	<b>560,06</b>	<b>1,68,708</b>	<b>207,42</b>	<b>179,07</b>
1. Direct Finance	6,50,958	585,52	502,74	1,66,462	182,18	156,36
2. Indirect Finance	6,561	85,29	57,32	2,246	25,24	22,71
<b>II. INDUSTRY</b>	<b>4,96,971</b>	<b>1129,50</b>	<b>918,76</b>	<b>1,25,412</b>	<b>772,02</b>	<b>630,46</b>
1. Mining & Quarrying	34	3,27	3,58	36	5,08	4,87
2. Food Manufacturing & Processing	1,072	140,55	86,74	1,075	140,48	106,04
(a) Rice Mills, Flour & Dal Mills	544	17,78	15,13	552	28,69	22,87
(b) Sugar	1	8	1	8	8,45	5,85
(c) Edible Oils & Vanaspati	157	3,95	3,52	138	7,84	6,94
(d) Tea Processing	82	112,61	63,80	80	73,83	55,52
(e) Processing of Fruits & Vegetables	8	1,62	1,07	11	3,42	3,22
(f) Others	280	4,51	3,20	286	18,25	11,64
3. Beverage & Tobacco	11	6,39	5,47	17	5,96	5,15
4. Textiles	962	35,97	28,15	1,294	35,45	20,83
(a) Cotton Textiles	60	23,31	16,42	36	5,03	1,39
(b) Jute Textiles	8	1,10	98	18	13,22	2,53
(c) Handloom Textiles & Khadi	196	1,32	1,13	174	1,47	1,51
(d) Other Textiles	698	10,24	9,61	1,066	15,74	15,39
5. Paper, Paper Products & Printing	191	15,48	18,77	292	11,40	11,44
6. Leather & Leather Products	88	1,32	1,17	140	1,30	1,16
7. Rubber & Rubber Products	35	2,12	2,16	77	3,44	3,49
8. Chemicals & Chemical Products	455	46,16	40,15	443	69,11	52,67
(a) Heavy Industrial Chemicals	21	3,71	4,03	24	18,92	9,16
(b) Fertilisers	8	1,05	1,18	5	31	31
(c) Drugs & Pharmaceuticals	45	11,34	11,07	116	6,72	6,24
(d) Non-Edible Oils	4	55	54	6	64	47
(e) Other Chemicals & Chemical Products	377	29,51	23,34	292	42,51	36,49
9. Petroleum, Coal Products & Nuclear Fuels	22	79,17	79,03	47	154,17	132,23
10. Manufacture of Cement & Cement Products	128	8,03	7,06	62	4,38	4,25
11. Basic Metals & Metal Products	494	175,54	104,75	339	72,28	41,23
(a) Iron & Steel	70	76,20	50,26	52	59,98	31,09
(b) Non-Ferrous Metals	28	60,43	23,64	12	1,15	1,05
(c) Other Metal Products	396	38,91	30,86	275	11,14	9,09
12. Engineering	588	153,17	129,72	534	30,72	30,15
(a) Heavy Engineering	35	108,10	97,54	45	7,41	7,77
(b) Light Engineering	260	14,14	11,12	264	3,76	3,56
(c) Electrical Machinery & Goods	281	29,65	19,77	200	17,31	17,34
(d) Electronic Machinery & Goods	12	1,28	1,29	25	2,24	1,48
13. Vehicles, Vehicle Parts & Transport Equipments	165	38,66	32,63	243	9,83	8,60
14. Other Industries	4,89,871	409,51	367,48	1,19,668	178,33	162,60
15. Electricity, Gas & Water	53	2,95	2,09	13	41,31	37,93
(a) Electricity Generation & Transmission	40	2,43	1,75	9	41,10	37,75
(b) Non-Conventional Energy	8	33	22	1	3	3
(c) Gas, Steam & Water Supply	5	19	13	3	18	14
16. Construction	2,802	11,20	9,82	1,132	8,80	7,84
<b>III. TRANSPORT OPERATORS</b>	<b>24,846</b>	<b>68,32</b>	<b>53,96</b>	<b>9,470</b>	<b>59,76</b>	<b>46,35</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58,156</b>	<b>140,11</b>	<b>133,89</b>	<b>17,854</b>	<b>43,32</b>	<b>38,77</b>
<b>V. PERSONAL LOANS</b>	<b>2,41,625</b>	<b>444,46</b>	<b>385,07</b>	<b>1,05,061</b>	<b>319,09</b>	<b>277,62</b>
1. Loans for Purchase of Consumer Durables	24,252	49,76	41,63	9,520	19,43	15,78
2. Loans for Housing	17,638	127,47	111,93	14,298	145,78	129,74
3. Rest of the Personal Loans	1,99,735	267,23	231,51	81,243	153,87	132,09
<b>VI. TRADE</b>	<b>3,87,171</b>	<b>371,59</b>	<b>323,03</b>	<b>1,37,939</b>	<b>253,90</b>	<b>218,32</b>
1. Wholesale Trade	11,018	38,45	30,48	4,929	61,46	52,81
2. Retail Trade	3,76,153	333,14	292,56	1,33,010	192,44	165,52
<b>VII. FINANCE</b>	<b>941</b>	<b>9,01</b>	<b>7,79</b>	<b>453</b>	<b>5,24</b>	<b>5,02</b>
<b>VIII. ALL OTHERS</b>	<b>2,00,453</b>	<b>290,00</b>	<b>259,24</b>	<b>81,071</b>	<b>176,43</b>	<b>159,13</b>
<b>TOTAL BANK CREDIT</b>	<b>20,67,682</b>	<b>3123,81</b>	<b>2641,81</b>	<b>6,45,968</b>	<b>1837,19</b>	<b>1554,74</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,48,785	250,45	224,87	68,178	66,60	61,62
2. Other Small Scale Industries	1,23,584	207,43	187,80	52,957	182,30	165,19

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION**

**STATE : WEST BENGAL**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>39,952</b>	<b>95,69</b>	<b>80,44</b>	<b>3,170</b>	<b>277,92</b>	<b>224,93</b>
1. Direct Finance	38,895	79,34	68,22	2,760	187,43	133,94
2. Indirect Finance	1,057	16,35	12,22	410	90,49	90,99
<b>II. INDUSTRY</b>	<b>63,891</b>	<b>1415,99</b>	<b>1255,85</b>	<b>54,163</b>	<b>13815,97</b>	<b>10393,37</b>
1. Mining & Quarrying	49	28,03	43,42	161	1323,95	981,61
2. Food Manufacturing & Processing	720	119,79	95,92	964	1128,14	814,31
(a) Rice Mills, Flour & Dal Mills	260	23,72	18,64	86	23,71	21,59
(b) Sugar	5	39,85	36,02	8	39,19	26,44
(c) Edible Oils & Vanaspati	88	14,77	9,04	129	128,47	31,67
(d) Tea Processing	38	29,09	21,46	404	825,82	635,73
(e) Processing of Fruits & Vegetables	3	21	20	14	5,45	3,73
(f) Others	326	12,15	10,56	323	105,50	95,16
3. Beverage & Tobacco	11	1,33	97	92	614,93	219,40
4. Textiles	1,482	135,16	90,99	2,237	1788,23	1240,70
(a) Cotton Textiles	102	2,99	1,69	511	283,82	220,83
(b) Jute Textiles	61	103,10	60,71	216	353,37	206,58
(c) Handloom Textiles & Khadi	197	1,78	1,53	15	4,08	4,45
(d) Other Textiles	1,122	27,29	27,06	1,495	1146,95	808,84
5. Paper, Paper Products & Printing	436	31,34	22,23	1,313	436,43	377,06
6. Leather & Leather Products	198	2,70	2,43	1,502	462,38	319,07
7. Rubber & Rubber Products	178	30,50	26,32	717	184,59	161,62
8. Chemicals & Chemical Products	739	72,87	57,39	2,199	879,50	655,66
(a) Heavy Industrial Chemicals	22	4,25	3,76	163	226,63	129,03
(b) Fertilisers	—	—	—	48	130,35	127,75
(c) Drugs & Pharmaceuticals	158	5,65	6,58	372	147,07	123,43
(d) Non-Edible Oils	9	2,00	1,67	20	2,56	2,40
(e) Other Chemicals & Chemical Products	550	60,97	45,38	1,596	372,89	273,05
9. Petroleum, Coal Products & Nuclear Fuels	44	132,70	131,80	164	535,88	448,38
10. Manufacture of Cement & Cement Products	78	7,96	6,83	100	106,17	85,92
11. Basic Metals & Metal Products	1,264	286,64	211,74	2,315	2254,32	1735,89
(a) Iron & Steel	283	212,08	153,09	743	1417,11	1215,62
(b) Non-Ferrous Metals	22	10,93	10,78	189	380,63	190,48
(c) Other Metal Products	959	63,62	47,87	1,383	456,58	329,79
12. Engineering	1,882	324,64	354,39	3,742	2006,45	1697,42
(a) Heavy Engineering	142	140,12	148,78	308	584,43	485,71
(b) Light Engineering	1,057	41,55	36,92	1,345	376,65	336,21
(c) Electrical Machinery & Goods	622	78,99	74,76	1,735	892,83	738,05
(d) Electronic Machinery & Goods	61	63,98	93,93	354	152,54	137,45
13. Vehicles, Vehicle Parts & Transport Equipments	350	30,42	26,61	480	164,60	137,02
14. Other Industries	55,357	180,72	164,53	36,635	948,01	751,53
15. Electricity, Gas & Water	20	11,70	4,31	171	732,39	547,81
(a) Electricity Generation & Transmission	14	11,18	4,12	155	682,01	502,19
(b) Non-Conventional Energy	—	—	—	1	10	10
(c) Gas, Steam & Water Supply	6	52	19	15	50,28	45,52
16. Construction	1,083	19,50	15,97	1,371	249,99	219,97
<b>III. TRANSPORT OPERATORS</b>	<b>7,306</b>	<b>56,78</b>	<b>45,70</b>	<b>9,748</b>	<b>192,58</b>	<b>165,10</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>9,750</b>	<b>46,26</b>	<b>41,17</b>	<b>6,924</b>	<b>495,15</b>	<b>417,91</b>
<b>V. PERSONAL LOANS</b>	<b>1,13,721</b>	<b>433,44</b>	<b>375,86</b>	<b>3,15,465</b>	<b>1714,86</b>	<b>1297,18</b>
1. Loans for Purchase of Consumer Durables	5,755	13,42	11,33	9,751	19,49	16,58
2. Loans for Housing	21,922	202,60	179,12	53,154	593,98	527,35
3. Rest of the Personal Loans	86,044	217,42	185,41	2,52,560	1101,38	753,25
<b>VI. TRADE</b>	<b>45,139</b>	<b>293,63</b>	<b>251,47</b>	<b>43,555</b>	<b>1926,65</b>	<b>1359,21</b>
1. Wholesale Trade	4,675	116,93	101,05	13,955	1503,27	1045,55
2. Retail Trade	40,464	176,70	150,42	29,600	423,38	313,67
<b>VII. FINANCE</b>	<b>506</b>	<b>11,57</b>	<b>8,80</b>	<b>969</b>	<b>1176,40</b>	<b>712,80</b>
<b>VIII. ALL OTHERS</b>	<b>67,259</b>	<b>212,21</b>	<b>173,93</b>	<b>1,08,637</b>	<b>1498,17</b>	<b>1368,73</b>
<b>TOTAL BANK CREDIT</b>	<b>3,47,524</b>	<b>2565,57</b>	<b>2233,22</b>	<b>5,42,631</b>	<b>21097,70</b>	<b>15939,24</b>
OF WHICH:						
1. Artisans & Village Industries	19,538	30,53	28,19	3,250	15,97	14,16
2. Other Small Scale Industries	37,130	281,76	251,97	30,729	1191,94	977,87



**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

**EASTERN REGION**

**STATE : ANDAMAN & NICOBAR ISLANDS**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,637</b>	<b>2,78</b>	<b>2,28</b>	<b>194</b>	<b>3,31</b>	<b>2,76</b>
1. Direct Finance	1,500	2,67	2,18	192	1,31	1,22
2. Indirect Finance	137	11	10	2	2,00	1,54
<b>II. INDUSTRY</b>	<b>421</b>	<b>14,76</b>	<b>14,19</b>	<b>684</b>	<b>6,65</b>	<b>5,93</b>
1. Mining & Quarrying	4	2,90	2,90	4	14	11
2. Food Manufacturing & Processing	4	87	81	13	13	13
(a) Rice Mills, Flour & Dal Mills	—	—	—	4	2	2
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	2	2
(d) Tea Processing	3	84	79	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	4	2	7	8	8
3. Beverage & Tobacco	—	—	—	2	14	14
4. Textiles	11	5,58	5,25	4	9	10
(a) Cotton Textiles	4	43	46	2	8	8
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	7	5,14	4,80	2	1	2
5. Paper, Paper Products & Printing	—	—	—	7	9	8
6. Leather & Leather Products	—	—	—	6	7	7
7. Rubber & Rubber Products	—	—	—	2	1	1
8. Chemicals & Chemical Products	4	35	33	6	21	19
(a) Heavy Industrial Chemicals	—	—	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	1	10	9
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	4	35	33	5	11	11
9. Petroleum, Coal Products & Nuclear Fuels	1	3	1	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	1	1	1
11. Basic Metals & Metal Products	1	26	26	7	15	14
(a) Iron & Steel	—	—	—	—	—	—
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Other Metal Products	1	26	26	7	15	14
12. Engineering	4	3,21	3,50	5	4	3
(a) Heavy Engineering	1	7	6	—	—	—
(b) Light Engineering	2	12	13	2	3	2
(c) Electrical Machinery & Goods	—	—	—	3	1	1
(d) Electronic Machinery & Goods	1	3,01	3,31	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	13	85	70
14. Other Industries	390	1,47	1,04	594	3,71	3,29
15. Electricity, Gas & Water	—	—	—	3	27	25
(a) Electricity Generation & Transmission	—	—	—	1	20	20
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	2	8	5
16. Construction	2	9	9	17	74	69
<b>III. TRANSPORT OPERATORS</b>	<b>58</b>	<b>1,33</b>	<b>1,11</b>	<b>175</b>	<b>3,29</b>	<b>2,75</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>252</b>	<b>45</b>	<b>36</b>	<b>388</b>	<b>2,01</b>	<b>1,71</b>
<b>V. PERSONAL LOANS</b>	<b>1,177</b>	<b>3,33</b>	<b>2,70</b>	<b>1,376</b>	<b>5,39</b>	<b>4,77</b>
1. Loans for Purchase of Consumer Durables	59	13	8	167	24	21
2. Loans for Housing	45	56	41	84	87	73
3. Rest of the Personal Loans	1,073	2,64	2,21	1,125	4,28	3,82
<b>VI. TRADE</b>	<b>1,209</b>	<b>5,01</b>	<b>4,40</b>	<b>2,049</b>	<b>13,62</b>	<b>12,77</b>
1. Wholesale Trade	78	2,44	2,26	92	2,07	1,87
2. Retail Trade	1,131	2,57	2,14	1,957	11,55	10,90
<b>VII. FINANCE</b>	<b>12</b>	<b>19</b>	<b>14</b>	<b>2</b>	<b>3</b>	<b>3</b>
<b>VIII. ALL OTHERS</b>	<b>1,348</b>	<b>5,00</b>	<b>4,17</b>	<b>1,011</b>	<b>3,51</b>	<b>3,37</b>
<b>TOTAL BANK CREDIT</b>	<b>6,114</b>	<b>32,84</b>	<b>29,35</b>	<b>5,879</b>	<b>37,81</b>	<b>34,09</b>
OF WHICH:						
1. Artisans & Village Industries	213	29	23	181	52	45
2. Other Small Scale Industries	288	1,65	1,49	354	2,45	2,29

Note : There are no Urban and Metropolitan centres in Andaman & Nicobar Islands.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,24,629</b>	<b>1816,92</b>	<b>1491,93</b>	<b>2,92,108</b>	<b>974,85</b>	<b>796,67</b>
1. Direct Finance	7,14,916	1681,92	1403,92	2,86,663	932,20	771,55
2. Indirect Finance	9,713	135,00	88,00	5,445	42,66	25,12
<b>II. INDUSTRY</b>	<b>1,13,990</b>	<b>1038,03</b>	<b>851,97</b>	<b>62,653</b>	<b>1791,27</b>	<b>1408,67</b>
1. Mining & Quarrying	50	56,90	54,53	127	33,97	28,08
2. Food Manufacturing & Processing	1,073	109,00	75,04	1,853	357,61	256,17
(a) Rice Mills, Flour & Dal Mills	669	20,28	15,05	1,049	58,88	44,18
(b) Sugar	3	12,64	3,91	13	11,99	10,04
(c) Edible Oils & Vanaspati	176	42,49	39,99	343	269,13	190,73
(d) Tea Processing	5	2,82	2,55	1	5	2
(e) Processing of Fruits & Vegetables	4	41	31	4	70	42
(f) Others	216	30,37	13,24	443	16,86	10,78
3. Beverage & Tobacco	22	21,82	18,65	36	19,41	17,69
4. Textiles	287	223,33	175,29	883	273,42	185,62
(a) Cotton Textiles	86	152,24	100,09	222	117,59	97,53
(b) Jute Textiles	3	2,69	1,45	8	27	21
(c) Handloom Textiles & Khadi	24	53	42	48	53	49
(d) Other Textiles	174	67,87	73,33	605	155,04	87,39
5. Paper, Paper Products & Printing	119	29,12	28,25	368	26,82	22,28
6. Leather & Leather Products	42	7,30	6,21	126	7,89	7,36
7. Rubber & Rubber Products	40	57,81	34,06	74	19,63	11,72
8. Chemicals & Chemical Products	401	65,67	62,29	806	197,63	142,10
(a) Heavy Industrial Chemicals	8	1,12	1,11	45	20,01	15,51
(b) Fertilisers	9	21,46	20,50	10	73	64
(c) Drugs & Pharmaceuticals	24	10,59	16,68	66	8,19	8,23
(d) Non-Edible Oils	1	7	7	11	9,48	1,36
(e) Other Chemicals & Chemical Products	359	32,42	23,93	674	159,21	116,36
9. Petroleum, Coal Products & Nuclear Fuels	9	51	47	35	15,40	19,30
10. Manufacture of Cement & Cement Products	85	11,61	9,17	122	40,18	28,10
11. Basic Metals & Metal Products	337	154,32	152,92	540	281,63	270,73
(a) Iron & Steel	97	96,10	104,67	56	245,27	239,06
(b) Non-Ferrous Metals	17	39,71	33,04	9	20,26	20,10
(c) Other Metal Products	223	18,51	15,20	475	16,10	11,57
12. Engineering	351	72,84	43,69	666	121,16	81,39
(a) Heavy Engineering	72	44,01	23,04	35	31,35	29,21
(b) Light Engineering	159	2,76	1,94	325	15,10	12,16
(c) Electrical Machinery & Goods	111	20,25	13,63	291	72,15	38,01
(d) Electronic Machinery & Goods	9	5,81	5,07	15	2,56	2,01
13. Vehicles, Vehicle Parts & Transport Equipments	243	30,38	18,28	310	64,85	53,62
14. Other Industries	1,10,529	178,02	155,02	55,891	315,60	273,11
15. Electricity, Gas & Water	18	10,39	10,10	40	4,66	2,93
(a) Electricity Generation & Transmission	13	10,05	9,82	36	4,26	2,62
(b) Non-Conventional Energy	1	18	18	—	—	—
(c) Gas, Steam & Water Supply	4	16	11	4	40	32
16. Construction	384	9,02	8,00	776	11,42	8,47
<b>III. TRANSPORT OPERATORS</b>	<b>18,276</b>	<b>92,44</b>	<b>65,97</b>	<b>14,713</b>	<b>109,01</b>	<b>77,55</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>45,158</b>	<b>75,96</b>	<b>61,79</b>	<b>28,555</b>	<b>84,49</b>	<b>68,57</b>
<b>V. PERSONAL LOANS</b>	<b>1,35,017</b>	<b>315,81</b>	<b>266,33</b>	<b>1,34,424</b>	<b>419,44</b>	<b>350,65</b>
1. Loans for Purchase of Consumer Durables	12,968	25,37	19,35	14,057	29,01	22,28
2. Loans for Housing	8,218	57,74	48,99	15,675	108,60	95,20
3. Rest of the Personal Loans	1,13,831	232,70	197,99	1,04,692	281,83	233,17
<b>VI. TRADE</b>	<b>2,37,959</b>	<b>567,47</b>	<b>452,23</b>	<b>1,40,238</b>	<b>566,35</b>	<b>463,05</b>
1. Wholesale Trade	9,284	161,32	111,79	9,315	130,13	104,09
2. Retail Trade	2,28,675	406,15	340,44	1,30,923	436,22	358,96
<b>VII. FINANCE</b>	<b>1,034</b>	<b>7,58</b>	<b>5,43</b>	<b>1,195</b>	<b>12,69</b>	<b>8,98</b>
<b>VIII. ALL OTHERS</b>	<b>42,604</b>	<b>134,75</b>	<b>111,05</b>	<b>40,497</b>	<b>164,65</b>	<b>138,43</b>
<b>TOTAL BANK CREDIT</b>	<b>13,18,667</b>	<b>4048,94</b>	<b>3306,70</b>	<b>7,14,383</b>	<b>4122,75</b>	<b>3312,58</b>
OF WHICH:						
1. Artisans & Village Industries	76,187	81,08	67,02	27,494	49,19	41,77
2. Other Small Scale Industries	30,217	149,79	119,01	28,196	344,46	261,93

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>56,454</b>	<b>386,48</b>	<b>301,93</b>	<b>4,880</b>	<b>239,50</b>	<b>165,14</b>
1. Direct Finance	53,903	293,09	244,30	4,273	94,01	69,69
2. Indirect Finance	2,551	93,39	57,63	607	145,49	95,45
<b>II. INDUSTRY</b>	<b>41,978</b>	<b>2910,54</b>	<b>2254,89</b>	<b>23,998</b>	<b>2126,31</b>	<b>1636,19</b>
1. Mining & Quarrying	112	19,20	19,61	26	16,09	8,20
2. Food Manufacturing & Processing	1,298	286,16	205,82	690	416,87	326,08
(a) Rice Mills, Flour & Dal Mills	637	67,84	48,20	223	42,08	31,45
(b) Sugar	2	14	12	10	2,33	1,50
(c) Edible Oils & Vanaspati	217	181,28	137,49	270	320,93	247,82
(d) Tea Processing	3	18	17	—	—	—
(e) Processing of Fruits & Vegetables	7	1,99	1,04	6	10,92	10,86
(f) Others	432	34,73	18,80	181	40,61	34,44
3. Beverage & Tobacco	67	51,72	36,52	49	11,06	9,07
4. Textiles	1,470	260,19	216,31	892	217,24	190,66
(a) Cotton Textiles	455	86,64	75,88	172	100,78	80,19
(b) Jute Textiles	6	1,94	62	4	45	34
(c) Handloom Textiles & Khadi	85	2,88	2,55	6	34	18
(d) Other Textiles	924	168,73	137,26	710	115,67	109,94
5. Paper, Paper Products & Printing	556	25,39	20,37	555	57,42	40,39
6. Leather & Leather Products	148	58,36	52,82	103	3,71	3,77
7. Rubber & Rubber Products	98	56,54	52,93	97	25,11	21,86
8. Chemicals & Chemical Products	1,108	167,17	117,86	878	331,82	202,98
(a) Heavy Industrial Chemicals	39	66,58	39,56	25	5,36	4,63
(b) Fertilisers	26	3,33	2,90	27	39,40	29,36
(c) Drugs & Pharmaceuticals	165	11,64	10,92	259	108,75	90,91
(d) Non-Edible Oils	5	66	44	4	82	18
(e) Other Chemicals & Chemical Products	873	84,96	64,05	563	177,49	77,89
9. Petroleum, Coal Products & Nuclear Fuels	48	12,37	7,85	41	10,85	7,45
10. Manufacture of Cement & Cement Products	151	23,64	15,21	48	16,25	13,96
11. Basic Metals & Metal Products	1,474	631,77	537,66	979	407,04	328,55
(a) Iron & Steel	399	552,83	477,44	283	320,68	268,93
(b) Non-Ferrous Metals	40	5,57	4,79	24	12,35	11,05
(c) Other Metal Products	1,035	73,37	55,43	672	74,01	48,57
12. Engineering	857	569,27	394,09	1,026	175,71	151,73
(a) Heavy Engineering	83	42,67	25,67	62	24,64	18,73
(b) Light Engineering	354	16,75	15,16	314	31,12	27,57
(c) Electrical Machinery & Goods	379	487,76	331,79	544	101,93	86,29
(d) Electronic Machinery & Goods	41	22,09	21,47	106	18,03	19,14
13. Vehicles, Vehicle Parts & Transport Equipments	305	54,69	40,56	194	22,72	12,95
14. Other Industries	33,104	438,09	328,36	17,832	313,27	240,66
15. Electricity, Gas & Water	71	229,57	188,39	37	42,96	30,70
(a) Electricity Generation & Transmission	59	225,37	185,54	23	41,79	29,65
(b) Non-Conventional Energy	—	—	—	8	82	70
(c) Gas, Steam & Water Supply	12	4,20	2,86	6	35	34
16. Construction	1,111	26,39	20,54	551	58,18	47,19
<b>III. TRANSPORT OPERATORS</b>	<b>9,032</b>	<b>94,07</b>	<b>70,89</b>	<b>3,172</b>	<b>63,24</b>	<b>54,82</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>16,031</b>	<b>149,20</b>	<b>112,25</b>	<b>9,756</b>	<b>182,93</b>	<b>140,83</b>
<b>V. PERSONAL LOANS</b>	<b>1,39,867</b>	<b>539,44</b>	<b>461,70</b>	<b>76,967</b>	<b>438,35</b>	<b>361,22</b>
1. Loans for Purchase of Consumer Durables	19,823	47,40	37,93	6,722	21,54	17,12
2. Loans for Housing	24,780	192,37	172,45	13,234	195,12	163,45
3. Rest of the Personal Loans	95,264	299,68	251,32	57,011	221,69	180,65
<b>VI. TRADE</b>	<b>82,407</b>	<b>697,30</b>	<b>561,45</b>	<b>28,580</b>	<b>647,80</b>	<b>459,50</b>
1. Wholesale Trade	6,101	279,04	213,43	5,228	411,37	264,95
2. Retail Trade	76,306	418,26	348,01	23,352	236,43	194,55
<b>VII. FINANCE</b>	<b>588</b>	<b>28,40</b>	<b>20,94</b>	<b>282</b>	<b>55,44</b>	<b>44,80</b>
<b>VIII. ALL OTHERS</b>	<b>41,558</b>	<b>260,03</b>	<b>218,93</b>	<b>23,735</b>	<b>291,31</b>	<b>242,67</b>
<b>TOTAL BANK CREDIT</b>	<b>3,87,915</b>	<b>5065,46</b>	<b>4002,98</b>	<b>1,71,370</b>	<b>4044,88</b>	<b>3105,15</b>
OF WHICH:						
1. Artisans & Village Industries	8,077	20,68	18,05	2,976	14,42	13,39
2. Other Small Scale Industries	25,256	553,00	420,13	15,656	487,94	347,00

