

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION		STATE : HARYANA							
		AMBALA		BHIWANI		FARIDABAD		GURGAON	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	1	2	3	4	5	6	7	8	
I. AGRICULTURE	11,691	104,57,86	36,581	110,27,80	27,493	86,55,33	21,082	61,45,60	
1. Direct Finance	11,521	93,80,87	36,060	100,95,41	27,282	83,08,51	20,160	52,09,02	
2. Indirect Finance	170	10,76,99	521	9,32,39	211	3,46,82	922	9,36,58	
II. INDUSTRY	5,443	315,70,71	5,598	67,64,32	12,377	877,07,19	8,547	643,95,87	
1. Mining & Quarrying	3	10,27	41	4,76,02	22	8,22,67	21	2,23,06	
2. Manufacturing & Processing	5,417	246,88,77	5,556	62,88,12	12,261	814,07,35	8,490	605,39,84	
3. Electricity, Gas & Water	9	68,03,74	1	18	7	27,03,47	7	1,44,90	
4. Construction	14	67,93	—	—	87	27,73,70	29	34,88,07	
III. TRANSPORT OPERATORS	1,371	10,21,12	3,336	5,75,12	1,752	6,63,92	1,682	8,57,37	
IV. PROFESSIONAL AND OTHER SERVICES	1,469	15,24,44	940	2,51,90	2,406	9,98,85	3,198	56,54,00	
V. PERSONAL LOANS	21,619	96,03,70	11,723	26,74,57	27,946	101,98,27	24,313	92,26,24	
1. Loans for Purchase of Consumer Durables	2,153	4,99,54	724	1,09,49	2,478	7,50,02	1,765	7,51,82	
2. Loans for Housing	4,264	37,51,55	2,186	8,77,82	3,147	27,10,07	3,418	23,55,38	
3. Rest of the Personal Loans	15,202	53,52,61	8,813	16,87,26	22,321	67,38,18	19,130	61,19,04	
VI. TRADE	7,494	61,01,73	12,786	23,36,22	16,068	64,91,47	16,079	54,51,09	
1. Wholesale Trade	688	23,61,27	3,440	4,42,83	532	17,23,94	378	13,90,72	
2. Retail Trade	6,806	37,40,46	9,346	18,93,39	15,536	47,67,53	15,701	40,60,37	
VII. FINANCE	68	2,02,23	33	25,02	80	7,98,70	25	51,77,92	
VIII. ALL OTHERS	4,087	43,71,82	5,956	6,96,75	5,053	41,18,99	6,183	61,23,60	
TOTAL BANK CREDIT	53,242	648,53,61	76,953	243,51,70	93,175	1196,32,72	81,109	1030,31,69	
<i>OF WHICH:</i> 1. Artisans & Village Industries	428	3,02,59	3,983	4,05,97	2,457	2,85,70	3,167	3,08,13	
2. Other Small Scale Industries	3,813	109,00,57	1,270	15,07,90	7,104	197,79,13	2,809	52,84,76	

NORTHERN REGION		STATE : HARYANA							
		HISAR		JIND		KAITHAL		KARNAL	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	9	10	11	12	13	14	15	16	
I. AGRICULTURE	37,555	178,73,43	22,618	92,83,93	21,719	103,24,13	19,544	132,32,49	
1. Direct Finance	36,683	169,45,33	22,449	91,26,82	21,344	96,11,85	19,316	121,26,25	
2. Indirect Finance	872	9,28,10	169	1,57,11	375	7,12,28	228	11,06,24	
II. INDUSTRY	5,163	461,39,64	2,095	45,20,58	4,260	82,65,60	4,230	435,60,07	
1. Mining & Quarrying	14	20,44,21	2	4,67	5	33,21	—	—	
2. Manufacturing & Processing	4,698	437,12,10	2,067	45,14,15	4,136	81,97,79	4,143	434,31,35	
3. Electricity, Gas & Water	3	8,96	—	—	—	—	3	39,40	
4. Construction	448	3,74,37	26	1,76	119	34,60	84	89,32	
III. TRANSPORT OPERATORS	1,236	6,83,98	309	1,93,62	827	1,91,27	589	4,31,84	
IV. PROFESSIONAL AND OTHER SERVICES	1,286	8,50,53	581	1,53,41	461	3,66,95	1,184	5,94,98	
V. PERSONAL LOANS	16,302	62,29,86	7,043	22,51,04	7,427	21,84,72	13,510	58,68,54	
1. Loans for Purchase of Consumer Durables	927	1,94,82	116	30,41	249	41,38	800	2,11,18	
2. Loans for Housing	1,699	25,65,32	550	7,44,78	540	5,85,44	2,102	23,99,56	
3. Rest of the Personal Loans	13,676	34,69,72	6,377	14,75,85	6,638	15,57,90	10,608	32,57,80	
VI. TRADE	11,043	52,82,88	6,516	31,57,54	6,620	22,46,06	7,221	56,05,00	
1. Wholesale Trade	277	10,55,74	148	4,88,35	43	2,10,92	761	26,48,70	
2. Retail Trade	10,766	42,27,14	6,368	26,69,19	6,577	20,35,14	6,460	29,56,30	
VII. FINANCE	146	3,05,90	6	7,33	1	79	36	14,73	
VIII. ALL OTHERS	3,747	47,87,76	1,774	8,75,33	2,974	9,67,93	5,456	18,24,01	
TOTAL BANK CREDIT	76,478	821,53,98	40,942	204,42,78	44,289	245,47,45	51,770	711,31,66	
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,759	3,06,22	652	1,32,34	1,030	2,05,94	961	4,94,15	
2. Other Small Scale Industries	2,308	54,32,44	1,511	36,01,23	3,157	71,10,49	2,520	215,55,12	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

KURUKSHETRA		MAHENDRAGARH		PANCHKULA		PANIPAT		REWARI		ROHTAK		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
17	18	19	20	21	22	23	24	25	26	27	28	
19,219	91,91,42	14,562	40,38,80	4,027	15,19,56	12,789	59,42,47	15,894	50,81,58	27,773	109,21,68	I
18,416	77,63,75	14,549	40,10,00	3,935	12,95,89	12,577	56,16,73	15,751	49,95,71	27,654	107,73,34	1
803	14,27,67	13	28,80	92	2,23,67	212	3,25,74	143	85,87	119	1,48,34	2
1,842	105,99,08	4,172	32,54,98	1,163	18,81,50	30,318	460,74,26	3,320	65,88,81	4,195	185,94,41	II
13	60,47	1	15	18	71,16	—	—	9	1,46,01	4	29,85	1
1,821	104,56,32	3,978	32,02,36	1,141	17,47,22	30,081	458,88,96	3,311	64,42,80	4,181	185,56,21	2
—	—	—	—	3	62,68	2	8,27	—	—	—	—	3
8	82,29	193	52,47	1	44	235	1,77,03	—	—	10	8,35	4
876	1,77,61	1,207	2,22,46	300	2,09,29	295	4,00,26	1,022	1,88,82	3,332	8,98,53	III
983	4,61,68	408	84,21	572	2,30,11	1,185	12,19,99	1,281	3,36,72	1,615	4,32,49	IV
8,636	31,25,80	4,398	10,56,18	9,984	32,45,68	10,558	36,64,63	7,005	21,50,49	20,260	69,61,93	V
401	90,28	476	76,12	1,186	3,41,22	573	1,77,00	1,283	4,28,41	806	2,24,27	1
1,168	13,25,12	229	1,83,11	844	10,38,45	1,042	11,17,16	617	7,47,81	3,203	27,67,40	2
7,067	17,10,40	3,693	7,96,95	7,954	18,66,01	8,943	23,70,47	5,105	9,74,27	16,251	39,70,26	3
4,924	17,49,25	7,619	14,02,76	2,028	8,02,95	6,677	62,63,36	6,863	22,09,50	11,233	43,51,62	VI
152	1,79,24	829	1,85,09	128	92,81	524	25,69,94	284	2,22,10	1,464	9,91,08	1
4,772	15,70,01	6,790	12,17,67	1,900	7,10,14	6,153	36,93,42	6,579	19,87,40	9,769	33,60,54	2
162	32,87	2	10,65	5	3,96	306	76,53	6	7,89	15	92,22	VII
1,515	3,29,22	1,882	4,24,75	1,820	4,16,21	3,264	6,88,65	1,752	20,02,33	3,760	12,27,60	VIII
38,157	256,66,93	34,250	104,94,79	19,899	83,09,26	65,392	643,30,15	37,143	185,66,14	72,183	434,80,48	Total
532	1,08,95	2,739	2,87,00	318	63,12	767	16,79,07	2,245	4,98,35	1,619	3,25,31	1
1,299	52,52,29	1,274	2,92,59	613	6,71,36	11,563	310,12,42	1,102	12,25,40	2,071	41,80,37	2

STATE : HIMACHAL PRADESH

SIRSA		SONIPAT		YAMUNANAGAR		BILASPUR		CHAMBA		HAMIRPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
29	30	31	32	33	34	1	2	3	4	5	6	
29,002	112,80,37	12,177	56,43,70	18,242	61,65,86	4,855	6,95,31	4,183	3,78,47	5,698	8,84,13	I
28,801	108,86,76	12,081	50,91,73	18,011	56,76,60	4,770	6,68,43	4,044	3,58,20	5,655	8,73,63	1
201	3,93,61	96	5,51,97	231	4,89,26	85	26,88	139	20,27	43	10,50	2
2,827	38,31,02	3,352	252,44,79	5,213	194,87,74	3,115	4,75,80	3,019	9,28,87	2,739	7,01,17	II
—	—	11	4,62,98	18	90,45	1	2,70	—	—	2	1,41	1
2,632	37,41,70	3,258	247,41,04	5,171	192,50,16	2,733	4,22,11	3,019	9,28,87	2,423	6,17,79	2
1	7,97	1	3,82	3	17,81	—	—	—	—	1	1,07	3
194	81,35	82	36,95	21	1,29,32	381	50,99	—	—	313	80,90	4
278	2,28,83	354	3,94,64	924	4,25,38	677	8,17,37	1,660	8,22,92	824	10,67,17	III
775	3,26,72	1,023	3,73,92	1,517	5,30,48	203	52,31	267	1,20,78	414	76,09	IV
7,463	26,45,99	11,492	43,73,96	15,473	59,77,74	3,595	8,50,98	5,536	10,14,98	5,119	12,48,54	V
412	1,01,03	278	87,23	1,156	2,82,75	328	79,32	311	51,12	273	52,20	1
786	8,24,20	1,654	16,13,61	2,308	21,07,37	268	1,95,20	286	2,07,37	567	4,41,97	2
6,265	17,20,76	9,560	26,73,12	12,009	35,87,62	2,999	5,76,46	4,939	7,56,49	4,279	7,54,37	3
7,090	37,72,37	6,198	24,07,54	8,088	37,35,52	2,794	10,42,44	7,317	12,05,84	4,162	14,74,97	VI
311	9,27,52	401	3,45,58	142	7,29,78	154	1,53,48	82	52,51	239	1,55,58	1
6,779	28,44,85	5,797	20,61,96	7,946	30,05,74	2,640	8,88,96	7,235	11,53,33	3,923	13,19,39	2
57	19,07	37	45,66	46	25,40	202	21,81	2	45,76	12	3,69	VII
2,481	9,70,86	1,948	7,17,47	3,868	23,08,00	402	1,05,99	1,391	2,98,98	1,198	2,90,81	VIII
49,973	230,75,23	36,581	392,01,68	53,371	386,56,12	15,843	40,62,01	23,375	48,16,60	20,166	57,46,57	Total
1,037	2,20,14	575	1,49,46	988	7,57,04	2,367	2,87,01	2,558	2,40,71	1,538	2,84,81	1
1,436	26,06,23	1,909	31,76,86	3,239	54,95,87	350	1,19,88	459	1,24,90	849	2,61,49	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION	STATE : HIMACHAL PRADESH							
	KANGRA		KINNAUR		KULU		LAHUL & SPITI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	7	8	9	10	11	12	13	14
I. AGRICULTURE	16,703	25,13,02	2,311	2,84,76	7,231	12,29,00	753	1,21,24
1. Direct Finance	16,281	24,31,03	2,311	2,84,76	7,222	12,04,20	746	1,20,89
2. Indirect Finance	422	81,99	—	—	9	24,80	7	35
II. INDUSTRY	7,116	45,90,81	500	7,65,85	2,775	10,44,02	392	39,05
1. Mining & Quarrying	10	80,41	—	—	1	2,28	—	—
2. Manufacturing & Processing	7,090	44,25,53	499	64,82	2,755	10,35,70	392	39,05
3. Electricity, Gas & Water	4	18,86	—	—	—	—	—	—
4. Construction	12	66,01	1	7,01,03	19	6,04	—	—
III. TRANSPORT OPERATORS	5,633	23,70,86	111	1,38,62	1,266	10,69,90	66	49,05
IV. PROFESSIONAL AND OTHER SERVICES	1,585	6,71,46	407	53,06	583	3,42,27	8	4,32
V. PERSONAL LOANS	18,644	49,73,63	1,501	3,13,59	10,004	23,73,70	372	82,19
1. Loans for Purchase of Consumer Durables	1,346	2,57,88	250	42,94	4,656	8,42,86	39	9,79
2. Loans for Housing	2,235	15,69,94	97	86,05	388	4,60,30	1	1,28
3. Rest of the Personal Loans	15,063	31,45,81	1,154	1,84,60	4,960	10,70,54	332	71,12
VI. TRADE	16,212	40,76,70	988	2,33,35	7,123	17,67,27	641	1,36,57
1. Wholesale Trade	272	5,25,89	2	5,95	90	1,16,36	6	2,46
2. Retail Trade	15,940	35,50,81	986	2,27,40	7,033	16,50,91	635	1,34,11
VII. FINANCE	4	3,27	—	—	64	20,49	—	—
VIII. ALL OTHERS	3,800	9,24,70	97	18,14	633	1,38,03	—	—
TOTAL BANK CREDIT	69,697	201,24,45	5,915	18,07,37	29,679	79,84,68	2,232	4,32,42
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,655	5,91,08	317	40,80	1,971	2,61,13	264	20,54
2. Other Small Scale Industries	1,310	11,48,72	164	21,52	707	5,59,73	107	16,40

OCCUPATION	MANDI		SIMLA		SIRMAUR		SOLAN	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	15	16	17	18	19	20	21	22
	I. AGRICULTURE	13,680	18,05,19	14,001	27,93,32	6,138	9,39,01	6,567
1. Direct Finance	13,441	16,07,67	13,920	22,69,82	6,068	9,27,39	6,465	15,67,06
2. Indirect Finance	239	1,97,52	81	5,23,50	70	11,62	102	4,08,58
II. INDUSTRY	5,071	11,27,65	1,955	117,41,53	1,326	40,60,32	2,650	210,26,93
1. Mining & Quarrying	8	19,30	9	45,00	20	1,46,86	9	70,30
2. Manufacturing & Processing	4,938	10,89,33	1,847	35,23,63	1,304	39,08,62	2,588	208,03,27
3. Electricity, Gas & Water	—	—	11	79,62,65	—	—	11	1,36,93
4. Construction	125	19,02	88	2,10,25	2	4,84	42	16,43
III. TRANSPORT OPERATORS	3,037	18,85,50	2,429	37,23,64	411	5,34,25	735	13,17,69
IV. PROFESSIONAL AND OTHER SERVICES	1,010	1,91,28	1,585	7,43,56	683	1,16,24	616	5,46,71
V. PERSONAL LOANS	14,921	32,93,03	17,559	56,43,70	6,016	15,02,74	7,993	25,61,90
1. Loans for Purchase of Consumer Durables	1,323	2,42,79	4,328	11,57,58	719	1,82,75	970	1,76,11
2. Loans for Housing	1,115	10,29,55	1,693	15,46,81	423	4,26,14	1,054	8,87,51
3. Rest of the Personal Loans	12,483	20,20,69	11,538	29,39,31	4,874	8,93,85	5,969	14,98,28
VI. TRADE	11,612	30,14,47	12,164	42,63,72	5,229	13,01,48	6,481	22,09,06
1. Wholesale Trade	399	6,03,03	139	2,47,40	205	1,63,92	87	3,22,67
2. Retail Trade	11,213	24,11,44	12,025	40,16,32	5,024	11,37,56	6,394	18,86,39
VII. FINANCE	8	8,47	50	1,55,67	3	22,28	3	70
VIII. ALL OTHERS	2,885	5,38,13	4,781	33,93,47	1,087	2,99,96	3,844	15,83,39
TOTAL BANK CREDIT	52,224	118,63,72	54,524	324,58,61	20,893	87,76,28	28,889	312,22,02
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,949	3,22,76	739	1,60,09	591	1,12,55	779	2,52,52
2. Other Small Scale Industries	2,223	7,54,88	884	10,02,04	622	24,12,27	1,419	54,75,06

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

STATE : JAMMU & KASHMIR

(Amount in Rupees Thousand)

UNA		ANANTNAG		BADGAM		BARAMULLA		DODA		JAMMU		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
23	24	1	2	3	4	5	6	7	8	9	10	
4,883	10,05,56	3,190	3,38,43	2,251	2,15,79	11,526	22,76,64	5,009	6,56,85	18,793	30,32,38	I
4,855	9,59,06	3,163	3,17,63	1,833	1,90,88	11,479	21,91,72	4,888	6,46,41	18,494	29,41,75	1
28	46,50	27	20,80	418	24,91	47	84,92	121	10,44	299	90,63	2
2,288	29,40,61	2,780	6,84,91	2,760	22,46,54	2,905	8,18,21	686	1,41,26	5,354	170,76,89	II
2	7,09	—	—	—	—	—	—	3	6,21	4	41,61	1
2,282	29,27,74	2,775	6,72,60	2,754	21,83,14	2,901	7,66,70	682	1,34,12	5,097	167,97,39	2
—	—	—	—	—	—	—	—	—	—	8	38,98	3
4	5,78	5	12,31	6	63,40	4	51,51	1	93	245	1,98,91	4
943	6,15,06	1,550	6,40,34	349	8,06,37	1,423	7,90,62	446	2,52,38	5,055	49,35,32	III
392	1,26,45	519	3,02,14	119	1,07,03	49	46,29	188	57,49	1,336	113,30,17	IV
5,065	13,87,03	4,808	13,70,13	4,411	16,52,41	5,275	14,40,39	2,330	4,48,56	30,488	113,87,99	V
500	79,42	415	73,13	473	1,31,67	478	1,34,58	167	27,10	3,261	10,26,76	1
494	3,74,87	424	4,35,25	573	9,95,75	485	5,06,88	387	1,33,82	4,727	40,00,76	2
4,071	9,32,74	3,969	8,61,75	3,365	5,24,99	4,312	7,98,93	1,776	2,87,64	22,500	63,60,47	3
2,917	11,69,59	4,724	17,20,72	2,039	9,78,14	6,888	19,66,97	4,118	9,85,40	16,279	83,24,83	VI
40	1,16,09	199	76,51	30	1,54,42	339	1,99,23	90	28,01	1,138	19,76,30	1
2,877	10,53,50	4,525	16,44,21	2,009	8,23,72	6,549	17,67,74	4,028	9,57,39	15,141	63,48,53	2
27	34,86	2	1,76	28	25,36	2	65,20	—	—	94	2,30,08	VII
1,499	4,72,81	622	2,18,44	782	3,12,58	1,204	1,45,07	81	19,40	7,584	36,13,48	VIII
18,014	77,51,97	18,195	52,76,87	12,739	63,44,22	29,272	75,49,39	12,858	25,61,34	84,983	599,31,14	Total
1,211	3,29,53	1,690	2,22,92	1,925	1,73,25	2,119	1,79,14	390	51,92	2,001	3,67,91	1
1,117	16,90,15	581	2,03,52	301	5,30,34	454	4,38,31	125	46,83	2,453	108,83,40	2

KARGIL		KATHUA		KUPWARA		LADAKH		POONCH		PULWAMA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
11	12	13	14	15	16	17	18	19	20	21	22	
207	18,45	5,518	10,14,05	4,923	4,10,22	783	63,76	3,171	2,70,04	6,410	6,39,20	I
207	18,45	5,516	10,13,72	4,913	4,09,28	783	63,76	3,168	2,69,85	6,317	6,10,93	1
—	—	2	33	10	94	—	—	3	19	93	28,27	2
362	45,75	1,230	41,00,05	985	1,81,06	275	2,64,92	213	62,43	657	4,26,07	II
—	—	—	—	—	—	—	—	—	—	—	—	1
362	45,75	1,208	38,90,50	985	1,81,06	274	2,63,42	213	62,43	652	4,08,78	2
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	22	2,09,55	—	—	1	1,50	—	—	5	17,29	4
39	78,21	1,048	7,07,53	439	2,16,47	141	2,05,89	177	1,45,70	401	4,98,71	III
96	10,75	128	46,32	6	1,98	247	87,39	13	5,45	46	31,08	IV
176	61,37	4,387	11,46,64	1,373	2,93,22	959	2,13,41	1,534	2,98,91	2,996	7,59,15	V
2	2	662	1,63,08	147	19,14	23	8,35	124	17,29	451	66,21	1
8	14,30	351	2,97,33	151	1,19,30	14	15,15	49	46,82	184	2,07,59	2
166	47,05	3,374	6,86,23	1,075	1,54,78	922	1,89,91	1,361	2,34,80	2,361	4,85,35	3
736	1,81,41	3,796	13,44,00	2,741	5,13,05	583	2,45,73	1,455	3,34,26	2,043	8,26,24	VI
—	—	20	52,72	616	48,93	1	1,88	1	3,10	10	35,76	1
736	1,81,41	3,776	12,91,28	2,125	4,64,12	582	2,43,85	1,454	3,31,16	2,033	7,90,48	2
—	—	14	23,89	10	34,75	—	—	—	—	42	3,51	VII
94	40,68	851	3,88,13	267	57,68	6	28,67	220	28,98	103	32,09	VIII
1,710	4,36,62	16,972	87,70,61	10,744	17,08,43	2,994	11,09,77	6,783	11,45,77	12,698	32,16,05	Total
268	30,73	634	98,46	693	59,26	237	20,52	137	13,20	222	23,20	1
34	7,51	504	15,12,86	257	69,17	2	1,41	21	14,14	210	2,13,40	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION		STATE : PUNJAB							
		RAJOURI		SRINAGAR		UDHAMPUR		AMRITSAR	
OCCUPATION	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	23	24	25	26	27	28	1	2	
I. AGRICULTURE	4,293	3,54,91	3,651	42,58,18	5,498	4,86,83	43,263	213,39,60	
1. Direct Finance	4,289	3,54,63	3,595	42,37,06	5,481	4,84,21	42,582	166,02,84	
2. Indirect Finance	4	28	56	21,12	17	2,62	681	47,36,76	
II. INDUSTRY	264	72,40	14,767	135,75,92	1,009	5,25,12	16,428	609,90,25	
1. Mining & Quarrying	—	—	6	3,88,82	—	—	5	16,20	
2. Manufacturing & Processing	262	70,45	14,609	126,61,92	1,004	5,09,32	16,255	607,76,82	
3. Electricity, Gas & Water	—	—	4	13,85	—	—	6	49,41	
4. Construction	2	1,95	148	5,11,33	5	15,80	162	1,47,82	
III. TRANSPORT OPERATORS	176	1,31,03	2,042	28,02,59	533	7,59,05	3,494	11,37,92	
IV. PROFESSIONAL AND OTHER SERVICES	33	4,82	12,046	1096,41,96	196	3,36,65	3,811	29,74,24	
V. PERSONAL LOANS	2,499	4,87,81	19,639	71,11,14	5,249	14,73,06	46,173	178,61,69	
1. Loans for Purchase of Consumer Durables	190	42,14	4,489	9,25,87	704	1,43,13	5,375	15,40,27	
2. Loans for Housing	62	44,66	1,897	22,59,17	287	2,64,41	6,963	58,31,86	
3. Rest of the Personal Loans	2,247	4,01,01	13,253	39,26,10	4,258	10,65,52	33,835	104,89,56	
VI. TRADE	2,322	6,00,81	11,332	110,33,62	4,909	16,73,17	23,324	173,57,33	
1. Wholesale Trade	48	65	955	37,57,18	344	2,62,53	2,353	90,52,88	
2. Retail Trade	2,274	6,00,16	10,377	72,76,44	4,565	14,10,64	20,971	83,04,45	
VII. FINANCE	—	—	51	3,13,77	1	4,39	103	21,02,77	
VIII. ALL OTHERS	457	92,11	2,788	55,67,66	686	3,53,12	24,596	87,14,22	
TOTAL BANK CREDIT	10,044	17,43,89	66,316	1543,04,84	18,081	56,11,39	1,61,192	1324,78,02	
<i>OF WHICH:</i> 1. Artisans & Village Industries	163	16,50	6,887	13,56,50	472	60,56	2,490	6,64,62	
2. Other Small Scale Industries	59	21,72	3,643	48,88,07	344	2,56,70	9,490	274,12,51	

OCCUPATION	BATHINDA		FARIDKOT		FATEHGARH SAHIB		FEROZPUR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	36,655	154,30,41	18,260	104,54,99	14,976	46,75,40	57,084	244,62,58
1. Direct Finance	36,156	144,11,09	17,393	94,47,45	14,466	44,69,62	55,612	228,67,10
2. Indirect Finance	499	10,19,32	867	10,07,54	510	2,05,78	1,472	15,95,48
II. INDUSTRY	7,479	91,94,82	1,758	66,33,48	2,308	101,96,50	5,536	98,06,51
1. Mining & Quarrying	9	38,70	62	3,86,40	1	28,62	9	97,19
2. Manufacturing & Processing	7,455	91,14,44	1,684	61,36,21	2,252	99,72,80	5,520	96,97,82
3. Electricity, Gas & Water	—	—	—	—	3	1,09,77	—	—
4. Construction	15	41,68	12	1,10,87	52	85,31	7	11,50
III. TRANSPORT OPERATORS	1,022	5,66,98	655	4,41,58	447	1,50,44	1,976	4,71,51
IV. PROFESSIONAL AND OTHER SERVICES	930	7,20,07	441	6,99,72	546	1,84,08	1,486	7,55,53
V. PERSONAL LOANS	14,065	53,38,93	6,814	29,66,67	6,847	20,36,71	16,907	60,96,14
1. Loans for Purchase of Consumer Durables	1,187	2,29,96	811	1,64,01	838	1,87,02	1,287	2,83,44
2. Loans for Housing	2,832	17,87,04	1,334	14,14,88	1,818	7,23,23	2,321	19,42,41
3. Rest of the Personal Loans	10,046	33,21,93	4,669	13,87,78	4,191	11,26,46	13,299	38,70,29
VI. TRADE	9,771	84,11,74	4,306	42,10,24	3,872	55,53,50	12,944	66,49,48
1. Wholesale Trade	559	43,62,04	401	10,62,94	359	39,54,85	1,582	21,16,33
2. Retail Trade	9,212	40,49,70	3,905	31,47,30	3,513	15,98,65	11,362	45,33,15
VII. FINANCE	13	63,53	13	17,77	4	2,22	2	31
VIII. ALL OTHERS	2,608	12,82,55	1,091	12,67,64	2,060	6,63,05	2,830	23,87,43
TOTAL BANK CREDIT	72,543	410,09,03	33,338	266,92,09	31,060	234,61,90	98,765	506,29,49
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,705	2,94,60	191	1,86,09	364	1,01,22	1,873	3,52,92
2. Other Small Scale Industries	3,499	27,91,83	1,224	32,39,09	1,323	9,40,38	2,933	58,59,04

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

GURDASPUR		HOSHIARPUR		JALANDHAR		KAPURTHALA		LUDHIANA		MANSA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
11	12	13	14	15	16	17	18	19	20	21	22	
26,802	104,57,21	28,068	94,79,52	25,526	172,91,39	12,985	48,01,07	53,666	273,08,76	24,762	95,89,72	I
26,579	91,45,02	27,692	89,32,22	25,054	129,44,58	12,692	39,03,80	52,686	240,29,50	24,404	89,35,60	1
223	13,12,19	376	5,47,30	472	43,46,81	293	8,97,27	980	32,79,26	358	6,54,12	2
9,079	115,52,92	10,847	214,17,76	15,922	645,73,77	3,044	176,25,65	40,185	2740,71,60	3,715	19,67,51	II
7	36,22	—	—	7	19,59	22	50,31	12	2,52,09	—	—	1
9,022	114,29,88	10,843	214,14,17	15,891	643,71,99	3,020	175,75,02	40,097	2726,68,96	3,714	19,46,97	2
—	—	—	—	2	36,38	—	—	35	6,40,30	—	—	3
50	86,82	4	3,59	22	1,45,81	2	32	41	5,10,25	1	20,54	4
2,976	9,57,37	1,189	6,65,29	1,294	14,77,62	546	4,28,10	1,949	14,71,73	576	1,32,40	III
869	5,38,49	947	4,22,98	2,616	27,89,29	1,110	10,37,02	3,757	55,67,07	313	1,72,73	IV
23,837	80,54,55	18,675	65,68,65	46,494	227,79,52	12,638	59,07,24	48,107	241,20,08	3,348	11,23,93	V
2,651	7,06,82	1,655	3,60,04	3,692	12,00,11	1,269	3,95,36	3,674	13,94,31	149	42,78	1
3,049	21,82,41	3,112	22,10,24	5,955	71,89,07	1,104	13,33,74	7,049	84,50,15	461	3,18,85	2
18,137	51,65,32	13,908	39,98,37	36,847	143,90,34	10,265	41,78,14	37,384	142,75,62	2,738	7,62,30	3
17,066	59,83,14	10,634	37,26,81	14,824	211,76,55	6,116	63,42,48	18,489	1474,03,69	3,907	21,13,90	VI
518	9,13,61	541	6,49,82	3,283	120,54,41	247	35,13,21	3,653	1360,72,43	178	3,34,04	1
16,548	50,69,53	10,093	30,76,99	11,541	91,22,14	5,869	28,29,27	14,836	113,31,26	3,729	17,79,86	2
20	11,31	10	77,82	226	4,25,77	11	1,18,98	179	6,05,96	1	9,00	VII
3,807	19,49,85	4,867	16,25,99	22,691	120,71,81	2,876	19,92,45	36,959	196,34,43	423	4,71,03	VIII
84,456	395,04,84	75,237	439,84,82	1,29,593	1425,85,72	39,326	382,52,99	2,03,291	5001,83,32	37,045	155,80,22	Total
1,995	4,30,73	5,763	7,88,20	1,811	24,58,84	466	1,61,71	1,619	7,51,58	2,008	2,80,72	1
4,715	73,35,10	3,836	25,21,34	11,416	332,48,38	2,147	47,98,93	24,582	1065,84,03	1,518	8,98,29	2

MOGA		MUKTSAR		NAWANSHAHR		PATIALA		RUPNAGAR		SANGRUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
23	24	25	26	27	28	29	30	31	32	33	34	
19,969	83,92,40	24,333	111,53,06	11,131	39,25,08	56,249	373,75,61	19,076	72,23,11	72,527	288,97,90	I
19,616	78,08,81	23,988	102,15,97	11,062	37,26,18	55,082	217,40,15	18,907	63,29,86	71,170	261,73,68	1
353	5,83,59	345	9,37,09	69	1,98,90	1,167	156,35,46	169	8,93,25	1,357	27,24,22	2
2,582	18,89,69	1,996	38,97,77	1,856	11,01,18	10,653	454,24,05	5,737	316,90,77	10,161	161,23,27	II
—	—	—	—	3	90,32	8	38,48	4	20,54	2	6,18	1
2,579	18,43,34	1,996	38,97,77	1,797	9,88,74	10,613	374,52,99	5,289	312,37,68	10,117	160,80,37	2
—	—	—	—	—	—	9	69,74,30	10	84,57	1	9,34	3
3	46,35	—	—	56	22,12	23	9,58,28	434	3,47,98	41	27,38	4
466	3,58,71	576	2,16,34	613	3,15,57	1,557	19,12,28	1,256	7,06,93	1,407	3,79,53	III
436	2,95,13	332	2,51,63	378	1,88,93	1,750	14,03,44	1,383	8,67,23	1,032	4,58,53	IV
6,741	26,87,82	5,430	17,77,25	6,992	30,69,37	34,914	133,91,89	17,364	69,00,08	17,855	59,98,71	V
806	1,88,00	534	1,32,29	789	2,23,72	3,935	11,11,40	3,426	8,64,83	1,078	2,71,50	1
1,062	10,01,88	1,356	5,37,12	640	6,45,71	6,946	47,05,75	1,927	21,57,68	2,425	22,25,24	2
4,873	14,97,94	3,540	11,07,84	5,563	21,99,94	24,033	75,74,74	12,011	38,77,57	14,352	35,01,97	3
5,259	23,18,62	5,298	25,71,67	3,437	23,45,86	17,251	104,93,02	8,541	37,62,48	12,496	49,29,78	VI
305	3,55,32	475	4,47,53	73	12,01,40	2,323	21,89,66	354	6,95,07	957	6,47,59	1
4,954	19,63,30	4,823	21,24,14	3,364	11,44,46	14,928	83,03,36	8,187	30,67,41	11,539	42,82,19	2
42	21,87	14	5,18	8	14,43	25	1,95,33	35	4,16,07	4	4,63,83	VII
1,084	6,01,69	1,735	12,85,07	1,801	4,83,02	9,431	115,30,00	8,766	33,93,96	6,336	43,00,36	VIII
36,579	165,65,93	39,714	211,57,97	26,216	114,43,44	1,31,830	1217,25,62	62,158	549,60,63	1,21,818	615,51,91	Total
386	92,92	704	93,01	866	91,80	1,796	5,35,18	1,406	3,00,07	4,374	11,17,47	1
1,210	9,73,41	970	11,06,85	644	5,20,03	6,974	130,73,14	3,340	62,29,25	4,966	77,90,30	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION		STATE : RAJASTHAN							
		AJMER		ALWAR		BANSWARA		BARAN	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	1	2	3	4	5	6	7	8	
I. AGRICULTURE	33,854	66,86,57	56,552	120,90,56	23,579	31,28,67	31,319	75,11,23	
1. Direct Finance	33,756	65,62,52	56,342	118,92,56	23,521	30,36,18	31,301	75,04,81	
2. Indirect Finance	98	1,24,05	210	1,98,00	58	92,49	18	6,42	
II. INDUSTRY	8,430	136,33,06	10,995	349,73,39	3,822	37,64,50	2,158	5,01,97	
1. Mining & Quarrying	42	2,36,19	27	1,98,33	26	2,05,47	1	2,51	
2. Manufacturing & Processing	8,369	133,56,29	10,939	344,17,55	3,788	35,30,23	2,157	4,99,46	
3. Electricity, Gas & Water	6	24,39	13	2,04,27	—	—	—	—	
4. Construction	13	16,19	16	1,53,24	8	28,80	—	—	
III. TRANSPORT OPERATORS	1,289	11,45,50	1,316	6,30,14	316	3,13,37	155	46,90	
IV. PROFESSIONAL AND OTHER SERVICES	2,948	7,36,97	2,464	8,65,83	679	1,32,54	251	26,91	
V. PERSONAL LOANS	28,894	81,73,77	17,888	49,77,09	8,543	26,21,54	5,228	11,66,33	
1. Loans for Purchase of Consumer Durables	2,577	4,19,96	1,000	1,81,75	1,204	1,40,46	182	1,06,16	
2. Loans for Housing	2,974	26,99,25	1,356	13,97,35	771	7,53,74	430	2,11,88	
3. Rest of the Personal Loans	23,343	50,54,56	15,532	33,97,99	6,568	17,27,34	4,616	8,48,29	
VI. TRADE	12,848	59,86,91	9,505	47,50,79	7,192	17,88,95	7,715	10,43,84	
1. Wholesale Trade	729	21,14,22	568	12,66,89	412	2,16,90	652	1,70,45	
2. Retail Trade	12,119	38,72,69	8,937	34,83,90	6,780	15,72,05	7,063	8,73,39	
VII. FINANCE	84	1,62,36	102	1,37,77	2	53,05	—	—	
VIII. ALL OTHERS	7,725	20,21,27	4,850	13,49,53	1,376	3,07,19	1,013	2,98,56	
TOTAL BANK CREDIT	96,072	385,46,41	1,03,672	597,75,10	45,509	121,09,81	47,839	105,95,74	
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,422	4,33,73	4,396	6,53,61	2,467	2,66,88	1,234	1,26,20	
2. Other Small Scale Industries	4,349	48,74,56	3,717	36,16,42	1,146	6,15,06	864	1,27,57	