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>20,20,829</b>	<b>3252,56</b>	<b>2571,30</b>	<b>5,98,094</b>	<b>1608,58</b>	<b>1290,37</b>
1. Direct Finance	19,93,185	3105,19	2481,89	5,92,550	1476,79	1200,38
2. Indirect Finance	27,644	147,36	89,41	5,544	131,80	89,99
<b>II. INDUSTRY</b>	<b>3,49,503</b>	<b>1754,33</b>	<b>1440,31</b>	<b>1,36,310</b>	<b>2850,12</b>	<b>2275,11</b>
1. Mining & Quarrying	53	4,09	2,88	87	54,02	43,58
2. Food Manufacturing & Processing	4,158	364,95	338,76	3,382	932,58	741,59
(a) Rice Mills, Flour & Dal Mills	2,398	82,22	63,41	1,844	186,32	137,51
(b) Sugar	81	209,82	215,32	141	655,22	533,90
(c) Edible Oils & Vanaspati	666	13,91	11,76	466	34,61	22,78
(d) Tea Processing	1	4	1	5	48	16
(e) Processing of Fruits & Vegetables	11	1,17	92	28	6,00	4,93
(f) Others	1,001	57,80	47,33	898	49,94	42,32
3. Beverage & Tobacco	20	9,03	8,05	69	19,60	15,34
4. Textiles	2,481	163,43	133,50	3,526	483,45	397,71
(a) Cotton Textiles	151	35,38	34,95	487	99,53	93,07
(b) Jute Textiles	1	5	5	20	1,63	74
(c) Handloom Textiles & Khadi	248	4,65	2,87	761	26,98	23,78
(d) Other Textiles	2,081	123,35	95,63	2,258	355,31	280,12
5. Paper, Paper Products & Printing	191	42,06	36,69	834	156,14	141,64
6. Leather & Leather Products	121	21,92	16,80	121	7,13	6,10
7. Rubber & Rubber Products	88	13,78	13,31	90	38,11	38,08
8. Chemicals & Chemical Products	566	187,42	125,43	775	184,04	144,70
(a) Heavy Industrial Chemicals	18	52,90	20,77	55	25,46	19,69
(b) Fertilisers	14	11,11	10,91	23	39,92	31,81
(c) Drugs & Pharmaceuticals	124	55,75	34,79	145	58,57	58,14
(d) Non-Edible Oils	7	1,21	98	18	3,87	2,84
(e) Other Chemicals & Chemical Products	403	66,44	57,99	534	56,23	32,22
9. Petroleum, Coal Products & Nuclear Fuels	17	2,52	1,12	24	14,92	14,37
10. Manufacture of Cement & Cement Products	147	2,75	2,20	160	6,26	5,74
11. Basic Metals & Metal Products	467	115,57	99,54	649	207,16	177,93
(a) Iron & Steel	85	60,37	52,56	207	86,09	81,96
(b) Non-Ferrous Metals	12	25,77	23,62	14	12,82	6,45
(c) Other Metal Products	370	29,43	23,36	428	108,25	89,51
12. Engineering	780	194,10	132,77	1,073	252,73	192,06
(a) Heavy Engineering	52	8,13	8,02	51	37,86	32,12
(b) Light Engineering	440	31,30	14,15	511	33,97	29,23
(c) Electrical Machinery & Goods	222	25,23	15,34	432	90,76	63,25
(d) Electronic Machinery & Goods	66	129,44	95,27	79	90,14	67,45
13. Vehicles, Vehicle Parts & Transport Equipments	698	88,12	71,05	438	29,29	21,18
14. Other Industries	3,38,406	535,15	450,09	1,22,037	424,07	320,58
15. Electricity, Gas & Water	17	79	78	53	28,19	4,52
(a) Electricity Generation & Transmission	16	49	47	33	24,18	2,02
(b) Non-Conventional Energy	1	30	32	3	34	34
(c) Gas, Steam & Water Supply	—	—	—	17	3,67	2,15
16. Construction	1,293	8,65	7,34	2,992	12,44	9,99
<b>III. TRANSPORT OPERATORS</b>	<b>86,851</b>	<b>261,07</b>	<b>190,85</b>	<b>25,034</b>	<b>133,46</b>	<b>99,51</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,37,035</b>	<b>173,67</b>	<b>142,27</b>	<b>42,244</b>	<b>118,27</b>	<b>105,02</b>
<b>V. PERSONAL LOANS</b>	<b>2,96,180</b>	<b>647,82</b>	<b>551,26</b>	<b>2,12,924</b>	<b>638,43</b>	<b>527,80</b>
1. Loans for Purchase of Consumer Durables	15,046	29,80	23,25	11,305	29,68	23,38
2. Loans for Housing	20,521	124,25	110,50	26,931	182,98	150,28
3. Rest of the Personal Loans	2,60,613	493,78	417,51	1,74,688	425,78	354,14
<b>VI. TRADE</b>	<b>6,49,012</b>	<b>1070,71</b>	<b>872,08</b>	<b>2,71,335</b>	<b>887,20</b>	<b>732,72</b>
1. Wholesale Trade	19,488	127,51	103,87	9,587	192,10	152,58
2. Retail Trade	6,29,524	943,20	768,21	2,61,748	695,10	580,14
<b>VII. FINANCE</b>	<b>915</b>	<b>7,85</b>	<b>7,38</b>	<b>1,523</b>	<b>27,02</b>	<b>23,02</b>
<b>VIII. ALL OTHERS</b>	<b>1,25,950</b>	<b>831,02</b>	<b>721,40</b>	<b>88,408</b>	<b>367,58</b>	<b>321,38</b>
<b>TOTAL BANK CREDIT</b>	<b>36,66,275</b>	<b>7999,02</b>	<b>6496,85</b>	<b>13,75,872</b>	<b>6630,67</b>	<b>5374,93</b>
OF WHICH:						
1. Artisans & Village Industries	2,24,908	274,07	229,48	60,009	107,06	90,00
2. Other Small Scale Industries	1,00,640	468,57	379,26	55,714	722,54	568,80

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

CENTRAL REGION

STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,12,882</b>	<b>473,35</b>	<b>388,65</b>	<b>6,444</b>	<b>66,38</b>	<b>54,08</b>
1. Direct Finance	1,09,883	355,52	291,14	5,334	18,85	16,33
2. Indirect Finance	2,999	117,83	97,50	1,110	47,53	37,76
<b>II. INDUSTRY</b>	<b>1,21,466</b>	<b>4363,89</b>	<b>3366,46</b>	<b>27,119</b>	<b>1455,97</b>	<b>1275,09</b>
1. Mining & Quarrying	163	244,27	38,98	28	4,03	3,63
2. Food Manufacturing & Processing	2,306	662,09	569,16	498	120,79	99,35
(a) Rice Mills, Flour & Dal Mills	888	122,19	77,36	191	22,12	15,90
(b) Sugar	143	333,19	277,81	13	47,91	47,76
(c) Edible Oils & Vanaspati	316	75,45	60,70	49	15,79	9,13
(d) Tea Processing	5	50	47	11	15,29	9,80
(e) Processing of Fruits & Vegetables	32	10,26	8,79	20	1,34	1,17
(f) Others	922	120,50	144,02	214	18,34	15,59
3. Beverage & Tobacco	99	92,19	68,66	12	2,20	2,64
4. Textiles	4,622	427,54	373,70	926	362,11	319,90
(a) Cotton Textiles	706	86,63	75,99	227	70,14	73,31
(b) Jute Textiles	10	57	31	7	7,81	2,62
(c) Handloom Textiles & Khadi	454	28,10	26,04	46	2,46	1,95
(d) Other Textiles	3,452	312,24	271,36	646	281,70	242,01
5. Paper, Paper Products & Printing	1,582	223,28	189,29	471	50,30	41,20
6. Leather & Leather Products	1,056	131,43	99,29	891	177,18	138,24
7. Rubber & Rubber Products	692	117,36	104,18	106	7,65	6,54
8. Chemicals & Chemical Products	2,004	363,56	318,92	958	141,38	135,89
(a) Heavy Industrial Chemicals	84	79,99	76,32	43	4,50	4,22
(b) Fertilisers	60	36,78	26,69	29	37,68	43,60
(c) Drugs & Pharmaceuticals	445	43,59	35,00	227	25,11	21,51
(d) Non-Edible Oils	34	10,46	7,23	10	71	61
(e) Other Chemicals & Chemical Products	1,381	192,74	173,69	649	73,39	65,96
9. Petroleum, Coal Products & Nuclear Fuels	88	16,04	13,62	25	3,01	2,67
10. Manufacture of Cement & Cement Products	277	21,19	20,69	73	27,46	25,88
11. Basic Metals & Metal Products	4,537	627,14	443,87	448	128,71	117,35
(a) Iron & Steel	660	274,72	197,28	169	85,97	83,41
(b) Non-Ferrous Metals	389	73,65	58,58	11	1,65	2,79
(c) Other Metal Products	3,488	278,77	188,00	268	41,09	31,15
12. Engineering	2,694	595,02	438,68	696	133,06	115,31
(a) Heavy Engineering	246	111,30	86,00	29	12,19	7,29
(b) Light Engineering	1,064	79,87	61,98	270	11,16	9,63
(c) Electrical Machinery & Goods	1,209	237,94	170,79	333	71,16	56,44
(d) Electronic Machinery & Goods	175	165,91	119,91	64	38,55	41,95
13. Vehicles, Vehicle Parts & Transport Equipments	778	79,25	62,33	373	89,83	78,48
14. Other Industries	99,290	657,18	546,07	21,081	120,27	108,85
15. Electricity, Gas & Water	185	17,09	12,01	27	70,79	67,88
(a) Electricity Generation & Transmission	165	15,42	10,81	17	69,21	65,98
(b) Non-Conventional Energy	2	16	16	1	8	8
(c) Gas, Steam & Water Supply	18	1,52	1,04	9	1,50	1,83
16. Construction	1,093	89,24	67,01	506	17,20	11,29
<b>III. TRANSPORT OPERATORS</b>	<b>17,536</b>	<b>144,34</b>	<b>110,26</b>	<b>2,536</b>	<b>50,23</b>	<b>38,95</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>36,712</b>	<b>230,50</b>	<b>188,82</b>	<b>8,195</b>	<b>83,69</b>	<b>64,88</b>
<b>V. PERSONAL LOANS</b>	<b>2,90,161</b>	<b>1271,37</b>	<b>1080,98</b>	<b>1,19,768</b>	<b>614,46</b>	<b>528,77</b>
1. Loans for Purchase of Consumer Durables	19,246	66,38	54,48	8,393	22,74	19,12
2. Loans for Housing	49,396	476,52	417,62	18,891	247,03	208,00
3. Rest of the Personal Loans	2,21,519	728,47	608,88	92,484	344,69	301,65
<b>VI. TRADE</b>	<b>1,85,998</b>	<b>1361,23</b>	<b>1107,44</b>	<b>45,454</b>	<b>415,29</b>	<b>336,69</b>
1. Wholesale Trade	12,699	541,41	414,01	6,923	161,47	114,62
2. Retail Trade	1,73,299	819,83	693,43	38,531	253,83	222,07
<b>VII. FINANCE</b>	<b>526</b>	<b>94,89</b>	<b>78,56</b>	<b>300</b>	<b>75,10</b>	<b>61,88</b>
<b>VIII. ALL OTHERS</b>	<b>1,37,231</b>	<b>842,59</b>	<b>718,23</b>	<b>62,677</b>	<b>709,63</b>	<b>600,68</b>
<b>TOTAL BANK CREDIT</b>	<b>9,02,512</b>	<b>8782,16</b>	<b>7039,39</b>	<b>2,72,493</b>	<b>3470,75</b>	<b>2961,02</b>
OF WHICH:						
1. Artisans & Village Industries	33,310	108,69	90,59	5,276	15,53	13,47
2. Other Small Scale Industries	67,457	1440,23	1135,68	17,208	292,76	250,90

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

WESTERN REGION  
STATE : GOA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>7,454</b>	<b>37,16</b>	<b>29,27</b>	<b>2,193</b>	<b>28,74</b>	<b>24,88</b>
1. Direct Finance	7,320	34,95	27,43	2,147	24,23	21,21
2. Indirect Finance	134	2,22	1,84	46	4,50	3,67
<b>II. INDUSTRY</b>	<b>3,229</b>	<b>149,27</b>	<b>115,10</b>	<b>8,544</b>	<b>852,73</b>	<b>633,13</b>
1. Mining & Quarrying	55	22,57	15,14	119	256,21	179,51
2. Food Manufacturing & Processing	101	16,19	11,52	160	33,84	21,75
(a) Rice Mills, Flour & Dal Mills	7	68	31	5	45	28
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	2	7	7	3	82	84
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	10	61	51	6	2,80	53
(f) Others	82	14,83	10,63	146	29,77	20,11
3. Beverage & Tobacco	30	1,17	89	79	17,22	12,80
4. Textiles	10	97	49	73	25,09	23,69
(a) Cotton Textiles	1	50	9	6	11,25	11,19
(b) Jute Textiles	—	—	—	1	3	1
(c) Handloom Textiles & Khadi	—	—	—	2	5	4
(d) Other Textiles	9	47	40	64	13,76	12,44
5. Paper, Paper Products & Printing	63	3,67	2,91	88	3,91	3,22
6. Leather & Leather Products	—	—	—	16	1,30	1,45
7. Rubber & Rubber Products	8	1,25	1,12	42	3,52	2,63
8. Chemicals & Chemical Products	60	20,90	14,08	238	137,08	105,54
(a) Heavy Industrial Chemicals	2	16	—	12	12,86	4,88
(b) Fertilisers	3	11,05	6,52	6	47,29	28,27
(c) Drugs & Pharmaceuticals	9	2,33	1,72	63	50,25	48,78
(d) Non-Edible Oils	—	—	—	4	11	8
(e) Other Chemicals & Chemical Products	46	7,37	5,83	153	26,57	23,53
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	12	40,40	29,21
10. Manufacture of Cement & Cement Products	18	34	30	23	8,18	8,24
11. Basic Metals & Metal Products	78	11,28	9,40	221	113,56	61,93
(a) Iron & Steel	21	7,82	7,36	68	103,43	53,64
(b) Non-Ferrous Metals	8	2,15	88	10	2,94	2,29
(c) Other Metal Products	49	1,31	1,15	143	7,19	5,99
12. Engineering	80	12,03	6,46	207	66,31	58,64
(a) Heavy Engineering	7	82	62	16	13,73	8,86
(b) Light Engineering	35	2,10	1,89	85	26,56	26,70
(c) Electrical Machinery & Goods	33	4,22	2,76	85	7,75	6,53
(d) Electronic Machinery & Goods	5	4,90	1,19	21	18,26	16,55
13. Vehicles, Vehicle Parts & Transport Equipments	49	12,55	16,62	86	54,58	47,34
14. Other Industries	2,423	39,29	29,65	6,771	62,11	53,42
15. Electricity, Gas & Water	8	33	31	8	3,21	2,52
(a) Electricity Generation & Transmission	—	—	—	7	2,76	2,21
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	8	33	31	1	45	31
16. Construction	246	6,73	6,22	401	26,24	21,23
<b>III. TRANSPORT OPERATORS</b>	<b>3,134</b>	<b>48,57</b>	<b>34,08</b>	<b>2,180</b>	<b>48,16</b>	<b>34,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,454</b>	<b>51,88</b>	<b>47,73</b>	<b>2,818</b>	<b>103,73</b>	<b>80,44</b>
<b>V. PERSONAL LOANS</b>	<b>20,672</b>	<b>88,18</b>	<b>77,05</b>	<b>27,641</b>	<b>164,82</b>	<b>139,85</b>
1. Loans for Purchase of Consumer Durables	1,788	4,84	3,91	1,917	6,82	5,42
2. Loans for Housing	1,545	18,92	16,60	4,040	42,80	37,55
3. Rest of the Personal Loans	17,339	64,43	56,54	21,684	115,21	96,89
<b>VI. TRADE</b>	<b>4,184</b>	<b>22,41</b>	<b>18,81</b>	<b>4,361</b>	<b>105,74</b>	<b>73,91</b>
1. Wholesale Trade	114	4,23	3,74	453	52,14	32,31
2. Retail Trade	4,070	18,18	15,08	3,908	53,60	41,60
<b>VII. FINANCE</b>	<b>41</b>	<b>1,97</b>	<b>1,95</b>	<b>60</b>	<b>79,87</b>	<b>58,61</b>
<b>VIII. ALL OTHERS</b>	<b>8,349</b>	<b>28,65</b>	<b>24,76</b>	<b>11,625</b>	<b>99,74</b>	<b>64,26</b>
<b>TOTAL BANK CREDIT</b>	<b>50,517</b>	<b>428,09</b>	<b>348,76</b>	<b>59,422</b>	<b>1483,53</b>	<b>1110,05</b>
OF WHICH:						
1. Artisans & Village Industries	880	2,36	1,86	527	2,28	1,97
2. Other Small Scale Industries	1,759	40,49	27,66	2,741	124,88	97,20

Note : There are no Urban and Metropolitan centres in Goa.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

WESTERN REGION  
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>5,26,265</b>	<b>1372,86</b>	<b>1156,03</b>	<b>2,37,734</b>	<b>790,35</b>	<b>630,86</b>
1. Direct Finance	5,22,985	1217,33	1033,77	2,36,423	666,57	539,04
2. Indirect Finance	3,280	155,53	122,26	1,311	123,78	91,82
<b>II. INDUSTRY</b>	<b>47,272</b>	<b>2568,97</b>	<b>2154,79</b>	<b>56,650</b>	<b>2689,83</b>	<b>2120,70</b>
1. Mining & Quarrying	103	17,29	13,26	158	37,86	11,72
2. Food Manufacturing & Processing	457	62,42	33,77	975	229,76	143,42
(a) Rice Mills, Flour & Dal Mills	139	16,49	12,95	168	33,86	28,57
(b) Sugar	1	80	1,17	5	2,74	1,37
(c) Edible Oils & Vanaspati	84	34,00	11,73	181	76,20	41,82
(d) Tea Processing	2	11	11	7	1,80	1,78
(e) Processing of Fruits & Vegetables	4	91	50	19	7,27	3,68
(f) Others	227	10,10	7,31	595	107,88	66,19
3. Beverage & Tobacco	60	6,57	4,74	107	8,22	4,45
4. Textiles	867	201,71	159,18	1,226	295,04	228,01
(a) Cotton Textiles	197	122,19	93,11	510	161,54	120,27
(b) Jute Textiles	1	13	1	2	28	11
(c) Handloom Textiles & Khadi	172	8,20	6,96	134	6,51	4,78
(d) Other Textiles	497	71,19	59,09	580	126,71	102,84
5. Paper, Paper Products & Printing	197	53,45	48,57	839	124,84	101,06
6. Leather & Leather Products	17	1,71	98	62	4,50	3,96
7. Rubber & Rubber Products	57	5,28	3,98	133	9,85	8,23
8. Chemicals & Chemical Products	1,074	642,63	505,85	2,746	997,33	832,83
(a) Heavy Industrial Chemicals	119	249,40	174,77	451	213,19	179,37
(b) Fertilisers	19	127,33	113,03	17	151,17	119,79
(c) Drugs & Pharmaceuticals	178	58,46	53,07	501	135,91	115,11
(d) Non-Edible Oils	8	1,02	83	41	64,17	59,86
(e) Other Chemicals & Chemical Products	750	206,43	164,15	1,736	432,90	358,70
9. Petroleum, Coal Products & Nuclear Fuels	30	760,76	726,13	43	41,28	39,98
10. Manufacture of Cement & Cement Products	84	96,27	58,39	141	61,80	54,02
11. Basic Metals & Metal Products	526	269,14	240,82	1,158	152,36	130,01
(a) Iron & Steel	124	79,71	73,08	376	89,22	74,56
(b) Non-Ferrous Metals	49	14,69	11,21	39	12,43	12,06
(c) Other Metal Products	353	174,74	156,53	743	50,71	43,39
12. Engineering	387	108,99	79,80	1,063	236,90	168,30
(a) Heavy Engineering	71	41,62	32,08	171	104,29	56,95
(b) Light Engineering	151	13,33	9,46	411	36,53	31,33
(c) Electrical Machinery & Goods	123	27,07	21,81	374	52,37	42,03
(d) Electronic Machinery & Goods	42	26,97	16,45	107	43,72	38,00
13. Vehicles, Vehicle Parts & Transport Equipments	331	34,12	28,62	772	124,84	92,61
14. Other Industries	42,863	203,03	155,18	46,987	315,97	260,06
15. Electricity, Gas & Water	20	76,04	83,94	23	24,87	23,22
(a) Electricity Generation & Transmission	18	75,97	83,87	10	21,79	21,69
(b) Non-Conventional Energy	—	—	—	3	33	33
(c) Gas, Steam & Water Supply	2	7	7	10	2,76	1,20
16. Construction	199	29,55	11,58	217	24,40	18,80
<b>III. TRANSPORT OPERATORS</b>	<b>15,941</b>	<b>121,17</b>	<b>82,96</b>	<b>10,037</b>	<b>97,47</b>	<b>70,53</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>21,389</b>	<b>51,49</b>	<b>38,01</b>	<b>25,236</b>	<b>125,72</b>	<b>101,10</b>
<b>V. PERSONAL LOANS</b>	<b>99,548</b>	<b>292,62</b>	<b>240,59</b>	<b>1,24,630</b>	<b>463,44</b>	<b>378,86</b>
1. Loans for Purchase of Consumer Durables	7,346	14,30	11,58	7,620	15,73	11,91
2. Loans for Housing	10,136	73,21	57,33	19,251	182,99	149,01
3. Rest of the Personal Loans	82,066	205,11	171,69	97,759	264,72	217,94
<b>VI. TRADE</b>	<b>81,646</b>	<b>375,18</b>	<b>326,49</b>	<b>57,317</b>	<b>373,32</b>	<b>234,54</b>
1. Wholesale Trade	3,715	241,61	225,02	4,630	176,77	82,53
2. Retail Trade	77,931	133,57	101,47	52,687	196,54	152,01
<b>VII. FINANCE</b>	<b>907</b>	<b>10,02</b>	<b>7,79</b>	<b>1,151</b>	<b>47,50</b>	<b>28,15</b>
<b>VIII. ALL OTHERS</b>	<b>19,608</b>	<b>126,76</b>	<b>95,58</b>	<b>30,764</b>	<b>244,44</b>	<b>181,04</b>
<b>TOTAL BANK CREDIT</b>	<b>8,12,576</b>	<b>4919,06</b>	<b>4102,24</b>	<b>5,43,519</b>	<b>4832,07</b>	<b>3745,77</b>
OF WHICH:						
1. Artisans & Village Industries	28,270	40,01	31,57	20,785	50,79	39,47
2. Other Small Scale Industries	12,542	191,25	158,44	24,342	543,72	439,89

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF  
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION  
MARCH 1999**

WESTERN REGION  
STATE : GUJARAT

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>27,715</b>	<b>252,44</b>	<b>190,21</b>	<b>5,665</b>	<b>320,47</b>	<b>255,48</b>
1. Direct Finance	27,252	174,27	147,42	5,025	83,19	68,02
2. Indirect Finance	463	78,17	42,78	640	237,28	187,47
<b>II. INDUSTRY</b>	<b>22,482</b>	<b>2029,27</b>	<b>1522,56</b>	<b>53,380</b>	<b>10860,11</b>	<b>8271,84</b>
1. Mining & Quarrying	90	70,44	67,18	90	37,94	34,86
2. Food Manufacturing & Processing	724	109,47	79,98	532	443,87	359,82
(a) Rice Mills, Flour & Dal Mills	46	7,25	4,57	91	20,19	15,19
(b) Sugar	—	—	—	1	7	6
(c) Edible Oils & Vanaspati	83	26,08	16,26	178	202,80	161,18
(d) Tea Processing	1	11	9	11	13,09	6,08
(e) Processing of Fruits & Vegetables	52	9,17	9,08	17	23,23	22,03
(f) Others	542	66,86	49,98	234	184,50	155,28
3. Beverage & Tobacco	28	8,21	7,04	36	27,40	3,01
4. Textiles	355	136,75	105,27	8,954	2890,27	2138,70
(a) Cotton Textiles	95	21,17	16,27	1,928	1800,72	1326,71
(b) Jute Textiles	9	1,08	26	7	3,18	2,14
(c) Handloom Textiles & Khadi	24	79	73	444	33,52	28,17
(d) Other Textiles	227	113,71	88,02	6,575	1052,85	781,68
5. Paper, Paper Products & Printing	273	20,67	14,42	942	153,26	109,87
6. Leather & Leather Products	30	1,19	94	125	4,30	3,50
7. Rubber & Rubber Products	57	4,89	3,57	200	22,15	13,49
8. Chemicals & Chemical Products	979	372,06	274,53	4,155	2625,58	1937,60
(a) Heavy Industrial Chemicals	99	69,11	50,76	509	444,57	331,67
(b) Fertilisers	24	98,63	59,97	66	218,89	165,13
(c) Drugs & Pharmaceuticals	165	45,20	31,31	915	876,15	684,67
(d) Non-Edible Oils	9	15,81	13,25	45	68,40	67,03
(e) Other Chemicals & Chemical Products	682	143,30	119,24	2,620	1017,57	689,09
9. Petroleum, Coal Products & Nuclear Fuels	48	89,66	84,61	209	145,64	105,09
10. Manufacture of Cement & Cement Products	80	102,31	90,00	70	179,85	176,51
11. Basic Metals & Metal Products	1,493	374,31	287,20	1,971	629,38	510,76
(a) Iron & Steel	485	178,32	125,20	594	379,30	323,67
(b) Non-Ferrous Metals	213	83,47	57,86	161	69,42	52,59
(c) Other Metal Products	795	112,52	104,15	1,216	180,65	134,50
12. Engineering	1,283	177,78	130,33	3,131	1144,84	904,78
(a) Heavy Engineering	366	74,00	52,48	501	324,39	265,19
(b) Light Engineering	678	70,50	56,82	1,406	268,60	204,78
(c) Electrical Machinery & Goods	200	13,57	9,14	975	407,60	336,02
(d) Electronic Machinery & Goods	39	19,71	11,88	249	144,25	98,79
13. Vehicles, Vehicle Parts & Transport Equipments	102	24,93	21,81	379	172,45	128,48
14. Other Industries	16,619	470,57	299,15	31,854	1168,41	844,65
15. Electricity, Gas & Water	28	39,01	31,99	137	977,28	812,59
(a) Electricity Generation & Transmission	13	32,72	29,21	105	961,03	797,61
(b) Non-Conventional Energy	—	—	—	8	9,04	8,98
(c) Gas, Steam & Water Supply	15	6,29	2,78	24	7,22	6,00
16. Construction	293	27,03	24,52	595	237,49	188,13
<b>III. TRANSPORT OPERATORS</b>	<b>4,227</b>	<b>43,19</b>	<b>31,13</b>	<b>6,145</b>	<b>135,37</b>	<b>93,83</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>12,262</b>	<b>127,59</b>	<b>101,12</b>	<b>14,966</b>	<b>254,46</b>	<b>195,46</b>
<b>V. PERSONAL LOANS</b>	<b>91,733</b>	<b>409,98</b>	<b>340,38</b>	<b>1,78,662</b>	<b>1007,30</b>	<b>794,40</b>
1. Loans for Purchase of Consumer Durables	6,793	16,58	12,68	4,822	17,61	13,10
2. Loans for Housing	22,579	175,99	153,62	39,054	404,09	333,90
3. Rest of the Personal Loans	62,361	217,41	174,08	1,34,786	585,61	447,40
<b>VI. TRADE</b>	<b>20,298</b>	<b>358,73</b>	<b>284,73</b>	<b>26,787</b>	<b>1222,65</b>	<b>889,73</b>
1. Wholesale Trade	1,706	220,41	185,60	6,735	930,62	673,49
2. Retail Trade	18,592	138,32	99,13	20,052	292,03	216,24
<b>VII. FINANCE</b>	<b>254</b>	<b>44,42</b>	<b>23,35</b>	<b>704</b>	<b>854,39</b>	<b>561,58</b>
<b>VIII. ALL OTHERS</b>	<b>20,300</b>	<b>254,43</b>	<b>163,29</b>	<b>64,987</b>	<b>819,48</b>	<b>653,02</b>
<b>TOTAL BANK CREDIT</b>	<b>1,99,271</b>	<b>3520,05</b>	<b>2656,76</b>	<b>3,51,296</b>	<b>15474,24</b>	<b>11715,34</b>
OF WHICH:						
1. Artisans & Village Industries	5,075	13,89	10,92	3,742	29,16	21,73
2. Other Small Scale Industries	13,329	527,31	351,34	27,626	1269,57	922,90