NORTHERN REGION		STATE : RAJASTHAN							
		BARMER		BHARATPUR		BHILWARA		BIKANER	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	9	10	11	12	13	14	15	16	
I. AGRICULTURE	20,715	27,62,91	44,284	130,22,14	38,373	73,63,52	23,156	62,74,49	
1. Direct Finance	20,705	26,58,02	44,090	128,68,41	37,873	61,40,92	22,060	56,12,88	
2. Indirect Finance	10	1,04,89	194	1,53,73	500	12,22,60	1,096	6,61,61	
II. INDUSTRY	6,784	19,25,95	3,363	40,11,59	8,479	460,58,23	5,296	53,31,59	
1. Mining & Quarrying	4	1,17,67	9	33,16	74	6,51,87	30	2,41,52	
2. Manufacturing & Processing	6,779	17,99,32	3,348	35,99,30	8,347	453,36,37	5,241	49,63,90	
3. Electricity, Gas & Water	—	—	—	—	2	63,81	2	6,44	
4. Construction	1	8,96	6	3,79,13	56	6,18	23	1,19,73	
III. TRANSPORT OPERATORS	173	1,60,67	1,373	2,44,26	598	9,66,40	672	6,77,26	
IV. PROFESSIONAL AND OTHER SERVICES	604	1,03,00	777	2,15,34	1,895	3,83,96	1,497	5,59,74	
V. PERSONAL LOANS	5,701	11,25,74	10,818	28,72,50	16,696	48,50,81	18,381	51,56,57	
1. Loans for Purchase of Consumer Durables	167	21,86	507	85,57	1,194	2,23,98	1,005	1,67,18	
2. Loans for Housing	383	2,35,59	901	8,60,27	2,370	20,81,89	2,019	18,96,62	
3. Rest of the Personal Loans	5,151	8,68,29	9,410	19,26,66	13,132	25,44,94	15,357	30,92,77	
VI. TRADE	5,896	11,51,58	7,087	21,83,91	14,139	46,62,26	10,106	40,20,30	
1. Wholesale Trade	162	1,78,40	351	8,41,26	818	12,27,73	573	11,57,49	
2. Retail Trade	5,734	9,73,18	6,736	13,42,65	13,321	34,34,53	9,533	28,62,81	
VII. FINANCE	2	57,51	3	77,33	277	2,73,83	181	31,81	
VIII. ALL OTHERS	349	1,38,42	3,481	8,82,85	3,916	21,80,99	7,833	17,13,37	
TOTAL BANK CREDIT	40,224	74,25,78	71,186	235,09,92	84,373	667,40,00	67,122	237,65,13	
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,444	3,96,41	1,763	2,35,15	4,659	5,34,23	1,686	3,45,34	
2. Other Small Scale Industries	2,304	11,68,38	1,321	8,19,99	3,867	89,83,88	3,432	36,37,40	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

BUNDI		CHITTAURGARH		CHURU		DAUSA		DHOLPUR		DUNGARPUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
17	18	19	20	21	22	23	24	25	26	27	28	
26,170	72,45,83	40,302	66,72,17	26,425	64,29,81	18,010	35,51,85	16,253	36,54,56	11,984	14,33,41	I
26,065	70,48,31	40,131	63,78,63	25,890	62,60,96	17,975	34,88,28	15,996	35,20,53	11,855	13,40,14	1
105	1,97,52	171	2,93,54	535	1,68,85	35	63,57	257	1,34,03	129	93,27	2
2,574	16,11,15	6,802	57,50,17	4,977	12,35,41	2,335	7,46,03	800	9,35,32	3,042	37,36,88	II
34	1,08,88	54	6,06,45	3	9,01	14	1,35,35	1	30,38	4	23,21	1
2,539	14,89,04	6,744	51,17,85	4,973	12,26,07	2,319	6,09,19	799	9,04,94	3,028	37,04,32	2
—	—	—	—	—	—	—	—	—	—	—	—	3
1	13,23	4	25,87	1	33	2	1,49	—	—	10	9,35	4
620	3,89,30	481	5,05,72	451	3,38,94	631	1,33,59	187	61,96	1,227	4,13,11	III
732	1,01,23	1,819	3,48,95	874	2,16,64	812	1,65,51	433	74,77	329	84,70	IV
6,287	12,34,48	12,402	31,84,28	13,193	29,60,92	6,566	15,88,54	2,581	5,91,91	6,308	18,49,87	V
129	21,78	851	1,40,70	507	63,29	255	54,88	285	39,41	575	81,33	1
1,418	3,88,61	1,562	11,56,89	1,067	6,67,83	463	4,14,57	199	1,32,45	665	6,76,04	2
4,740	8,24,09	9,989	18,86,69	11,619	22,29,80	5,848	11,19,09	2,097	4,20,05	5,068	10,92,50	3
5,032	11,99,91	14,626	31,00,28	11,465	20,07,05	4,617	11,91,72	2,503	4,81,59	6,144	13,27,40	VI
161	2,28,18	215	2,96,01	547	1,93,85	151	2,10,97	55	62,04	64	82,84	1
4,871	9,71,73	14,411	28,04,27	10,918	18,13,20	4,466	9,80,75	2,448	4,19,55	6,080	12,44,56	2
6	1,09,07	—	—	14	1,22,01	2	2,18	1	2,96	—	—	VII
758	1,35,20	2,160	6,16,62	5,372	9,99,63	1,891	3,16,21	907	2,10,65	1,704	5,66,88	VIII
42,179	120,26,17	78,592	201,78,19	62,771	143,10,41	34,864	76,95,63	23,665	60,13,72	30,738	94,12,25	Total
1,420	1,89,30	2,864	3,71,20	3,025	4,46,89	1,725	2,22,42	557	90,29	2,466	3,03,72	1
1,128	4,34,00	2,862	14,11,46	1,752	3,97,36	408	2,95,65	218	1,63,25	463	1,63,57	2

GANGANAGAR		HANUMANGARH		JAIPUR		JAISALMER		JALOR		JHALAWAR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
29	30	31	32	33	34	35	36	37	38	39	40	
40,022	160,62,43	39,650	112,85,34	41,075	282,68,81	9,380	12,27,20	20,550	42,57,57	21,618	36,96,08	I
39,466	148,66,23	39,132	104,47,47	40,313	105,00,31	9,103	11,93,87	20,399	41,70,23	21,506	35,90,37	1
556	11,96,20	518	8,37,87	762	177,68,50	277	33,33	151	87,34	112	1,05,71	2
9,605	112,19,01	3,471	19,88,74	21,836	1275,53,21	790	11,70,82	4,480	6,53,86	2,126	17,50,43	II
2	9,08	2	12,72	77	37,61,09	4	17,51	—	—	2	8,25	1
9,594	111,82,47	3,290	19,16,99	21,663	1115,44,75	780	11,26,67	4,480	6,53,86	2,123	17,41,55	2
—	—	—	—	46	110,71,17	—	—	—	—	—	—	3
9	27,46	179	59,03	50	11,76,20	6	26,64	—	—	1	63	4
695	2,99,19	168	97,01	1,620	77,75,64	202	1,27,01	465	1,33,79	185	92,79	III
1,721	4,31,64	981	1,78,89	6,005	49,18,66	609	2,02,91	940	1,14,01	607	78,71	IV
18,765	52,78,16	10,311	24,63,88	83,405	424,59,59	2,398	4,59,80	7,065	11,62,25	5,123	11,51,57	V
1,195	2,09,37	529	98,99	6,971	16,17,07	203	29,19	545	30,41	323	62,66	1
2,963	17,16,40	796	7,29,59	11,869	236,97,60	286	1,24,53	839	1,73,12	347	2,58,30	2
14,607	33,52,39	8,986	16,35,30	64,565	171,44,92	1,909	3,06,08	5,681	9,58,72	4,453	8,30,61	3
15,308	71,63,96	7,861	26,37,53	19,632	771,52,76	1,783	7,74,99	4,287	8,26,88	6,770	11,48,97	VI
489	22,96,39	196	5,98,37	2,752	669,86,06	107	34,46	138	72,46	687	2,52,79	1
14,819	48,67,57	7,665	20,39,16	16,880	101,66,70	1,676	7,40,53	4,149	7,54,42	6,083	8,96,18	2
4	16,50	—	—	220	74,44,50	—	—	157	2,86,19	1	37	VII
12,827	29,83,29	2,902	5,47,69	24,127	208,39,52	1,366	3,72,47	257	1,18,08	878	2,23,25	VIII
98,947	434,54,18	65,344	191,99,08	1,97,920	3164,12,69	16,528	43,35,20	38,201	75,52,63	37,308	81,42,17	Total
2,622	3,49,90	1,170	1,38,95	8,295	12,76,40	513	58,55	2,512	2,42,63	911	90,78	1
3,584	31,21,35	1,805	12,55,93	8,911	377,49,59	270	7,82,20	1,931	3,72,57	1,159	3,01,72	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTHERN REGION		STATE : RAJASTHAN							
		JHUNJHUNUN		JODHPUR		KARAULI		KOTA	
OCCUPATION	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	41	42	43	44	45	46	47	48	
I. AGRICULTURE	38,685	66,59,29	22,015	39,73,57	19,021	31,82,18	25,631	110,59,44	
1. Direct Finance	37,687	64,11,59	21,149	37,95,66	18,357	31,23,78	25,031	69,62,74	
2. Indirect Finance	998	2,47,70	866	1,77,91	664	58,40	600	40,96,70	
II. INDUSTRY	11,300	42,52,11	10,600	239,93,25	2,830	5,29,90	4,761	267,60,76	
1. Mining & Quarrying	2	4,61,03	27	2,47,05	—	—	91	8,99,05	
2. Manufacturing & Processing	11,292	37,39,06	10,554	235,92,43	2,826	5,29,04	4,627	257,48,47	
3. Electricity, Gas & Water	1	2,70	3	1,34,18	—	—	—	—	
4. Construction	5	49,32	16	19,59	4	86	43	1,13,24	
III. TRANSPORT OPERATORS	1,735	4,36,22	1,245	11,96,03	1,951	2,08,67	809	7,44,59	
IV. PROFESSIONAL AND OTHER SERVICES	1,235	1,98,10	4,544	25,28,21	466	68,08	1,787	9,79,22	
V. PERSONAL LOANS	12,334	28,95,50	27,509	97,91,59	5,369	10,06,86	20,667	70,72,96	
1. Loans for Purchase of Consumer Durables	325	51,12	2,509	5,38,19	192	25,14	1,494	2,90,56	
2. Loans for Housing	844	5,19,90	3,855	33,47,46	309	1,61,36	2,913	24,19,95	
3. Rest of the Personal Loans	11,165	23,24,48	21,145	59,05,94	4,868	8,20,36	16,260	43,62,45	
VI. TRADE	15,105	22,74,82	12,558	83,22,41	5,793	9,17,23	11,568	59,92,20	
1. Wholesale Trade	158	1,71,66	1,099	36,11,45	244	69,19	768	22,92,79	
2. Retail Trade	14,947	21,03,16	11,459	47,10,96	5,549	8,48,04	10,800	36,99,41	
VII. FINANCE	—	—	25	1,41,96	1	27	11	1,65,46	
VIII. ALL OTHERS	4,578	9,50,02	6,929	41,96,78	384	81,27	4,839	21,02,06	
TOTAL BANK CREDIT	84,972	176,66,06	85,425	541,43,80	35,815	59,94,46	70,073	548,76,69	
<i>OF WHICH:</i> 1. Artisans & Village Industries	9,210	7,79,49	3,973	9,21,33	1,970	2,70,21	1,189	2,17,90	
2. Other Small Scale Industries	2,046	3,54,43	5,819	90,53,21	880	2,33,42	2,740	38,46,77	

NORTHERN REGION		STATE : RAJASTHAN							
		NAGAUR		PALI		RAJSAMAND		SAWAI MADHOPUR	
OCCUPATION	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	49	50	51	52	53	54	55	56	
I. AGRICULTURE	29,162	44,84,58	22,861	45,02,31	11,106	19,95,24	25,457	93,00,08	
1. Direct Finance	28,885	42,12,45	22,715	42,99,02	10,956	17,17,63	25,316	65,34,97	
2. Indirect Finance	277	2,72,13	146	2,03,29	150	2,77,61	141	27,65,11	
II. INDUSTRY	8,478	23,46,26	6,210	50,40,45	4,055	35,26,34	3,195	10,57,85	
1. Mining & Quarrying	15	1,75,03	8	34,94	72	6,31,48	8	27,87	
2. Manufacturing & Processing	8,452	21,52,04	6,149	49,20,99	3,980	28,88,80	3,183	10,12,91	
3. Electricity, Gas & Water	6	18,89	1	2,05	—	—	—	—	
4. Construction	5	30	52	82,47	3	6,06	4	17,07	
III. TRANSPORT OPERATORS	474	1,46,35	1,304	6,26,36	249	2,51,05	1,464	5,28,23	
IV. PROFESSIONAL AND OTHER SERVICES	3,417	4,72,80	1,425	2,68,74	965	2,03,81	1,041	2,24,33	
V. PERSONAL LOANS	11,985	28,69,58	18,300	32,17,02	7,587	18,36,59	6,769	18,47,80	
1. Loans for Purchase of Consumer Durables	1,076	1,47,18	943	1,55,20	608	88,27	576	1,01,52	
2. Loans for Housing	1,773	7,71,12	2,176	7,45,75	677	3,93,17	814	7,58,13	
3. Rest of the Personal Loans	9,136	19,51,28	15,181	23,16,07	6,302	13,55,15	5,379	9,88,15	
VI. TRADE	8,713	26,59,98	8,960	24,52,02	5,687	11,73,64	6,703	19,22,83	
1. Wholesale Trade	382	7,11,40	1,032	7,48,19	287	1,53,57	249	2,98,23	
2. Retail Trade	8,331	19,48,58	7,928	17,03,83	5,400	10,20,07	6,454	16,24,60	
VII. FINANCE	4	6,38	13	4,14,70	2	22,72	3	10,50	
VIII. ALL OTHERS	3,428	5,74,37	3,687	7,53,96	1,090	2,18,75	1,029	40,57,49	
TOTAL BANK CREDIT	65,661	135,60,30	62,760	172,75,56	30,741	92,28,14	45,661	189,49,11	
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,864	5,25,14	3,485	4,63,48	2,435	2,48,59	1,849	2,87,66	
2. Other Small Scale Industries	3,360	11,36,42	2,355	31,37,59	1,604	13,26,94	1,112	3,52,79	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

								CHANDIGARH		DELHI		
SIKAR		SIROHI		TONK		UDAIPUR		CHANDIGARH		DELHI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
57	58	59	60	61	62	63	64	1	2	1	2	
35,629	56,37,69	12,087	22,32,96	26,584	54,32,67	20,810	32,93,72	1,795	157,54,89	3,653	1535,73,10	I
34,745	54,99,84	12,056	20,82,19	26,500	53,84,82	20,174	31,16,37	1,441	34,93,39	3,022	41,31,89	1
884	1,37,85	31	1,50,77	84	47,85	636	1,77,35	354	122,61,50	631	1494,41,21	2
9,635	21,55,48	3,519	70,58,10	4,512	10,24,16	8,193	390,65,02	10,803	1436,04,81	88,372	22046,50,33	II
2	14,02	14	86,95	17	92,07	259	56,86,53	21	7,92,49	105	197,24,54	1
9,577	21,25,27	3,498	69,61,19	4,491	9,25,03	7,889	331,56,64	10,611	1384,80,06	85,704	19220,01,26	2
—	—	—	—	1	6,44	1	49,01	41	22,46,16	271	1674,63,51	3
56	16,19	7	9,96	3	62	44	1,72,84	130	20,86,10	2,292	954,61,02	4
1,916	3,37,66	779	3,71,47	900	1,26,80	1,557	8,31,40	822	12,77,96	8,508	329,59,71	III
1,789	2,57,69	1,112	3,49,80	1,234	1,70,82	2,662	37,51,93	1,672	236,34,97	23,182	1042,04,24	IV
13,841	36,43,99	6,620	16,25,24	6,576	23,12,32	28,182	83,83,40	52,665	240,18,56	6,33,571	3028,98,32	V
422	69,64	489	77,58	400	60,20	2,872	7,04,93	9,747	34,48,76	23,885	124,74,82	1
991	6,80,68	1,032	4,82,14	1,022	14,49,30	3,270	30,46,20	4,520	70,28,52	35,670	530,93,93	2
12,428	28,93,67	5,099	10,65,52	5,154	8,02,82	22,040	46,32,27	38,398	135,41,28	5,74,016	2373,29,57	3
12,412	24,47,73	4,862	14,44,83	6,590	13,78,73	14,527	67,38,50	7,197	1755,07,59	56,853	5565,61,70	VI
183	5,22,43	195	2,32,68	268	1,98,37	493	13,29,31	1,725	1668,33,69	17,371	4906,41,12	1
12,229	19,25,30	4,667	12,12,15	6,322	11,80,36	14,034	54,09,19	5,472	86,73,90	39,482	659,20,58	2
1	18,28	11	20,88	1	28	209	2,54,87	43	61,27,70	3,690	2753,12,88	VII
5,542	14,16,66	1,138	5,19,91	1,038	3,31,13	7,220	41,20,33	18,824	276,14,79	1,36,821	3185,59,47	VIII
80,765	159,15,18	30,128	136,23,19	47,435	107,76,91	83,360	664,39,17	93,821	4175,41,27	9,54,650	39487,19,75	Total
7,659	6,80,80	2,081	2,64,55	2,991	3,84,18	3,317	5,49,25	143	2,78,98	2,889	44,52,47	1
1,934	5,82,29	1,149	11,29,39	1,670	4,41,73	3,965	59,78,57	3,569	157,32,17	30,995	2050,20,31	2

NORTH-EASTERN REGION

STATE : ARUNACHAL PRADESH

CHUNGLANG		DIBANG VALLEY		EAST KAMENG		EAST SIANG		LOHIT		LOWER SUBANSIRI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
668	1,00,66	122	33,86	412	24,25	16,333	6,09,46	1,146	1,27,24	2,195	1,48,90	I
666	95,40	122	33,86	159	12,61	16,333	6,09,46	1,146	1,27,24	2,195	1,48,90	1
2	5,26	—	—	253	11,64	—	—	—	—	—	—	2
89	5,93,69	19	29,22	60	11,20	1,705	1,20,59	140	4,74,46	356	2,46,45	II
—	—	—	—	—	—	—	—	—	—	—	—	1
89	5,93,69	19	29,22	60	11,20	1,705	1,20,59	140	4,74,46	354	2,38,87	2
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	—	—	—	—	—	—	—	—	2	7,58	4
14	9,39	24	14,36	20	4,67	1,573	1,01,13	22	18,35	114	82,35	III
22	72,12	—	—	3	62	153	6,87	6	1,47	55	24,55	IV
305	1,27,45	277	40,37	147	20,78	3,494	3,92,23	664	1,05,84	601	1,58,96	V
7	27,20	7	2,84	—	—	326	59,58	15	7,87	118	27,32	1
2	5,12	1	2,86	2	5,08	1	23,73	1	4	4	5,88	2
296	95,13	269	34,67	145	15,70	3,167	3,08,92	648	97,93	479	1,25,76	3
61	2,95,36	60	5,41,47	13	15,75	1,832	4,06,41	54	32,17	296	1,06,13	VI
5	27,29	—	—	2	2,93	—	—	1	3,18	1	4,39	1
56	2,68,07	60	5,41,47	11	12,82	1,832	4,06,41	53	28,99	295	1,01,74	2
2	7,85	—	—	—	—	—	—	—	—	—	—	VII
61	8,54	1	5,75	250	9,75	1,257	46,70	283	33,34	146	13,32	VIII
1,222	12,15,06	503	6,65,03	905	87,02	26,347	16,83,39	2,315	7,92,87	3,763	7,80,66	Total
62	3,83	7	56	2	70	218	17,27	72	11,22	205	29,17	1
10	1,32,45	10	23,45	57	6,51	1,482	1,02,19	57	57,36	146	22,66	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTH-EASTERN REGION		STATE : ARUNACHAL PRADESH							
		PAPUMPARE		TAWANG		TIRAP		UPPER SUBANSIRI	
OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		13	14	15	16	17	18	19	20
I. AGRICULTURE		1,238	1,61,75	290	32,84	561	55,76	2,014	2,06,76
1. Direct Finance		1,236	97,28	290	32,84	561	55,76	1,837	1,09,65
2. Indirect Finance		2	64,47	—	—	—	—	177	97,11
II. INDUSTRY		166	3,14,93	147	14,43	101	1,80,35	649	82,28
1. Mining & Quarrying		—	—	—	—	—	—	—	—
2. Manufacturing & Processing		166	3,14,93	147	14,43	101	1,80,35	649	82,28
3. Electricity, Gas & Water		—	—	—	—	—	—	—	—
4. Construction		—	—	—	—	—	—	—	—
III. TRANSPORT OPERATORS		111	99,58	6	6,45	16	17,57	115	1,78,67
IV. PROFESSIONAL AND OTHER SERVICES		218	1,08,86	—	—	3	2,24	107	6,93
V. PERSONAL LOANS		1,355	2,92,68	209	46,92	317	51,89	693	1,31,82
1. Loans for Purchase of Consumer Durables		243	44,72	2	15	10	3,57	373	41,31
2. Loans for Housing		129	83,67	—	—	—	—	4	19,93
3. Rest of the Personal Loans		983	1,64,29	207	46,77	307	48,32	316	70,58
VI. TRADE		339	3,02,23	28	21,41	86	57,98	150	84,22
1. Wholesale Trade		7	86,08	—	—	54	4,87	6	8,57
2. Retail Trade		332	2,16,15	28	21,41	32	53,11	144	75,65
VII. FINANCE		—	—	—	—	—	—	—	—
VIII. ALL OTHERS		342	1,39,55	22	1,05,00	68	2,57	321	23,52
TOTAL BANK CREDIT		3,769	14,19,58	702	2,27,05	1,152	3,68,36	4,049	7,14,20
<i>OF WHICH:</i> 1. Artisans & Village Industries		31	6,38	70	4,61	37	3,87	333	17,81
2. Other Small Scale Industries		133	62,26	76	7,37	62	22,71	312	53,54

		STATE : ASSAM							
		UPPER-SIANG		WEST KAMENG		WEST SIANG		BARPETA	
OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		21	22	23	24	25	26	1	2
I. AGRICULTURE		90	9,46	319	64,22	2,549	1,40,37	11,416	14,19,87
1. Direct Finance		90	9,46	319	64,22	2,529	1,37,48	11,371	13,95,13
2. Indirect Finance		—	—	—	—	20	2,89	45	24,74
II. INDUSTRY		23	16,57	97	1,78,37	426	71,90	5,817	14,08,03
1. Mining & Quarrying		1	12,18	—	—	—	—	—	—
2. Manufacturing & Processing		22	4,39	97	1,78,37	425	68,06	5,813	14,07,41
3. Electricity, Gas & Water		—	—	—	—	1	3,84	1	28
4. Construction		—	—	—	—	—	—	3	34
III. TRANSPORT OPERATORS		4	6,36	21	23,26	52	69,67	1,556	6,77,97
IV. PROFESSIONAL AND OTHER SERVICES		1	1,25	—	—	—	—	1,550	2,71,17
V. PERSONAL LOANS		78	23,33	662	1,30,04	496	1,36,43	4,942	11,30,70
1. Loans for Purchase of Consumer Durables		—	—	8	3,19	—	—	472	69,45
2. Loans for Housing		2	5,68	2	11,46	—	—	582	3,34,80
3. Rest of the Personal Loans		76	17,65	652	1,15,39	496	1,36,43	3,888	7,26,45
VI. TRADE		20	6,45	98	87,81	197	45,06	16,775	28,40,65
1. Wholesale Trade		—	—	1	44,35	1	1,00	952	2,01,13
2. Retail Trade		20	6,45	97	43,46	196	44,06	15,823	26,39,52
VII. FINANCE		—	—	—	—	—	—	5	1,39
VIII. ALL OTHERS		34	1,07	18	29,49	2	12,39	1,982	54,58,51
TOTAL BANK CREDIT		250	64,49	1,215	5,13,19	3,722	4,75,82	44,043	132,08,29
<i>OF WHICH:</i> 1. Artisans & Village Industries		—	—	48	5,17	142	19,90	2,008	3,44,13
2. Other Small Scale Industries		23	16,57	33	19,50	279	41,68	3,607	8,40,74

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

BONGAIGAN		CACHAR		DARRANG		DHEMAJI		DHUBRI		DIBRUGARH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
3	4	5	6	7	8	9	10	11	12	13	14	
4,730	5,93,04	4,514	7,51,57	10,885	13,56,83	3,720	3,35,76	5,332	5,64,78	8,747	18,43,94	I
4,485	5,63,93	4,468	7,23,85	10,819	13,10,93	3,716	3,35,31	5,319	5,63,06	8,718	17,41,78	1
245	29,11	46	27,72	66	45,90	4	45	13	1,72	29	1,02,16	2
3,351	14,92,52	4,534	34,91,50	4,461	21,15,30	1,732	3,32,93	3,169	8,48,02	5,658	144,19,70	II
—	—	1	8,86	1	3,71	1	12,66	3	5,61	1	7,75,97	1
3,326	14,57,79	4,499	34,06,29	4,449	20,99,89	1,728	3,19,50	3,151	8,33,38	5,481	134,15,14	2
4	24,04	—	—	—	—	—	—	—	—	4	34,65	3
21	10,69	34	76,35	11	11,70	3	77	15	9,03	172	1,93,94	4
735	4,30,91	722	6,10,22	872	4,19,49	144	1,24,63	655	2,74,30	927	10,29,23	III
1,036	2,38,85	987	5,59,17	2,598	4,27,12	404	47,21	1,791	2,38,91	2,880	9,60,92	IV
4,214	9,83,46	8,269	26,06,19	4,005	10,88,57	1,550	2,91,55	3,536	7,31,71	10,411	27,11,87	V
1,487	2,15,79	1,109	1,54,98	486	57,33	136	32,23	160	22,13	1,950	2,72,80	1
241	3,25,89	1,046	9,91,65	337	4,56,28	58	89,41	277	2,46,50	718	8,16,06	2
2,486	4,41,78	6,114	14,59,56	3,182	5,74,96	1,356	1,69,91	3,099	4,63,08	7,743	16,23,01	3
6,942	16,62,43	7,991	24,44,08	10,737	21,53,96	3,152	4,14,16	8,071	13,71,00	7,000	32,53,39	VI
74	1,65,23	615	5,38,00	331	1,64,38	6	7,69	57	1,70,00	430	8,83,16	1
6,868	14,97,20	7,376	19,06,08	10,406	19,89,58	3,146	4,06,47	8,014	12,01,00	6,570	23,70,23	2
12	16,03	5	15,17	—	—	—	—	97	4,85	233	1,78,67	VII
3,166	9,20,77	7,686	16,31,65	1,671	2,27,21	1,804	4,40,14	3,791	5,13,83	7,017	22,51,87	VIII
24,186	63,38,01	34,708	121,09,55	35,229	77,88,48	12,506	19,86,38	26,442	45,47,40	42,873	266,49,59	Total
1,563	2,57,61	1,963	2,33,05	1,571	3,02,77	419	77,61	1,412	2,23,70	1,886	2,69,37	1
1,698	6,69,70	2,236	7,69,67	2,888	9,55,78	1,237	2,16,17	1,904	5,73,80	3,051	23,42,77	2

GOALPARA		GOLAGHAT		HAILAKANDI		JORHAT		KAKROJHAR		KAMRUP		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
15	16	17	18	19	20	21	22	23	24	25	26	
5,095	9,30,23	7,305	10,32,21	1,309	1,58,24	6,957	10,62,73	4,529	4,98,99	15,373	52,80,07	I
5,068	8,08,62	7,286	10,09,41	1,290	1,43,24	6,877	9,98,29	4,499	4,94,29	15,261	27,38,52	1
27	1,21,61	19	22,80	19	15,00	80	64,44	30	4,70	112	25,41,55	2
3,121	42,11,74	1,685	7,02,58	1,774	20,13,76	4,227	53,18,28	4,019	16,75,69	20,546	235,76,68	II
1	2,08	2	2,00,00	—	—	2	4,74	—	—	10	1,10,10	1
3,083	41,96,58	1,674	4,75,45	1,768	18,99,33	4,171	51,90,45	4,019	16,75,69	20,251	219,24,91	2
2	6,33	1	2,07	1	1,08,85	2	12,28	—	—	5	3,80,29	3
35	6,75	8	25,06	5	5,58	52	1,10,81	—	—	280	11,61,38	4
540	4,26,06	386	3,00,71	133	1,54,41	645	7,12,48	1,122	3,58,14	2,586	25,44,07	III
1,414	3,37,78	705	1,66,71	205	30,05	1,422	6,55,51	1,979	2,60,81	6,148	31,51,62	IV
3,159	10,04,03	4,814	9,28,27	2,058	4,16,29	9,288	26,66,25	2,946	6,83,24	39,999	126,41,50	V
625	1,25,92	291	75,09	197	37,80	2,254	4,51,46	442	70,14	9,752	15,55,20	1
290	4,45,89	266	3,08,95	102	84,28	738	8,87,34	180	2,54,94	4,596	50,42,46	2
2,244	4,32,22	4,257	5,44,23	1,759	2,94,21	6,296	13,27,45	2,324	3,58,16	25,651	60,43,84	3
5,338	15,27,81	2,435	6,69,89	2,867	3,81,50	4,703	24,00,50	6,190	13,51,05	23,579	188,89,24	VI
91	4,43,20	155	1,59,39	111	30,37	160	8,62,92	252	84,15	2,150	120,91,05	1
5,247	10,84,61	2,280	5,10,50	2,756	3,51,13	4,543	15,37,58	5,938	12,66,90	21,429	67,98,19	2
3	61,09	—	—	1	10,35	5	25,44	12	15,40	97	4,75,39	VII
2,148	9,27,46	4,659	10,62,98	2,282	5,00,33	10,163	25,37,95	676	92,55	19,613	76,86,72	VIII
20,818	94,26,20	21,989	48,63,35	10,629	36,64,93	37,410	153,79,14	21,473	49,35,87	1,27,941	742,45,29	Total
1,327	1,78,50	565	1,51,37	1,158	85,17	1,481	2,66,09	1,918	4,55,83	5,860	9,72,77	1
1,770	27,09,92	942	2,65,58	607	13,96,52	2,367	27,79,93	2,090	6,75,20	12,657	80,56,02	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTH-EASTERN REGION

STATE : ASSAM

OCCUPATION	KARBI ANGLONG		KARIMGANJ		LAKHIMPUR		MORIGANON	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	27	28	29	30	31	32	33	34
I. AGRICULTURE	16,586	12,86,17	1,587	1,84,06	11,476	14,09,27	7,192	7,16,54
1. Direct Finance	16,536	12,57,05	1,499	1,72,16	11,068	12,85,00	7,144	7,10,20
2. Indirect Finance	50	29,12	88	11,90	408	1,24,27	48	6,34
II. INDUSTRY	3,395	6,60,07	1,817	6,50,45	3,829	77,84,13	1,567	2,76,76
1. Mining & Quarrying	1	2,43	—	—	1	6,75	—	—
2. Manufacturing & Processing	3,387	6,43,87	1,805	6,02,03	3,739	76,72,39	1,550	2,66,34
3. Electricity, Gas & Water	5	9,55	—	—	12	30,98	—	—
4. Construction	2	4,22	12	48,42	77	74,01	17	10,42
III. TRANSPORT OPERATORS	693	1,33,46	183	1,91,15	335	4,47,81	135	89,41
IV. PROFESSIONAL AND OTHER SERVICES	384	75,11	326	56,41	906	3,08,82	385	56,62
V. PERSONAL LOANS	3,958	5,51,26	3,434	8,06,54	3,921	18,25,05	2,808	5,22,12
1. Loans for Purchase of Consumer Durables	272	31,46	529	72,99	521	1,28,33	913	1,29,49
2. Loans for Housing	191	93,08	306	2,75,54	494	11,29,29	153	1,43,00
3. Rest of the Personal Loans	3,495	4,26,72	2,599	4,58,01	2,906	5,67,43	1,742	2,49,63
VI. TRADE	3,377	4,04,72	2,545	16,63,41	4,799	13,97,98	2,361	3,57,01
1. Wholesale Trade	37	22,22	93	1,01,49	78	3,44,65	31	15,18
2. Retail Trade	3,340	3,82,50	2,452	15,61,92	4,721	10,53,33	2,330	3,41,83
VII. FINANCE	35	4,74	3	3,76	10	31,25	—	—
VIII. ALL OTHERS	1,029	3,61,77	3,136	5,15,39	6,761	17,38,62	4,078	8,32,29
TOTAL BANK CREDIT	29,457	34,77,30	13,031	40,71,17	32,037	149,42,93	18,526	28,50,75
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,567	1,53,93	830	1,03,67	1,263	1,48,21	714	53,02
2. Other Small Scale Industries	1,614	3,38,65	886	2,58,04	1,943	26,05,86	631	1,20,46

OCCUPATION	NAGAON		NALBARI		NORTH CACHAR HILLS		SIBSAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	35	36	37	38	39	40	41	42
I. AGRICULTURE	11,807	13,52,40	12,747	12,84,46	1,935	1,42,01	6,956	15,43,94
1. Direct Finance	11,752	13,24,28	12,734	12,78,60	1,935	1,42,01	6,702	14,74,93
2. Indirect Finance	55	28,12	13	5,86	—	—	254	69,01
II. INDUSTRY	4,949	17,29,90	7,805	57,82,33	320	4,02,17	2,688	65,62,79
1. Mining & Quarrying	—	—	—	—	—	—	2	5,82
2. Manufacturing & Processing	4,778	15,00,39	7,798	57,77,78	310	3,93,49	2,604	64,71,23
3. Electricity, Gas & Water	1	1,82	—	—	—	—	1	8,25
4. Construction	170	2,27,69	7	4,55	10	8,68	81	77,49
III. TRANSPORT OPERATORS	551	4,95,16	1,255	4,40,85	41	64,01	542	6,00,80
IV. PROFESSIONAL AND OTHER SERVICES	1,197	2,31,67	3,517	4,28,58	14	16,60	875	2,50,38
V. PERSONAL LOANS	9,118	22,13,58	5,071	11,29,49	1,181	1,57,51	6,098	15,24,74
1. Loans for Purchase of Consumer Durables	826	1,35,68	275	40,64	140	21,90	541	1,24,31
2. Loans for Housing	662	7,44,66	450	5,41,66	23	17,43	302	3,35,52
3. Rest of the Personal Loans	7,630	13,33,24	4,346	5,47,19	1,018	1,18,18	5,255	10,64,91
VI. TRADE	9,316	20,52,65	12,402	25,99,65	565	65,53	6,362	13,98,88
1. Wholesale Trade	311	3,53,74	14	57,06	2	11	122	1,79,66
2. Retail Trade	9,005	16,98,91	12,388	25,42,59	563	65,42	6,240	12,19,22
VII. FINANCE	5	17,14	1	1,00	—	—	—	—
VIII. ALL OTHERS	9,558	21,39,41	649	1,25,30	527	99,24	9,101	20,90,85
TOTAL BANK CREDIT	46,501	102,31,91	43,447	117,91,66	4,583	9,47,07	32,622	139,72,38
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,830	2,82,02	4,348	7,99,75	76	5,86	578	1,03,73
2. Other Small Scale Industries	2,466	7,69,68	3,228	8,60,92	228	1,00,05	1,566	15,87,11

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

STATE : MANIPUR

(Amount in Rupees Thousand)