**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>8,33,372</b>	<b>1832,04</b>	<b>1568,81</b>	<b>4,41,027</b>	<b>1126,76</b>	<b>960,71</b>
1. Direct Finance	8,20,527	1599,58	1394,16	4,35,769	1007,40	867,61
2. Indirect Finance	12,845	232,45	174,65	5,258	119,36	93,09
<b>II. INDUSTRY</b>	<b>54,314</b>	<b>1386,67</b>	<b>1093,13</b>	<b>50,843</b>	<b>1217,97</b>	<b>959,46</b>
1. Mining & Quarrying	106	16,06	13,32	100	6,23	5,57
2. Food Manufacturing & Processing	1,280	152,61	122,67	1,226	197,90	155,59
(a) Rice Mills, Flour & Dal Mills	369	14,05	12,23	338	26,51	22,77
(b) Sugar	19	57,62	44,78	19	57,51	41,89
(c) Edible Oils & Vanaspati	134	28,39	18,41	263	46,96	37,94
(d) Tea Processing	—	—	—	1	40	12
(e) Processing of Fruits & Vegetables	52	4,35	3,38	32	4,89	3,91
(f) Others	706	48,20	43,87	573	61,63	48,97
3. Beverage & Tobacco	8	48	39	25	10,37	10,66
4. Textiles	369	102,21	107,77	614	181,00	122,59
(a) Cotton Textiles	220	57,98	48,97	297	73,96	46,23
(b) Jute Textiles	2	10	10	6	26	27
(c) Handloom Textiles & Khadi	8	38	28	27	87	77
(d) Other Textiles	139	43,74	58,42	284	105,92	75,32
5. Paper, Paper Products & Printing	259	96,06	49,13	591	58,67	53,63
6. Leather & Leather Products	63	4,74	3,79	137	2,79	2,34
7. Rubber & Rubber Products	82	27,31	25,18	130	8,92	7,16
8. Chemicals & Chemical Products	658	237,32	197,66	970	179,44	130,00
(a) Heavy Industrial Chemicals	58	29,97	25,85	79	24,42	18,84
(b) Fertilisers	13	21,04	13,75	10	3,48	3,37
(c) Drugs & Pharmaceuticals	110	48,15	40,67	126	32,75	21,73
(d) Non-Edible Oils	11	4,23	4,19	24	3,14	2,58
(e) Other Chemicals & Chemical Products	466	133,94	113,20	731	115,64	83,48
9. Petroleum, Coal Products & Nuclear Fuels	33	33,77	20,10	61	20,53	16,93
10. Manufacture of Cement & Cement Products	91	21,68	20,29	133	20,27	17,12
11. Basic Metals & Metal Products	541	215,94	174,24	834	124,68	102,04
(a) Iron & Steel	130	126,40	116,69	130	55,20	41,95
(b) Non-Ferrous Metals	21	15,15	14,69	17	12,28	16,06
(c) Other Metal Products	390	74,39	42,86	687	57,20	44,03
12. Engineering	697	181,06	157,93	877	117,09	90,46
(a) Heavy Engineering	91	31,57	26,10	118	31,89	23,67
(b) Light Engineering	340	20,31	15,10	478	48,46	40,24
(c) Electrical Machinery & Goods	239	81,01	69,32	226	23,61	14,77
(d) Electronic Machinery & Goods	27	48,17	47,41	55	13,13	11,80
13. Vehicles, Vehicle Parts & Transport Equipments	474	19,82	16,11	275	22,37	19,95
14. Other Industries	48,304	162,52	140,26	43,348	203,61	172,76
15. Electricity, Gas & Water	15	5,54	85	37	6,15	4,74
(a) Electricity Generation & Transmission	5	4,74	19	12	4,06	3,47
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	10	80	66	25	2,09	1,27
16. Construction	1,334	109,54	43,46	1,485	57,96	47,92
<b>III. TRANSPORT OPERATORS</b>	<b>21,434</b>	<b>194,17</b>	<b>148,90</b>	<b>18,754</b>	<b>186,15</b>	<b>143,01</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>67,977</b>	<b>150,09</b>	<b>121,81</b>	<b>44,681</b>	<b>196,64</b>	<b>157,64</b>
<b>V. PERSONAL LOANS</b>	<b>1,60,007</b>	<b>427,23</b>	<b>374,83</b>	<b>1,89,125</b>	<b>707,39</b>	<b>613,36</b>
1. Loans for Purchase of Consumer Durables	12,718	29,45	23,57	14,151	30,46	24,48
2. Loans for Housing	12,771	110,09	97,65	25,755	307,72	272,89
3. Rest of the Personal Loans	1,34,518	287,70	253,60	1,49,219	369,21	316,00
<b>VI. TRADE</b>	<b>1,90,409</b>	<b>847,40</b>	<b>756,19</b>	<b>1,35,466</b>	<b>572,48</b>	<b>473,04</b>
1. Wholesale Trade	6,040	403,37	382,78	6,790	105,19	83,50
2. Retail Trade	1,84,369	444,04	373,42	1,28,676	467,29	389,54
<b>VII. FINANCE</b>	<b>577</b>	<b>67,85</b>	<b>66,52</b>	<b>419</b>	<b>40,97</b>	<b>25,48</b>
<b>VIII. ALL OTHERS</b>	<b>60,325</b>	<b>183,65</b>	<b>152,37</b>	<b>68,270</b>	<b>283,09</b>	<b>231,56</b>
<b>TOTAL BANK CREDIT</b>	<b>13,88,415</b>	<b>5089,10</b>	<b>4282,57</b>	<b>9,48,585</b>	<b>4331,44</b>	<b>3564,25</b>
OF WHICH:						
1. Artisans & Village Industries	22,761	35,81	30,86	16,749	38,57	33,62
2. Other Small Scale Industries	22,066	267,89	225,72	26,329	384,94	303,79

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

WESTERN REGION

STATE : MAHARASHTRA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>72,609</b>	<b>483,68</b>	<b>404,33</b>	<b>14,964</b>	<b>1543,46</b>	<b>1043,40</b>
1. Direct Finance	69,982	309,24	267,14	13,634	518,75	397,65
2. Indirect Finance	2,627	174,44	137,19	1,330	1024,71	645,75
<b>II. INDUSTRY</b>	<b>55,268</b>	<b>4916,90</b>	<b>3879,08</b>	<b>1,81,992</b>	<b>63756,72</b>	<b>48186,38</b>
1. Mining & Quarrying	93	13,63	12,57	254	453,96	273,98
2. Food Manufacturing & Processing	1,404	431,30	343,22	1,633	1466,27	1023,65
(a) Rice Mills, Flour & Dal Mills	500	91,35	71,68	235	124,15	80,69
(b) Sugar	23	110,69	87,24	25	102,34	107,09
(c) Edible Oils & Vanaspati	303	136,55	111,30	185	349,48	222,63
(d) Tea Processing	9	5,01	2,39	21	83,13	45,23
(e) Processing of Fruits & Vegetables	21	8,04	7,00	101	93,73	70,70
(f) Others	548	79,66	63,61	1,066	713,44	497,32
3. Beverage & Tobacco	78	32,02	25,12	214	299,33	258,90
4. Textiles	3,424	472,30	386,38	10,483	9580,15	7097,61
(a) Cotton Textiles	2,325	292,77	228,28	1,646	3081,53	2346,64
(b) Jute Textiles	6	97	39	26	6,24	5,36
(c) Handloom Textiles & Khadi	110	6,71	5,47	166	71,30	58,26
(d) Other Textiles	983	171,84	152,23	8,645	6421,08	4687,35
5. Paper, Paper Products & Printing	1,148	139,60	131,51	3,007	1319,57	928,33
6. Leather & Leather Products	200	13,83	11,61	525	173,01	109,05
7. Rubber & Rubber Products	366	45,90	39,78	906	660,61	508,92
8. Chemicals & Chemical Products	2,631	1007,17	795,19	9,999	10466,17	7455,73
(a) Heavy Industrial Chemicals	268	122,32	95,73	1,188	2260,56	1540,90
(b) Fertilisers	33	28,53	29,66	162	839,93	633,68
(c) Drugs & Pharmaceuticals	442	141,52	118,23	2,184	3096,57	2156,97
(d) Non-Edible Oils	37	17,98	11,62	40	151,65	119,54
(e) Other Chemicals & Chemical Products	1,851	696,81	539,95	6,425	4117,46	3004,64
9. Petroleum, Coal Products & Nuclear Fuels	86	50,22	47,74	479	5469,53	4467,05
10. Manufacture of Cement & Cement Products	240	33,16	29,32	352	655,85	559,50
11. Basic Metals & Metal Products	2,926	767,26	614,65	6,557	6942,83	5786,26
(a) Iron & Steel	736	381,11	330,11	1,900	4589,03	3923,70
(b) Non-Ferrous Metals	96	45,60	39,11	530	926,13	790,78
(c) Other Metal Products	2,094	340,55	245,43	4,127	1427,66	1071,78
12. Engineering	3,279	896,49	638,18	10,688	8490,63	5825,77
(a) Heavy Engineering	466	236,42	180,95	1,533	3225,76	1961,84
(b) Light Engineering	1,534	194,90	145,37	4,657	1826,46	1302,99
(c) Electrical Machinery & Goods	924	277,02	161,77	2,985	1703,07	1237,55
(d) Electronic Machinery & Goods	355	188,15	150,08	1,513	1735,34	1323,39
13. Vehicles, Vehicle Parts & Transport Equipments	874	329,61	248,18	1,433	2502,04	2044,86
14. Other Industries	36,901	506,57	405,88	1,30,814	11629,01	8965,89
15. Electricity, Gas & Water	62	27,91	25,00	246	1782,23	1271,55
(a) Electricity Generation & Transmission	38	24,45	22,86	186	1576,48	1124,95
(b) Non-Conventional Energy	5	59	50	13	18,35	19,60
(c) Gas, Steam & Water Supply	19	2,86	1,64	47	187,39	127,00
16. Construction	1,556	149,94	124,76	4,402	1865,55	1609,33
<b>III. TRANSPORT OPERATORS</b>	<b>21,285</b>	<b>204,95</b>	<b>163,42</b>	<b>29,512</b>	<b>1899,90</b>	<b>1556,45</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>34,916</b>	<b>359,86</b>	<b>282,00</b>	<b>29,652</b>	<b>2708,17</b>	<b>2075,62</b>
<b>V. PERSONAL LOANS</b>	<b>1,85,968</b>	<b>951,53</b>	<b>810,91</b>	<b>13,57,230</b>	<b>7059,82</b>	<b>4293,31</b>
1. Loans for Purchase of Consumer Durables	13,683	37,42	29,70	17,084	59,82	48,28
2. Loans for Housing	40,412	457,58	404,14	73,767	914,62	792,35
3. Rest of the Personal Loans	1,31,873	456,54	377,07	12,66,379	6085,38	3452,68
<b>VI. TRADE</b>	<b>80,888</b>	<b>875,90</b>	<b>691,77</b>	<b>1,16,819</b>	<b>15491,88</b>	<b>13600,97</b>
1. Wholesale Trade	7,929	316,99	242,34	50,182	13764,80	12247,41
2. Retail Trade	72,959	558,92	449,42	66,637	1727,07	1353,56
<b>VII. FINANCE</b>	<b>496</b>	<b>136,47</b>	<b>65,20</b>	<b>5,130</b>	<b>10455,11</b>	<b>7122,40</b>
<b>VIII. ALL OTHERS</b>	<b>81,058</b>	<b>603,56</b>	<b>508,88</b>	<b>2,05,498</b>	<b>5250,60</b>	<b>4094,45</b>
<b>TOTAL BANK CREDIT</b>	<b>5,32,488</b>	<b>8532,85</b>	<b>6805,59</b>	<b>19,40,797</b>	<b>108165,66</b>	<b>81972,99</b>
OF WHICH:						
1. Artisans & Village Industries	6,428	27,46	24,08	4,901	38,07	29,89
2. Other Small Scale Industries	34,997	1196,23	979,42	65,383	5537,53	4196,93

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

WESTERN REGION

STATE : DADRA & NAGAR HAVELI

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>685</b>	<b>6,28</b>	<b>4,47</b>	<b>490</b>	<b>88</b>	<b>65</b>
1. Direct Finance	678	4,37	3,19	490	88	65
2. Indirect Finance	7	1,91	1,28	—	—	—
<b>II. INDUSTRY</b>	<b>412</b>	<b>157,65</b>	<b>118,93</b>	<b>188</b>	<b>56</b>	<b>50</b>
1. Mining & Quarrying	1	10	10	—	—	—
2. Food Manufacturing & Processing	11	5,02	5,01	—	—	—
(a) Rice Mills, Flour & Dal Mills	3	3	1	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	6	4,95	4,95	—	—	—
(f) Others	2	5	4	—	—	—
3. Beverage & Tobacco	—	—	—	—	—	—
4. Textiles	87	61,09	46,09	—	—	—
(a) Cotton Textiles	5	3,88	3,59	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	2	19	20	—	—	—
(d) Other Textiles	80	57,03	42,30	—	—	—
5. Paper, Paper Products & Printing	29	7,45	5,45	—	—	—
6. Leather & Leather Products	—	—	—	—	—	—
7. Rubber & Rubber Products	1	50	34	—	—	—
8. Chemicals & Chemical Products	87	47,79	34,00	1	1	1
(a) Heavy Industrial Chemicals	8	81	9	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	9	3,08	1,48	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	70	43,91	32,44	1	1	1
9. Petroleum, Coal Products & Nuclear Fuels	1	3,00	—	—	—	—
10. Manufacture of Cement & Cement Products	23	4,60	2,09	—	—	—
11. Basic Metals & Metal Products	35	22,62	21,78	4	6	6
(a) Iron & Steel	22	20,73	20,40	—	—	—
(b) Non-Ferrous Metals	5	1,28	93	—	—	—
(c) Other Metal Products	8	61	45	4	6	6
12. Engineering	23	3,10	2,64	7	7	6
(a) Heavy Engineering	1	5	5	—	—	—
(b) Light Engineering	7	57	22	1	1	1
(c) Electrical Machinery & Goods	12	2,26	2,19	6	6	5
(d) Electronic Machinery & Goods	3	22	18	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—
14. Other Industries	114	2,37	1,43	176	42	37
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>105</b>	<b>2,39</b>	<b>1,65</b>	<b>71</b>	<b>80</b>	<b>75</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>206</b>	<b>72</b>	<b>62</b>	<b>10</b>	<b>10</b>	<b>7</b>
<b>V. PERSONAL LOANS</b>	<b>164</b>	<b>1,28</b>	<b>94</b>	<b>618</b>	<b>3,88</b>	<b>3,01</b>
1. Loans for Purchase of Consumer Durables	35	10	7	11	6	6
2. Loans for Housing	19	29	20	45	54	30
3. Rest of the Personal Loans	110	90	67	562	3,28	2,65
<b>VI. TRADE</b>	<b>224</b>	<b>1,19</b>	<b>1,06</b>	<b>315</b>	<b>1,21</b>	<b>1,02</b>
1. Wholesale Trade	1	5	—	26	10	8
2. Retail Trade	223	1,14	1,06	289	1,10	94
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>108</b>	<b>3,40</b>	<b>2,43</b>	<b>184</b>	<b>1,02</b>	<b>83</b>
<b>TOTAL BANK CREDIT</b>	<b>1,904</b>	<b>172,92</b>	<b>130,09</b>	<b>1,876</b>	<b>8,44</b>	<b>6,83</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	85	49	30	92	15	11
2. Other Small Scale Industries	144	33,56	21,66	51	23	17

Note : There are no Urban and Metropolitan centres in Dadra & Nagar Haveli.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

WESTERN REGION

STATE : DAMAN & DIU

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>21</b>	<b>6</b>	<b>3</b>	<b>377</b>	<b>5,96</b>	<b>5,09</b>
1. Direct Finance	21	6	3	346	1,47	98
2. Indirect Finance	—	—	—	31	4,49	4,11
<b>II. INDUSTRY</b>	<b>9</b>	<b>4,00</b>	<b>3,07</b>	<b>929</b>	<b>307,12</b>	<b>244,41</b>
1. Mining & Quarrying	—	—	—	4	13	2
2. Food Manufacturing & Processing	—	—	—	110	4,81	4,44
(a) Rice Mills, Flour & Dal Mills	—	—	—	4	49	49
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	—	—	—	2	22	2
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	5	2,52	2,49
(f) Others	—	—	—	99	1,58	1,44
3. Beverage & Tobacco	—	—	—	9	43	36
4. Textiles	—	—	—	94	64,47	56,29
(a) Cotton Textiles	—	—	—	22	6,99	5,36
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	—	—	—
(d) Other Textiles	—	—	—	72	57,48	50,93
5. Paper, Paper Products & Printing	—	—	—	35	5,01	4,27
6. Leather & Leather Products	—	—	—	1	5	3
7. Rubber & Rubber Products	—	—	—	16	13,66	11,89
8. Chemicals & Chemical Products	2	17	17	232	113,60	86,42
(a) Heavy Industrial Chemicals	—	—	—	3	4,44	4,42
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	—	—	—	15	10,99	9,78
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	2	17	17	214	98,17	72,23
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—
11. Basic Metals & Metal Products	—	—	—	55	37,82	29,83
(a) Iron & Steel	—	—	—	3	4,05	3,43
(b) Non-Ferrous Metals	—	—	—	19	15,67	10,33
(c) Other Metal Products	—	—	—	33	18,10	16,07
12. Engineering	—	—	—	59	37,44	27,02
(a) Heavy Engineering	—	—	—	7	1,19	87
(b) Light Engineering	—	—	—	26	12,46	10,60
(c) Electrical Machinery & Goods	—	—	—	21	22,40	14,54
(d) Electronic Machinery & Goods	—	—	—	5	1,39	1,01
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	22	2,78	1,58
14. Other Industries	6	3	3	284	26,70	22,06
15. Electricity, Gas & Water	1	3,80	2,87	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	1	3,80	2,87	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	—	—	—	8	23	19
<b>III. TRANSPORT OPERATORS</b>	<b>4</b>	<b>13</b>	<b>7</b>	<b>117</b>	<b>2,16</b>	<b>1,56</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>216</b>	<b>2,24</b>	<b>1,94</b>
<b>V. PERSONAL LOANS</b>	<b>168</b>	<b>39</b>	<b>36</b>	<b>1,817</b>	<b>7,98</b>	<b>7,20</b>
1. Loans for Purchase of Consumer Durables	9	1	1	153	72	53
2. Loans for Housing	—	—	—	169	1,95	1,65
3. Rest of the Personal Loans	159	37	35	1,495	5,31	5,02
<b>VI. TRADE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>550</b>	<b>7,70</b>	<b>4,30</b>
1. Wholesale Trade	—	—	—	16	5,92	3,15
2. Retail Trade	—	—	—	534	1,78	1,15
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2</b>	<b>1,09</b>	<b>4</b>
<b>VIII. ALL OTHERS</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>337</b>	<b>4,24</b>	<b>2,67</b>
<b>TOTAL BANK CREDIT</b>	<b>202</b>	<b>4,57</b>	<b>3,53</b>	<b>4,345</b>	<b>338,50</b>	<b>267,21</b>
<i>OF WHICH:</i> 1. Artisans & Village Industries	5	3	2	154	4,11	2,85
2. Other Small Scale Industries	1	1	1	350	105,47	78,14

Note : There are no Urban and Metropolitan centres in Daman & Diu.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION

STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>21,11,026</b>	<b>2881,66</b>	<b>2724,76</b>	<b>9,43,305</b>	<b>1566,41</b>	<b>1453,40</b>
1. Direct Finance	20,78,255	2686,95	2575,11	9,30,736	1433,20	1345,03
2. Indirect Finance	32,771	194,71	149,65	12,569	133,22	108,37
<b>II. INDUSTRY</b>	<b>91,784</b>	<b>1445,79</b>	<b>1154,33</b>	<b>94,312</b>	<b>2029,51</b>	<b>1569,78</b>
1. Mining & Quarrying	132	20,30	16,36	209	57,45	26,25
2. Food Manufacturing & Processing	1,710	304,36	266,34	3,522	476,34	347,54
(a) Rice Mills, Flour & Dal Mills	1,253	82,04	62,88	2,632	293,74	189,39
(b) Sugar	46	173,57	164,52	48	80,05	73,74
(c) Edible Oils & Vanaspati	138	14,97	11,86	253	54,09	43,18
(d) Tea Processing	2	9	4	—	—	—
(e) Processing of Fruits & Vegetables	12	2,94	2,39	17	6,48	6,25
(f) Others	259	30,75	24,65	572	41,99	34,98
3. Beverage & Tobacco	42	26,32	23,39	60	19,50	14,94
4. Textiles	478	69,15	54,64	1,814	190,97	178,92
(a) Cotton Textiles	139	42,40	27,76	433	100,11	92,07
(b) Jute Textiles	3	2,83	2,65	24	16,99	15,77
(c) Handloom Textiles & Khadi	126	71	69	371	4,16	3,32
(d) Other Textiles	210	23,22	23,54	986	69,70	67,76
5. Paper, Paper Products & Printing	121	64,84	56,86	528	40,77	36,10
6. Leather & Leather Products	41	2,09	1,88	74	1,48	1,19
7. Rubber & Rubber Products	34	4,23	3,70	50	4,78	3,72
8. Chemicals & Chemical Products	454	447,59	291,99	792	216,35	157,11
(a) Heavy Industrial Chemicals	34	13,48	11,24	66	19,49	17,11
(b) Fertilisers	16	35,61	30,00	3	19	19
(c) Drugs & Pharmaceuticals	155	195,95	148,56	133	90,20	55,70
(d) Non-Edible Oils	36	11,48	12,34	44	30,00	23,65
(e) Other Chemicals & Chemical Products	213	191,08	89,85	546	76,46	60,46
9. Petroleum, Coal Products & Nuclear Fuels	13	7,86	7,52	24	4,37	2,59
10. Manufacture of Cement & Cement Products	123	61,25	59,30	194	83,14	75,80
11. Basic Metals & Metal Products	244	95,87	93,01	568	551,51	409,81
(a) Iron & Steel	59	58,76	55,78	121	338,34	212,89
(b) Non-Ferrous Metals	19	8,39	11,81	23	61,71	49,99
(c) Other Metal Products	166	28,72	25,42	424	151,46	146,93
12. Engineering	604	127,10	91,42	1,377	85,77	76,63
(a) Heavy Engineering	91	9,81	8,28	68	28,68	28,99
(b) Light Engineering	277	18,30	17,54	930	25,24	19,56
(c) Electrical Machinery & Goods	181	64,08	33,55	303	16,26	13,79
(d) Electronic Machinery & Goods	55	34,92	32,05	76	15,59	14,28
13. Vehicles, Vehicle Parts & Transport Equipments	554	23,74	22,81	555	15,01	10,41
14. Other Industries	87,003	168,20	155,60	84,253	233,88	205,96
15. Electricity, Gas & Water	42	17,90	5,07	18	38,58	15,10
(a) Electricity Generation & Transmission	34	17,50	4,82	12	37,75	14,76
(b) Non-Conventional Energy	—	—	—	2	12	10
(c) Gas, Steam & Water Supply	8	40	25	4	71	23
16. Construction	189	4,99	4,46	274	9,61	7,71
<b>III. TRANSPORT OPERATORS</b>	<b>13,792</b>	<b>70,46</b>	<b>55,45</b>	<b>14,442</b>	<b>95,79</b>	<b>73,58</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>64,290</b>	<b>110,53</b>	<b>96,65</b>	<b>43,629</b>	<b>145,33</b>	<b>116,28</b>
<b>V. PERSONAL LOANS</b>	<b>3,87,654</b>	<b>685,40</b>	<b>626,02</b>	<b>4,07,777</b>	<b>1053,20</b>	<b>943,16</b>
1. Loans for Purchase of Consumer Durables	18,188	24,17	20,44	27,567	45,41	38,52
2. Loans for Housing	20,380	145,63	133,07	36,241	316,24	282,00
3. Rest of the Personal Loans	3,49,086	515,60	472,51	3,43,969	691,55	622,64
<b>VI. TRADE</b>	<b>2,20,764</b>	<b>536,66</b>	<b>567,06</b>	<b>1,61,447</b>	<b>682,16</b>	<b>564,18</b>
1. Wholesale Trade	12,057	255,28	322,70	10,861	233,78	183,80
2. Retail Trade	2,08,707	281,38	244,36	1,50,586	448,38	380,39
<b>VII. FINANCE</b>	<b>1,585</b>	<b>7,82</b>	<b>7,02</b>	<b>2,029</b>	<b>33,58</b>	<b>31,13</b>
<b>VIII. ALL OTHERS</b>	<b>3,24,316</b>	<b>486,10</b>	<b>455,13</b>	<b>2,17,073</b>	<b>462,72</b>	<b>412,73</b>
<b>TOTAL BANK CREDIT</b>	<b>32,15,211</b>	<b>6224,42</b>	<b>5686,41</b>	<b>18,84,014</b>	<b>6068,70</b>	<b>5164,23</b>
OF WHICH:						
1. Artisans & Village Industries	49,669	64,33	57,09	31,719	55,34	49,43
2. Other Small Scale Industries	28,117	220,67	186,46	37,239	548,28	416,45