SONITPUR		TINSUKIA		BISHENPUR		CHANDEL		CHURACHANDPUR		IMPHAL		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
43	44	45	46	1	2	3	4	5	6	7	8	
15,537	18,29,19	5,151	10,45,89	2,052	2,02,41	2,258	1,97,68	1,155	1,54,59	4,630	11,00,28	I
15,378	17,98,80	4,893	10,05,31	2,052	2,02,41	2,258	1,97,68	1,104	1,50,38	4,612	10,80,07	1
159	30,39	258	40,58	—	—	—	—	51	4,21	18	20,21	2
5,532	32,95,79	4,114	63,73,84	2,800	5,34,10	1,768	2,80,44	2,307	7,84,25	7,551	30,04,40	II
2	21,08	1	1,12	—	—	—	—	1	8,66	—	—	1
5,521	32,41,49	3,986	62,53,29	2,798	5,33,75	1,768	2,80,44	2,285	7,52,22	7,497	29,64,21	2
1	1,43	—	—	—	—	—	—	—	—	—	—	3
8	31,79	127	1,19,43	2	35	—	—	21	23,37	54	40,19	1
1,475	7,18,46	481	4,35,20	22	5,42	—	—	32	67,58	386	5,74,94	III
2,278	5,13,44	847	2,90,40	579	1,57,88	42	22,98	69	23,47	550	3,04,95	IV
9,580	23,66,21	8,117	19,95,80	115	24,52	368	64,95	714	1,93,37	6,012	17,68,09	V
1,523	3,02,95	955	2,06,05	8	1,89	3	18	71	4,08	446	93,07	1
736	7,67,43	660	5,41,45	6	4,61	94	8,87	72	90,59	501	5,64,07	2
7,321	12,95,83	6,502	12,48,30	101	18,02	271	55,90	571	98,70	5,065	11,10,95	3
13,371	28,34,75	5,296	22,37,78	185	3,25,53	203	73,85	484	3,11,15	4,249	17,94,54	VI
141	2,39,76	201	4,32,34	1	5	—	—	30	58,29	85	1,49,56	1
13,230	25,94,99	5,095	18,05,44	184	3,25,48	203	73,85	454	2,52,86	4,164	16,44,98	2
12	26,73	11	3,74	—	—	—	—	—	—	11	24,46	VII
2,988	5,77,81	6,690	20,19,25	1,685	3,67,70	592	1,86,47	2,452	5,80,58	4,317	13,41,00	VIII
50,773	121,62,38	30,707	144,01,90	7,438	16,17,56	5,231	8,26,37	7,213	21,14,99	27,706	99,12,66	Total
2,178	4,09,63	1,187	1,84,00	1,494	2,64,85	746	1,22,18	1,762	4,96,14	2,416	6,38,51	1
3,297	18,43,70	2,110	20,18,22	909	1,52,85	912	1,50,32	447	1,99,61	3,906	15,32,05	2

STATE : MEGHALAYA

SENAPATI		TAMENGLONG		THOUBAL		UKHRUL		EAST GARO HILLS		EAST KHASI HILLS		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
9	10	11	12	13	14	15	16	1	2	3	4	
1,115	1,79,25	432	51,24	1,619	2,25,09	1,532	2,33,15	2,387	2,12,48	10,916	9,31,21	I
1,115	1,79,25	432	51,24	1,605	2,14,48	1,260	2,14,88	2,266	2,07,73	10,820	8,99,43	1
—	—	—	—	14	10,61	272	18,27	121	4,75	96	31,78	2
1,351	3,59,48	413	1,59,33	3,758	8,54,06	818	2,46,40	696	1,40,93	2,424	46,66,00	II
—	—	—	—	—	—	—	—	1	89	9	2,49,38	1
1,351	3,59,48	413	1,59,33	3,403	5,43,12	807	2,42,89	695	1,40,04	2,341	19,13,46	2
—	—	—	—	2	24,81	—	—	—	—	4	21,29,75	3
—	—	—	—	353	2,86,13	11	3,51	—	—	70	3,73,41	4
18	24,57	—	—	117	39,92	4	8,18	104	73,86	746	5,75,86	III
67	25,32	283	64,16	126	30,26	44	16,52	24	12,75	790	4,49,83	IV
503	84,02	33	10,18	178	39,78	81	22,51	966	2,07,13	10,041	35,53,83	V
9	81	2	74	31	3,55	37	12,11	175	27,02	1,807	3,17,71	1
12	8,27	18	5,47	50	15,99	5	3,60	12	17,59	685	10,35,04	2
482	74,94	13	3,97	97	20,24	39	6,80	779	1,62,52	7,549	22,01,08	3
795	3,26,91	57	3,77	370	32,66	45	7,12	678	1,33,45	4,353	36,05,49	VI
—	—	—	—	4	46	8	1,89	109	13,42	189	13,36,17	1
795	3,26,91	57	3,77	366	32,20	37	5,23	569	1,20,03	4,164	22,69,32	2
—	—	—	—	—	—	—	—	7	1,42	19	5,47,17	VII
558	1,70,38	616	2,14,21	2,837	8,23,42	1,713	4,15,38	693	91,74	2,603	13,04,69	VIII
4,407	11,69,93	1,834	5,02,89	9,005	20,45,19	4,237	9,49,26	5,555	8,73,76	31,892	156,34,08	Total
910	2,22,59	177	38,62	1,227	2,74,35	430	1,23,49	401	57,41	906	1,67,76	1
435	1,21,40	219	1,18,06	1,667	2,13,06	145	41,71	284	77,82	1,224	11,03,20	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

NORTH-EASTERN REGION

STATE : MEGHALAYA

OCCUPATION	JAINTIA HILLS		RI BHOI		SOUTH GARO HILLS		WEST GARO HILLS	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	5	6	7	8	9	10	11	12
I. AGRICULTURE	3,672	3,11,45	2,587	2,35,62	984	1,20,41	4,616	4,14,37
1. Direct Finance	3,672	3,11,45	2,540	2,30,48	984	1,20,41	4,495	3,88,13
2. Indirect Finance	—	—	47	5,14	—	—	121	26,24
II. INDUSTRY	881	1,97,35	471	1,28,69	396	84,77	1,811	2,96,90
1. Mining & Quarrying	1	2,34	1	5,30	—	—	1	5,36
2. Manufacturing & Processing	877	1,92,62	470	1,23,39	396	84,77	1,808	2,90,87
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	3	2,39	—	—	—	—	2	67
III. TRANSPORT OPERATORS	146	2,62,89	108	67,69	5	8,92	245	1,96,96
IV. PROFESSIONAL AND OTHER SERVICES	9	5,58	7	2,11	101	76,77	116	24,92
V. PERSONAL LOANS	746	1,54,45	849	1,62,16	104	22,24	3,343	5,53,83
1. Loans for Purchase of Consumer Durables	79	18,29	84	8,53	3	2,99	332	46,70
2. Loans for Housing	18	24,05	28	15,58	—	—	49	66,40
3. Rest of the Personal Loans	649	1,12,11	737	1,38,05	101	19,25	2,962	4,40,73
VI. TRADE	719	1,33,46	581	1,31,89	139	20,90	1,888	4,05,55
1. Wholesale Trade	6	16,86	8	4,83	1	1,16	169	54,86
2. Retail Trade	713	1,16,60	573	1,27,06	138	19,74	1,719	3,50,69
VII. FINANCE	—	—	—	—	—	—	18	1,76
VIII. ALL OTHERS	1,087	2,62,47	113	37,95	3	34,41	267	1,31,46
TOTAL BANK CREDIT	7,260	13,27,65	4,716	7,66,11	1,732	3,68,42	12,304	20,25,75
<i>OF WHICH:</i> 1. Artisans & Village Industries	267	43,67	84	17,29	260	60,20	1,017	92,87
2. Other Small Scale Industries	596	1,04,96	220	50,92	136	24,57	751	1,42,51

STATE : MIZORAM

OCCUPATION	WEST KHASI HILLS		AIZAWL		CHHIMTUIPUI		LUNGLEI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	13	14	1	2	3	4	5	6
I. AGRICULTURE	6,427	4,78,82	4,836	6,28,33	531	70,73	1,312	1,55,58
1. Direct Finance	6,071	4,52,75	4,798	5,51,16	531	70,73	1,267	1,53,10
2. Indirect Finance	356	26,07	38	77,17	—	—	45	2,48
II. INDUSTRY	934	1,69,55	2,651	8,65,46	217	1,53,50	907	3,31,12
1. Mining & Quarrying	—	—	1	4,80	—	—	—	—
2. Manufacturing & Processing	934	1,69,55	2,647	8,53,07	217	1,53,50	907	3,31,12
3. Electricity, Gas & Water	—	—	1	3,96	—	—	—	—
4. Construction	—	—	2	3,63	—	—	—	—
III. TRANSPORT OPERATORS	46	71,71	420	4,99,48	26	56,84	36	73,53
IV. PROFESSIONAL AND OTHER SERVICES	23	2,30	202	1,06,10	2	5,63	105	35,96
V. PERSONAL LOANS	472	79,70	8,185	17,96,12	442	2,08,39	546	1,48,46
1. Loans for Purchase of Consumer Durables	113	18,14	1,075	1,55,27	158	33,25	245	55,28
2. Loans for Housing	20	15,80	380	6,34,20	17	47,51	32	38,53
3. Rest of the Personal Loans	339	45,76	6,730	10,06,65	267	1,27,63	269	54,65
VI. TRADE	1,128	2,84,36	4,320	15,14,97	277	2,12,75	562	1,85,70
1. Wholesale Trade	4	7,18	52	2,30,46	11	60,40	2	5,84
2. Retail Trade	1,124	2,77,18	4,268	12,84,51	266	1,52,35	560	1,79,86
VII. FINANCE	—	—	2	3,88	—	—	—	—
VIII. ALL OTHERS	500	32,44	225	72,11	14	6,50	160	73,85
TOTAL BANK CREDIT	9,530	11,18,88	20,841	54,86,45	1,509	7,14,34	3,628	10,04,20
<i>OF WHICH:</i> 1. Artisans & Village Industries	223	27,50	979	1,63,96	10	1,36	413	1,13,77
2. Other Small Scale Industries	679	1,39,56	1,569	3,58,17	205	1,46,42	469	2,08,33

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

STATE : NAGALAND

(Amount in Rupees Thousand)

KOHIMA		MOKOKCHUNG		MON		PHEK		TUEN SANG		WOKHA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
7,083	10,24,35	2,339	2,51,84	377	64,58	2,387	2,55,03	2,276	2,99,14	735	58,24	I
7,048	8,52,26	2,336	2,50,40	377	64,58	2,261	2,31,35	2,276	2,99,14	734	58,21	1
35	1,72,09	3	1,44	—	—	126	23,68	—	—	1	3	2
1,463	17,60,47	693	2,34,20	155	17,34,90	237	73,63	624	1,20,32	237	1,00,32	II
—	—	—	—	2	10,60	—	—	—	—	—	—	1
1,446	15,66,94	693	2,34,20	153	17,24,30	237	73,63	624	1,20,32	237	1,00,32	2
1	16,13	—	—	—	—	—	—	—	—	—	—	3
16	1,77,40	—	—	—	—	—	—	—	—	—	—	4
524	4,67,51	52	60,61	19	5,91	3	4,23	6	7,39	12	21,86	III
398	2,63,70	184	73,10	—	—	2	76	38	6,20	1	8,03	IV
4,879	16,62,40	765	2,73,86	385	77,51	994	80,67	372	58,40	383	70,86	V
968	91,56	15	4,82	—	—	—	—	7	69	21	2,50	1
249	2,49,74	41	92,81	1	27	3	3,47	70	10,32	27	16,21	2
3,662	13,21,10	709	1,76,23	384	77,24	991	77,20	295	47,39	335	52,15	3
2,260	14,73,72	457	1,87,08	326	95,39	1,225	97,38	301	78,34	179	85,98	VI
110	1,29,33	6	2,46	—	—	—	—	41	4,24	1	91	1
2,150	13,44,39	451	1,84,62	326	95,39	1,225	97,38	260	74,10	178	85,07	2
1	9,43	1	3,21	—	—	—	—	—	—	—	—	VII
1,423	15,45,57	135	55,34	239	53,80	141	29,17	33	12,74	123	10,21	VIII
18,031	82,07,15	4,626	11,39,24	1,501	20,32,09	4,989	5,40,87	3,650	5,82,53	1,670	3,55,50	Total
183	62,75	341	1,01,66	12	5,79	51	21,62	274	34,65	41	12,13	1
1,142	9,12,51	352	1,25,46	129	2,64,17	178	44,38	349	78,23	196	88,16	2

STATE : TRIPURA

EASTERN REGION

STATE : BIHAR

ZUNHEBOTO		DHALAI		NORTH TRIPURA		SOUTH TRIPURA		WEST TRIPURA		ARARIA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
13	14	1	2	3	4	5	6	7	8	1	2	
2,146	2,27,34	14,957	9,79,12	21,833	15,60,04	27,466	17,81,98	27,308	28,96,63	25,019	36,70,12	I
2,146	2,27,34	14,939	9,66,67	21,795	15,34,51	27,338	17,52,42	27,077	27,76,03	24,929	32,31,99	1
—	—	18	12,45	38	25,53	128	29,56	231	1,20,60	90	4,38,13	2
554	1,64,48	3,056	2,35,86	5,662	7,69,67	12,583	10,80,68	20,528	34,95,51	6,496	11,66,66	II
—	—	—	—	2	7,45	—	—	—	—	—	—	1
554	1,64,48	3,045	2,31,39	5,529	6,26,60	11,615	9,33,46	19,340	33,50,49	6,370	11,60,75	2
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	11	4,47	131	1,35,62	968	1,47,22	1,188	1,45,02	126	5,91	4
6	14,67	129	16,70	618	1,21,32	428	2,16,49	1,454	10,35,91	848	1,87,20	III
11	80	592	37,23	1,557	1,71,31	2,582	2,01,12	3,123	5,22,65	703	65,11	IV
349	62,32	1,058	1,42,35	3,779	5,74,40	4,690	6,16,79	13,218	25,22,24	4,944	9,97,28	V
—	—	156	23,77	284	34,32	320	62,06	1,065	1,49,22	132	27,02	1
17	15,81	44	27,88	97	81,17	192	1,17,68	2,470	7,88,47	408	3,10,87	2
332	46,51	858	90,70	3,398	4,58,91	4,178	4,37,05	9,683	15,84,55	4,404	6,59,39	3
236	98,06	8,647	6,43,72	19,679	16,19,96	17,837	14,64,68	35,219	52,52,20	14,002	18,01,92	VI
—	—	573	33,85	474	1,06,50	107	13,60	566	12,33,22	470	3,49,04	1
236	98,06	8,074	6,09,87	19,205	15,13,46	17,730	14,51,08	34,653	40,18,98	13,532	14,52,88	2
—	—	—	—	—	—	—	—	6	49,39	21	10,97	VII
1	12,25	5,676	4,34,56	7,348	5,50,12	9,363	14,72,52	17,908	20,79,09	2,357	3,31,80	VIII
3,303	5,79,92	34,115	24,89,54	60,476	53,66,82	74,949	68,34,26	1,18,764	178,53,62	54,390	82,31,06	Total
100	19,27	1,735	1,27,17	3,309	2,53,46	6,856	4,74,10	7,732	6,78,50	3,961	3,51,21	1
452	1,43,99	1,054	81,19	1,660	2,97,34	2,669	3,01,69	6,777	13,05,17	2,147	4,73,01	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	STATE : BIHAR (Contd.)							
	AURANGABAD		BANKA		BEGUSARAI		BHABUA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	18,132	24,31,03	20,385	22,87,81	20,200	26,48,41	21,451	33,26,43
1. Direct Finance	18,036	23,28,92	20,274	19,86,68	19,174	25,51,32	20,896	32,46,30
2. Indirect Finance	96	1,02,11	111	3,01,13	1,026	97,09	555	80,13
II. INDUSTRY	12,018	12,98,58	3,601	5,10,37	3,424	33,22,18	10,484	13,24,12
1. Mining & Quarrying	—	—	—	—	3	16,30	—	—
2. Manufacturing & Processing	12,008	12,88,92	3,601	5,10,37	3,418	33,03,27	10,478	13,13,56
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	10	9,66	—	—	3	2,61	6	10,56
III. TRANSPORT OPERATORS	923	4,01,11	771	1,89,64	1,344	3,63,85	1,687	2,77,65
IV. PROFESSIONAL AND OTHER SERVICES	1,795	1,00,06	3,214	2,71,92	2,179	2,02,79	534	67,54
V. PERSONAL LOANS	6,338	12,44,12	3,535	6,66,20	8,918	17,83,20	3,668	6,99,50
1. Loans for Purchase of Consumer Durables	165	60,19	309	52,45	409	1,03,54	72	18,33
2. Loans for Housing	449	2,85,65	410	1,95,94	707	3,80,20	125	64,37
3. Rest of the Personal Loans	5,724	8,98,28	2,816	4,17,81	7,802	12,99,46	3,471	6,16,80
VI. TRADE	20,812	16,79,38	17,725	14,73,22	18,876	33,98,80	15,034	13,05,42
1. Wholesale Trade	265	2,00,10	328	49,43	218	5,45,14	520	1,01,88
2. Retail Trade	20,547	14,79,28	17,397	14,23,79	18,658	28,53,66	14,514	12,03,54
VII. FINANCE	1	1,40	3	1,11	17	1,96,55	4	7,70
VIII. ALL OTHERS	1,704	3,01,22	2,166	2,33,98	4,270	10,83,27	2,705	4,55,02
TOTAL BANK CREDIT	61,723	74,56,90	51,400	56,34,25	59,228	129,99,05	55,567	74,63,38
<i>OF WHICH:</i> 1. Artisans & Village Industries	9,242	6,28,29	2,065	2,21,56	1,308	3,26,95	8,430	7,93,25
2. Other Small Scale Industries	2,695	5,64,07	1,335	2,14,87	1,891	13,31,15	1,845	4,93,81

OCCUPATION	BHAGALPUR		BHOJPUR		BOKARO		BUXAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
	I. AGRICULTURE	34,124	51,07,84	29,063	41,24,25	13,051	13,38,91	20,930
1. Direct Finance	33,685	42,61,28	28,930	39,93,00	12,569	11,47,34	20,551	24,11,82
2. Indirect Finance	439	8,46,56	133	1,31,25	482	1,91,57	379	1,08,50
II. INDUSTRY	9,688	36,40,41	8,445	14,88,18	4,381	783,93,96	11,174	13,17,87
1. Mining & Quarrying	39	4,69,69	—	—	2	29,48	—	—
2. Manufacturing & Processing	9,641	31,68,68	8,389	14,52,20	4,342	782,96,33	11,154	12,93,88
3. Electricity, Gas & Water	—	—	—	—	—	—	2	3,59
4. Construction	8	2,04	56	35,98	37	68,15	18	20,40
III. TRANSPORT OPERATORS	1,622	5,56,65	3,269	9,32,92	2,348	19,31,48	3,365	5,65,37
IV. PROFESSIONAL AND OTHER SERVICES	6,006	7,65,36	1,552	2,67,66	3,377	6,77,28	1,327	2,92,53
V. PERSONAL LOANS	17,440	41,04,36	12,774	28,49,30	20,383	45,70,00	6,871	12,93,40
1. Loans for Purchase of Consumer Durables	1,140	3,53,95	442	1,90,18	2,813	6,02,99	732	73,13
2. Loans for Housing	2,259	14,94,05	633	6,72,47	832	4,13,78	251	1,98,64
3. Rest of the Personal Loans	14,041	22,56,36	11,699	19,86,65	16,738	35,53,23	5,888	10,21,63
VI. TRADE	21,530	29,23,87	29,486	30,92,45	14,357	39,14,25	29,390	27,64,22
1. Wholesale Trade	457	2,42,35	1,071	4,22,47	339	11,34,87	95	30,77
2. Retail Trade	21,073	26,81,52	28,415	26,69,98	14,018	27,79,38	29,295	27,33,45
VII. FINANCE	3	69,35	1	1,97,53	18	1,83,79	1	31
VIII. ALL OTHERS	7,902	10,94,53	2,830	3,81,72	7,682	23,34,37	1,064	1,83,75
TOTAL BANK CREDIT	98,315	182,62,37	87,420	133,34,01	65,597	933,44,04	74,122	89,37,77
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,622	6,85,29	6,837	5,17,28	1,881	5,05,03	10,329	7,34,48
2. Other Small Scale Industries	3,584	23,41,40	1,693	7,92,67	1,979	22,34,46	803	3,45,86

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

CHATRA		DARBHANGA		DEOGHAR		DHANBAD		DUMKA		GARHWA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
19	20	21	22	23	24	25	26	27	28	29	30	
10,346	9,22,04	18,865	23,73,69	31,822	18,44,39	9,113	9,01,53	55,942	26,87,01	19,442	14,82,36	I
10,318	9,07,27	18,729	23,46,26	31,608	18,17,21	8,838	8,09,39	54,925	25,83,39	18,757	14,02,19	1
28	14,77	136	27,43	214	27,18	275	92,14	1,017	1,03,62	685	80,17	2
1,633	8,34,45	6,199	18,03,43	7,755	24,26,21	6,654	179,97,91	5,765	6,06,12	2,028	3,53,65	II
—	—	2	9,73	14	1,23,30	85	58,66,02	2	6,47	—	—	1
1,633	8,34,45	6,191	17,90,76	7,733	22,94,89	6,490	116,59,22	5,763	5,99,65	2,028	3,53,65	2
—	—	—	—	—	—	5	1,81,06	—	—	—	—	3
—	—	6	2,94	8	8,02	74	2,91,61	—	—	—	—	4
98	1,05,29	2,064	7,04,80	1,743	5,17,83	2,493	18,69,28	1,305	4,52,27	287	3,48,61	III
1,205	1,33,82	3,263	4,47,00	1,194	1,13,36	2,866	6,47,78	385	66,62	398	66,41	IV
2,202	4,10,70	15,519	42,65,19	9,019	19,25,08	18,971	47,67,36	8,765	12,97,37	1,769	3,40,86	V
132	31,14	1,325	2,71,35	807	1,74,94	1,763	3,83,14	1,149	1,95,93	75	15,95	1
234	43,17	1,521	17,44,74	770	6,60,32	1,245	9,28,93	288	2,58,37	90	96,34	2
1,836	3,36,39	12,673	22,49,10	7,442	10,89,82	15,963	34,55,29	7,328	8,43,07	1,604	2,28,57	3
6,001	5,30,42	16,934	26,06,66	19,241	18,93,54	12,286	96,03,40	12,151	12,64,54	5,995	9,14,02	VI
31	9,71	1,234	2,69,57	53	1,38,96	310	67,87,68	607	1,38,19	145	1,03,61	1
5,970	5,20,71	15,700	23,37,09	19,188	17,54,58	11,976	28,15,72	11,544	11,26,35	5,850	8,10,41	2
36	2,82	17	31,19	—	—	504	3,10,39	5	1,72,73	—	—	VII
960	1,45,50	5,746	10,25,68	4,751	3,76,77	7,360	37,76,16	2,898	2,34,70	1,231	1,53,07	VIII
22,481	30,85,04	68,607	132,57,64	75,525	90,97,18	60,247	398,73,81	87,216	67,81,36	31,150	36,58,98	Total
1,174	92,84	2,758	3,60,02	4,351	2,51,13	1,627	2,77,48	3,841	2,88,25	752	1,26,68	1
377	52,15	3,674	9,06,83	3,004	17,30,87	3,546	59,44,29	1,015	2,27,82	1,117	1,99,21	2

GAYA		GIRIDIH		GODDA		GOPALGANJ		GUMLA		HAZARIBAGH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
31	32	33	34	35	36	37	38	39	40	41	42	
37,351	32,93,17	17,940	18,21,48	21,510	12,91,60	17,494	14,15,31	22,231	18,56,13	27,442	28,67,42	I
37,104	31,34,41	17,708	17,60,34	21,278	12,47,85	17,099	13,41,61	21,406	17,51,17	27,100	27,42,81	1
247	1,58,76	232	61,14	232	43,75	395	73,70	825	1,04,96	342	1,24,61	2
11,630	35,75,63	7,655	34,35,67	4,364	5,99,82	6,933	14,99,49	3,603	3,45,88	3,984	19,38,41	II
5	34,68	1	24,01	—	—	1	2,47	—	—	12	2,08,99	1
11,605	34,74,66	7,650	34,03,43	4,364	5,99,82	6,928	14,86,58	3,601	3,42,79	3,966	17,25,42	2
1	44,06	—	—	—	—	—	—	—	—	—	—	3
19	22,23	4	8,23	—	—	4	10,44	2	3,09	6	4,00	4
5,029	15,30,30	1,335	7,29,88	1,194	1,92,11	536	1,87,86	357	3,07,92	1,625	16,26,45	III
3,772	10,61,37	3,191	3,15,00	533	27,57	4,832	3,07,68	3,235	2,88,85	1,814	3,06,93	IV
20,707	35,65,46	10,208	18,98,28	4,721	6,07,19	5,870	11,04,38	3,518	7,21,20	16,673	32,82,72	V
2,205	3,13,75	795	1,33,97	784	1,73,10	208	54,60	100	23,64	1,538	2,60,74	1
1,645	13,39,48	741	3,84,01	141	68,67	303	2,17,61	174	1,76,89	1,299	5,53,36	2
16,857	19,12,23	8,672	13,80,30	3,796	3,65,42	5,359	8,32,17	3,244	5,20,67	13,836	24,68,62	3
30,758	37,58,92	15,467	20,43,66	13,057	11,98,71	16,053	26,15,24	12,370	10,63,67	10,641	21,53,89	VI
513	5,47,15	349	2,52,46	1,055	77,60	315	96,15	12	20,15	703	3,37,75	1
30,245	32,11,77	15,118	17,91,20	12,002	11,21,11	15,738	25,19,09	12,358	10,43,52	9,938	18,16,14	2
94	2,44,81	60	61,25	1	56	105	59,09	—	—	71	1,15,29	VII
5,477	8,10,91	5,431	8,53,59	2,152	2,08,95	2,571	3,59,13	3,196	3,40,05	5,577	14,14,18	VIII
1,14,818	178,40,57	61,287	111,58,81	47,532	41,26,51	54,394	75,48,18	48,510	49,23,70	67,827	137,05,29	Total
7,180	6,06,98	4,476	8,67,89	3,014	3,06,83	5,290	3,22,63	2,315	1,50,17	1,422	2,37,89	1
4,090	22,51,60	2,976	19,56,53	895	1,88,48	1,448	5,95,64	992	1,44,23	2,355	10,43,85	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION		STATE : BIHAR (Contd.)							
OCCUPATION	JAMUI		JEHANABAD		KATI HAR		KHAGARIA		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	43	44	45	46	47	48	49	50	
I. AGRICULTURE	15,437	16,61,28	23,406	15,99,46	46,191	50,38,36	17,745	21,43,96	
1. Direct Finance	15,419	16,44,61	23,182	15,29,69	46,005	49,81,10	17,695	21,27,23	
2. Indirect Finance	18	16,67	224	69,77	186	57,26	50	16,73	
II. INDUSTRY	4,068	5,91,35	6,524	15,30,58	8,825	16,62,60	2,721	4,50,60	
1. Mining & Quarrying	—	—	9	29,93	—	—	—	—	
2. Manufacturing & Processing	4,068	5,91,35	6,514	10,50,65	8,816	16,61,19	2,721	4,50,60	
3. Electricity, Gas & Water	—	—	1	4,50,00	—	—	—	—	
4. Construction	—	—	—	—	9	1,41	—	—	
III. TRANSPORT OPERATORS	1,816	3,38,35	1,526	4,68,52	2,197	2,93,36	1,881	1,79,66	
IV. PROFESSIONAL AND OTHER SERVICES	1,328	1,44,73	1,193	1,53,49	1,062	1,19,56	751	77,50	
V. PERSONAL LOANS	5,561	8,49,26	7,878	8,86,94	7,440	13,30,88	2,738	5,42,28	
1. Loans for Purchase of Consumer Durables	1,506	2,26,39	89	35,81	263	40,65	133	18,96	
2. Loans for Housing	665	2,21,73	400	3,07,15	1,079	4,87,61	122	87,86	
3. Rest of the Personal Loans	3,390	4,01,14	7,389	5,43,98	6,098	8,02,62	2,483	4,35,46	
VI. TRADE	15,798	13,99,00	15,197	13,40,84	16,842	22,48,04	11,164	14,25,17	
1. Wholesale Trade	173	34,92	135	76,19	2,219	4,50,43	81	96,03	
2. Retail Trade	15,625	13,64,08	15,062	12,64,65	14,623	17,97,61	11,083	13,29,14	
VII. FINANCE	7	8,39	4	52,39	2	5,62	—	—	
VIII. ALL OTHERS	1,114	1,31,94	2,532	3,83,56	4,087	4,97,45	147	33,74	
TOTAL BANK CREDIT	45,129	51,24,30	58,260	64,15,78	86,646	111,95,87	37,147	48,52,91	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,779	3,08,17	3,787	3,41,10	4,084	4,35,11	1,963	2,14,54	
2. Other Small Scale Industries	1,307	2,68,60	2,713	6,16,13	4,240	7,51,86	746	2,26,97	

OCCUPATION	KISHANGANJ		KODERMA		LAKHISARAI		LOHARDAGGA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	51	52	53	54	55	56	57	58
I. AGRICULTURE	19,306	18,70,32	7,683	7,29,54	9,635	11,17,17	10,451	9,02,91
1. Direct Finance	19,269	18,65,80	7,477	7,08,85	9,611	11,06,07	10,233	8,52,06
2. Indirect Finance	37	4,52	206	20,69	24	11,10	218	50,85
II. INDUSTRY	3,624	4,89,88	1,197	4,17,63	1,618	4,34,06	1,371	2,82,91
1. Mining & Quarrying	—	—	10	66,94	—	—	—	—
2. Manufacturing & Processing	3,624	4,89,88	1,180	3,42,15	1,618	4,34,06	1,369	2,82,51
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—
4. Construction	—	—	7	8,54	—	—	2	40
III. TRANSPORT OPERATORS	854	1,01,55	202	1,51,40	1,115	1,32,26	159	1,42,37
IV. PROFESSIONAL AND OTHER SERVICES	643	60,69	664	91,71	755	52,87	295	81,26
V. PERSONAL LOANS	3,602	6,20,15	2,936	5,31,30	2,242	3,94,25	1,183	2,85,09
1. Loans for Purchase of Consumer Durables	236	65,72	83	13,67	79	19,21	355	58,41
2. Loans for Housing	630	1,89,15	456	1,35,04	105	72,37	111	59,22
3. Rest of the Personal Loans	2,736	3,65,28	2,397	3,82,59	2,058	3,02,67	717	1,67,46
VI. TRADE	10,250	7,64,45	3,994	5,50,35	7,252	8,55,23	3,385	2,62,04
1. Wholesale Trade	63	28,06	35	34,15	21	8,99	21	15,89
2. Retail Trade	10,187	7,36,39	3,959	5,16,20	7,231	8,46,24	3,364	2,46,15
VII. FINANCE	—	—	—	—	—	—	—	—
VIII. ALL OTHERS	1,874	2,58,20	1,761	2,28,92	1,238	1,33,74	1,049	1,43,20
TOTAL BANK CREDIT	40,153	41,65,24	18,437	27,00,85	23,855	31,19,58	17,893	20,99,78
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,269	1,49,47	513	78,62	834	1,37,25	660	76,46
2. Other Small Scale Industries	1,096	1,71,36	546	2,37,58	750	2,95,23	526	1,22,01

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

MADHEPURA		MADHUBANI		MUNGER		MUZAFFARPUR		NALANDA		NAWADA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
59	60	61	62	63	64	65	66	67	68	69	70	
19,184	26,81,70	32,015	38,11,93	14,623	17,12,79	24,970	45,93,26	32,611	31,33,18	26,894	21,71,68	I
19,171	26,67,22	31,897	37,62,43	14,591	16,87,86	24,467	42,97,70	32,484	30,74,89	26,857	21,30,47	1
13	14,48	118	49,50	32	24,93	503	2,95,56	127	58,29	37	41,21	2
4,378	10,45,81	6,563	20,80,91	3,657	9,80,04	10,158	38,14,03	10,589	18,30,36	8,497	14,55,04	II
1	3,96	2	2,70	1	2,56	3	10,57	—	—	—	—	1
4,377	10,41,85	6,455	20,07,41	3,648	9,41,69	10,144	37,55,01	10,573	18,27,90	8,497	14,55,04	2
—	—	9	51,13	—	—	1	25,00	—	—	—	—	3
—	—	97	19,67	8	35,79	10	23,45	16	2,46	—	—	4
1,948	2,08,06	5,060	4,33,44	2,354	5,21,46	5,837	12,21,72	5,057	7,36,05	1,316	2,84,38	III
702	62,67	3,674	4,02,73	1,545	2,28,29	2,967	6,97,87	934	1,80,03	1,470	58,11	IV
3,650	6,42,89	14,090	25,12,37	7,825	17,18,92	22,774	71,90,54	9,097	17,94,35	6,932	8,56,17	V
342	66,61	484	89,00	452	99,60	2,403	4,82,00	588	1,09,34	240	58,99	1
183	1,28,75	1,751	11,15,69	849	5,51,75	3,137	32,28,21	540	4,27,06	251	2,31,37	2
3,125	4,47,53	11,855	13,07,68	6,524	10,67,57	17,234	34,80,33	7,969	12,57,95	6,441	5,65,81	3
15,587	20,76,88	23,524	23,58,52	15,405	19,44,37	45,573	73,23,87	21,142	27,99,68	18,915	16,14,97	VI
582	2,08,29	441	4,55,01	100	1,43,04	795	16,35,61	127	1,30,79	76	1,38,06	1
15,005	18,68,59	23,083	19,03,51	15,305	18,01,33	44,778	56,88,26	21,015	26,68,89	18,839	14,76,91	2
1	2,00	39	8,53	—	—	—	—	1	50,62	34	15,96	VII
709	1,30,31	6,799	6,90,07	1,645	2,56,91	9,815	17,19,62	2,169	4,61,72	1,869	1,03,55	VIII
46,159	68,50,32	91,764	122,98,50	47,054	73,62,78	1,22,094	265,60,91	81,600	109,85,99	65,927	65,59,86	Total
2,606	2,99,41	3,840	4,26,12	1,955	2,86,85	5,794	6,06,25	7,268	8,12,73	6,341	7,80,60	1
1,633	5,78,87	2,443	10,48,65	1,483	4,81,26	3,862	20,04,72	2,705	8,66,78	2,106	6,21,50	2