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : ANDHRA PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,67,683</b>	<b>542,94</b>	<b>498,92</b>	<b>5,043</b>	<b>646,12</b>	<b>527,53</b>
1. Direct Finance	1,58,566	461,20	436,44	3,370	247,47	221,71
2. Indirect Finance	9,117	81,75	62,48	1,673	398,65	305,82
<b>II. INDUSTRY</b>	<b>61,178</b>	<b>3151,81</b>	<b>2645,18</b>	<b>41,702</b>	<b>6962,75</b>	<b>5714,87</b>
1. Mining & Quarrying	205	35,04	32,76	111	73,05	67,83
2. Food Manufacturing & Processing	2,124	534,72	411,00	613	369,19	262,49
(a) Rice Mills, Flour & Dal Mills	1,205	166,38	121,36	172	13,86	11,09
(b) Sugar	16	67,18	57,71	16	65,33	59,01
(c) Edible Oils & Vanaspati	299	123,87	89,27	132	160,49	73,92
(d) Tea Processing	5	24	13	10	1,68	1,55
(e) Processing of Fruits & Vegetables	23	5,11	4,15	9	9,32	8,55
(f) Others	576	171,95	138,38	274	118,51	108,37
3. Beverage & Tobacco	237	361,97	228,78	55	56,11	46,06
4. Textiles	1,563	240,65	197,02	989	529,49	528,79
(a) Cotton Textiles	964	204,81	168,11	224	217,50	209,60
(b) Jute Textiles	19	10,86	6,84	10	2,78	2,43
(c) Handloom Textiles & Khadi	126	2,53	2,25	20	5,95	5,43
(d) Other Textiles	454	22,45	19,82	735	303,26	311,33
5. Paper, Paper Products & Printing	725	84,11	88,85	713	180,83	165,64
6. Leather & Leather Products	149	9,17	7,37	300	72,31	81,48
7. Rubber & Rubber Products	155	14,21	12,65	197	69,05	47,39
8. Chemicals & Chemical Products	1,008	222,50	180,39	2,454	1477,59	1231,26
(a) Heavy Industrial Chemicals	73	16,11	12,25	196	53,88	50,15
(b) Fertilisers	29	85,23	75,66	66	275,49	249,49
(c) Drugs & Pharmaceuticals	250	48,08	40,01	1,189	827,22	653,07
(d) Non-Edible Oils	26	12,26	9,72	9	5,38	5,56
(e) Other Chemicals & Chemical Products	630	60,82	42,74	994	315,61	272,98
9. Petroleum, Coal Products & Nuclear Fuels	41	11,00	8,19	43	192,17	178,51
10. Manufacture of Cement & Cement Products	181	27,06	24,59	265	380,60	294,16
11. Basic Metals & Metal Products	1,324	739,19	633,36	1,163	693,09	620,02
(a) Iron & Steel	327	653,49	563,19	491	521,54	454,10
(b) Non-Ferrous Metals	38	12,34	9,94	100	49,89	53,18
(c) Other Metal Products	959	73,36	60,23	572	121,66	112,74
12. Engineering	1,488	290,52	263,23	1,890	805,73	660,28
(a) Heavy Engineering	135	108,92	97,02	160	140,13	107,36
(b) Light Engineering	670	32,50	28,79	696	259,48	191,92
(c) Electrical Machinery & Goods	557	113,92	105,96	692	184,84	168,46
(d) Electronic Machinery & Goods	126	35,18	31,46	342	221,27	192,54
13. Vehicles, Vehicle Parts & Transport Equipments	655	213,12	222,52	396	29,19	28,38
14. Other Industries	49,972	277,02	253,02	31,232	668,03	611,95
15. Electricity, Gas & Water	41	12,57	7,96	707	1156,66	717,36
(a) Electricity Generation & Transmission	22	2,44	2,30	687	1146,55	709,18
(b) Non-Conventional Energy	3	8,88	4,54	12	8,10	6,36
(c) Gas, Steam & Water Supply	16	1,25	1,12	8	2,02	1,82
16. Construction	1,310	78,97	73,49	574	209,67	173,28
<b>III. TRANSPORT OPERATORS</b>	<b>13,762</b>	<b>127,62</b>	<b>101,03</b>	<b>7,877</b>	<b>179,06</b>	<b>163,00</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>34,679</b>	<b>293,81</b>	<b>244,53</b>	<b>15,628</b>	<b>383,88</b>	<b>349,34</b>
<b>V. PERSONAL LOANS</b>	<b>3,56,908</b>	<b>1357,89</b>	<b>1214,05</b>	<b>1,91,177</b>	<b>1151,71</b>	<b>1015,35</b>
1. Loans for Purchase of Consumer Durables	42,907	77,87	64,57	19,582	50,73	42,19
2. Loans for Housing	46,207	539,40	493,89	28,509	480,67	414,28
3. Rest of the Personal Loans	2,67,794	740,62	655,59	1,43,086	620,31	558,88
<b>VI. TRADE</b>	<b>94,504</b>	<b>976,66</b>	<b>797,15</b>	<b>34,035</b>	<b>707,53</b>	<b>624,81</b>
1. Wholesale Trade	8,352	464,52	362,28	3,425	338,29	300,48
2. Retail Trade	86,152	512,14	434,87	30,610	369,24	324,33
<b>VII. FINANCE</b>	<b>1,076</b>	<b>45,75</b>	<b>38,66</b>	<b>4,871</b>	<b>360,76</b>	<b>307,42</b>
<b>VIII. ALL OTHERS</b>	<b>1,78,448</b>	<b>690,53</b>	<b>595,32</b>	<b>1,02,013</b>	<b>1000,36</b>	<b>869,60</b>
<b>TOTAL BANK CREDIT</b>	<b>9,08,238</b>	<b>7187,01</b>	<b>6134,85</b>	<b>4,02,346</b>	<b>11392,18</b>	<b>9571,93</b>
OF WHICH:						
1. Artisans & Village Industries	15,050	41,00	35,45	2,054	15,53	14,62
2. Other Small Scale Industries	29,771	809,88	639,23	16,211	542,28	486,07

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>11,50,726</b>	<b>2448,40</b>	<b>2236,93</b>	<b>4,26,881</b>	<b>1466,40</b>	<b>1335,28</b>
1. Direct Finance	11,34,312	2277,45	2087,89	4,21,894	1239,53	1127,94
2. Indirect Finance	16,414	170,95	149,04	4,987	226,87	207,34
<b>II. INDUSTRY</b>	<b>98,815</b>	<b>1470,59</b>	<b>1142,26</b>	<b>1,31,775</b>	<b>1052,00</b>	<b>891,37</b>
1. Mining & Quarrying	83	40,91	27,76	119	22,45	19,30
2. Food Manufacturing & Processing	1,331	172,29	133,57	1,653	350,88	271,80
(a) Rice Mills, Flour & Dal Mills	688	18,52	13,83	546	30,62	25,73
(b) Sugar	18	50,93	49,03	35	40,12	31,27
(c) Edible Oils & Vanaspati	103	3,21	2,48	257	30,46	21,82
(d) Tea Processing	2	75	84	1	8	8
(e) Processing of Fruits & Vegetables	16	3,85	2,76	12	2,49	2,05
(f) Others	504	95,03	64,63	802	247,12	190,85
3. Beverage & Tobacco	41	13,99	8,54	69	6,83	5,03
4. Textiles	573	137,09	94,62	1,436	69,75	58,41
(a) Cotton Textiles	52	45,54	30,53	228	21,65	18,06
(b) Jute Textiles	4	27	28	4	40	32
(c) Handloom Textiles & Khadi	125	1,04	91	175	1,99	1,90
(d) Other Textiles	392	90,24	62,89	1,029	45,71	38,12
5. Paper, Paper Products & Printing	181	10,62	8,54	398	55,07	42,93
6. Leather & Leather Products	35	12,90	12,25	97	5,16	6,25
7. Rubber & Rubber Products	29	3,69	4,97	77	2,50	2,11
8. Chemicals & Chemical Products	301	47,76	39,10	670	42,01	35,15
(a) Heavy Industrial Chemicals	11	2,96	2,80	28	6,02	5,94
(b) Fertilisers	2	33	33	10	78	70
(c) Drugs & Pharmaceuticals	56	22,83	18,28	95	10,93	10,20
(d) Non-Edible Oils	6	83	72	10	1,23	1,15
(e) Other Chemicals & Chemical Products	226	20,81	16,97	527	23,05	17,16
9. Petroleum, Coal Products & Nuclear Fuels	15	5,01	4,38	21	6,66	9,04
10. Manufacture of Cement & Cement Products	90	3,73	1,27	124	19,68	18,33
11. Basic Metals & Metal Products	256	73,38	67,31	353	54,30	42,49
(a) Iron & Steel	68	62,14	58,65	70	42,53	31,95
(b) Non-Ferrous Metals	7	53	27	11	2,00	1,92
(c) Other Metal Products	181	10,71	8,40	272	9,77	8,61
12. Engineering	721	485,31	368,06	831	68,29	77,77
(a) Heavy Engineering	136	38,46	28,92	66	13,37	7,98
(b) Light Engineering	359	299,26	218,39	367	29,24	46,32
(c) Electrical Machinery & Goods	167	60,99	47,94	355	13,48	11,95
(d) Electronic Machinery & Goods	59	86,60	72,81	43	12,20	11,51
13. Vehicles, Vehicle Parts & Transport Equipments	904	32,48	26,33	573	14,49	11,47
14. Other Industries	93,740	233,09	193,71	1,24,770	304,28	265,31
15. Electricity, Gas & Water	16	189,94	145,17	61	15,16	12,36
(a) Electricity Generation & Transmission	7	165,52	136,49	25	13,58	11,17
(b) Non-Conventional Energy	4	23,77	8,10	3	16	12
(c) Gas, Steam & Water Supply	5	66	58	33	1,41	1,08
16. Construction	499	8,41	6,70	523	14,49	13,63
<b>III. TRANSPORT OPERATORS</b>	<b>16,421</b>	<b>173,41</b>	<b>125,85</b>	<b>14,849</b>	<b>168,19</b>	<b>123,97</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>66,614</b>	<b>149,23</b>	<b>118,84</b>	<b>48,827</b>	<b>214,36</b>	<b>184,77</b>
<b>V. PERSONAL LOANS</b>	<b>2,83,681</b>	<b>596,37</b>	<b>530,94</b>	<b>2,64,939</b>	<b>784,06</b>	<b>698,28</b>
1. Loans for Purchase of Consumer Durables	17,734	33,90	28,32	27,443	51,93	44,60
2. Loans for Housing	15,259	142,48	127,90	22,511	252,94	226,22
3. Rest of the Personal Loans	2,50,688	419,99	374,71	2,14,985	479,18	427,46
<b>VI. TRADE</b>	<b>2,10,793</b>	<b>496,17</b>	<b>434,80</b>	<b>1,32,262</b>	<b>573,76</b>	<b>490,46</b>
1. Wholesale Trade	6,281	127,35	116,04	10,692	180,40	146,69
2. Retail Trade	2,04,512	368,82	318,76	1,21,570	393,36	343,77
<b>VII. FINANCE</b>	<b>208</b>	<b>24,50</b>	<b>21,83</b>	<b>636</b>	<b>59,28</b>	<b>46,29</b>
<b>VIII. ALL OTHERS</b>	<b>1,50,427</b>	<b>258,69</b>	<b>233,45</b>	<b>1,00,393</b>	<b>307,89</b>	<b>278,12</b>
<b>TOTAL BANK CREDIT</b>	<b>19,77,685</b>	<b>5617,36</b>	<b>4844,90</b>	<b>11,20,562</b>	<b>4625,94</b>	<b>4048,53</b>
OF WHICH:						
1. Artisans & Village Industries	34,730	48,51	41,65	23,946	55,96	50,06
2. Other Small Scale Industries	58,642	270,86	214,12	97,239	417,21	363,82

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : KARNATAKA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>82,067</b>	<b>368,99</b>	<b>324,76</b>	<b>6,201</b>	<b>486,79</b>	<b>413,80</b>
1. Direct Finance	80,900	327,75	290,64	5,695	86,36	78,68
2. Indirect Finance	1,167	41,24	34,11	506	400,43	335,12
<b>II. INDUSTRY</b>	<b>57,126</b>	<b>1831,33</b>	<b>1430,58</b>	<b>72,532</b>	<b>9380,28</b>	<b>7066,91</b>
1. Mining & Quarrying	128	26,82	19,88	285	255,61	183,29
2. Food Manufacturing & Processing	1,293	264,27	205,65	627	325,21	253,68
(a) Rice Mills, Flour & Dal Mills	458	55,92	41,26	47	17,78	15,69
(b) Sugar	19	60,58	57,68	37	47,92	41,93
(c) Edible Oils & Vanaspati	180	21,27	17,63	15	13,18	15,07
(d) Tea Processing	5	28	25	6	4,52	99
(e) Processing of Fruits & Vegetables	15	1,20	1,08	80	48,64	36,38
(f) Others	616	125,02	87,75	442	193,16	143,63
3. Beverage & Tobacco	80	97,29	86,49	139	131,21	107,20
4. Textiles	1,040	107,14	83,70	2,468	920,40	697,59
(a) Cotton Textiles	154	78,83	59,76	178	101,16	71,18
(b) Jute Textiles	1	9	5	13	25,56	18,84
(c) Handloom Textiles & Khadi	113	3,25	2,78	48	32,47	28,38
(d) Other Textiles	772	24,97	21,11	2,229	761,22	579,20
5. Paper, Paper Products & Printing	656	51,56	36,65	1,199	154,52	110,59
6. Leather & Leather Products	176	4,39	3,52	212	113,44	74,68
7. Rubber & Rubber Products	299	94,56	43,99	273	41,32	31,31
8. Chemicals & Chemical Products	836	126,78	97,09	1,787	614,17	456,74
(a) Heavy Industrial Chemicals	41	3,95	2,52	87	38,99	31,53
(b) Fertilisers	27	36,38	22,96	44	64,94	35,83
(c) Drugs & Pharmaceuticals	162	16,11	13,17	359	177,73	155,27
(d) Non-Edible Oils	20	11,57	7,50	6	73	66
(e) Other Chemicals & Chemical Products	586	58,77	50,94	1,291	331,78	233,46
9. Petroleum, Coal Products & Nuclear Fuels	43	15,73	10,53	81	20,02	12,52
10. Manufacture of Cement & Cement Products	153	18,11	18,03	162	107,90	102,49
11. Basic Metals & Metal Products	1,618	287,09	189,34	2,306	751,58	633,09
(a) Iron & Steel	309	186,81	136,55	521	482,60	424,48
(b) Non-Ferrous Metals	39	43,05	12,94	127	37,89	30,05
(c) Other Metal Products	1,270	57,23	39,86	1,658	231,09	178,55
12. Engineering	1,287	119,05	94,60	5,099	3457,49	2634,85
(a) Heavy Engineering	99	40,65	30,93	444	943,52	675,13
(b) Light Engineering	717	49,94	42,16	2,325	810,88	664,44
(c) Electrical Machinery & Goods	397	18,38	14,63	1,324	479,41	354,00
(d) Electronic Machinery & Goods	74	10,08	6,88	1,006	1223,69	941,28
13. Vehicles, Vehicle Parts & Transport Equipments	589	99,04	100,54	659	395,62	214,17
14. Other Industries	48,042	448,75	384,60	54,581	1457,96	1046,07
15. Electricity, Gas & Water	43	18,24	17,69	139	376,36	301,06
(a) Electricity Generation & Transmission	37	17,91	17,37	88	362,49	290,13
(b) Non-Conventional Energy	4	19	19	25	11,12	8,69
(c) Gas, Steam & Water Supply	2	14	13	26	2,74	2,24
16. Construction	843	52,50	38,28	2,515	257,46	207,60
<b>III. TRANSPORT OPERATORS</b>	<b>14,370</b>	<b>152,45</b>	<b>116,58</b>	<b>18,648</b>	<b>211,22</b>	<b>164,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>29,516</b>	<b>338,15</b>	<b>281,04</b>	<b>17,142</b>	<b>613,23</b>	<b>455,08</b>
<b>V. PERSONAL LOANS</b>	<b>2,36,819</b>	<b>1066,89</b>	<b>928,53</b>	<b>3,96,378</b>	<b>1865,18</b>	<b>1459,75</b>
1. Loans for Purchase of Consumer Durables	22,642	56,33	45,62	50,728	116,95	96,85
2. Loans for Housing	33,284	476,45	421,88	23,795	465,82	416,78
3. Rest of the Personal Loans	1,80,893	534,11	461,03	3,21,855	1282,40	946,11
<b>VI. TRADE</b>	<b>65,171</b>	<b>599,69</b>	<b>477,60</b>	<b>34,528</b>	<b>1752,75</b>	<b>897,60</b>
1. Wholesale Trade	5,442	210,23	151,93	10,662	517,15	380,15
2. Retail Trade	59,729	389,47	325,67	23,866	1235,60	517,45
<b>VII. FINANCE</b>	<b>868</b>	<b>234,09</b>	<b>103,41</b>	<b>638</b>	<b>1199,92</b>	<b>902,83</b>
<b>VIII. ALL OTHERS</b>	<b>72,986</b>	<b>381,71</b>	<b>335,19</b>	<b>1,27,812</b>	<b>1490,12</b>	<b>1276,39</b>
<b>TOTAL BANK CREDIT</b>	<b>5,58,923</b>	<b>4973,30</b>	<b>3997,69</b>	<b>6,73,879</b>	<b>16999,49</b>	<b>12636,72</b>
OF WHICH:						
1. Artisans & Village Industries	7,940	32,25	28,29	4,433	28,00	24,17
2. Other Small Scale Industries	44,342	569,43	458,81	33,815	1421,95	1126,78



**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>1,78,392</b>	<b>261,91</b>	<b>243,85</b>	<b>9,44,137</b>	<b>1472,16</b>	<b>1351,88</b>
1. Direct Finance	1,77,811	252,86	236,31	9,38,302	1425,50	1317,55
2. Indirect Finance	581	9,05	7,55	5,835	46,66	34,33
<b>II. INDUSTRY</b>	<b>22,631</b>	<b>213,30</b>	<b>174,35</b>	<b>1,64,222</b>	<b>1895,38</b>	<b>1576,70</b>
1. Mining & Quarrying	28	3,57	3,09	143	18,97	16,09
2. Food Manufacturing & Processing	392	48,14	41,16	3,146	331,64	242,12
(a) Rice Mills, Flour & Dal Mills	131	3,49	2,98	967	41,78	37,98
(b) Sugar	—	—	—	7	7,57	5,01
(c) Edible Oils & Vanaspati	120	3,80	2,99	620	30,28	24,90
(d) Tea Processing	18	14,85	11,21	19	9,04	8,82
(e) Processing of Fruits & Vegetables	2	10	4	39	3,36	2,71
(f) Others	121	25,91	23,93	1,494	239,61	162,72
3. Beverage & Tobacco	10	2,43	2,56	78	14,42	12,53
4. Textiles	252	8,04	7,19	2,435	131,90	111,43
(a) Cotton Textiles	38	89	85	204	55,62	47,80
(b) Jute Textiles	—	—	—	5	1,20	1,43
(c) Handloom Textiles & Khadi	18	45	34	147	8,32	8,74
(d) Other Textiles	196	6,70	6,00	2,079	66,75	53,46
5. Paper, Paper Products & Printing	87	5,67	5,62	1,076	105,03	83,81
6. Leather & Leather Products	22	17	17	206	4,20	4,27
7. Rubber & Rubber Products	146	22,87	9,55	1,284	123,27	95,19
8. Chemicals & Chemical Products	176	10,69	10,13	1,880	197,19	156,55
(a) Heavy Industrial Chemicals	2	5,03	5,21	33	9,05	7,05
(b) Fertilisers	—	—	—	30	74,06	45,18
(c) Drugs & Pharmaceuticals	31	84	64	370	38,86	36,82
(d) Non-Edible Oils	—	—	—	6	57	69
(e) Other Chemicals & Chemical Products	143	4,83	4,27	1,441	74,65	66,82
9. Petroleum, Coal Products & Nuclear Fuels	2	6	6	30	2,82	2,27
10. Manufacture of Cement & Cement Products	45	2,07	88	345	10,59	7,76
11. Basic Metals & Metal Products	132	6,77	6,21	1,025	52,03	45,67
(a) Iron & Steel	2	1,25	1,29	95	24,54	23,06
(b) Non-Ferrous Metals	1	2,91	2,74	21	1,68	95
(c) Other Metal Products	129	2,61	2,18	909	25,81	21,66
12. Engineering	193	13,86	13,55	1,780	209,13	203,46
(a) Heavy Engineering	3	18	15	30	6,42	5,80
(b) Light Engineering	91	1,03	86	891	20,53	16,94
(c) Electrical Machinery & Goods	82	9,77	9,28	711	122,07	128,57
(d) Electronic Machinery & Goods	17	2,88	3,26	148	60,11	52,14
13. Vehicles, Vehicle Parts & Transport Equipments	153	2,46	1,89	1,253	22,51	17,48
14. Other Industries	20,664	66,98	57,67	1,47,604	565,16	487,71
15. Electricity, Gas & Water	1	67	67	37	5,14	3,68
(a) Electricity Generation & Transmission	—	—	—	13	3,88	2,70
(b) Non-Conventional Energy	1	67	67	9	70	53
(c) Gas, Steam & Water Supply	—	—	—	15	56	46
16. Construction	328	18,86	13,97	1,900	101,38	86,70
<b>III. TRANSPORT OPERATORS</b>	<b>5,731</b>	<b>55,08</b>	<b>41,30</b>	<b>40,895</b>	<b>421,29</b>	<b>319,50</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>15,013</b>	<b>37,16</b>	<b>29,70</b>	<b>1,00,142</b>	<b>334,84</b>	<b>280,56</b>
<b>V. PERSONAL LOANS</b>	<b>71,077</b>	<b>224,97</b>	<b>201,63</b>	<b>5,30,802</b>	<b>1966,63</b>	<b>1759,85</b>
1. Loans for Purchase of Consumer Durables	8,799	16,22	13,75	54,668	108,20	90,03
2. Loans for Housing	9,870	86,91	77,12	68,864	751,06	669,35
3. Rest of the Personal Loans	52,408	121,85	110,76	4,07,270	1107,38	1000,47
<b>VI. TRADE</b>	<b>63,551</b>	<b>183,38</b>	<b>164,10</b>	<b>3,40,910</b>	<b>1593,25</b>	<b>1318,76</b>
1. Wholesale Trade	402	58,95	55,52	10,181	476,83	344,83
2. Retail Trade	63,149	124,43	108,58	3,30,729	1116,42	973,93
<b>VII. FINANCE</b>	<b>184</b>	<b>1,22</b>	<b>91</b>	<b>4,415</b>	<b>49,45</b>	<b>41,59</b>
<b>VIII. ALL OTHERS</b>	<b>52,704</b>	<b>200,16</b>	<b>152,44</b>	<b>4,40,326</b>	<b>1002,85</b>	<b>897,64</b>
<b>TOTAL BANK CREDIT</b>	<b>4,09,283</b>	<b>1177,18</b>	<b>1008,28</b>	<b>25,65,849</b>	<b>8735,84</b>	<b>7546,47</b>
OF WHICH:						
1. Artisans & Village Industries	8,889	13,60	11,95	53,358	101,71	88,87
2. Other Small Scale Industries	10,668	74,93	62,10	88,838	785,12	641,09

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : KERALA

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>57,002</b>	<b>305,07</b>	<b>250,60</b>	—	—	—
1. Direct Finance	55,621	186,27	170,84	—	—	—
2. Indirect Finance	1,381	118,79	79,76	—	—	—
<b>II. INDUSTRY</b>	<b>36,388</b>	<b>2597,64</b>	<b>2119,16</b>	—	—	—
1. Mining & Quarrying	31	4,26	3,77	—	—	—
2. Food Manufacturing & Processing	1,441	905,93	687,53	—	—	—
(a) Rice Mills, Flour & Dal Mills	136	26,25	21,28	—	—	—
(b) Sugar	—	—	—	—	—	—
(c) Edible Oils & Vanaspati	107	28,18	22,12	—	—	—
(d) Tea Processing	50	98,14	84,56	—	—	—
(e) Processing of Fruits & Vegetables	19	14,67	11,32	—	—	—
(f) Others	1,129	738,70	548,26	—	—	—
3. Beverage & Tobacco	42	11,57	14,65	—	—	—
4. Textiles	1,112	205,59	175,85	—	—	—
(a) Cotton Textiles	137	87,70	80,62	—	—	—
(b) Jute Textiles	3	57	57	—	—	—
(c) Handloom Textiles & Khadi	27	2,99	2,57	—	—	—
(d) Other Textiles	945	114,33	92,10	—	—	—
5. Paper, Paper Products & Printing	676	76,82	62,96	—	—	—
6. Leather & Leather Products	141	8,91	6,26	—	—	—
7. Rubber & Rubber Products	529	152,19	93,94	—	—	—
8. Chemicals & Chemical Products	904	248,30	211,71	—	—	—
(a) Heavy Industrial Chemicals	44	24,73	25,34	—	—	—
(b) Fertilisers	19	88,83	59,50	—	—	—
(c) Drugs & Pharmaceuticals	173	38,06	31,37	—	—	—
(d) Non-Edible Oils	11	8,72	9,99	—	—	—
(e) Other Chemicals & Chemical Products	657	87,96	85,51	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	22	20,16	10,95	—	—	—
10. Manufacture of Cement & Cement Products	56	18,74	14,94	—	—	—
11. Basic Metals & Metal Products	676	65,59	60,47	—	—	—
(a) Iron & Steel	82	33,16	33,62	—	—	—
(b) Non-Ferrous Metals	27	2,59	1,71	—	—	—
(c) Other Metal Products	567	29,84	25,14	—	—	—
12. Engineering	1,251	367,48	325,58	—	—	—
(a) Heavy Engineering	58	37,74	26,68	—	—	—
(b) Light Engineering	407	23,49	22,02	—	—	—
(c) Electrical Machinery & Goods	589	212,95	174,32	—	—	—
(d) Electronic Machinery & Goods	197	93,30	102,55	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	430	20,08	18,22	—	—	—
14. Other Industries	28,168	314,28	273,63	—	—	—
15. Electricity, Gas & Water	24	52,69	50,12	—	—	—
(a) Electricity Generation & Transmission	14	51,42	48,89	—	—	—
(b) Non-Conventional Energy	1	45	44	—	—	—
(c) Gas, Steam & Water Supply	9	81	79	—	—	—
16. Construction	885	125,04	108,58	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>7,188</b>	<b>87,32</b>	<b>68,83</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,415</b>	<b>352,27</b>	<b>289,25</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>1,99,651</b>	<b>945,39</b>	<b>824,78</b>	—	—	—
1. Loans for Purchase of Consumer Durables	25,269	62,91	53,13	—	—	—
2. Loans for Housing	31,013	340,74	290,10	—	—	—
3. Rest of the Personal Loans	1,43,369	541,74	481,56	—	—	—
<b>VI. TRADE</b>	<b>57,738</b>	<b>1333,62</b>	<b>1115,64</b>	—	—	—
1. Wholesale Trade	6,739	751,56	631,93	—	—	—
2. Retail Trade	50,999	582,06	483,72	—	—	—
<b>VII. FINANCE</b>	<b>546</b>	<b>121,84</b>	<b>102,83</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>1,04,855</b>	<b>594,00</b>	<b>524,34</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>4,82,783</b>	<b>6337,15</b>	<b>5295,43</b>	—	—	—
<i>OF WHICH:</i> 1. Artisans & Village Industries	6,498	25,13	23,61	—	—	—
2. Other Small Scale Industries	20,404	736,47	563,10	—	—	—