PAKUR		PALAMU		PASCHIMI CHAMPARAN		PASCHIMI SINGHBHUM		PATNA		PURBI CHAMPARAN		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
71	72	73	74	75	76	77	78	79	80	81	82	
13,752	6,37,09	35,266	27,86,25	42,829	57,21,07	31,417	21,39,47	34,609	107,52,01	45,134	48,25,23	I
13,743	6,31,39	34,658	26,31,41	42,163	56,11,15	31,393	20,92,84	34,242	101,43,63	44,919	47,38,26	1
9	5,70	608	1,54,84	666	1,09,92	24	46,63	367	6,08,38	215	86,97	2
3,417	3,59,75	3,914	15,25,04	3,455	42,06,87	8,982	344,11,38	18,101	262,36,15	4,016	21,29,05	II
—	—	3	25,81	—	—	15	5,59,39	56	1,95,89	1	1,24	1
3,417	3,59,75	3,910	14,92,31	3,422	42,05,39	8,928	336,47,70	17,943	257,17,72	4,009	21,27,48	2
—	—	—	—	—	—	5	82,76	20	47,00	—	—	3
—	—	1	6,92	33	1,48	34	1,21,53	82	2,75,54	6	33	4
430	25,41	988	8,61,86	3,016	4,38,85	1,056	14,01,30	4,820	35,29,28	2,084	6,81,88	III
347	39,75	839	1,47,16	427	67,15	4,604	21,91,47	4,519	46,28,94	1,125	2,84,74	IV
2,451	3,57,55	8,461	18,43,01	8,204	16,67,38	11,209	25,08,21	62,909	228,18,15	13,446	25,17,28	V
731	1,43,34	749	1,75,24	315	98,40	808	2,16,52	7,008	20,57,55	871	1,84,22	1
56	39,18	606	4,47,49	352	3,82,83	1,505	7,16,09	11,490	95,12,56	520	6,11,32	2
1,664	1,75,03	7,106	12,20,28	7,537	11,86,15	8,896	15,75,60	44,411	112,48,04	12,055	17,21,74	3
8,212	6,57,33	20,451	26,63,79	19,454	23,55,55	23,938	34,42,43	32,699	162,65,69	31,353	39,19,52	VI
448	50,86	234	2,90,86	366	2,70,57	34	2,99,14	1,678	50,04,87	920	3,38,62	1
7,764	6,06,47	20,217	23,72,93	19,088	20,84,98	23,904	31,43,29	31,021	112,60,82	30,433	35,80,90	2
—	—	59	45,16	120	21,82	14	17,23	64	5,98,86	180	23,16	VII
675	92,58	6,259	7,76,63	1,479	3,53,54	3,421	6,48,20	14,584	72,06,19	1,643	3,71,47	VIII
29,284	21,69,46	76,237	106,48,90	78,984	148,32,23	84,641	467,59,69	1,72,305	920,35,27	98,981	147,52,33	Total
2,152	2,34,04	1,727	2,78,35	2,104	3,19,25	5,050	2,83,52	7,685	19,80,73	1,954	2,98,86	1
1,067	1,24,50	2,129	9,14,61	1,207	4,70,68	3,355	68,06,60	9,101	82,95,77	1,884	7,24,82	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	STATE : BIHAR (Contd.)							
	PURBI SINGHBHUM		PURNIA		RANCHI		ROHTAS	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	83	84	85	86	87	88	89	90
I. AGRICULTURE	18,075	18,15,01	29,086	47,41,94	45,209	46,01,67	31,596	56,23,48
1. Direct Finance	17,942	17,61,01	27,813	46,15,99	44,579	43,02,07	31,243	54,45,04
2. Indirect Finance	133	54,00	1,273	1,25,95	630	2,99,60	353	1,78,44
II. INDUSTRY	5,805	301,64,65	7,430	48,01,04	12,639	458,80,69	15,584	26,18,36
1. Mining & Quarrying	5	64,99	—	—	13	60,63,98	5	43,85
2. Manufacturing & Processing	5,731	296,73,40	7,411	47,61,59	12,520	370,47,84	15,231	25,09,94
3. Electricity, Gas & Water	4	17,41	—	—	7	52,31	—	—
4. Construction	65	4,08,85	19	39,45	99	27,16,56	348	64,57
III. TRANSPORT OPERATORS	1,858	20,49,97	2,013	6,15,50	2,398	20,72,27	2,209	6,35,85
IV. PROFESSIONAL AND OTHER SERVICES	4,543	15,78,82	2,196	2,72,89	5,341	22,45,75	1,121	2,52,80
V. PERSONAL LOANS	26,693	83,83,25	12,737	28,57,44	27,592	97,10,59	10,350	20,04,21
1. Loans for Purchase of Consumer Durables	4,319	9,12,06	712	1,25,93	5,450	12,44,06	342	61,80
2. Loans for Housing	2,525	25,34,96	1,172	11,38,62	3,773	32,83,67	385	3,63,71
3. Rest of the Personal Loans	19,849	49,36,23	10,853	15,92,89	18,369	51,82,86	9,623	15,78,70
VI. TRADE	18,090	56,43,60	15,833	23,09,28	31,925	86,84,45	31,365	36,75,76
1. Wholesale Trade	578	12,46,67	211	1,62,59	688	30,83,24	345	2,04,46
2. Retail Trade	17,512	43,96,93	15,622	21,46,69	31,237	56,01,21	31,020	34,71,30
VII. FINANCE	136	49,38,98	103	71,01	73	2,45,67	1	5,10
VIII. ALL OTHERS	7,994	37,62,48	2,510	3,64,19	13,750	63,09,57	4,864	8,07,88
TOTAL BANK CREDIT	83,194	583,36,76	71,908	160,33,29	1,38,927	797,50,66	97,090	156,23,44
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,848	2,99,42	3,411	2,56,41	4,713	6,95,20	11,231	9,20,31
2. Other Small Scale Industries	2,644	60,89,33	2,210	8,51,82	6,910	62,79,38	4,002	9,52,75

OCCUPATION	SAHARSA		SAHEBGANJ		SAMASTIPUR		SARAN	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	91	92	93	94	95	96	97	98
	I. AGRICULTURE	13,299	15,72,67	22,870	12,73,10	27,329	38,19,95	31,226
1. Direct Finance	13,272	15,10,65	21,655	9,59,49	26,850	36,34,77	31,148	33,75,26
2. Indirect Finance	27	62,02	1,215	3,13,61	479	1,85,18	78	78,31
II. INDUSTRY	6,701	18,11,06	5,660	7,08,19	9,329	23,54,88	11,071	19,06,69
1. Mining & Quarrying	—	—	5	9,16	—	—	2	3,66
2. Manufacturing & Processing	6,698	18,10,41	5,644	5,60,60	9,317	23,39,35	11,069	19,03,03
3. Electricity, Gas & Water	—	—	11	1,38,43	—	—	—	—
4. Construction	3	65	—	—	12	15,53	—	—
III. TRANSPORT OPERATORS	1,076	1,86,28	751	83,06	1,478	4,78,24	3,025	7,92,90
IV. PROFESSIONAL AND OTHER SERVICES	1,266	1,92,62	618	56,48	2,642	4,24,27	3,473	3,89,26
V. PERSONAL LOANS	4,142	9,82,38	2,729	4,10,49	14,127	26,49,94	11,302	27,52,76
1. Loans for Purchase of Consumer Durables	240	71,28	458	69,68	869	1,37,03	557	1,69,74
2. Loans for Housing	639	4,55,32	70	84,47	716	6,05,26	1,104	8,96,51
3. Rest of the Personal Loans	3,263	4,55,78	2,201	2,56,34	12,542	19,07,65	9,641	16,86,51
VI. TRADE	13,745	18,96,70	9,661	6,59,28	27,178	30,08,13	27,330	34,12,44
1. Wholesale Trade	333	2,60,66	254	92,55	368	2,41,74	434	5,32,78
2. Retail Trade	13,412	16,36,04	9,407	5,66,73	26,810	27,66,39	26,896	28,79,66
VII. FINANCE	1	12,91	—	—	2	42,91	—	—
VIII. ALL OTHERS	1,382	1,47,99	4,757	2,94,48	5,178	8,26,53	3,219	6,69,92
TOTAL BANK CREDIT	41,612	68,02,61	47,046	34,85,08	87,263	136,04,85	90,646	133,77,54
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,528	4,21,26	3,387	2,67,74	5,013	4,80,21	6,160	6,49,71
2. Other Small Scale Industries	1,948	3,80,71	2,241	2,80,78	3,030	11,46,82	4,110	9,54,55

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

SHEIKHPURA		SHEOHAR		SITAMARHI		SIWAN		SUPAUL		VAISHALI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
99	100	101	102	103	104	105	106	107	108	109	110	
7,442	9,82,65	2,910	2,49,21	32,587	27,34,05	15,044	21,83,97	19,290	22,94,31	20,955	26,17,59	I
7,438	9,80,32	2,905	2,43,32	32,467	26,76,65	14,714	19,92,82	19,257	22,72,52	20,879	25,85,80	1
4	2,33	5	5,89	120	57,40	330	1,91,15	33	21,79	76	31,79	2
1,071	1,80,39	831	96,29	6,278	17,76,07	6,807	21,67,17	8,841	8,98,45	7,128	15,68,14	II
—	—	—	—	—	—	—	—	—	—	—	—	1
1,071	1,80,39	831	96,29	6,278	17,76,07	6,804	21,67,07	8,840	8,97,60	7,042	15,60,53	2
—	—	—	—	—	—	—	—	—	—	—	—	3
—	—	—	—	—	—	3	10	1	85	86	7,61	4
1,149	1,10,73	639	50,10	3,338	4,09,17	1,646	4,43,96	492	87,46	2,010	6,94,36	III
97	10,28	296	32,45	1,676	2,30,72	692	1,00,44	712	84,23	1,844	3,47,88	IV
1,291	2,15,89	716	1,43,59	6,712	16,03,37	11,901	23,60,73	3,895	6,66,34	8,874	20,76,94	V
51	18,15	150	23,61	750	1,13,32	533	88,32	335	65,43	202	28,96	1
141	39,98	19	34,48	566	5,21,83	694	5,64,79	137	98,71	1,207	7,96,79	2
1,099	1,57,76	547	85,50	5,396	9,68,22	10,674	17,07,62	3,423	5,02,20	7,465	12,51,19	3
5,114	5,91,13	4,212	2,96,86	32,929	31,31,39	29,067	32,89,30	12,600	11,33,67	30,082	29,09,63	VI
27	45,94	4	7,57	101	2,05,30	257	3,06,34	206	66,66	488	3,27,95	1
5,087	5,45,19	4,208	2,89,29	32,828	29,26,09	28,810	29,82,96	12,394	10,67,01	29,594	25,81,68	2
—	—	—	—	—	—	7	1,58	6	1,94	130	29,14	VII
162	17,75	217	27,04	1,800	2,67,97	2,613	4,98,17	2,669	3,65,71	1,235	1,57,07	VIII
16,326	21,08,82	9,821	8,95,54	85,320	101,52,74	67,777	110,45,32	48,505	55,32,11	72,258	104,00,75	Total
632	59,90	487	24,75	3,853	4,49,65	3,802	4,68,98	5,247	4,56,81	4,057	3,77,93	1
277	79,95	222	56,04	1,695	6,01,29	2,289	6,74,99	2,323	3,40,04	2,939	9,58,87	2

STATE : ORISSA

ANGUL		BALANGIR		BALESHWAR		BARGARH		BHADRAK		BOUDH		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
1	2	3	4	5	6	7	8	9	10	11	12	
22,737	20,36,27	20,067	16,49,64	43,473	47,19,62	39,099	60,36,09	23,663	21,87,94	9,498	8,41,98	I
22,709	19,85,12	19,899	16,12,58	43,310	43,67,07	38,948	55,98,08	23,473	20,75,54	9,474	7,96,80	1
28	51,15	168	37,06	163	3,52,55	151	4,38,01	190	1,12,40	24	45,18	2
5,307	10,00,16	5,778	23,14,34	7,194	117,24,63	7,403	47,86,69	3,623	13,15,89	4,814	4,85,32	II
5	76,20	1	4,93	5	55,89	1	5,01,00	3	23,71	—	—	1
5,276	8,38,86	5,770	23,04,05	7,164	115,64,24	7,396	42,80,00	3,590	12,32,58	4,814	4,85,32	2
2	5,46	—	—	7	17,18	—	—	13	57,93	—	—	3
24	79,64	7	5,36	18	87,32	6	5,69	17	1,67	—	—	4
683	7,49,64	1,238	2,81,79	1,112	4,99,57	668	2,67,36	944	3,77,38	201	1,42,65	III
1,858	2,79,16	652	2,36,87	5,518	7,10,91	1,724	2,05,91	2,909	2,79,37	447	36,30	IV
11,605	22,01,96	9,073	16,26,22	18,986	38,25,60	7,465	12,51,21	8,166	16,14,32	2,397	3,16,04	V
2,729	4,14,42	271	33,38	903	1,31,42	366	46,83	413	46,38	29	6,59	1
440	5,28,97	458	6,42,54	1,520	15,74,46	352	3,44,66	898	6,38,03	78	70,32	2
8,436	12,58,57	8,344	9,50,30	16,563	21,19,72	6,747	8,59,72	6,855	9,29,91	2,290	2,39,13	3
13,128	18,35,73	15,581	16,63,38	28,398	39,67,01	15,315	15,76,29	17,184	22,44,87	5,244	5,07,66	VI
380	2,09,15	806	2,40,05	734	5,49,11	159	1,23,37	117	2,49,26	18	18,40	1
12,748	16,26,58	14,775	14,23,33	27,664	34,17,90	15,156	14,52,92	17,067	19,95,61	5,226	4,89,26	2
5	94	11	5,58,54	6	2,11	3	11	297	31,34	—	—	VII
5,271	7,75,49	2,317	3,00,84	9,711	23,07,17	1,746	6,74,99	5,701	6,79,62	756	80,80	VIII
60,594	88,79,35	54,717	86,31,62	1,14,398	277,56,62	73,423	147,98,65	62,487	87,30,73	23,357	24,10,75	Total
2,967	2,97,74	2,781	2,52,03	3,572	3,81,64	4,505	3,70,90	1,668	2,28,67	2,838	1,96,41	1
2,136	4,13,43	2,597	6,56,14	3,060	28,50,75	1,962	13,90,82	1,722	9,04,85	1,487	2,33,55	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION		STATE : ORISSA (Contd.)							
		CUTTACK		DEOGARH		DHENKANAL		GAJAPATI	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	13	14	15	16	17	18	19	20	
I. AGRICULTURE	51,496	61,55,97	3,446	3,80,11	40,742	34,81,47	8,040	10,89,33	
1. Direct Finance	51,415	48,16,11	3,441	3,74,40	40,523	31,26,38	8,003	10,21,97	
2. Indirect Finance	81	13,39,86	5	5,71	219	3,55,09	37	67,36	
II. INDUSTRY	16,695	203,79,57	421	86,61	11,442	20,01,66	1,113	1,57,31	
1. Mining & Quarrying	14	15,84,82	—	—	3	31,52	1	3,56	
2. Manufacturing & Processing	16,505	183,54,77	421	86,61	11,433	19,66,71	1,110	1,53,71	
3. Electricity, Gas & Water	7	85,83	—	—	1	76	—	—	
4. Construction	169	3,54,15	—	—	5	2,67	2	4	
III. TRANSPORT OPERATORS	3,801	22,45,83	112	40,91	625	6,94,77	279	1,92,34	
IV. PROFESSIONAL AND OTHER SERVICES	7,914	17,14,76	125	13,05	5,073	5,06,45	1,047	1,10,85	
V. PERSONAL LOANS	34,037	94,03,18	1,175	1,81,14	10,910	20,89,25	3,082	5,47,81	
1. Loans for Purchase of Consumer Durables	2,913	4,60,97	135	12,36	1,009	1,30,61	150	17,41	
2. Loans for Housing	4,103	38,83,44	47	54,50	568	5,52,38	186	1,95,64	
3. Rest of the Personal Loans	27,021	50,58,77	993	1,14,28	9,333	14,06,26	2,746	3,34,76	
VI. TRADE	42,006	90,36,86	2,076	3,59,88	22,008	27,00,60	5,211	5,32,67	
1. Wholesale Trade	1,597	30,97,59	12	42,20	1,251	2,78,16	127	29,63	
2. Retail Trade	40,409	59,39,27	2,064	3,17,68	20,757	24,22,44	5,084	5,03,04	
VII. FINANCE	19	3,96,17	—	—	8	5,10,80	—	—	
VIII. ALL OTHERS	16,850	66,82,60	896	1,38,03	4,342	7,27,09	3,699	2,42,50	
TOTAL BANK CREDIT	1,72,818	560,14,94	8,251	11,99,73	95,150	127,12,09	22,471	28,72,81	
<i>OF WHICH:</i> 1. Artisans & Village Industries	9,187	9,15,99	231	21,46	6,339	5,43,93	714	60,87	
2. Other Small Scale Industries	6,844	54,68,35	181	56,15	2,682	6,94,36	306	72,84	

OCCUPATION		GANJAM		JAGATSINGHPUR		JAJPUR		JHARSUGUDA	
		No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	21	22	23	24	25	26	27	28	
I. AGRICULTURE	58,017	67,11,53	22,606	20,68,49	32,326	25,56,69	5,177	5,40,70	
1. Direct Finance	57,572	60,65,65	22,435	20,09,40	31,755	24,20,42	5,167	4,98,59	
2. Indirect Finance	445	6,45,88	171	59,09	571	1,36,27	10	42,11	
II. INDUSTRY	8,514	36,79,57	4,382	13,32,84	11,581	32,85,65	1,233	14,13,68	
1. Mining & Quarrying	5	1,34,96	2	4,09,19	24	2,26,97	4	21,15	
2. Manufacturing & Processing	8,454	34,90,64	4,332	7,95,00	11,500	30,35,30	1,217	12,85,03	
3. Electricity, Gas & Water	5	22,62	2	14,40	1	5,18	—	—	
4. Construction	50	31,35	46	1,14,25	56	18,20	12	1,07,50	
III. TRANSPORT OPERATORS	2,257	22,27,74	1,006	5,60,73	2,517	6,28,90	588	2,12,17	
IV. PROFESSIONAL AND OTHER SERVICES	7,729	10,84,04	2,953	4,82,64	3,234	2,59,48	613	1,00,68	
V. PERSONAL LOANS	36,192	73,32,49	10,077	17,07,24	15,069	23,57,87	7,319	13,25,93	
1. Loans for Purchase of Consumer Durables	2,779	6,11,68	923	2,03,83	2,072	2,92,00	1,438	2,37,45	
2. Loans for Housing	1,977	22,81,43	364	3,19,56	659	5,08,06	138	1,76,73	
3. Rest of the Personal Loans	31,436	44,39,38	8,790	11,83,85	12,338	15,57,81	5,743	9,11,75	
VI. TRADE	34,706	67,20,72	17,968	15,13,98	36,457	39,48,73	5,511	10,43,42	
1. Wholesale Trade	598	10,46,13	248	45,52	1,622	4,56,43	280	1,72,71	
2. Retail Trade	34,108	56,74,59	17,720	14,68,46	34,835	34,92,30	5,231	8,70,71	
VII. FINANCE	75	2,48,46	—	—	—	—	—	—	
VIII. ALL OTHERS	21,356	38,51,23	7,815	13,49,99	6,289	6,74,76	1,538	4,55,58	
TOTAL BANK CREDIT	1,68,846	318,55,78	66,807	90,15,91	1,07,473	137,12,08	21,979	50,92,16	
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,328	5,02,64	2,775	2,35,27	7,616	5,62,95	495	51,92	
2. Other Small Scale Industries	4,583	16,75,24	1,612	5,04,96	3,000	6,23,92	720	8,91,66	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