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>14,41,962</b>	<b>2097,28</b>	<b>1921,13</b>	<b>7,77,325</b>	<b>1470,28</b>	<b>1344,00</b>
1. Direct Finance	14,23,815	1982,41	1834,63	7,71,241	1380,01	1269,46
2. Indirect Finance	18,147	114,87	86,50	6,084	90,27	74,54
<b>II. INDUSTRY</b>	<b>93,040</b>	<b>1610,61</b>	<b>1329,22</b>	<b>1,12,127</b>	<b>3550,30</b>	<b>3000,11</b>
1. Mining & Quarrying	77	87,03	80,06	104	15,28	12,09
2. Food Manufacturing & Processing	1,344	150,75	138,58	2,240	327,86	249,81
(a) Rice Mills, Flour & Dal Mills	611	25,66	22,33	899	55,53	48,01
(b) Sugar	14	49,87	49,11	30	127,88	85,58
(c) Edible Oils & Vanaspati	230	14,41	13,19	359	30,44	24,68
(d) Tea Processing	65	12,80	11,90	223	56,70	47,59
(e) Processing of Fruits & Vegetables	7	93	99	17	5,70	2,56
(f) Others	417	47,08	41,05	712	51,60	41,38
3. Beverage & Tobacco	40	3,33	2,67	71	18,83	17,04
4. Textiles	3,283	421,98	327,32	7,710	1398,53	1114,29
(a) Cotton Textiles	1,650	309,24	234,75	3,900	893,45	749,64
(b) Jute Textiles	2	13	9	33	2,51	2,13
(c) Handloom Textiles & Khadi	298	14,99	14,53	615	46,81	37,60
(d) Other Textiles	1,333	97,62	77,96	3,162	455,76	324,91
5. Paper, Paper Products & Printing	433	58,22	48,61	2,073	227,03	191,34
6. Leather & Leather Products	133	55,18	51,73	777	126,33	118,04
7. Rubber & Rubber Products	97	92,03	73,82	172	17,80	12,86
8. Chemicals & Chemical Products	636	160,15	110,30	2,587	608,56	594,42
(a) Heavy Industrial Chemicals	35	18,36	9,82	51	20,67	12,35
(b) Fertilisers	18	38,73	26,52	34	85,79	90,96
(c) Drugs & Pharmaceuticals	90	37,38	21,94	177	10,97	10,83
(d) Non-Edible Oils	9	2,00	1,34	30	4,55	4,32
(e) Other Chemicals & Chemical Products	484	63,69	50,68	2,295	486,59	475,97
9. Petroleum, Coal Products & Nuclear Fuels	15	12,68	7,09	40	3,97	3,74
10. Manufacture of Cement & Cement Products	81	34,59	26,23	136	46,86	36,83
11. Basic Metals & Metal Products	544	94,72	78,95	1,081	171,14	137,73
(a) Iron & Steel	136	62,37	54,99	182	85,47	67,49
(b) Non-Ferrous Metals	7	1,42	1,35	24	12,24	10,86
(c) Other Metal Products	401	30,93	22,61	875	73,43	59,38
12. Engineering	921	128,25	112,73	1,342	164,88	137,89
(a) Heavy Engineering	76	24,14	22,43	121	23,21	16,84
(b) Light Engineering	576	56,33	49,36	718	77,03	65,87
(c) Electrical Machinery & Goods	210	24,83	21,79	421	53,97	45,74
(d) Electronic Machinery & Goods	59	22,95	19,16	82	10,67	9,44
13. Vehicles, Vehicle Parts & Transport Equipments	371	70,51	64,16	774	101,46	94,11
14. Other Industries	84,353	212,85	183,19	92,368	289,66	254,73
15. Electricity, Gas & Water	56	9,86	6,65	53	12,26	8,71
(a) Electricity Generation & Transmission	30	7,30	5,14	39	6,47	5,21
(b) Non-Conventional Energy	2	9	8	3	3,90	2,12
(c) Gas, Steam & Water Supply	24	2,47	1,43	11	1,89	1,37
16. Construction	656	18,47	17,14	599	19,85	16,49
<b>III. TRANSPORT OPERATORS</b>	<b>8,564</b>	<b>107,59</b>	<b>88,75</b>	<b>9,915</b>	<b>153,33</b>	<b>116,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>59,222</b>	<b>148,47</b>	<b>121,08</b>	<b>45,209</b>	<b>218,27</b>	<b>187,62</b>
<b>V. PERSONAL LOANS</b>	<b>3,12,785</b>	<b>639,41</b>	<b>581,41</b>	<b>3,75,111</b>	<b>991,50</b>	<b>901,50</b>
1. Loans for Purchase of Consumer Durables	22,935	35,26	29,19	38,180	66,71	55,15
2. Loans for Housing	16,787	159,88	148,49	26,203	274,65	253,63
3. Rest of the Personal Loans	2,73,063	444,27	403,72	3,10,728	650,14	592,73
<b>VI. TRADE</b>	<b>1,29,978</b>	<b>342,19</b>	<b>314,27</b>	<b>1,24,104</b>	<b>638,47</b>	<b>527,44</b>
1. Wholesale Trade	5,765	149,85	140,42	8,867	192,96	157,40
2. Retail Trade	1,24,213	192,34	173,85	1,15,237	445,51	370,04
<b>VII. FINANCE</b>	<b>581</b>	<b>255,28</b>	<b>141,95</b>	<b>1,118</b>	<b>59,32</b>	<b>39,86</b>
<b>VIII. ALL OTHERS</b>	<b>2,24,822</b>	<b>343,80</b>	<b>313,44</b>	<b>1,76,026</b>	<b>500,62</b>	<b>453,16</b>
<b>TOTAL BANK CREDIT</b>	<b>22,70,954</b>	<b>5544,62</b>	<b>4811,25</b>	<b>16,20,935</b>	<b>7582,09</b>	<b>6569,90</b>
OF WHICH:						
1. Artisans & Village Industries	37,897	51,05	46,10	29,218	57,16	51,22
2. Other Small Scale Industries	40,427	437,66	372,56	65,759	1372,24	1062,22

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : TAMIL NADU

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>1,54,261</b>	<b>513,14</b>	<b>440,62</b>	<b>7,277</b>	<b>605,35</b>	<b>516,85</b>
1. Direct Finance	1,50,529	360,15	321,43	5,860	293,06	234,09
2. Indirect Finance	3,732	153,00	119,19	1,417	312,28	282,75
<b>II. INDUSTRY</b>	<b>89,894</b>	<b>7773,81</b>	<b>6446,37</b>	<b>88,737</b>	<b>13250,41</b>	<b>10364,44</b>
1. Mining & Quarrying	215	47,48	34,20	368	275,70	243,83
2. Food Manufacturing & Processing	1,787	603,54	518,77	876	791,87	698,52
(a) Rice Mills, Flour & Dal Mills	541	46,26	35,87	176	48,87	45,87
(b) Sugar	58	343,97	286,03	57	231,23	201,65
(c) Edible Oils & Vanaspati	291	37,86	29,46	78	106,81	77,79
(d) Tea Processing	16	12,92	10,18	27	38,53	35,04
(e) Processing of Fruits & Vegetables	48	11,20	7,37	19	154,57	151,06
(f) Others	833	151,32	149,85	519	211,86	187,11
3. Beverage & Tobacco	94	37,04	30,38	103	226,32	194,47
4. Textiles	16,023	4484,49	3623,14	2,353	1077,48	911,82
(a) Cotton Textiles	5,757	2927,76	2386,84	338	273,51	247,08
(b) Jute Textiles	77	8,96	8,67	9	1,62	3,15
(c) Handloom Textiles & Khadi	544	49,79	34,46	36	26,09	20,28
(d) Other Textiles	9,645	1497,97	1193,17	1,970	776,26	641,31
5. Paper, Paper Products & Printing	1,581	296,19	278,37	1,817	340,17	247,96
6. Leather & Leather Products	397	53,12	47,15	2,010	1104,95	925,62
7. Rubber & Rubber Products	380	81,48	63,54	334	321,96	241,81
8. Chemicals & Chemical Products	2,256	240,76	202,93	2,583	1761,90	1398,57
(a) Heavy Industrial Chemicals	130	29,41	22,61	218	178,12	130,19
(b) Fertilisers	32	50,56	47,69	104	583,33	489,75
(c) Drugs & Pharmaceuticals	294	27,82	21,68	489	389,06	331,69
(d) Non-Edible Oils	20	4,20	3,84	15	9,59	8,05
(e) Other Chemicals & Chemical Products	1,780	128,77	107,10	1,757	601,80	438,88
9. Petroleum, Coal Products & Nuclear Fuels	135	43,96	40,50	215	413,21	302,22
10. Manufacture of Cement & Cement Products	168	66,92	63,29	149	605,83	465,62
11. Basic Metals & Metal Products	2,356	562,82	514,13	2,312	690,76	597,96
(a) Iron & Steel	673	392,70	367,99	660	364,97	316,93
(b) Non-Ferrous Metals	111	20,07	10,63	130	50,34	47,66
(c) Other Metal Products	1,572	150,05	135,51	1,522	275,46	233,36
12. Engineering	4,138	529,27	422,00	4,196	1578,46	1263,23
(a) Heavy Engineering	470	216,16	185,43	415	320,58	252,65
(b) Light Engineering	2,388	142,78	108,34	1,897	342,44	284,49
(c) Electrical Machinery & Goods	1,097	141,82	101,47	1,264	442,53	360,79
(d) Electronic Machinery & Goods	183	28,50	26,76	620	472,90	365,29
13. Vehicles, Vehicle Parts & Transport Equipments	888	186,12	146,79	1,258	2105,36	1416,39
14. Other Industries	58,645	447,95	378,70	66,147	1390,97	1064,75
15. Electricity, Gas & Water	102	26,10	22,68	110	277,45	124,42
(a) Electricity Generation & Transmission	40	6,20	3,65	86	250,62	97,68
(b) Non-Conventional Energy	21	12,81	12,40	6	17,65	19,27
(c) Gas, Steam & Water Supply	41	7,08	6,62	18	9,18	7,47
16. Construction	729	66,58	59,81	3,906	288,02	267,27
<b>III. TRANSPORT OPERATORS</b>	<b>7,795</b>	<b>141,56</b>	<b>119,52</b>	<b>5,746</b>	<b>380,61</b>	<b>284,56</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>31,812</b>	<b>392,12</b>	<b>337,26</b>	<b>42,945</b>	<b>1311,93</b>	<b>1089,36</b>
<b>V. PERSONAL LOANS</b>	<b>3,51,079</b>	<b>1283,72</b>	<b>1154,65</b>	<b>5,19,945</b>	<b>2514,06</b>	<b>1984,49</b>
1. Loans for Purchase of Consumer Durables	57,741	104,95	89,00	30,804	72,12	60,70
2. Loans for Housing	38,419	428,93	389,88	33,299	491,48	455,09
3. Rest of the Personal Loans	2,54,919	749,84	675,77	4,55,842	1950,45	1468,70
<b>VI. TRADE</b>	<b>69,172</b>	<b>1156,71</b>	<b>939,10</b>	<b>30,169</b>	<b>3122,60</b>	<b>2780,00</b>
1. Wholesale Trade	8,295	576,69	431,58	6,859	2495,48	2238,32
2. Retail Trade	60,877	580,01	507,52	23,310	627,12	541,69
<b>VII. FINANCE</b>	<b>1,240</b>	<b>168,59</b>	<b>128,20</b>	<b>2,402</b>	<b>2325,47</b>	<b>1785,62</b>
<b>VIII. ALL OTHERS</b>	<b>1,48,834</b>	<b>702,59</b>	<b>577,88</b>	<b>1,68,611</b>	<b>1136,09</b>	<b>1060,53</b>
<b>TOTAL BANK CREDIT</b>	<b>8,54,087</b>	<b>12132,24</b>	<b>10143,59</b>	<b>8,65,832</b>	<b>24646,52</b>	<b>19865,86</b>
OF WHICH:						
1. Artisans & Village Industries	13,477	47,48	41,23	2,575	17,07	14,36
2. Other Small Scale Industries	51,393	2270,15	1823,56	47,906	1845,04	1557,67

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

OCCUPATION		RURAL			SEMI-URBAN		
		No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
		1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>540</b>	<b>58</b>	<b>58</b>	—	—	—	
1. Direct Finance	540	58	58	—	—	—	
2. Indirect Finance	—	—	—	—	—	—	
<b>II. INDUSTRY</b>	<b>81</b>	<b>47</b>	<b>47</b>	—	—	—	
1. Mining & Quarrying	—	—	—	—	—	—	
2. Food Manufacturing & Processing	2	1	1	—	—	—	
(a) Rice Mills, Flour & Dal Mills	1	—	—	—	—	—	
(b) Sugar	—	—	—	—	—	—	
(c) Edible Oils & Vanaspati	—	—	—	—	—	—	
(d) Tea Processing	—	—	—	—	—	—	
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—	
(f) Others	1	—	—	—	—	—	
3. Beverage & Tobacco	—	—	—	—	—	—	
4. Textiles	1	12	13	—	—	—	
(a) Cotton Textiles	—	—	—	—	—	—	
(b) Jute Textiles	—	—	—	—	—	—	
(c) Handloom Textiles & Khadi	—	—	—	—	—	—	
(d) Other Textiles	1	12	13	—	—	—	
5. Paper, Paper Products & Printing	—	—	—	—	—	—	
6. Leather & Leather Products	—	—	—	—	—	—	
7. Rubber & Rubber Products	—	—	—	—	—	—	
8. Chemicals & Chemical Products	—	—	—	—	—	—	
(a) Heavy Industrial Chemicals	—	—	—	—	—	—	
(b) Fertilisers	—	—	—	—	—	—	
(c) Drugs & Pharmaceuticals	—	—	—	—	—	—	
(d) Non-Edible Oils	—	—	—	—	—	—	
(e) Other Chemicals & Chemical Products	—	—	—	—	—	—	
9. Petroleum, Coal Products & Nuclear Fuels	—	—	—	—	—	—	
10. Manufacture of Cement & Cement Products	—	—	—	—	—	—	
11. Basic Metals & Metal Products	1	9	9	—	—	—	
(a) Iron & Steel	1	9	9	—	—	—	
(b) Non-Ferrous Metals	—	—	—	—	—	—	
(c) Other Metal Products	—	—	—	—	—	—	
12. Engineering	2	14	14	—	—	—	
(a) Heavy Engineering	—	—	—	—	—	—	
(b) Light Engineering	—	—	—	—	—	—	
(c) Electrical Machinery & Goods	2	14	14	—	—	—	
(d) Electronic Machinery & Goods	—	—	—	—	—	—	
13. Vehicles, Vehicle Parts & Transport Equipments	—	—	—	—	—	—	
14. Other Industries	75	12	11	—	—	—	
15. Electricity, Gas & Water	—	—	—	—	—	—	
(a) Electricity Generation & Transmission	—	—	—	—	—	—	
(b) Non-Conventional Energy	—	—	—	—	—	—	
(c) Gas, Steam & Water Supply	—	—	—	—	—	—	
16. Construction	—	—	—	—	—	—	
<b>III. TRANSPORT OPERATORS</b>	<b>163</b>	<b>1,12</b>	<b>1,11</b>	—	—	—	
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>31</b>	<b>25</b>	<b>25</b>	—	—	—	
<b>V. PERSONAL LOANS</b>	<b>783</b>	<b>1,46</b>	<b>1,46</b>	—	—	—	
1. Loans for Purchase of Consumer Durables	33	6	6	—	—	—	
2. Loans for Housing	15	15	15	—	—	—	
3. Rest of the Personal Loans	735	1,25	1,25	—	—	—	
<b>VI. TRADE</b>	<b>179</b>	<b>2,11</b>	<b>1,02</b>	—	—	—	
1. Wholesale Trade	—	—	—	—	—	—	
2. Retail Trade	179	2,11	1,02	—	—	—	
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	—	—	—	
<b>VIII. ALL OTHERS</b>	<b>111</b>	<b>24</b>	<b>24</b>	—	—	—	
<b>TOTAL BANK CREDIT</b>	<b>1,888</b>	<b>6,25</b>	<b>5,14</b>	—	—	—	
<i>OF WHICH:</i> 1. Artisans & Village Industries	10	3	2	—	—	—	
2. Other Small Scale Industries	70	36	37	—	—	—	

Note : There are no Urban and Metropolitan centres in Lakshadweep.

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : PONDICHERRY

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	1	2	3	4	5	6
<b>I. AGRICULTURE</b>	<b>13,098</b>	<b>19,59</b>	<b>18,64</b>	<b>7,018</b>	<b>12,00</b>	<b>11,08</b>
1. Direct Finance	13,095	19,03	18,15	6,969	11,42	10,53
2. Indirect Finance	3	57	50	49	57	56
<b>II. INDUSTRY</b>	<b>588</b>	<b>23,40</b>	<b>17,07</b>	<b>3,240</b>	<b>41,58</b>	<b>21,77</b>
1. Mining & Quarrying	1	7	1	—	—	—
2. Food Manufacturing & Processing	8	28	29	96	3,89	2,88
(a) Rice Mills, Flour & Dal Mills	7	21	15	86	3,55	2,54
(b) Sugar	—	—	—	1	5	5
(c) Edible Oils & Vanaspati	—	—	—	4	18	19
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	1	8	14	5	11	10
3. Beverage & Tobacco	2	12	10	4	11	8
4. Textiles	4	37	36	12	2,61	2,39
(a) Cotton Textiles	1	6	3	2,54	2,35	—
(b) Jute Textiles	1	30	35	—	—	—
(c) Handloom Textiles & Khadi	—	—	—	3	1	2
(d) Other Textiles	2	1	1	6	5	2
5. Paper, Paper Products & Printing	8	44	13	10	1,12	75
6. Leather & Leather Products	1	5	4,98	4,98	—	—
7. Rubber & Rubber Products	5	23	5	2	4	2
8. Chemicals & Chemical Products	48	8,42	4,62	14	2,25	2,11
(a) Heavy Industrial Chemicals	1	5	—	—	—	—
(b) Fertilisers	—	—	—	—	—	—
(c) Drugs & Pharmaceuticals	4	5,12	2,68	4	64	61
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	43	3,25	1,93	10	1,61	1,50
9. Petroleum, Coal Products & Nuclear Fuels	1	15	30	—	—	—
10. Manufacture of Cement & Cement Products	1	1	1	1	3	3
11. Basic Metals & Metal Products	9	30	28	5	17	17
(a) Iron & Steel	1	12	12	—	—	—
(b) Non-Ferrous Metals	1	6	4	—	—	—
(c) Other Metal Products	7	12	13	5	17	17
12. Engineering	7	9,36	8,32	91	3,98	2,82
(a) Heavy Engineering	—	—	—	—	—	—
(b) Light Engineering	1	—	—	4	1,34	27
(c) Electrical Machinery & Goods	5	9,30	8,30	87	2,64	2,55
(d) Electronic Machinery & Goods	1	6	1	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	2	6	6	3	46	45
14. Other Industries	489	3,48	2,46	2,981	21,77	4,95
15. Electricity, Gas & Water	—	—	—	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	—	—	—	—	—	—
(c) Gas, Steam & Water Supply	—	—	—	—	—	—
16. Construction	2	11	11	16	18	14
<b>III. TRANSPORT OPERATORS</b>	<b>23</b>	<b>43</b>	<b>34</b>	<b>292</b>	<b>1,70</b>	<b>1,28</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>493</b>	<b>92</b>	<b>82</b>	<b>590</b>	<b>6,45</b>	<b>6,06</b>
<b>V. PERSONAL LOANS</b>	<b>11,112</b>	<b>17,50</b>	<b>15,74</b>	<b>8,792</b>	<b>21,00</b>	<b>19,17</b>
1. Loans for Purchase of Consumer Durables	591	90	86	586	84	79
2. Loans for Housing	246	2,41	2,37	552	5,42	4,97
3. Rest of the Personal Loans	10,275	14,19	12,51	7,654	14,74	13,41
<b>VI. TRADE</b>	<b>1,160</b>	<b>7,04</b>	<b>6,40</b>	<b>3,216</b>	<b>14,69</b>	<b>12,97</b>
1. Wholesale Trade	5	32	29	759	5,62	4,95
2. Retail Trade	1,155	6,72	6,11	2,457	9,07	8,02
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>33</b>	<b>81</b>	<b>76</b>
<b>VIII. ALL OTHERS</b>	<b>1,124</b>	<b>2,28</b>	<b>1,90</b>	<b>2,397</b>	<b>6,24</b>	<b>5,38</b>
<b>TOTAL BANK CREDIT</b>	<b>27,598</b>	<b>71,16</b>	<b>60,91</b>	<b>25,578</b>	<b>104,46</b>	<b>78,45</b>
OF WHICH:						
1. Artisans & Village Industries	214	35	31	269	27	23
2. Other Small Scale Industries	289	5,68	4,15	750	7,29	5,77

**TABLE No. 5.7 – STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION MARCH 1999**

SOUTHERN REGION  
STATE : PONDICHERRY

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of	Credit	Amount	No. of	Credit	Amount
	Accounts	Limit	Outstanding	Accounts	Limit	Outstanding
	7	8	9	10	11	12
<b>I. AGRICULTURE</b>	<b>8,405</b>	<b>19,46</b>	<b>18,33</b>	—	—	—
1. Direct Finance	8,380	18,03	16,96	—	—	—
2. Indirect Finance	25	1,42	1,37	—	—	—
<b>II. INDUSTRY</b>	<b>2,675</b>	<b>208,93</b>	<b>155,63</b>	—	—	—
1. Mining & Quarrying	1	2	2	—	—	—
2. Food Manufacturing & Processing	100	32,85	21,94	—	—	—
(a) Rice Mills, Flour & Dal Mills	15	1,94	1,38	—	—	—
(b) Sugar	4	25,78	16,54	—	—	—
(c) Edible Oils & Vanaspati	20	2,86	1,38	—	—	—
(d) Tea Processing	—	—	—	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	—	—	—
(f) Others	61	2,26	2,65	—	—	—
3. Beverage & Tobacco	9	52	21	—	—	—
4. Textiles	64	45,38	29,16	—	—	—
(a) Cotton Textiles	34	34,03	20,11	—	—	—
(b) Jute Textiles	—	—	—	—	—	—
(c) Handloom Textiles & Khadi	1	2	1	—	—	—
(d) Other Textiles	29	11,33	9,04	—	—	—
5. Paper, Paper Products & Printing	106	16,57	14,73	—	—	—
6. Leather & Leather Products	24	2,24	2,07	—	—	—
7. Rubber & Rubber Products	22	3,27	2,11	—	—	—
8. Chemicals & Chemical Products	170	41,90	35,19	—	—	—
(a) Heavy Industrial Chemicals	13	13,50	13,18	—	—	—
(b) Fertilisers	2	16	15	—	—	—
(c) Drugs & Pharmaceuticals	19	70	60	—	—	—
(d) Non-Edible Oils	—	—	—	—	—	—
(e) Other Chemicals & Chemical Products	136	27,54	21,26	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	3	26	18	—	—	—
10. Manufacture of Cement & Cement Products	3	5	4	—	—	—
11. Basic Metals & Metal Products	87	10,08	7,67	—	—	—
(a) Iron & Steel	7	1,63	95	—	—	—
(b) Non-Ferrous Metals	2	4,08	3,96	—	—	—
(c) Other Metal Products	78	4,37	2,76	—	—	—
12. Engineering	131	32,31	24,62	—	—	—
(a) Heavy Engineering	6	98	31	—	—	—
(b) Light Engineering	29	4,52	2,95	—	—	—
(c) Electrical Machinery & Goods	46	3,02	2,70	—	—	—
(d) Electronic Machinery & Goods	50	23,80	18,65	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	40	1,15	83	—	—	—
14. Other Industries	1,812	13,70	9,94	—	—	—
15. Electricity, Gas & Water	2	83	82	—	—	—
(a) Electricity Generation & Transmission	—	—	—	—	—	—
(b) Non-Conventional Energy	1	80	80	—	—	—
(c) Gas, Steam & Water Supply	1	3	2	—	—	—
16. Construction	101	7,81	6,10	—	—	—
<b>III. TRANSPORT OPERATORS</b>	<b>374</b>	<b>3,60</b>	<b>2,94</b>	—	—	—
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,140</b>	<b>12,61</b>	<b>10,95</b>	—	—	—
<b>V. PERSONAL LOANS</b>	<b>13,748</b>	<b>75,60</b>	<b>66,32</b>	—	—	—
1. Loans for Purchase of Consumer Durables	2,089	4,14	3,67	—	—	—
2. Loans for Housing	1,104	33,33	28,53	—	—	—
3. Rest of the Personal Loans	10,555	38,13	34,12	—	—	—
<b>VI. TRADE</b>	<b>3,890</b>	<b>59,23</b>	<b>47,30</b>	—	—	—
1. Wholesale Trade	198	21,14	14,74	—	—	—
2. Retail Trade	3,692	38,09	32,56	—	—	—
<b>VII. FINANCE</b>	<b>8</b>	<b>14</b>	<b>12</b>	—	—	—
<b>VIII. ALL OTHERS</b>	<b>11,481</b>	<b>35,91</b>	<b>31,79</b>	—	—	—
<b>TOTAL BANK CREDIT</b>	<b>41,721</b>	<b>415,48</b>	<b>333,38</b>	—	—	—
OF WHICH:						
1. Artisans & Village Industries	377	1,52	1,34	—	—	—
2. Other Small Scale Industries	1,764	51,08	39,73	—	—	—

**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 1999**

**NORTHERN REGION  
STATE : HARYANA**

(Amount in Rupees 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>2,23,762</b>	<b>649,60</b>	<b>93,010</b>	<b>385,98</b>	<b>28,111</b>	<b>107,51</b>	<b>3,44,883</b>	<b>1143,08</b>
1. Direct Finance	2,20,614	642,98	91,810	376,75	27,834	105,63	3,40,258	1125,36
2. Indirect Finance	3,148	6,62	1,200	9,23	277	1,87	4,625	17,73
<b>II. INDUSTRY</b>	<b>24,353</b>	<b>36,48</b>	<b>16,409</b>	<b>54,58</b>	<b>49,348</b>	<b>134,08</b>	<b>90,110</b>	<b>225,14</b>
<b>III. TRANSPORT OPERATORS</b>	<b>12,775</b>	<b>18,94</b>	<b>2,652</b>	<b>10,72</b>	<b>2,912</b>	<b>13,23</b>	<b>18,339</b>	<b>42,89</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,800</b>	<b>9,20</b>	<b>5,176</b>	<b>11,78</b>	<b>9,065</b>	<b>21,29</b>	<b>20,041</b>	<b>42,27</b>
<b>V. PERSONAL LOANS</b>	<b>62,115</b>	<b>142,62</b>	<b>55,270</b>	<b>152,77</b>	<b>1,01,407</b>	<b>299,60</b>	<b>2,18,792</b>	<b>595,00</b>
1. Loans for Purchase of Consumer Durables	6,036	13,90	2,705	6,98	6,811	15,99	15,552	36,88
2. Loans for Housing	3,533	22,11	5,736	43,20	16,882	91,48	26,151	156,79
3. Rest of the Personal Loans	52,546	106,62	46,829	102,59	77,714	192,13	1,77,089	401,34
<b>VI. TRADE</b>	<b>61,528</b>	<b>72,02</b>	<b>40,950</b>	<b>100,40</b>	<b>36,551</b>	<b>98,08</b>	<b>1,39,029</b>	<b>270,50</b>
1. Wholesale Trade	5,279	5,24	1,792	6,78	1,740	7,15	8,811	19,17
2. Retail Trade	56,249	66,78	39,158	93,62	34,811	90,93	1,30,218	251,33
<b>VII. FINANCE</b>	<b>169</b>	<b>52</b>	<b>250</b>	<b>59</b>	<b>512</b>	<b>74</b>	<b>931</b>	<b>1,85</b>
<b>VIII. ALL OTHERS</b>	<b>15,233</b>	<b>26,41</b>	<b>15,362</b>	<b>42,26</b>	<b>25,596</b>	<b>58,09</b>	<b>56,191</b>	<b>126,76</b>
<b>TOTAL BANK CREDIT</b>	<b>4,05,735</b>	<b>955,80</b>	<b>2,29,079</b>	<b>759,08</b>	<b>2,53,502</b>	<b>732,61</b>	<b>8,88,316</b>	<b>2447,49</b>
OF WHICH : 1. Artisans & Village Industries	15,486	16,43	4,792	10,03	4,612	10,26	24,890	36,72
2. Other Small Scale Industries	7,259	16,62	10,777	40,29	22,508	85,96	40,544	142,86

**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
<b>I. AGRICULTURE</b>	<b>79,639</b>	<b>110,28</b>	<b>6,959</b>	<b>13,11</b>	—	—	<b>86,598</b>	<b>123,39</b>
1. Direct Finance	78,652	108,19	6,753	12,61	—	—	85,405	120,80
2. Indirect Finance	987	2,09	206	50	—	—	1,193	2,59
<b>II. INDUSTRY</b>	<b>26,122</b>	<b>45,24</b>	<b>5,065</b>	<b>13,73</b>	—	—	<b>31,187</b>	<b>58,97</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,230</b>	<b>35,16</b>	<b>5,496</b>	<b>17,05</b>	—	—	<b>14,726</b>	<b>52,21</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,960</b>	<b>9,07</b>	<b>1,553</b>	<b>4,30</b>	—	—	<b>7,513</b>	<b>13,37</b>
<b>V. PERSONAL LOANS</b>	<b>64,701</b>	<b>134,54</b>	<b>30,260</b>	<b>73,91</b>	—	—	<b>94,961</b>	<b>208,46</b>
1. Loans for Purchase of Consumer Durables	5,479	9,66	9,525	21,19	—	—	15,004	30,85
2. Loans for Housing	5,538	28,74	2,277	17,25	—	—	7,815	45,99
3. Rest of the Personal Loans	53,684	96,14	18,458	35,47	—	—	72,142	131,61
<b>VI. TRADE</b>	<b>65,766</b>	<b>113,35</b>	<b>10,436</b>	<b>34,74</b>	—	—	<b>76,202</b>	<b>148,08</b>
1. Wholesale Trade	783	2,38	600	3,97	—	—	1,383	6,35
2. Retail Trade	64,983	110,97	9,836	30,76	—	—	74,819	141,73
<b>VII. FINANCE</b>	<b>334</b>	<b>83</b>	<b>20</b>	<b>7</b>	—	—	<b>354</b>	<b>90</b>
<b>VIII. ALL OTHERS</b>	<b>13,439</b>	<b>24,89</b>	<b>7,936</b>	<b>20,30</b>	—	—	<b>21,375</b>	<b>45,19</b>
<b>TOTAL BANK CREDIT</b>	<b>2,65,191</b>	<b>473,35</b>	<b>67,725</b>	<b>177,22</b>	—	—	<b>3,32,916</b>	<b>650,57</b>
OF WHICH : 1. Artisans & Village Industries	16,821	21,62	2,055	4,09	—	—	18,876	25,71
2. Other Small Scale Industries	6,683	19,21	2,618	8,68	—	—	9,301	27,89

(.) Indicates negligible.

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 1999**

**NORTHERN REGION**  
**STATE : JAMMU & KASHMIR**

(Amount in Rupees 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>60,323</b>	<b>58,04</b>	<b>11,770</b>	<b>14,22</b>	<b>2,620</b>	<b>7,48</b>	<b>74,713</b>	<b>79,74</b>
1. Direct Finance	59,385	57,10	11,717	13,98	2,535	7,34	73,637	78,42
2. Indirect Finance	938	95	53	23	85	14	1,076	1,32
<b>II. INDUSTRY</b>	<b>15,609</b>	<b>25,68</b>	<b>3,202</b>	<b>10,23</b>	<b>13,051</b>	<b>47,25</b>	<b>31,862</b>	<b>83,16</b>
<b>III. TRANSPORT OPERATORS</b>	<b>7,661</b>	<b>16,46</b>	<b>774</b>	<b>6,34</b>	<b>1,894</b>	<b>15,74</b>	<b>10,329</b>	<b>38,55</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,935</b>	<b>3,97</b>	<b>347</b>	<b>2,07</b>	<b>12,248</b>	<b>18,05</b>	<b>14,530</b>	<b>24,09</b>
<b>V. PERSONAL LOANS</b>	<b>37,114</b>	<b>78,86</b>	<b>10,071</b>	<b>26,28</b>	<b>36,781</b>	<b>108,32</b>	<b>83,966</b>	<b>213,45</b>
1. Loans for Purchase of Consumer Durables	3,327	6,44	1,430	3,11	6,756	16,30	11,513	25,85
2. Loans for Housing	3,387	20,10	807	7,20	4,127	30,17	8,321	57,47
3. Rest of the Personal Loans	30,400	52,32	7,834	15,97	25,898	61,84	64,132	130,13
<b>VI. TRADE</b>	<b>37,079</b>	<b>75,59</b>	<b>8,989</b>	<b>28,00</b>	<b>15,530</b>	<b>64,83</b>	<b>61,598</b>	<b>168,42</b>
1. Wholesale Trade	2,091	1,91	247	1,03	694	4,17	3,032	7,12
2. Retail Trade	34,988	73,68	8,742	26,97	14,836	60,65	58,566	161,30
<b>VII. FINANCE</b>	<b>84</b>	<b>36</b>	<b>8</b>	<b>(..)</b>	<b>58</b>	<b>37</b>	<b>150</b>	<b>74</b>
<b>VIII. ALL OTHERS</b>	<b>5,140</b>	<b>8,26</b>	<b>1,741</b>	<b>6,42</b>	<b>8,528</b>	<b>19,94</b>	<b>15,409</b>	<b>34,63</b>
<b>TOTAL BANK CREDIT</b>	<b>1,64,945</b>	<b>267,23</b>	<b>36,902</b>	<b>93,57</b>	<b>90,710</b>	<b>281,98</b>	<b>2,92,557</b>	<b>642,77</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	11,548	10,36	1,595	1,94	4,605	11,31	17,748	23,61
2. Other Small Scale Industries	2,396	9,40	961	4,80	4,312	20,78	7,669	34,98

**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
<b>I. AGRICULTURE</b>	<b>3,34,028</b>	<b>998,01</b>	<b>1,65,947</b>	<b>662,60</b>	<b>31,843</b>	<b>145,14</b>	<b>5,31,818</b>	<b>1805,75</b>
1. Direct Finance	3,29,958	984,64	1,62,684	638,84	30,891	139,64	5,23,533	1763,13
2. Indirect Finance	4,070	13,37	3,263	23,76	952	5,50	8,285	42,62
<b>II. INDUSTRY</b>	<b>37,468</b>	<b>67,19</b>	<b>29,111</b>	<b>104,14</b>	<b>56,123</b>	<b>236,35</b>	<b>1,22,702</b>	<b>407,67</b>
<b>III. TRANSPORT OPERATORS</b>	<b>11,211</b>	<b>19,50</b>	<b>5,233</b>	<b>17,33</b>	<b>3,586</b>	<b>18,63</b>	<b>20,030</b>	<b>55,46</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,889</b>	<b>11,11</b>	<b>6,398</b>	<b>19,62</b>	<b>8,190</b>	<b>23,33</b>	<b>20,477</b>	<b>54,07</b>
<b>V. PERSONAL LOANS</b>	<b>82,896</b>	<b>219,29</b>	<b>1,01,838</b>	<b>295,90</b>	<b>1,36,606</b>	<b>436,96</b>	<b>3,21,340</b>	<b>952,15</b>
1. Loans for Purchase of Consumer Durables	8,059	17,90	11,382	26,32	13,205	36,15	32,646	80,37
2. Loans for Housing	8,525	50,12	14,404	79,79	21,839	132,09	44,768	262,00
3. Rest of the Personal Loans	66,312	151,26	76,052	189,79	1,01,562	268,73	2,43,926	609,78
<b>VI. TRADE</b>	<b>64,620</b>	<b>103,68</b>	<b>59,535</b>	<b>167,80</b>	<b>41,922</b>	<b>161,38</b>	<b>1,66,077</b>	<b>432,86</b>
1. Wholesale Trade	3,608	7,03	4,602	12,74	5,279	26,96	13,489	46,74
2. Retail Trade	61,012	96,65	54,933	155,06	36,643	134,42	1,52,588	386,12
<b>VII. FINANCE</b>	<b>84</b>	<b>18</b>	<b>91</b>	<b>46</b>	<b>306</b>	<b>73</b>	<b>481</b>	<b>1,37</b>
<b>VIII. ALL OTHERS</b>	<b>25,315</b>	<b>66,88</b>	<b>35,271</b>	<b>91,56</b>	<b>70,245</b>	<b>162,25</b>	<b>1,30,831</b>	<b>320,70</b>
<b>TOTAL BANK CREDIT</b>	<b>5,61,511</b>	<b>1485,84</b>	<b>4,03,424</b>	<b>1359,41</b>	<b>3,48,821</b>	<b>1184,77</b>	<b>13,13,756</b>	<b>4030,03</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	18,831	22,88	7,424	18,23	4,074	15,13	30,329	56,23
2. Other Small Scale Industries	15,972	31,28	17,649	64,03	34,831	160,51	68,452	255,83

**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 1999**

**NORTHERN REGION  
STATE : RAJASTHAN**

(Amount in Rupees 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>6,04,172</b>	<b>1011,75</b>	<b>2,31,904</b>	<b>512,51</b>	<b>26,914</b>	<b>79,76</b>	<b>8,62,990</b>	<b>1604,03</b>
1. Direct Finance	5,98,105	998,27	2,27,949	500,12	26,420	77,63	8,52,474	1576,02
2. Indirect Finance	6,067	13,48	3,955	12,39	494	2,14	10,516	28,01
<b>II. INDUSTRY</b>	<b>83,451</b>	<b>102,83</b>	<b>54,363</b>	<b>103,30</b>	<b>39,874</b>	<b>135,41</b>	<b>1,77,688</b>	<b>341,54</b>
<b>III. TRANSPORT OPERATORS</b>	<b>14,515</b>	<b>23,40</b>	<b>4,857</b>	<b>19,77</b>	<b>5,434</b>	<b>29,02</b>	<b>24,806</b>	<b>72,19</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,333</b>	<b>20,84</b>	<b>15,490</b>	<b>21,91</b>	<b>12,862</b>	<b>35,27</b>	<b>47,685</b>	<b>78,03</b>
<b>V. PERSONAL LOANS</b>	<b>1,34,746</b>	<b>246,26</b>	<b>1,27,127</b>	<b>281,05</b>	<b>1,81,855</b>	<b>507,62</b>	<b>4,43,728</b>	<b>1034,93</b>
1. Loans for Purchase of Consumer Durables	7,175	10,70	9,096	12,86	15,679	33,34	31,950	56,90
2. Loans for Housing	11,168	42,65	12,527	69,87	24,654	175,24	48,349	287,76
3. Rest of the Personal Loans	1,16,403	192,91	1,05,504	198,33	1,41,522	299,04	3,63,429	690,27
<b>VI. TRADE</b>	<b>1,26,629</b>	<b>174,85</b>	<b>98,585</b>	<b>196,92</b>	<b>54,375</b>	<b>153,93</b>	<b>2,79,589</b>	<b>525,70</b>
1. Wholesale Trade	4,181	8,07	3,572	14,52	3,537	16,55	11,290	39,14
2. Retail Trade	1,22,448	166,78	95,013	182,40	50,838	137,38	2,68,299	486,56
<b>VII. FINANCE</b>	<b>245</b>	<b>47</b>	<b>277</b>	<b>63</b>	<b>652</b>	<b>1,70</b>	<b>1,174</b>	<b>2,80</b>
<b>VIII. ALL OTHERS</b>	<b>34,200</b>	<b>52,21</b>	<b>33,601</b>	<b>65,29</b>	<b>57,145</b>	<b>166,63</b>	<b>1,24,946</b>	<b>284,13</b>
<b>TOTAL BANK CREDIT</b>	<b>10,17,291</b>	<b>1632,61</b>	<b>5,66,204</b>	<b>1201,38</b>	<b>3,79,111</b>	<b>1109,34</b>	<b>19,62,606</b>	<b>3943,33</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	61,082	60,94	27,806	34,38	8,087	18,59	96,975	113,91
2. Other Small Scale Industries	20,180	36,12	24,735	58,28	23,715	91,79	68,630	186,19

**STATE : 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
<b>I. AGRICULTURE</b>	<b>305</b>	<b>74</b>	<b>130</b>	<b>17</b>	<b>1,016</b>	<b>3,32</b>	<b>1,451</b>	<b>4,23</b>
1. Direct Finance	257	62	130	17	844	2,88	1,231	3,67
2. Indirect Finance	48	12	—	—	172	44	220	56
<b>II. INDUSTRY</b>	<b>120</b>	<b>53</b>	<b>271</b>	<b>1,16</b>	<b>7,781</b>	<b>29,66</b>	<b>8,172</b>	<b>31,35</b>
<b>III. TRANSPORT OPERATORS</b>	<b>24</b>	<b>13</b>	<b>28</b>	<b>21</b>	<b>597</b>	<b>4,23</b>	<b>649</b>	<b>4,57</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>49</b>	<b>24</b>	<b>94</b>	<b>22</b>	<b>1,199</b>	<b>5,15</b>	<b>1,342</b>	<b>5,61</b>
<b>V. PERSONAL LOANS</b>	<b>964</b>	<b>2,58</b>	<b>1,568</b>	<b>4,32</b>	<b>47,774</b>	<b>141,71</b>	<b>50,306</b>	<b>148,61</b>
1. Loans for Purchase of Consumer Durables	106	30	292	77	9,044	25,45	9,442	26,52
2. Loans for Housing	142	75	464	1,40	3,040	23,53	3,646	25,68
3. Rest of the Personal Loans	716	1,53	812	2,14	35,690	92,74	37,218	96,41
<b>VI. TRADE</b>	<b>346</b>	<b>69</b>	<b>274</b>	<b>1,12</b>	<b>5,319</b>	<b>18,75</b>	<b>5,939</b>	<b>20,56</b>
1. Wholesale Trade	1	(.)	1	—	1,228	3,07	1,230	3,07
2. Retail Trade	345	69	273	1,12	4,091	15,68	4,709	17,49
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>2</b>	<b>3</b>	<b>11</b>	<b>4</b>	<b>13</b>	<b>7</b>
<b>VIII. ALL OTHERS</b>	<b>454</b>	<b>98</b>	<b>1,215</b>	<b>2,83</b>	<b>16,362</b>	<b>38,39</b>	<b>18,031</b>	<b>42,20</b>
<b>TOTAL BANK CREDIT</b>	<b>2,262</b>	<b>5,89</b>	<b>3,582</b>	<b>10,05</b>	<b>80,059</b>	<b>241,25</b>	<b>85,903</b>	<b>257,19</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	29	14	2	(.)	96	54	127	68
2. Other Small Scale Industries	85	36	245	95	2,163	9,70	2,493	11,01

**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 1999**

**NORTHERN REGION  
STATE : DELHI**

(Amount in Rupees 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>800</b>	<b>2,16</b>	<b>63</b>	<b>10</b>	<b>2,174</b>	<b>8,41</b>	<b>3,037</b>	<b>10,68</b>
1. Direct Finance	797	2,15	63	10	1,708	6,27	2,568	8,52
2. Indirect Finance	3	1	—	—	466	2,14	469	2,15
<b>II. INDUSTRY</b>	<b>786</b>	<b>4,20</b>	<b>259</b>	<b>91</b>	<b>59,805</b>	<b>240,58</b>	<b>60,850</b>	<b>245,68</b>
<b>III. TRANSPORT OPERATORS</b>	<b>213</b>	<b>1,66</b>	<b>232</b>	<b>3,53</b>	<b>6,390</b>	<b>22,14</b>	<b>6,835</b>	<b>27,33</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>501</b>	<b>1,30</b>	<b>127</b>	<b>30</b>	<b>19,504</b>	<b>56,79</b>	<b>20,132</b>	<b>58,39</b>
<b>V. PERSONAL LOANS</b>	<b>9,676</b>	<b>28,17</b>	<b>2,351</b>	<b>8,64</b>	<b>5,71,532</b>	<b>1265,38</b>	<b>5,83,559</b>	<b>1302,19</b>
1. Loans for Purchase of Consumer Durables	98	39	50	13	22,618	89,93	22,766	90,45
2. Loans for Housing	697	2,59	284	74	31,018	181,67	31,999	185,00
3. Rest of the Personal Loans	8,881	25,19	2,017	7,77	5,17,896	993,77	5,28,794	1026,74
<b>VI. TRADE</b>	<b>1,799</b>	<b>3,92</b>	<b>497</b>	<b>1,57</b>	<b>44,079</b>	<b>128,08</b>	<b>46,375</b>	<b>133,57</b>
1. Wholesale Trade	494	59	25	3	10,664	40,65	11,183	41,27
2. Retail Trade	1,305	3,33	472	1,54	33,415	87,43	35,192	92,30
<b>VII. FINANCE</b>	<b>6</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>2,627</b>	<b>4,00</b>	<b>2,633</b>	<b>4,02</b>
<b>VIII. ALL OTHERS</b>	<b>1,118</b>	<b>3,02</b>	<b>1,076</b>	<b>2,67</b>	<b>1,28,325</b>	<b>278,97</b>	<b>1,30,519</b>	<b>284,66</b>
<b>TOTAL BANK CREDIT</b>	<b>14,899</b>	<b>44,46</b>	<b>4,605</b>	<b>17,72</b>	<b>8,34,436</b>	<b>2004,35</b>	<b>8,53,940</b>	<b>2066,53</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	43	10	49	10	2,306	8,77	2,398	8,96
2. Other Small Scale Industries	350	2,60	120	57	21,264	83,05	21,734	86,23

**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
<b>I. AGRICULTURE</b>	<b>27,874</b>	<b>14,34</b>	<b>10</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>27,884</b>	<b>14,36</b>
1. Direct Finance	27,426	13,27	10	2	—	—	27,436	13,28
2. Indirect Finance	448	1,08	—	—	—	—	448	1,08
<b>II. INDUSTRY</b>	<b>3,893</b>	<b>4,11</b>	<b>4</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>3,897</b>	<b>4,14</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,004</b>	<b>3,96</b>	<b>2</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>2,006</b>	<b>3,98</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>553</b>	<b>71</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>553</b>	<b>71</b>
<b>V. PERSONAL LOANS</b>	<b>9,097</b>	<b>13,11</b>	<b>113</b>	<b>19</b>	<b>—</b>	<b>—</b>	<b>9,210</b>	<b>13,30</b>
1. Loans for Purchase of Consumer Durables	1,100	1,90	2	(.)	—	—	1,102	1,91
2. Loans for Housing	126	41	—	—	—	—	126	41
3. Rest of the Personal Loans	7,871	10,80	111	19	—	—	7,982	10,98
<b>VI. TRADE</b>	<b>3,099</b>	<b>7,45</b>	<b>19</b>	<b>10</b>	<b>—</b>	<b>—</b>	<b>3,118</b>	<b>7,54</b>
1. Wholesale Trade	56	6	—	—	—	—	56	6
2. Retail Trade	3,043	7,39	19	10	—	—	3,062	7,48
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>2,776</b>	<b>2,96</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2,776</b>	<b>2,96</b>
<b>TOTAL BANK CREDIT</b>	<b>49,296</b>	<b>46,64</b>	<b>148</b>	<b>34</b>	<b>—</b>	<b>—</b>	<b>49,444</b>	<b>46,98</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,224	1,18	—	—	—	—	1,224	1,18
2. Other Small Scale Industries	2,651	3,10	4	2	—	—	2,655	3,13

**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 1999**

**NORTH-EASTERN REGION  
STATE : ASSAM**

(Amount in Rupees 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>1,43,411</b>	<b>149,97</b>	<b>30,677</b>	<b>41,47</b>	<b>5,978</b>	<b>9,23</b>	<b>1,80,066</b>	<b>200,67</b>
1. Direct Finance	1,42,053	147,99	30,143	40,16	5,935	9,08	1,78,131	197,22
2. Indirect Finance	1,358	1,99	534	1,31	43	15	1,935	3,45
<b>II. INDUSTRY</b>	<b>60,796</b>	<b>107,69</b>	<b>23,635</b>	<b>69,63</b>	<b>12,784</b>	<b>40,05</b>	<b>97,215</b>	<b>217,37</b>
<b>III. TRANSPORT OPERATORS</b>	<b>9,815</b>	<b>21,46</b>	<b>3,134</b>	<b>13,80</b>	<b>1,784</b>	<b>12,43</b>	<b>14,733</b>	<b>47,68</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>19,126</b>	<b>23,93</b>	<b>9,278</b>	<b>17,03</b>	<b>4,977</b>	<b>12,46</b>	<b>33,381</b>	<b>53,42</b>
<b>V. PERSONAL LOANS</b>	<b>51,816</b>	<b>87,16</b>	<b>49,746</b>	<b>103,93</b>	<b>47,743</b>	<b>119,69</b>	<b>1,49,305</b>	<b>310,77</b>
1. Loans for Purchase of Consumer Durables	5,746	8,67	7,477	12,71	12,567	20,50	25,790	41,89
2. Loans for Housing	3,518	22,25	3,782	30,37	4,034	32,75	11,334	85,37
3. Rest of the Personal Loans	42,552	56,24	38,487	60,85	31,142	66,43	1,12,181	183,51
<b>VI. TRADE</b>	<b>1,03,002</b>	<b>141,76</b>	<b>43,846</b>	<b>93,95</b>	<b>16,458</b>	<b>49,26</b>	<b>1,63,306</b>	<b>284,97</b>
1. Wholesale Trade	1,365	3,60	1,574	5,55	2,494	9,33	5,433	18,49
2. Retail Trade	1,01,637	138,16	42,272	88,40	13,964	39,93	1,57,873	266,48
<b>VII. FINANCE</b>	<b>298</b>	<b>99</b>	<b>100</b>	<b>5</b>	<b>47</b>	<b>31</b>	<b>445</b>	<b>1,35</b>
<b>VIII. ALL OTHERS</b>	<b>64,682</b>	<b>110,14</b>	<b>27,267</b>	<b>65,74</b>	<b>18,671</b>	<b>45,46</b>	<b>1,10,620</b>	<b>221,33</b>
<b>TOTAL BANK CREDIT</b>	<b>4,52,946</b>	<b>643,09</b>	<b>1,87,683</b>	<b>405,60</b>	<b>1,08,442</b>	<b>288,87</b>	<b>7,49,071</b>	<b>1337,56</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	26,889	38,00	9,136	17,71	1,644	3,70	37,669	59,41
2. Other Small Scale Industries	30,020	62,78	13,570	45,02	10,058	31,30	53,648	139,11

**STATE : MANIPUR**

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>9,760</b>	<b>13,55</b>	<b>3,713</b>	<b>4,45</b>	<b>1,269</b>	<b>3,98</b>	<b>14,742</b>	<b>21,98</b>
1. Direct Finance	9,437	13,33	3,700	4,40	1,256	3,91	14,393	21,64
2. Indirect Finance	323	22	13	5	13	7	349	34
<b>II. INDUSTRY</b>	<b>8,346</b>	<b>19,31</b>	<b>8,181</b>	<b>19,40</b>	<b>4,168</b>	<b>17,45</b>	<b>20,695</b>	<b>56,16</b>
<b>III. TRANSPORT OPERATORS</b>	<b>209</b>	<b>46</b>	<b>38</b>	<b>32</b>	<b>200</b>	<b>2,30</b>	<b>447</b>	<b>3,09</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,062</b>	<b>2,93</b>	<b>234</b>	<b>52</b>	<b>442</b>	<b>1,63</b>	<b>1,738</b>	<b>5,08</b>
<b>V. PERSONAL LOANS</b>	<b>1,882</b>	<b>3,34</b>	<b>1,262</b>	<b>2,53</b>	<b>4,722</b>	<b>11,27</b>	<b>7,866</b>	<b>17,14</b>
1. Loans for Purchase of Consumer Durables	117	18	243	27	246	66	606	1,11
2. Loans for Housing	254	1,02	159	1,09	290	3,05	703	5,17
3. Rest of the Personal Loans	1,511	2,13	860	1,17	4,186	7,56	6,557	10,87
<b>VI. TRADE</b>	<b>2,541</b>	<b>6,60</b>	<b>880</b>	<b>3,80</b>	<b>2,846</b>	<b>9,68</b>	<b>6,267</b>	<b>20,07</b>
1. Wholesale Trade	12	3	22	14	59	17	93	35
2. Retail Trade	2,529	6,56	858	3,65	2,787	9,51	6,174	19,72
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>5,318</b>	<b>13,51</b>	<b>6,778</b>	<b>17,09</b>	<b>2,648</b>	<b>6,45</b>	<b>14,744</b>	<b>37,06</b>
<b>TOTAL BANK CREDIT</b>	<b>29,118</b>	<b>59,70</b>	<b>21,086</b>	<b>48,10</b>	<b>16,295</b>	<b>52,77</b>	<b>66,499</b>	<b>160,58</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	4,615	9,99	3,500	7,87	1,047	3,95	9,162	21,81
2. Other Small Scale Industries	3,123	7,83	2,894	6,26	2,591	9,93	8,608	24,02

**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 1999**

**NORTH-EASTERN REGION  
STATE : MEGHALAYA**

(Amount in Rupees 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>29,285</b>	<b>23,06</b>	<b>1,673</b>	<b>1,78</b>	<b>586</b>	<b>71</b>	<b>31,544</b>	<b>25,55</b>
1. Direct Finance	28,672	22,65	1,554	1,58	586	71	30,812	24,94
2. Indirect Finance	613	41	119	19	—	—	732	61
<b>II. INDUSTRY</b>	<b>5,483</b>	<b>7,58</b>	<b>1,096</b>	<b>2,68</b>	<b>756</b>	<b>2,63</b>	<b>7,335</b>	<b>12,90</b>
<b>III. TRANSPORT OPERATORS</b>	<b>756</b>	<b>2,44</b>	<b>190</b>	<b>1,24</b>	<b>189</b>	<b>1,64</b>	<b>1,135</b>	<b>5,31</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>260</b>	<b>1,08</b>	<b>78</b>	<b>34</b>	<b>683</b>	<b>1,60</b>	<b>1,021</b>	<b>3,02</b>
<b>V. PERSONAL LOANS</b>	<b>6,222</b>	<b>9,93</b>	<b>2,159</b>	<b>5,17</b>	<b>7,785</b>	<b>19,23</b>	<b>16,166</b>	<b>34,34</b>
1. Loans for Purchase of Consumer Durables	499	71	476	74	1,614	2,80	2,589	4,25
2. Loans for Housing	110	93	119	1,09	395	3,50	624	5,53
3. Rest of the Personal Loans	5,613	8,29	1,564	3,34	5,776	12,93	12,953	24,56
<b>VI. TRADE</b>	<b>5,099</b>	<b>8,00</b>	<b>1,367</b>	<b>3,79</b>	<b>2,647</b>	<b>10,92</b>	<b>9,113</b>	<b>22,70</b>
1. Wholesale Trade	279	42	18	18	38	30	335	90
2. Retail Trade	4,820	7,58	1,349	3,60	2,609	10,63	8,778	21,80
<b>VII. FINANCE</b>	<b>28</b>	<b>6</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>28</b>	<b>6</b>
<b>VIII. ALL OTHERS</b>	<b>2,557</b>	<b>3,69</b>	<b>1,595</b>	<b>3,80</b>	<b>1,029</b>	<b>2,81</b>	<b>5,181</b>	<b>10,29</b>
<b>TOTAL BANK CREDIT</b>	<b>49,690</b>	<b>55,84</b>	<b>8,158</b>	<b>18,80</b>	<b>13,675</b>	<b>39,54</b>	<b>71,523</b>	<b>114,18</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	2,744	3,57	190	42	220	58	3,154	4,57
2. Other Small Scale Industries	2,471	3,70	805	2,02	461	1,44	3,737	7,16

**STATE : MIZORAM**

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>5,012</b>	<b>4,27</b>	<b>906</b>	<b>1,38</b>	<b>753</b>	<b>2,04</b>	<b>6,671</b>	<b>7,69</b>
1. Direct Finance	4,932	4,19	906	1,38	753	2,04	6,591	7,61
2. Indirect Finance	80	8	—	—	—	—	80	8
<b>II. INDUSTRY</b>	<b>1,393</b>	<b>2,14</b>	<b>1,125</b>	<b>3,77</b>	<b>1,214</b>	<b>2,53</b>	<b>3,732</b>	<b>8,44</b>
<b>III. TRANSPORT OPERATORS</b>	<b>137</b>	<b>94</b>	<b>58</b>	<b>54</b>	<b>144</b>	<b>77</b>	<b>339</b>	<b>2,25</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>116</b>	<b>22</b>	<b>43</b>	<b>24</b>	<b>142</b>	<b>48</b>	<b>301</b>	<b>94</b>
<b>V. PERSONAL LOANS</b>	<b>1,038</b>	<b>2,10</b>	<b>1,278</b>	<b>2,95</b>	<b>6,688</b>	<b>10,41</b>	<b>9,004</b>	<b>15,46</b>
1. Loans for Purchase of Consumer Durables	300	51	541	1,06	633	79	1,474	2,35
2. Loans for Housing	24	25	37	33	270	3,03	331	3,61
3. Rest of the Personal Loans	714	1,34	700	1,56	5,785	6,60	7,199	9,50
<b>VI. TRADE</b>	<b>2,994</b>	<b>4,59</b>	<b>962</b>	<b>2,85</b>	<b>1,057</b>	<b>3,66</b>	<b>5,013</b>	<b>11,10</b>
1. Wholesale Trade	17	3	—	—	9	9	26	12
2. Retail Trade	2,977	4,56	962	2,85	1,048	3,57	4,987	10,98
<b>VII. FINANCE</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>VIII. ALL OTHERS</b>	<b>214</b>	<b>39</b>	<b>149</b>	<b>35</b>	<b>25</b>	<b>3</b>	<b>388</b>	<b>77</b>
<b>TOTAL BANK CREDIT</b>	<b>10,904</b>	<b>14,66</b>	<b>4,521</b>	<b>12,08</b>	<b>10,023</b>	<b>19,92</b>	<b>25,448</b>	<b>46,66</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	418	60	597	1,22	387	98	1,402	2,79
2. Other Small Scale Industries	781	1,38	528	2,55	906	1,63	2,215	5,56

**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 1999**

**NORTH-EASTERN REGION  
STATE : NAGALAND**

(Amount in Rupees 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>7,466</b>	<b>7,77</b>	<b>9,861</b>	<b>12,02</b>	—	—	<b>17,327</b>	<b>19,79</b>
1. Direct Finance	7,307	7,45	9,859	11,99	—	—	17,166	19,44
2. Indirect Finance	159	32	2	3	—	—	161	35
<b>II. INDUSTRY</b>	<b>1,265</b>	<b>3,23</b>	<b>2,552</b>	<b>8,64</b>	—	—	<b>3,817</b>	<b>11,88</b>
<b>III. TRANSPORT OPERATORS</b>	<b>103</b>	<b>61</b>	<b>443</b>	<b>2,82</b>	—	—	<b>546</b>	<b>3,43</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>204</b>	<b>35</b>	<b>404</b>	<b>1,70</b>	—	—	<b>608</b>	<b>2,05</b>
<b>V. PERSONAL LOANS</b>	<b>2,592</b>	<b>3,58</b>	<b>5,386</b>	<b>11,75</b>	—	—	<b>7,978</b>	<b>15,33</b>
1. Loans for Purchase of Consumer Durables	19	5	992	94	—	—	1,011	1,00
2. Loans for Housing	112	36	236	1,53	—	—	348	1,89
3. Rest of the Personal Loans	2,461	3,16	4,158	9,28	—	—	6,619	12,44
<b>VI. TRADE</b>	<b>1,916</b>	<b>2,55</b>	<b>2,919</b>	<b>11,81</b>	—	—	<b>4,835</b>	<b>14,36</b>
1. Wholesale Trade	42	10	98	44	—	—	140	53
2. Retail Trade	1,874	2,46	2,821	11,37	—	—	4,695	13,83
<b>VII. FINANCE</b>	—	—	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	<b>474</b>	<b>1,05</b>	<b>1,539</b>	<b>4,30</b>	—	—	<b>2,013</b>	<b>5,34</b>
<b>TOTAL BANK CREDIT</b>	<b>14,020</b>	<b>19,14</b>	<b>23,104</b>	<b>53,04</b>	—	—	<b>37,124</b>	<b>72,18</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	523	96	477	1,43	—	—	1,000	2,39
2. Other Small Scale Industries	725	2,16	2,011	6,83	—	—	2,736	8,98

**STATE : TRIPURA**

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>71,162</b>	<b>46,28</b>	<b>18,209</b>	<b>13,86</b>	<b>2,137</b>	<b>3,23</b>	<b>91,508</b>	<b>63,36</b>
1. Direct Finance	70,982	45,96	18,067	13,49	2,071	3,04	91,120	62,50
2. Indirect Finance	180	32	142	36	66	19	388	87
<b>II. INDUSTRY</b>	<b>26,994</b>	<b>19,79</b>	<b>11,596</b>	<b>11,81</b>	<b>3,082</b>	<b>7,29</b>	<b>41,672</b>	<b>38,89</b>
<b>III. TRANSPORT OPERATORS</b>	<b>1,480</b>	<b>2,47</b>	<b>517</b>	<b>1,36</b>	<b>379</b>	<b>3,47</b>	<b>2,376</b>	<b>7,29</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>5,332</b>	<b>4,12</b>	<b>1,759</b>	<b>2,04</b>	<b>745</b>	<b>1,29</b>	<b>7,836</b>	<b>7,44</b>
<b>V. PERSONAL LOANS</b>	<b>9,528</b>	<b>10,88</b>	<b>5,535</b>	<b>9,42</b>	<b>7,550</b>	<b>14,38</b>	<b>22,613</b>	<b>34,67</b>
1. Loans for Purchase of Consumer Durables	780	1,06	471	85	573	76	1,824	2,67
2. Loans for Housing	332	1,77	219	1,69	2,192	5,15	2,743	8,61
3. Rest of the Personal Loans	8,416	8,05	4,845	6,88	4,785	8,47	18,046	23,39
<b>VI. TRADE</b>	<b>62,034</b>	<b>42,13</b>	<b>15,030</b>	<b>13,66</b>	<b>3,958</b>	<b>12,63</b>	<b>81,022</b>	<b>68,42</b>
1. Wholesale Trade	706	48	765	1,62	115	83	1,586	2,92
2. Retail Trade	61,328	41,65	14,265	12,05	3,843	11,80	79,436	65,50
<b>VII. FINANCE</b>	—	—	—	—	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>
<b>VIII. ALL OTHERS</b>	<b>21,590</b>	<b>16,85</b>	<b>14,488</b>	<b>12,76</b>	<b>4,207</b>	<b>8,11</b>	<b>40,285</b>	<b>37,72</b>
<b>TOTAL BANK CREDIT</b>	<b>1,98,120</b>	<b>142,51</b>	<b>67,134</b>	<b>64,90</b>	<b>22,060</b>	<b>50,40</b>	<b>2,87,314</b>	<b>257,81</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	13,951	9,95	5,029	4,19	650	1,10	19,630	15,23
2. Other Small Scale Industries	6,850	5,62	3,207	4,54	2,010	4,79	12,067	14,95

**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 1999**

**EASTERN REGION  
STATE : BIHAR**

(Amount in Rupees 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>9,87,758</b>	<b>826,32</b>	<b>2,73,182</b>	<b>367,08</b>	<b>47,596</b>	<b>99,57</b>	<b>13,08,536</b>	<b>1292,96</b>
1. Direct Finance	9,75,151	808,53	2,71,055	360,52	46,397	95,71	12,92,603	1264,76
2. Indirect Finance	12,607	17,79	2,127	6,56	1,199	3,85	15,933	28,20
<b>II. INDUSTRY</b>	<b>2,33,728</b>	<b>269,54</b>	<b>79,727</b>	<b>173,12</b>	<b>38,541</b>	<b>124,02</b>	<b>3,51,996</b>	<b>566,68</b>
<b>III. TRANSPORT OPERATORS</b>	<b>68,301</b>	<b>104,68</b>	<b>19,677</b>	<b>52,17</b>	<b>9,234</b>	<b>41,49</b>	<b>97,212</b>	<b>198,34</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>72,751</b>	<b>60,16</b>	<b>18,649</b>	<b>26,50</b>	<b>11,048</b>	<b>32,73</b>	<b>1,02,448</b>	<b>119,39</b>
<b>V. PERSONAL LOANS</b>	<b>2,32,836</b>	<b>344,05</b>	<b>1,48,127</b>	<b>304,67</b>	<b>1,62,627</b>	<b>450,61</b>	<b>5,43,590</b>	<b>1099,32</b>
1. Loans for Purchase of Consumer Durables	14,225	23,95	13,808	28,28	21,592	52,24	49,625	104,47
2. Loans for Housing	13,247	55,41	12,442	75,05	22,534	146,74	48,223	277,19
3. Rest of the Personal Loans	2,05,364	264,69	1,21,877	201,34	1,18,501	251,63	4,45,742	717,66
<b>VI. TRADE</b>	<b>6,82,740</b>	<b>523,90</b>	<b>2,47,705</b>	<b>323,24</b>	<b>64,420</b>	<b>183,51</b>	<b>9,94,865</b>	<b>1030,65</b>
1. Wholesale Trade	10,499	18,08	5,468	20,35	3,661	15,54	19,628	53,97
2. Retail Trade	6,72,241	505,82	2,42,237	302,89	60,759	167,97	9,75,237	976,68
<b>VII. FINANCE</b>	<b>1,063</b>	<b>2,65</b>	<b>328</b>	<b>95</b>	<b>430</b>	<b>3,21</b>	<b>1,821</b>	<b>6,80</b>
<b>VIII. ALL OTHERS</b>	<b>1,04,420</b>	<b>111,18</b>	<b>45,520</b>	<b>90,30</b>	<b>46,198</b>	<b>126,45</b>	<b>1,96,138</b>	<b>327,93</b>
<b>TOTAL BANK CREDIT</b>	<b>23,83,597</b>	<b>2242,47</b>	<b>8,32,915</b>	<b>1338,03</b>	<b>3,80,094</b>	<b>1061,57</b>	<b>35,96,606</b>	<b>4642,07</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	1,59,006	133,25	40,464	54,50	12,964	27,34	2,12,434	215,09
2. Other Small Scale Industries	64,205	113,61	34,589	96,77	23,106	81,03	1,21,900	291,41

**STATE : ORISSA**

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>6,61,093</b>	<b>509,37</b>	<b>1,39,992</b>	<b>137,54</b>	<b>16,048</b>	<b>22,97</b>	<b>8,17,133</b>	<b>669,88</b>
1. Direct Finance	6,56,523	501,94	1,38,968	135,86	15,454	22,07	8,10,945	659,88
2. Indirect Finance	4,570	7,42	1,024	1,68	594	90	6,188	10,00
<b>II. INDUSTRY</b>	<b>1,35,836</b>	<b>137,13</b>	<b>32,754</b>	<b>62,20</b>	<b>12,246</b>	<b>49,00</b>	<b>1,80,836</b>	<b>248,33</b>
<b>III. TRANSPORT OPERATORS</b>	<b>19,559</b>	<b>46,75</b>	<b>5,628</b>	<b>22,08</b>	<b>2,732</b>	<b>17,39</b>	<b>27,919</b>	<b>86,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>60,895</b>	<b>52,48</b>	<b>14,826</b>	<b>18,60</b>	<b>7,477</b>	<b>16,94</b>	<b>83,198</b>	<b>88,02</b>
<b>V. PERSONAL LOANS</b>	<b>1,91,738</b>	<b>251,90</b>	<b>90,865</b>	<b>181,87</b>	<b>82,132</b>	<b>225,07</b>	<b>3,64,735</b>	<b>658,85</b>
1. Loans for Purchase of Consumer Durables	14,890	22,24	10,807	15,59	10,282	17,28	35,979	55,10
2. Loans for Housing	6,756	40,33	6,367	56,44	8,659	69,55	21,782	166,32
3. Rest of the Personal Loans	1,70,092	189,33	73,691	109,85	63,191	138,24	3,06,974	437,43
<b>VI. TRADE</b>	<b>3,96,708</b>	<b>319,05</b>	<b>96,022</b>	<b>125,18</b>	<b>25,935</b>	<b>74,91</b>	<b>5,18,665</b>	<b>519,14</b>
1. Wholesale Trade	7,086	8,73	2,745	7,88	1,259	7,87	11,090	24,48
2. Retail Trade	3,89,622	310,33	93,277	117,30	24,676	67,04	5,07,575	494,66
<b>VII. FINANCE</b>	<b>1,687</b>	<b>1,81</b>	<b>6</b>	<b>1</b>	<b>198</b>	<b>23</b>	<b>1,891</b>	<b>2,06</b>
<b>VIII. ALL OTHERS</b>	<b>1,01,947</b>	<b>100,97</b>	<b>33,394</b>	<b>50,40</b>	<b>32,135</b>	<b>78,28</b>	<b>1,67,476</b>	<b>229,65</b>
<b>TOTAL BANK CREDIT</b>	<b>15,69,463</b>	<b>1419,46</b>	<b>4,13,487</b>	<b>597,88</b>	<b>1,78,903</b>	<b>484,79</b>	<b>21,61,853</b>	<b>2502,14</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	89,770	70,86	14,574	15,97	2,791	7,79	1,07,135	94,62
2. Other Small Scale Industries	39,438	56,60	14,404	36,45	8,927	28,60	62,769	121,65

**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 1999**

**EASTERN REGION**  
**STATE : SIKKIM**

(Amount in Rupees 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>6,217</b>	<b>5,23</b>	<b>1,481</b>	<b>1,61</b>	<b>—</b>	<b>—</b>	<b>7,698</b>	<b>6,84</b>
1. Direct Finance	6,217	5,23	1,481	1,61	—	—	7,698	6,84
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	<b>574</b>	<b>83</b>	<b>132</b>	<b>53</b>	<b>—</b>	<b>—</b>	<b>706</b>	<b>1,36</b>
<b>III. TRANSPORT OPERATORS</b>	<b>156</b>	<b>1,32</b>	<b>149</b>	<b>1,31</b>	<b>—</b>	<b>—</b>	<b>305</b>	<b>2,64</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>136</b>	<b>34</b>	<b>74</b>	<b>36</b>	<b>—</b>	<b>—</b>	<b>210</b>	<b>71</b>
<b>V. PERSONAL LOANS</b>	<b>1,806</b>	<b>4,33</b>	<b>1,249</b>	<b>3,57</b>	<b>—</b>	<b>—</b>	<b>3,055</b>	<b>7,90</b>
1. Loans for Purchase of Consumer Durables	371	83	117	25	—	—	488	1,08
2. Loans for Housing	74	95	76	81	—	—	150	1,76
3. Rest of the Personal Loans	1,361	2,55	1,056	2,51	—	—	2,417	5,06
<b>VI. TRADE</b>	<b>1,437</b>	<b>3,94</b>	<b>947</b>	<b>2,14</b>	<b>—</b>	<b>—</b>	<b>2,384</b>	<b>6,08</b>
1. Wholesale Trade	59	51	65	64	—	—	124	1,15
2. Retail Trade	1,378	3,43	882	1,50	—	—	2,260	4,92
<b>VII. FINANCE</b>	<b>2</b>	<b>3</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>—</b>	<b>2</b>	<b>3</b>
<b>VIII. ALL OTHERS</b>	<b>93</b>	<b>28</b>	<b>236</b>	<b>80</b>	<b>—</b>	<b>—</b>	<b>329</b>	<b>1,08</b>
<b>TOTAL BANK CREDIT</b>	<b>10,421</b>	<b>16,30</b>	<b>4,268</b>	<b>10,33</b>	<b>—</b>	<b>—</b>	<b>14,689</b>	<b>26,64</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	356	41	34	6	—	—	390	47
2. Other Small Scale Industries	162	44	82	25	—	—	244	69

**STATE : WEST BENGAL**

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>6,56,123</b>	<b>470,48</b>	<b>1,67,902</b>	<b>138,03</b>	<b>42,485</b>	<b>50,89</b>	<b>8,66,510</b>	<b>659,40</b>
1. Direct Finance	6,49,890	459,87	1,65,863	133,24	41,218	47,67	8,56,971	640,77
2. Indirect Finance	6,233	10,61	2,039	4,79	1,267	3,22	9,539	18,63
<b>II. INDUSTRY</b>	<b>4,95,482</b>	<b>365,78</b>	<b>1,23,566</b>	<b>148,27</b>	<b>1,01,667</b>	<b>313,17</b>	<b>7,20,715</b>	<b>827,21</b>
<b>III. TRANSPORT OPERATORS</b>	<b>23,912</b>	<b>29,32</b>	<b>8,489</b>	<b>19,68</b>	<b>14,827</b>	<b>58,31</b>	<b>47,228</b>	<b>107,30</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58,041</b>	<b>45,05</b>	<b>17,574</b>	<b>20,03</b>	<b>15,193</b>	<b>39,15</b>	<b>90,808</b>	<b>104,22</b>
<b>V. PERSONAL LOANS</b>	<b>2,40,186</b>	<b>345,99</b>	<b>1,03,188</b>	<b>216,57</b>	<b>4,12,375</b>	<b>1038,14</b>	<b>7,55,749</b>	<b>1600,70</b>
1. Loans for Purchase of Consumer Durables	24,240	41,42	9,490	15,08	15,368	24,01	49,098	80,50
2. Loans for Housing	16,718	86,83	13,028	86,98	69,426	417,74	99,172	591,55
3. Rest of the Personal Loans	1,99,228	217,74	80,670	114,52	3,27,581	596,39	6,07,479	928,65
<b>VI. TRADE</b>	<b>3,86,268</b>	<b>281,52</b>	<b>1,36,076</b>	<b>133,31</b>	<b>81,211</b>	<b>186,40</b>	<b>6,03,555</b>	<b>601,23</b>
1. Wholesale Trade	10,788	15,32	4,178	12,54	14,687	41,61	29,653	69,47
2. Retail Trade	3,75,480	266,20	1,31,898	120,77	66,524	144,79	5,73,902	531,76
<b>VII. FINANCE</b>	<b>909</b>	<b>1,19</b>	<b>426</b>	<b>75</b>	<b>677</b>	<b>1,92</b>	<b>2,012</b>	<b>3,86</b>
<b>VIII. ALL OTHERS</b>	<b>2,00,188</b>	<b>194,01</b>	<b>80,794</b>	<b>108,76</b>	<b>1,72,799</b>	<b>451,70</b>	<b>4,53,781</b>	<b>754,47</b>
<b>TOTAL BANK CREDIT</b>	<b>20,61,109</b>	<b>1733,33</b>	<b>6,38,015</b>	<b>785,40</b>	<b>8,41,234</b>	<b>2139,69</b>	<b>35,40,358</b>	<b>4658,41</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	3,48,758	223,80	68,130	58,70	22,636	32,02	4,39,524	314,52
2. Other Small Scale Industries	1,22,858	117,45	51,995	83,84	61,395	209,93	2,36,248	411,22



**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 1999**

**EASTERN REGION**

**STATE : ANDAMAN & NICOBAR**

(Amount in Rupees 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>1,620</b>	<b>1,52</b>	<b>182</b>	<b>17</b>	<b>—</b>	<b>—</b>	<b>1,802</b>	<b>1,68</b>
1. Direct Finance	1,483	1,42	181	16	—	—	1,664	1,58
2. Indirect Finance	137	10	1	(..)	—	—	138	10
<b>II. INDUSTRY</b>	<b>382</b>	<b>61</b>	<b>622</b>	<b>2,03</b>	<b>—</b>	<b>—</b>	<b>1,004</b>	<b>2,63</b>
<b>III. TRANSPORT OPERATORS</b>	<b>41</b>	<b>18</b>	<b>123</b>	<b>94</b>	<b>—</b>	<b>—</b>	<b>164</b>	<b>1,12</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>251</b>	<b>35</b>	<b>368</b>	<b>89</b>	<b>—</b>	<b>—</b>	<b>619</b>	<b>1,23</b>
<b>V. PERSONAL LOANS</b>	<b>1,158</b>	<b>2,06</b>	<b>1,325</b>	<b>2,76</b>	<b>—</b>	<b>—</b>	<b>2,483</b>	<b>4,82</b>
1. Loans for Purchase of Consumer Durables	58	6	167	21	—	—	225	27
2. Loans for Housing	40	33	68	33	—	—	108	66
3. Rest of the Personal Loans	1,060	1,67	1,090	2,22	—	—	2,150	3,89
<b>VI. TRADE</b>	<b>1,201</b>	<b>2,36</b>	<b>1,900</b>	<b>4,54</b>	<b>—</b>	<b>—</b>	<b>3,101</b>	<b>6,90</b>
1. Wholesale Trade	75	44	66	42	—	—	141	86
2. Retail Trade	1,126	1,92	1,834	4,12	—	—	2,960	6,04
<b>VII. FINANCE</b>	<b>12</b>	<b>14</b>	<b>2</b>	<b>3</b>	<b>—</b>	<b>—</b>	<b>14</b>	<b>17</b>
<b>VIII. ALL OTHERS</b>	<b>1,339</b>	<b>2,65</b>	<b>1,002</b>	<b>2,57</b>	<b>—</b>	<b>—</b>	<b>2,341</b>	<b>5,22</b>
<b>TOTAL BANK CREDIT</b>	<b>6,004</b>	<b>9,86</b>	<b>5,524</b>	<b>13,92</b>	<b>—</b>	<b>—</b>	<b>11,528</b>	<b>23,78</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	213	23	179	40	—	—	392	62
2. Other Small Scale Industries	270	45	336	1,20	—	—	606	1,65

**CENTRAL REGION**

**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>7,09,111</b>	<b>1062,41</b>	<b>2,85,097</b>	<b>622,18</b>	<b>59,497</b>	<b>185,56</b>	<b>10,53,705</b>	<b>1870,14</b>
1. Direct Finance	6,99,747	1046,89	2,79,870	611,25	56,735	180,04	10,36,352	1838,18
2. Indirect Finance	9,364	15,51	5,227	10,93	2,762	5,52	17,353	31,97
<b>II. INDUSTRY</b>	<b>1,12,577</b>	<b>128,92</b>	<b>59,571</b>	<b>128,78</b>	<b>56,863</b>	<b>205,33</b>	<b>2,29,011</b>	<b>463,03</b>
<b>III. TRANSPORT OPERATORS</b>	<b>16,855</b>	<b>35,18</b>	<b>13,083</b>	<b>38,93</b>	<b>10,620</b>	<b>51,13</b>	<b>40,558</b>	<b>125,24</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>45,029</b>	<b>56,08</b>	<b>28,259</b>	<b>53,42</b>	<b>24,578</b>	<b>74,72</b>	<b>97,866</b>	<b>184,23</b>
<b>V. PERSONAL LOANS</b>	<b>1,33,538</b>	<b>225,37</b>	<b>1,31,838</b>	<b>278,43</b>	<b>2,10,767</b>	<b>614,44</b>	<b>4,76,143</b>	<b>1118,24</b>
1. Loans for Purchase of Consumer Durables	12,928	18,50	14,012	21,37	26,375	51,07	53,315	90,94
2. Loans for Housing	7,612	31,41	14,592	65,16	34,494	209,23	56,698	305,80
3. Rest of the Personal Loans	1,12,998	175,45	1,03,234	191,91	1,49,898	354,14	3,66,130	721,50
<b>VI. TRADE</b>	<b>2,35,926</b>	<b>286,69</b>	<b>1,36,264</b>	<b>276,95</b>	<b>1,04,192</b>	<b>283,07</b>	<b>4,76,382</b>	<b>846,72</b>
1. Wholesale Trade	8,551	11,89	7,716	20,27	8,199	33,65	24,466	65,81
2. Retail Trade	2,27,375	274,81	1,28,548	256,69	95,993	249,42	4,51,916	780,91
<b>VII. FINANCE</b>	<b>947</b>	<b>1,77</b>	<b>1,086</b>	<b>2,93</b>	<b>699</b>	<b>2,30</b>	<b>2,732</b>	<b>7,00</b>
<b>VIII. ALL OTHERS</b>	<b>42,350</b>	<b>69,47</b>	<b>40,121</b>	<b>81,08</b>	<b>63,803</b>	<b>168,64</b>	<b>1,46,274</b>	<b>319,18</b>
<b>TOTAL BANK CREDIT</b>	<b>12,96,333</b>	<b>1865,89</b>	<b>6,95,319</b>	<b>1482,70</b>	<b>5,31,019</b>	<b>1585,20</b>	<b>25,22,671</b>	<b>4933,79</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	76,162	65,70	27,396	36,03	10,960	24,22	1,14,518	125,95
2. Other Small Scale Industries	29,560	47,61	26,664	72,54	36,586	132,92	92,810	253,07

**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 1999**

**CENTRAL REGION**

**STATE : UTTAR PRADESH**

(Amount in Rupees 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>20,15,762</b>	<b>2414,85</b>	<b>5,95,377</b>	<b>1142,41</b>	<b>1,18,011</b>	<b>262,92</b>	<b>27,29,150</b>	<b>3820,19</b>
1. Direct Finance	19,88,739	2381,41	5,90,343	1128,68	1,14,223	254,69	26,93,305	3764,78
2. Indirect Finance	27,023	33,44	5,034	13,73	3,788	8,24	35,845	55,41
<b>II. INDUSTRY</b>	<b>3,46,401</b>	<b>439,16</b>	<b>1,30,483</b>	<b>262,30</b>	<b>1,31,640</b>	<b>397,23</b>	<b>6,08,524</b>	<b>1098,68</b>
<b>III. TRANSPORT OPERATORS</b>	<b>84,442</b>	<b>138,90</b>	<b>23,413</b>	<b>56,63</b>	<b>17,869</b>	<b>68,69</b>	<b>1,25,724</b>	<b>264,22</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>1,36,862</b>	<b>126,97</b>	<b>41,907</b>	<b>58,54</b>	<b>43,328</b>	<b>101,48</b>	<b>2,22,097</b>	<b>286,98</b>
<b>V. PERSONAL LOANS</b>	<b>2,94,131</b>	<b>477,97</b>	<b>2,10,354</b>	<b>447,78</b>	<b>3,97,271</b>	<b>1139,80</b>	<b>9,01,756</b>	<b>2065,54</b>
1. Loans for Purchase of Consumer Durables	15,008	22,38	11,242	22,00	27,308	64,34	53,558	108,71
2. Loans for Housing	19,577	71,07	25,689	108,68	61,305	345,82	1,06,571	525,56
3. Rest of the Personal Loans	2,59,546	384,52	1,73,423	317,10	3,08,658	729,65	7,41,627	1431,27
<b>VI. TRADE</b>	<b>6,47,153</b>	<b>719,27</b>	<b>2,67,335</b>	<b>459,91</b>	<b>2,20,424</b>	<b>568,68</b>	<b>11,34,912</b>	<b>1747,86</b>
1. Wholesale Trade	19,000	28,62	8,264	27,72	14,826	56,75	42,090	113,10
2. Retail Trade	6,28,153	690,65	2,59,071	432,19	2,05,598	511,93	10,92,822	1634,77
<b>VII. FINANCE</b>	<b>895</b>	<b>1,82</b>	<b>1,433</b>	<b>2,74</b>	<b>495</b>	<b>1,88</b>	<b>2,823</b>	<b>6,44</b>
<b>VIII. ALL OTHERS</b>	<b>1,25,315</b>	<b>172,73</b>	<b>87,179</b>	<b>146,27</b>	<b>1,95,146</b>	<b>402,68</b>	<b>4,07,640</b>	<b>721,68</b>
<b>TOTAL BANK CREDIT</b>	<b>36,50,961</b>	<b>4491,66</b>	<b>13,57,481</b>	<b>2576,58</b>	<b>11,24,184</b>	<b>2943,36</b>	<b>61,32,626</b>	<b>10011,60</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	2,24,851	227,42	59,870	83,79	38,135	70,18	3,22,856	381,39
2. Other Small Scale Industries	99,142	156,78	52,552	130,32	76,277	257,98	2,27,971	545,08

**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
<b>I. AGRICULTURE</b>	<b>7,115</b>	<b>11,71</b>	<b>1,950</b>	<b>5,82</b>	<b>—</b>	<b>—</b>	<b>9,065</b>	<b>17,53</b>
1. Direct Finance	7,005	11,54	1,926	5,61	—	—	8,931	17,15
2. Indirect Finance	110	17	24	21	—	—	134	38
<b>II. INDUSTRY</b>	<b>2,701</b>	<b>8,72</b>	<b>7,013</b>	<b>17,44</b>	<b>—</b>	<b>—</b>	<b>9,714</b>	<b>26,15</b>
<b>III. TRANSPORT OPERATORS</b>	<b>2,265</b>	<b>11,78</b>	<b>1,594</b>	<b>7,24</b>	<b>—</b>	<b>—</b>	<b>3,859</b>	<b>19,02</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>3,307</b>	<b>7,16</b>	<b>2,390</b>	<b>9,82</b>	<b>—</b>	<b>—</b>	<b>5,697</b>	<b>16,98</b>
<b>V. PERSONAL LOANS</b>	<b>19,887</b>	<b>50,91</b>	<b>26,060</b>	<b>85,89</b>	<b>—</b>	<b>—</b>	<b>45,947</b>	<b>136,79</b>
1. Loans for Purchase of Consumer Durables	1,765	3,47	1,869	4,38	—	—	3,634	7,86
2. Loans for Housing	1,323	8,78	3,626	24,32	—	—	4,949	33,10
3. Rest of the Personal Loans	16,799	38,66	20,565	57,18	—	—	37,364	95,84
<b>VI. TRADE</b>	<b>3,991</b>	<b>10,15</b>	<b>3,583</b>	<b>15,53</b>	<b>—</b>	<b>—</b>	<b>7,574</b>	<b>25,68</b>
1. Wholesale Trade	53	38	215	1,32	—	—	268	1,70
2. Retail Trade	3,938	9,77	3,368	14,21	—	—	7,306	23,98
<b>VII. FINANCE</b>	<b>36</b>	<b>5</b>	<b>24</b>	<b>8</b>	<b>—</b>	<b>—</b>	<b>60</b>	<b>13</b>
<b>VIII. ALL OTHERS</b>	<b>8,241</b>	<b>17,33</b>	<b>11,328</b>	<b>33,18</b>	<b>—</b>	<b>—</b>	<b>19,569</b>	<b>50,52</b>
<b>TOTAL BANK CREDIT</b>	<b>47,543</b>	<b>117,81</b>	<b>53,942</b>	<b>175,01</b>	<b>—</b>	<b>—</b>	<b>1,01,485</b>	<b>292,82</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	868	1,51	520	1,80	—	—	1,388	3,31
2. Other Small Scale Industries	1,511	5,87	2,082	9,77	—	—	3,593	15,64

**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 1999**

**WESTERN REGION  
STATE : GUJARAT**

(Amount in Rupees 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>5,15,899</b>	<b>811,96</b>	<b>2,34,188</b>	<b>439,91</b>	<b>32,301</b>	<b>83,68</b>	<b>7,82,388</b>	<b>1335,54</b>
1. Direct Finance	5,13,034	804,44	2,33,125	434,54	31,601	81,76	7,77,760	1320,74
2. Indirect Finance	2,865	7,53	1,063	5,37	700	1,91	4,628	14,81
<b>II. INDUSTRY</b>	<b>43,914</b>	<b>62,65</b>	<b>49,843</b>	<b>119,77</b>	<b>54,952</b>	<b>191,14</b>	<b>1,48,709</b>	<b>373,56</b>
<b>III. TRANSPORT OPERATORS</b>	<b>13,737</b>	<b>33,68</b>	<b>8,892</b>	<b>29,04</b>	<b>9,127</b>	<b>30,77</b>	<b>31,756</b>	<b>93,49</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>21,189</b>	<b>24,97</b>	<b>24,516</b>	<b>42,11</b>	<b>24,799</b>	<b>74,87</b>	<b>70,504</b>	<b>141,95</b>
<b>V. PERSONAL LOANS</b>	<b>97,961</b>	<b>194,31</b>	<b>1,22,044</b>	<b>282,55</b>	<b>2,60,841</b>	<b>757,22</b>	<b>4,80,846</b>	<b>1234,08</b>
1. Loans for Purchase of Consumer Durables	7,317	10,89	7,595	11,39	11,452	22,33	26,364	44,61
2. Loans for Housing	9,539	41,84	17,987	105,59	57,385	300,57	84,911	448,01
3. Rest of the Personal Loans	81,105	141,58	96,462	165,56	1,92,004	434,32	3,69,571	741,46
<b>VI. TRADE</b>	<b>80,802</b>	<b>90,41</b>	<b>55,402</b>	<b>101,64</b>	<b>41,925</b>	<b>104,02</b>	<b>1,78,129</b>	<b>296,07</b>
1. Wholesale Trade	3,402	6,42	3,823	10,55	5,853	15,87	13,078	32,84
2. Retail Trade	77,400	84,00	51,579	91,09	36,072	88,14	1,65,051	263,23
<b>VII. FINANCE</b>	<b>880</b>	<b>1,81</b>	<b>1,017</b>	<b>1,64</b>	<b>476</b>	<b>1,64</b>	<b>2,373</b>	<b>5,08</b>
<b>VIII. ALL OTHERS</b>	<b>19,187</b>	<b>33,93</b>	<b>29,734</b>	<b>65,86</b>	<b>82,632</b>	<b>184,50</b>	<b>1,31,553</b>	<b>284,29</b>
<b>TOTAL BANK CREDIT</b>	<b>7,93,569</b>	<b>1253,74</b>	<b>5,25,636</b>	<b>1082,51</b>	<b>5,07,053</b>	<b>1427,83</b>	<b>18,26,258</b>	<b>3764,08</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	28,223	27,94	20,711	35,57	8,623	17,91	57,557	81,41
2. Other Small Scale Industries	11,633	24,75	21,947	61,44	33,064	123,02	66,644	209,22

**STATE : MAHARASHTRA**

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>8,22,611</b>	<b>1105,52</b>	<b>4,36,126</b>	<b>742,04</b>	<b>84,965</b>	<b>180,57</b>	<b>13,43,702</b>	<b>2028,13</b>
1. Direct Finance	8,10,780	1078,62	4,31,512	717,20	81,754	156,31	13,24,046	1952,14
2. Indirect Finance	11,831	26,90	4,614	24,84	3,211	24,25	19,656	75,99
<b>II. INDUSTRY</b>	<b>50,943</b>	<b>92,21</b>	<b>45,994</b>	<b>124,02</b>	<b>1,81,058</b>	<b>509,09</b>	<b>2,77,995</b>	<b>725,32</b>
<b>III. TRANSPORT OPERATORS</b>	<b>18,777</b>	<b>62,34</b>	<b>16,843</b>	<b>67,16</b>	<b>45,626</b>	<b>157,86</b>	<b>81,246</b>	<b>287,36</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>67,315</b>	<b>89,07</b>	<b>43,358</b>	<b>92,76</b>	<b>56,584</b>	<b>190,70</b>	<b>1,67,257</b>	<b>372,52</b>
<b>V. PERSONAL LOANS</b>	<b>1,57,417</b>	<b>302,76</b>	<b>1,85,323</b>	<b>446,04</b>	<b>14,83,465</b>	<b>2970,63</b>	<b>18,26,205</b>	<b>3719,44</b>
1. Loans for Purchase of Consumer Durables	12,580	20,86	14,054	22,12	30,147	63,02	56,781	106,00
2. Loans for Housing	11,904	73,34	23,818	164,96	1,02,700	637,18	1,38,422	875,49
3. Rest of the Personal Loans	1,32,933	208,56	1,47,451	258,96	13,50,618	2270,43	16,31,002	2737,94
<b>VI. TRADE</b>	<b>1,88,555</b>	<b>271,41</b>	<b>1,31,368</b>	<b>290,52</b>	<b>1,73,891</b>	<b>403,66</b>	<b>4,93,814</b>	<b>965,60</b>
1. Wholesale Trade	5,546	10,70	5,614	17,71	44,204	85,08	55,364	113,49
2. Retail Trade	1,83,009	260,71	1,25,754	272,82	1,29,687	318,58	4,38,450	852,10
<b>VII. FINANCE</b>	<b>550</b>	<b>1,06</b>	<b>361</b>	<b>85</b>	<b>3,024</b>	<b>5,21</b>	<b>3,935</b>	<b>7,12</b>
<b>VIII. ALL OTHERS</b>	<b>59,881</b>	<b>91,88</b>	<b>67,584</b>	<b>148,19</b>	<b>2,78,408</b>	<b>557,45</b>	<b>4,05,873</b>	<b>797,53</b>
<b>TOTAL BANK CREDIT</b>	<b>13,66,049</b>	<b>2016,26</b>	<b>9,26,957</b>	<b>1911,59</b>	<b>23,07,021</b>	<b>4975,16</b>	<b>46,00,027</b>	<b>8903,01</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	22,715	27,80	16,666	27,67	10,934	29,21	50,315	84,68
2. Other Small Scale Industries	20,320	49,43	23,927	73,61	79,358	282,84	1,23,605	405,88

**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 1999**

**WESTERN REGION**

**STATE : DADRA & NAGAR HAVELI**

(Amount in Rupees 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>	647	93	490	65	—	—	1,137	1,57
1. Direct Finance	647	93	490	65	—	—	1,137	1,57
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	110	35	188	50	—	—	298	85
<b>III. TRANSPORT OPERATORS</b>	55	55	71	75	—	—	126	1,30
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	201	42	10	7	—	—	211	50
<b>V. PERSONAL LOANS</b>	132	29	618	3,01	—	—	750	3,30
1. Loans for Purchase of Consumer Durables	35	7	11	6	—	—	46	13
2. Loans for Housing	9	3	45	30	—	—	54	33
3. Rest of the Personal Loans	88	19	562	2,65	—	—	650	2,84
<b>VI. TRADE</b>	208	58	315	1,02	—	—	523	1,60
1. Wholesale Trade	—	—	26	8	—	—	26	8
2. Retail Trade	208	58	289	94	—	—	497	1,52
<b>VII. FINANCE</b>	—	—	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	96	42	184	83	—	—	280	1,25
<b>TOTAL BANK CREDIT</b>	<b>1,449</b>	<b>3,55</b>	<b>1,876</b>	<b>6,83</b>	<b>—</b>	<b>—</b>	<b>3,325</b>	<b>10,38</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	82	17	92	11	—	—	174	28
2. Other Small Scale Industries	25	16	51	17	—	—	76	33

**STATE : DAMAN & DIU**

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>	21	3	353	72	—	—	374	75
1. Direct Finance	21	3	326	66	—	—	347	69
2. Indirect Finance	—	—	27	6	—	—	27	6
<b>II. INDUSTRY</b>	6	3	385	1,91	—	—	391	1,93
<b>III. TRANSPORT OPERATORS</b>	—	—	82	93	—	—	82	93
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	—	—	199	81	—	—	199	81
<b>V. PERSONAL LOANS</b>	168	36	1,776	5,79	—	—	1,944	6,16
1. Loans for Purchase of Consumer Durables	9	(.)	147	40	—	—	156	40
2. Loans for Housing	—	—	156	1,33	—	—	156	1,33
3. Rest of the Personal Loans	159	35	1,473	4,07	—	—	1,632	4,42
<b>VI. TRADE</b>	—	—	535	1,02	—	—	535	1,02
1. Wholesale Trade	—	—	8	10	—	—	8	10
2. Retail Trade	—	—	527	92	—	—	527	92
<b>VII. FINANCE</b>	—	—	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	—	—	296	73	—	—	296	73
<b>TOTAL BANK CREDIT</b>	<b>195</b>	<b>42</b>	<b>3,626</b>	<b>11,91</b>	<b>—</b>	<b>—</b>	<b>3,821</b>	<b>12,33</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	5	2	127	35	—	—	132	37
2. Other Small Scale Industries	1	(.)	118	37	—	—	119	37

**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 1999**

**SOUTHERN REGION**  
**STATE : ANDHRA PRADESH**

(Amount in Rupees 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>21,05,395</b>	<b>2312,70</b>	<b>9,40,189</b>	<b>1196,91</b>	<b>1,69,735</b>	<b>293,07</b>	<b>32,15,319</b>	<b>3802,68</b>
1. Direct Finance	20,73,207	2276,39	9,28,219	1176,58	1,59,774	274,19	31,61,200	3727,17
2. Indirect Finance	32,188	36,31	11,970	20,32	9,961	18,88	54,119	75,51
<b>II. INDUSTRY</b>	<b>89,218</b>	<b>120,97</b>	<b>88,760</b>	<b>179,27</b>	<b>87,057</b>	<b>246,81</b>	<b>2,65,035</b>	<b>547,05</b>
<b>III. TRANSPORT OPERATORS</b>	<b>13,006</b>	<b>34,94</b>	<b>13,341</b>	<b>45,62</b>	<b>19,879</b>	<b>63,23</b>	<b>46,226</b>	<b>143,79</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>64,010</b>	<b>65,22</b>	<b>42,803</b>	<b>60,58</b>	<b>47,380</b>	<b>115,57</b>	<b>1,54,193</b>	<b>241,36</b>
<b>V. PERSONAL LOANS</b>	<b>3,84,884</b>	<b>542,63</b>	<b>4,02,601</b>	<b>765,39</b>	<b>5,27,670</b>	<b>1411,95</b>	<b>13,15,155</b>	<b>2719,97</b>
1. Loans for Purchase of Consumer Durables	18,163	19,71	27,514	37,14	62,161	97,31	1,07,838	154,16
2. Loans for Housing	18,606	80,98	33,107	171,93	62,842	409,48	1,14,555	662,38
3. Rest of the Personal Loans	3,48,115	441,94	3,41,980	556,33	4,02,667	905,17	10,92,762	1903,43
<b>VI. TRADE</b>	<b>2,19,794</b>	<b>226,76</b>	<b>1,57,097</b>	<b>278,49</b>	<b>1,19,289</b>	<b>282,66</b>	<b>4,96,180</b>	<b>787,91</b>
1. Wholesale Trade	11,710	16,20	9,063	28,47	7,735	34,13	28,508	78,80
2. Retail Trade	2,08,084	210,55	1,48,034	250,02	1,11,554	248,53	4,67,672	709,11
<b>VII. FINANCE</b>	<b>1,524</b>	<b>2,80</b>	<b>1,916</b>	<b>5,31</b>	<b>5,314</b>	<b>7,06</b>	<b>8,754</b>	<b>15,17</b>
<b>VIII. ALL OTHERS</b>	<b>3,23,909</b>	<b>347,70</b>	<b>2,16,227</b>	<b>332,99</b>	<b>2,76,574</b>	<b>575,64</b>	<b>8,16,710</b>	<b>1256,33</b>
<b>TOTAL BANK CREDIT</b>	<b>32,01,740</b>	<b>3653,72</b>	<b>18,62,934</b>	<b>2864,56</b>	<b>12,52,898</b>	<b>2995,98</b>	<b>63,17,572</b>	<b>9514,26</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	49,559	49,06	31,612	43,27	16,891	31,19	98,062	123,51
2. Other Small Scale Industries	26,957	45,60	34,242	85,27	39,749	129,40	1,00,948	260,27

**STATE : KARNATAKA**

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>11,35,909</b>	<b>1629,36</b>	<b>4,18,424</b>	<b>833,73</b>	<b>85,275</b>	<b>178,50</b>	<b>16,39,608</b>	<b>2641,60</b>
1. Direct Finance	11,20,031	1606,57	4,13,848	816,06	84,276	174,55	16,18,155	2597,18
2. Indirect Finance	15,878	22,80	4,576	17,67	999	3,95	21,453	44,42
<b>II. INDUSTRY</b>	<b>96,523</b>	<b>134,92</b>	<b>1,27,985</b>	<b>221,11</b>	<b>1,09,640</b>	<b>332,46</b>	<b>3,34,148</b>	<b>688,50</b>
<b>III. TRANSPORT OPERATORS</b>	<b>13,171</b>	<b>48,69</b>	<b>11,987</b>	<b>47,84</b>	<b>30,236</b>	<b>79,72</b>	<b>55,394</b>	<b>176,25</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>66,238</b>	<b>78,51</b>	<b>47,982</b>	<b>86,12</b>	<b>42,600</b>	<b>118,75</b>	<b>1,56,820</b>	<b>283,38</b>
<b>V. PERSONAL LOANS</b>	<b>2,81,193</b>	<b>450,72</b>	<b>2,59,923</b>	<b>537,98</b>	<b>6,08,698</b>	<b>1403,93</b>	<b>11,49,814</b>	<b>2392,63</b>
1. Loans for Purchase of Consumer Durables	17,654	26,35	27,264	40,86	72,740	126,49	1,17,658	193,70
2. Loans for Housing	14,047	89,03	19,757	141,12	46,413	357,59	80,217	587,74
3. Rest of the Personal Loans	2,49,492	335,34	2,12,902	356,00	4,89,545	919,85	9,51,939	1611,19
<b>VI. TRADE</b>	<b>2,09,667</b>	<b>266,52</b>	<b>1,28,695</b>	<b>262,08</b>	<b>90,246</b>	<b>232,14</b>	<b>4,28,608</b>	<b>760,74</b>
1. Wholesale Trade	5,915	10,73	9,363	17,08	11,995	30,70	27,273	58,51
2. Retail Trade	2,03,752	255,78	1,19,332	245,00	78,251	201,44	4,01,335	702,22
<b>VII. FINANCE</b>	<b>165</b>	<b>40</b>	<b>471</b>	<b>83</b>	<b>893</b>	<b>2,55</b>	<b>1,529</b>	<b>3,78</b>
<b>VIII. ALL OTHERS</b>	<b>1,50,138</b>	<b>184,66</b>	<b>99,736</b>	<b>195,33</b>	<b>1,96,689</b>	<b>547,40</b>	<b>4,46,563</b>	<b>927,39</b>
<b>TOTAL BANK CREDIT</b>	<b>19,53,004</b>	<b>2793,77</b>	<b>10,95,203</b>	<b>2185,03</b>	<b>11,64,277</b>	<b>2895,46</b>	<b>42,12,484</b>	<b>7874,27</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	34,678	39,12	23,809	44,98	12,168	39,75	70,655	123,85
2. Other Small Scale Industries	57,718	79,28	95,517	153,28	68,687	204,68	2,21,922	437,23

**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 1999**

**SOUTHERN REGION  
STATE : KERALA**

(Amount in Rupees 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>1,77,796</b>	<b>209,32</b>	<b>9,41,180</b>	<b>1195,65</b>	<b>56,358</b>	<b>82,13</b>	<b>11,75,334</b>	<b>1487,10</b>
1. Direct Finance	1,77,260	208,61	9,35,529	1183,87	55,126	80,26	11,67,915	1472,74
2. Indirect Finance	536	71	5,651	11,79	1,232	1,87	7,419	14,37
<b>II. INDUSTRY</b>	<b>21,303</b>	<b>44,06</b>	<b>1,55,623</b>	<b>348,00</b>	<b>30,773</b>	<b>116,61</b>	<b>2,07,699</b>	<b>508,68</b>
<b>III. TRANSPORT OPERATORS</b>	<b>4,938</b>	<b>23,63</b>	<b>35,403</b>	<b>188,06</b>	<b>5,942</b>	<b>25,36</b>	<b>46,283</b>	<b>237,05</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>14,803</b>	<b>19,54</b>	<b>98,384</b>	<b>143,26</b>	<b>17,821</b>	<b>41,29</b>	<b>1,31,008</b>	<b>204,08</b>
<b>V. PERSONAL LOANS</b>	<b>69,420</b>	<b>146,88</b>	<b>5,16,716</b>	<b>1273,63</b>	<b>1,91,924</b>	<b>527,73</b>	<b>7,78,060</b>	<b>1948,24</b>
1. Loans for Purchase of Consumer Durables	8,760	12,73	54,373	82,29	24,971	44,56	88,104	139,58
2. Loans for Housing	9,103	53,16	62,569	469,69	27,807	174,42	99,479	697,26
3. Rest of the Personal Loans	51,557	81,00	3,99,774	721,65	1,39,146	308,75	5,90,477	1111,40
<b>VI. TRADE</b>	<b>62,691</b>	<b>81,01</b>	<b>3,30,375</b>	<b>560,77</b>	<b>51,901</b>	<b>127,19</b>	<b>4,44,967</b>	<b>768,97</b>
1. Wholesale Trade	242	1,59	7,400	24,20	4,138	15,65	11,780	41,44
2. Retail Trade	62,449	79,42	3,22,975	536,58	47,763	111,54	4,33,187	727,53
<b>VII. FINANCE</b>	<b>175</b>	<b>37</b>	<b>4,297</b>	<b>7,28</b>	<b>348</b>	<b>1,01</b>	<b>4,820</b>	<b>8,65</b>
<b>VIII. ALL OTHERS</b>	<b>52,485</b>	<b>64,35</b>	<b>4,38,338</b>	<b>623,22</b>	<b>1,03,321</b>	<b>237,55</b>	<b>5,94,144</b>	<b>925,12</b>
<b>TOTAL BANK CREDIT</b>	<b>4,03,611</b>	<b>589,15</b>	<b>25,20,316</b>	<b>4339,86</b>	<b>4,58,388</b>	<b>1158,87</b>	<b>33,82,315</b>	<b>6087,88</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	8,876	11,39	53,167	76,96	6,443	18,92	68,486	107,27
2. Other Small Scale Industries	10,067	25,94	84,483	209,84	18,096	61,06	1,12,646	296,85

**STATE : TAMIL NADU**

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>14,36,242</b>	<b>1687,10</b>	<b>7,73,388</b>	<b>1074,58</b>	<b>1,58,494</b>	<b>243,08</b>	<b>23,68,124</b>	<b>3004,75</b>
1. Direct Finance	14,18,560	1661,18	7,67,723	1065,29	1,53,964	233,57	23,40,247	2960,03
2. Indirect Finance	17,682	25,92	5,665	9,29	4,530	9,51	27,877	44,72
<b>II. INDUSTRY</b>	<b>87,946</b>	<b>136,66</b>	<b>99,701</b>	<b>226,71</b>	<b>1,41,977</b>	<b>448,21</b>	<b>3,29,624</b>	<b>811,58</b>
<b>III. TRANSPORT OPERATORS</b>	<b>7,049</b>	<b>21,21</b>	<b>7,511</b>	<b>34,87</b>	<b>10,727</b>	<b>37,58</b>	<b>25,287</b>	<b>93,66</b>
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	<b>58,590</b>	<b>61,86</b>	<b>43,738</b>	<b>65,02</b>	<b>69,137</b>	<b>133,36</b>	<b>1,71,465</b>	<b>260,23</b>
<b>V. PERSONAL LOANS</b>	<b>3,09,035</b>	<b>433,57</b>	<b>3,69,327</b>	<b>685,65</b>	<b>8,37,179</b>	<b>1747,05</b>	<b>15,15,541</b>	<b>2866,27</b>
1. Loans for Purchase of Consumer Durables	22,816	25,65	37,943	50,04	87,881	133,19	1,48,640	208,89
2. Loans for Housing	15,296	86,90	23,718	151,90	63,694	434,42	1,02,708	673,22
3. Rest of the Personal Loans	2,70,923	321,01	3,07,666	483,71	6,85,604	1179,44	12,64,193	1984,16
<b>VI. TRADE</b>	<b>1,28,678</b>	<b>131,21</b>	<b>1,18,933</b>	<b>179,42</b>	<b>85,590</b>	<b>211,52</b>	<b>3,33,201</b>	<b>522,15</b>
1. Wholesale Trade	5,183	8,02	6,987	16,56	8,855	37,64	21,025	62,23
2. Retail Trade	1,23,495	123,18	1,11,946	162,86	76,735	173,88	3,12,176	459,92
<b>VII. FINANCE</b>	<b>462</b>	<b>1,04</b>	<b>868</b>	<b>2,93</b>	<b>1,521</b>	<b>6,16</b>	<b>2,851</b>	<b>10,13</b>
<b>VIII. ALL OTHERS</b>	<b>2,24,293</b>	<b>248,68</b>	<b>1,74,574</b>	<b>247,42</b>	<b>3,13,151</b>	<b>727,23</b>	<b>7,12,018</b>	<b>1223,33</b>
<b>TOTAL BANK CREDIT</b>	<b>22,52,295</b>	<b>2721,33</b>	<b>15,88,040</b>	<b>2516,60</b>	<b>16,17,776</b>	<b>3554,18</b>	<b>54,58,111</b>	<b>8792,11</b>
<i>OF WHICH :</i> 1. Artisans & Village Industries	37,736	38,97	29,041	39,88	15,773	33,89	82,550	112,74
2. Other Small Scale Industries	37,716	73,11	58,134	137,71	82,531	279,03	1,78,381	489,84

**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 1999**

SOUTHERN REGION  
STATE : LAKSHADWEEP

(Amount in Rupees 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>	540	58	—	—	—	—	540	58
1. Direct Finance	540	58	—	—	—	—	540	58
2. Indirect Finance	—	—	—	—	—	—	—	—
<b>II. INDUSTRY</b>	77	12	—	—	—	—	77	12
<b>III. TRANSPORT OPERATORS</b>	161	82	—	—	—	—	161	82
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	30	9	—	—	—	—	30	9
<b>V. PERSONAL LOANS</b>	780	1,39	—	—	—	—	780	1,39
1. Loans for Purchase of Consumer Durables	33	6	—	—	—	—	33	6
2. Loans for Housing	13	10	—	—	—	—	13	10
3. Rest of the Personal Loans	734	1,22	—	—	—	—	734	1,22
<b>VI. TRADE</b>	173	47	—	—	—	—	173	47
1. Wholesale Trade	—	—	—	—	—	—	—	—
2. Retail Trade	173	47	—	—	—	—	173	47
<b>VII. FINANCE</b>	—	—	—	—	—	—	—	—
<b>VIII. ALL OTHERS</b>	111	24	—	—	—	—	111	24
<b>TOTAL BANK CREDIT</b>	1,872	3,71	—	—	—	—	1,872	3,71
<i>OF WHICH :</i> 1. Artisans & Village Industries	10	2	—	—	—	—	10	2
2. Other Small Scale Industries	67	10	—	—	—	—	67	10

STATE : PONDICHERY

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>	13,079	16,29	6,996	9,79	8,361	14,73	28,436	40,81
1. Direct Finance	13,078	16,27	6,949	9,68	8,339	14,48	28,366	40,43
2. Indirect Finance	1	2	47	11	22	25	70	38
<b>II. INDUSTRY</b>	505	1,16	3,165	5,67	1,999	6,84	5,669	13,67
<b>III. TRANSPORT OPERATORS</b>	15	12	278	79	317	1,35	610	2,25
<b>IV. PROFESSIONAL AND OTHER SERVICES</b>	492	67	578	72	1,049	2,69	2,119	4,07
<b>V. PERSONAL LOANS</b>	11,040	13,15	8,710	14,55	13,280	32,60	33,030	60,30
1. Loans for Purchase of Consumer Durables	586	71	586	79	2,071	3,19	3,243	4,70
2. Loans for Housing	232	1,83	519	4,04	899	7,87	1,650	13,74
3. Rest of the Personal Loans	10,222	10,60	7,605	9,71	10,310	21,54	28,137	41,86
<b>VI. TRADE</b>	1,124	1,01	3,108	4,05	3,518	7,91	7,750	12,97
1. Wholesale Trade	2	—	716	38	61	38	779	76
2. Retail Trade	1,122	1,01	2,392	3,67	3,457	7,53	6,971	12,21
<b>VII. FINANCE</b>	—	—	25	12	6	8	31	21
<b>VIII. ALL OTHERS</b>	1,121	1,78	2,385	4,31	11,397	14,08	14,903	20,16
<b>TOTAL BANK CREDIT</b>	27,376	34,17	25,245	40,00	39,927	80,27	92,548	154,45
<i>OF WHICH :</i> 1. Artisans & Village Industries	212	28	269	23	376	1,34	857	1,86
2. Other Small Scale Industries	248	88	729	3,49	1,423	4,78	2,400	9,15

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**TABLE No. 5.9**

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