KALAHANDI		KENDRAPARA		KEONJHAR		KHURDA		KORAPUT		MALKANGIRI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
29	30	31	32	33	34	35	36	37	38	39	40	
47,508	38,58,86	26,204	21,48,49	32,656	27,70,33	28,257	48,63,47	36,777	30,18,26	11,588	8,58,26	I
46,624	37,39,02	25,729	20,68,61	32,566	26,78,29	27,693	36,66,10	36,645	29,65,84	11,248	7,87,88	1
884	1,19,84	475	79,88	90	92,04	564	11,97,37	132	52,42	340	70,38	2
10,551	21,04,10	6,497	8,68,62	4,347	34,00,05	10,087	309,01,53	5,770	11,93,66	1,309	1,77,55	II
2	8,27	—	—	24	3,02,00	42	39,54,01	1	6,08	—	—	1
10,548	20,93,50	6,483	8,67,10	4,322	30,84,97	9,923	175,45,37	5,762	11,44,22	1,309	1,77,55	2
—	—	—	—	—	—	14	86,10,75	—	—	—	—	3
1	2,33	14	1,52	1	13,08	108	7,91,40	7	43,36	—	—	4
1,137	4,55,82	1,105	2,45,09	731	8,70,03	2,477	18,67,84	1,373	6,16,85	176	1,52,16	III
1,515	1,90,89	2,780	2,98,91	4,727	7,03,15	7,607	101,77,70	2,054	2,66,33	502	52,78	IV
9,981	16,03,78	9,698	15,63,63	11,599	25,75,89	45,935	172,24,13	15,315	23,89,56	2,894	2,90,62	V
491	44,78	370	55,70	1,998	2,86,99	6,852	11,99,30	1,989	2,47,95	385	62,85	1
378	5,35,03	294	2,96,47	718	8,09,66	4,894	67,32,97	575	5,24,66	25	28,08	2
9,112	10,23,97	9,034	12,11,46	8,883	14,79,24	34,189	92,91,86	12,751	16,16,95	2,484	1,99,69	3
25,431	23,93,20	25,057	20,18,90	19,121	38,93,03	30,103	81,41,31	22,189	23,99,69	4,418	3,80,69	VI
312	1,24,30	35	15,22	386	16,18,30	624	18,12,34	168	1,44,37	3	17,94	1
25,119	22,68,90	25,022	20,03,68	18,735	22,74,73	29,479	63,28,97	22,021	22,55,32	4,415	3,62,75	2
923	79,66	146	23,62	84	13,16	185	12,43,59	—	—	1	29	VII
1,726	4,31,63	5,167	7,17,65	5,386	10,14,16	16,982	79,06,62	5,743	12,42,40	973	89,01	VIII
98,772	111,17,94	76,654	78,84,91	78,651	152,39,80	1,41,633	823,26,19	89,221	111,26,75	21,861	20,01,36	Total
6,969	4,56,52	4,708	4,02,27	2,471	2,20,00	4,220	6,86,74	4,544	3,79,25	758	55,94	1
3,018	7,70,98	1,438	3,66,70	1,407	5,17,72	5,387	40,91,36	1,144	5,10,89	487	67,17	2

MAYURBHANJ		NAWAPARA		NAYAGARH		NOWRANGPUR		PHULABANI		PURI		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
41	42	43	44	45	46	47	48	49	50	51	52	
57,058	50,76,58	12,749	10,06,66	23,840	21,19,00	28,845	23,17,64	13,651	12,39,06	42,392	54,93,39	I
56,897	49,47,64	12,731	9,50,17	23,829	21,03,50	28,621	21,31,97	13,177	11,41,81	42,112	45,96,57	1
161	1,28,94	18	56,49	11	15,50	224	1,85,67	474	97,25	280	8,96,82	2
18,398	25,61,79	4,551	4,62,26	3,277	7,24,37	3,117	9,03,38	6,069	5,33,61	7,224	59,60,69	II
7	40,23	1	24,49	1	1,76	—	—	—	—	3	26,68	1
18,384	25,14,80	4,548	4,36,65	3,272	7,19,26	3,116	9,02,59	6,069	5,33,61	7,117	54,02,88	2
1	2,39	—	—	—	—	—	—	—	—	2	3,10,63	3
6	4,37	2	1,12	4	3,35	1	79	—	—	102	2,20,50	4
1,425	11,11,97	557	1,62,83	698	3,15,29	756	1,66,06	337	3,97,80	1,905	12,24,59	III
10,518	8,52,86	338	39,92	2,539	2,26,16	522	69,73	944	83,40	4,617	11,36,43	IV
15,864	32,29,41	2,688	4,28,39	6,575	11,43,74	5,432	5,68,84	5,386	7,19,77	17,934	39,87,75	V
921	1,01,90	243	42,97	149	18,53	266	30,13	267	30,34	1,504	2,46,66	1
1,449	11,33,15	161	98,67	550	3,26,10	106	1,28,92	131	92,08	1,144	14,24,00	2
13,494	19,94,36	2,284	2,86,75	5,876	7,99,11	5,060	4,09,79	4,988	5,97,35	15,286	23,17,09	3
22,713	23,55,85	9,460	8,03,66	13,660	13,58,26	11,526	9,12,71	10,275	9,56,17	21,591	54,03,85	VI
338	1,49,31	8	25,74	453	77,72	462	75,01	18	36,52	872	19,10,82	1
22,375	22,06,54	9,452	7,77,92	13,207	12,80,54	11,064	8,37,70	10,257	9,19,65	20,719	34,93,03	2
7	1,32,59	—	—	1	1	—	—	—	—	31	51,14	VII
12,123	15,71,25	807	1,84,84	2,739	2,83,24	2,623	1,61,04	712	95,74	5,767	17,41,98	VIII
1,38,106	168,92,30	31,150	30,88,56	53,329	61,70,07	52,821	50,99,40	37,374	40,25,55	1,01,461	249,99,82	Total
13,041	11,15,10	3,032	1,79,86	2,290	2,44,30	1,788	1,37,84	3,391	2,56,24	4,005	5,18,54	1
4,475	9,02,54	1,155	1,69,26	1,150	3,07,62	947	1,74,08	2,316	2,31,61	3,017	31,39,77	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION		STATE : ORISSA (Contd.)							
OCCUPATION	RAYAGADA		SAMBALPUR		SONEPUR		SUNDERGARH		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	53	54	55	56	57	58	59	60	
I. AGRICULTURE	18,384	14,61,03	18,508	25,83,67	14,139	11,96,58	27,294	27,33,42	
1. Direct Finance	18,241	14,04,47	18,258	24,68,47	13,917	11,71,53	27,105	25,11,81	
2. Indirect Finance	143	56,56	250	1,15,20	222	25,05	189	2,21,61	
II. INDUSTRY	2,431	11,84,30	3,809	96,08,35	3,885	3,88,49	3,815	219,34,53	
1. Mining & Quarrying	—	—	20	2,51,70	—	—	19	4,17,15	
2. Manufacturing & Processing	2,422	11,66,97	3,759	92,55,00	3,885	3,88,49	3,691	211,54,64	
3. Electricity, Gas & Water	—	—	1	52,50	—	—	6	30,09	
4. Construction	9	17,33	29	49,15	—	—	99	3,32,65	
III. TRANSPORT OPERATORS	886	2,74,08	573	3,84,82	319	95,44	777	7,21,49	
IV. PROFESSIONAL AND OTHER SERVICES	705	1,04,01	1,121	3,21,45	196	19,04	1,243	5,72,26	
V. PERSONAL LOANS	9,645	13,74,08	11,840	29,45,33	2,680	3,66,26	20,494	48,10,93	
1. Loans for Purchase of Consumer Durables	1,467	1,81,58	704	88,61	85	6,64	2,239	4,18,91	
2. Loans for Housing	292	3,68,61	1,246	11,20,27	167	74,90	1,043	10,89,16	
3. Rest of the Personal Loans	7,886	8,23,89	9,890	17,36,45	2,428	2,84,72	17,212	33,02,86	
VI. TRADE	19,581	16,97,71	7,304	17,08,64	5,351	5,46,26	13,438	34,90,15	
1. Wholesale Trade	27	49,83	165	3,52,77	200	20,85	259	8,90,80	
2. Retail Trade	19,554	16,47,88	7,139	13,55,87	5,151	5,25,41	13,179	25,99,35	
VII. FINANCE	—	—	7	2,39	—	—	162	1,11,09	
VIII. ALL OTHERS	3,183	4,01,46	5,534	15,37,35	867	70,29	9,761	19,07,88	
TOTAL BANK CREDIT	54,815	64,96,67	48,696	190,92,00	27,437	26,82,36	76,984	362,81,75	
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,762	1,24,01	1,699	1,71,24	2,352	1,91,98	1,167	1,76,60	
2. Other Small Scale Industries	648	2,49,06	1,600	39,30,50	1,396	1,49,19	2,180	37,31,98	

		STATE : SIKKIM							
OCCUPATION	EAST SIKKIM		NORTH SIKKIM		SOUTH SIKKIM		WEST SIKKIM		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	1	2	3	4	5	6	7	8	
I. AGRICULTURE	3,587	4,38,66	1,166	1,08,62	1,724	1,42,98	1,238	1,02,79	
1. Direct Finance	3,587	4,38,66	1,166	1,08,62	1,723	1,37,46	1,238	1,02,79	
2. Indirect Finance	—	—	—	—	1	5,52	—	—	
II. INDUSTRY	391	13,33,82	65	10,93	134	2,20,61	164	13,26	
1. Mining & Quarrying	1	55	—	—	—	—	—	—	
2. Manufacturing & Processing	379	13,15,45	65	10,93	134	2,20,61	164	13,26	
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—	
4. Construction	11	17,82	—	—	—	—	—	—	
III. TRANSPORT OPERATORS	217	2,31,91	71	52,66	53	76,20	5	9,19	
IV. PROFESSIONAL AND OTHER SERVICES	130	2,75,79	25	2,80	18	5,10	55	42,82	
V. PERSONAL LOANS	1,902	9,76,26	237	34,16	489	1,37,99	550	1,88,40	
1. Loans for Purchase of Consumer Durables	175	38,35	29	2,82	42	12,94	242	54,06	
2. Loans for Housing	128	1,74,44	1	98	15	12,17	34	60,39	
3. Rest of the Personal Loans	1,599	7,63,47	207	30,36	432	1,12,88	274	73,95	
VI. TRADE	1,521	8,80,07	134	59,39	524	1,72,39	303	94,24	
1. Wholesale Trade	74	1,72,73	12	6,25	38	52,03	14	16,22	
2. Retail Trade	1,447	7,07,34	122	53,14	486	1,20,36	289	78,02	
VII. FINANCE	1	1,34,99	—	—	—	—	2	2,78	
VIII. ALL OTHERS	341	5,80,44	—	—	9	3,35	15	6,18	
TOTAL BANK CREDIT	8,090	48,51,94	1,698	2,68,56	2,951	7,58,62	2,332	4,59,66	
<i>OF WHICH:</i> 1. Artisans & Village Industries	166	20,72	62	10,51	110	11,19	53	4,54	
2. Other Small Scale Industries	185	3,58,70	1	7	41	2,09,61	39	5,92	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

STATE : WEST BENGAL

(Amount in Rupees Thousand)

BANKURA		BARDDHAMAN		BIRBHUM		CALCUTTA		DAKSHIN DINAJPUR		DARJILING		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
48,955	36,51,81	89,570	96,89,76	54,065	51,27,68	3,170	224,93,09	21,257	13,33,72	23,131	28,19,65	I
47,347	30,90,60	88,819	85,16,29	53,495	45,93,81	2,760	133,94,07	21,188	13,18,28	23,020	21,26,34	1
1,608	5,61,21	751	11,73,47	570	5,33,87	410	90,99,02	69	15,44	111	6,93,31	2
37,933	40,12,08	55,780	493,40,78	38,520	44,06,50	54,167	10393,73,61	15,370	9,32,27	7,918	92,05,69	II
5	73,77	19	1,72,15	24	1,27,69	161	981,60,60	—	—	9	34,96	1
37,749	35,97,08	55,254	487,70,41	38,350	40,10,69	52,464	8644,35,13	15,342	9,18,32	7,614	89,31,55	2
1	2,01	4	18,59	1	2,80	171	547,80,88	—	—	3	7,30	3
178	3,39,22	503	3,79,63	145	2,65,32	1,371	219,97,00	28	13,95	292	2,31,88	4
2,126	3,74,61	3,950	23,13,94	2,230	4,28,03	9,749	165,14,30	1,284	3,66,85	1,332	10,03,61	III
4,478	5,69,25	9,801	18,90,87	4,938	6,21,48	6,924	417,90,95	262	27,41	3,642	13,96,78	IV
20,953	38,44,41	50,740	132,19,35	29,453	50,17,49	3,15,469	1297,27,90	5,396	8,22,96	15,921	51,86,40	V
3,015	6,02,03	2,647	5,55,15	5,933	10,66,86	9,751	16,58,28	528	61,48	2,321	4,36,29	1
1,564	13,20,16	6,217	50,56,97	2,547	16,04,62	53,158	527,45,07	593	2,76,02	2,244	19,94,54	2
16,374	19,22,22	41,876	76,07,23	20,973	23,46,01	2,52,560	753,24,55	4,275	4,85,46	11,356	27,55,57	3
22,351	22,37,69	51,797	105,49,81	42,284	41,40,22	43,558	1359,85,80	9,035	9,18,40	19,904	62,61,05	VI
506	3,32,22	2,858	32,37,31	1,258	6,01,05	13,956	1046,11,09	84	2,34,85	544	20,95,76	1
21,845	19,05,47	48,939	73,12,50	41,026	35,39,17	29,602	313,74,71	8,951	6,83,55	19,360	41,65,29	2
122	48,42	95	3,97,33	283	27,07	969	712,80,09	—	—	119	3,01,30	VII
13,856	26,57,64	31,884	80,31,78	7,629	10,91,56	1,08,637	1368,73,37	7,891	7,51,50	6,643	16,10,64	VIII
1,50,774	173,95,91	2,93,617	954,33,62	1,79,402	208,60,03	5,42,643	15940,39,11	60,495	51,53,11	78,610	277,85,12	Total
26,419	15,38,27	33,277	29,00,23	28,992	20,54,11	3,250	14,16,25	13,079	6,29,68	2,248	3,06,57	1
9,416	15,12,12	20,664	83,65,13	8,932	16,90,83	30,730	977,93,63	1,686	1,85,89	5,180	26,50,27	2

HAORA		HUGLI		JALPAIGURI		KOCH BIHAR		MALDAH		MEDINIPUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
13	14	15	16	17	18	19	20	21	22	23	24	
17,622	25,56,17	61,230	77,40,51	35,483	25,84,35	44,746	24,92,97	44,259	33,32,43	1,71,231	136,59,56	I
16,868	15,04,16	60,872	67,32,58	35,417	24,27,61	44,648	24,34,57	44,169	32,65,23	1,69,813	128,34,57	1
754	10,52,01	358	10,07,93	66	1,56,74	98	58,40	90	67,20	1,418	8,24,99	2
35,882	303,77,74	52,138	265,10,41	18,978	135,55,53	20,302	17,05,55	31,053	30,38,39	1,18,753	407,42,21	II
18	1,43,26	7	40,19,37	1	1,11	—	—	4	9,21	8	31,10	1
35,743	298,31,08	51,973	223,82,85	18,927	133,92,74	20,242	16,87,34	31,004	29,79,35	1,17,959	370,60,50	2
7	42,92	2	10,47	—	—	1	3,26	3	7,25	1	30,58,12	3
114	3,60,48	156	97,72	50	1,61,68	59	14,95	42	42,58	785	5,92,49	4
2,602	6,58,97	2,000	10,37,24	2,032	4,33,51	3,374	3,82,26	2,017	5,32,60	3,652	12,86,55	III
10,343	16,12,66	6,435	11,73,22	1,946	4,25,40	3,508	2,70,63	1,716	3,44,47	11,115	12,65,81	IV
36,427	94,76,84	36,262	88,22,32	19,749	38,82,08	14,220	26,29,03	13,739	22,71,62	62,293	113,07,19	V
2,094	3,18,07	1,346	1,88,04	2,480	4,37,42	2,399	4,02,69	1,389	1,88,14	4,837	9,33,78	1
5,350	41,38,47	5,324	41,76,33	1,463	13,20,34	1,501	9,46,81	1,233	7,85,55	6,297	35,20,82	2
28,983	50,20,30	29,592	44,57,95	15,806	21,24,32	10,320	12,79,53	11,117	12,97,93	51,159	68,52,59	3
33,689	67,26,10	38,564	64,58,76	32,891	30,98,16	34,769	26,66,36	22,768	37,44,92	52,538	61,43,38	VI
1,663	24,25,01	1,881	16,26,51	191	2,44,76	273	3,47,09	634	14,46,32	1,640	9,61,78	1
32,026	43,01,09	36,683	48,32,25	32,700	28,53,40	34,496	23,19,27	22,134	22,98,60	50,898	51,81,60	2
15	3,08,39	219	29,75	4	8,64	3	2,89,60	106	26,63	92	84,07	VII
18,069	41,76,80	26,224	84,56,33	9,018	14,88,47	6,252	7,06,35	13,868	16,69,96	48,787	85,58,73	VIII
1,54,649	558,93,67	2,23,072	602,28,54	1,20,101	254,76,14	1,27,174	111,42,75	1,29,526	149,61,02	4,68,461	830,47,50	Total
19,768	14,63,23	33,407	25,14,54	12,429	7,26,21	13,545	8,45,41	24,341	17,40,19	76,849	53,38,80	1
14,207	110,43,76	15,434	50,46,84	6,055	14,84,88	5,589	7,01,61	4,970	9,32,91	36,785	44,79,35	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

EASTERN REGION		STATE : WEST BENGAL (Contd.)							
		MURSHIDABAD		NADIA		NORTH 24 PARGANAS		PURULIYA	
OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		25	26	27	28	29	30	31	32
I. AGRICULTURE		52,292	51,49,89	58,517	57,08,05	53,505	70,09,11	20,364	15,93,75
1. Direct Finance		51,529	45,28,88	58,118	49,64,43	52,582	58,97,91	19,494	14,22,24
2. Indirect Finance		763	6,21,01	399	7,43,62	923	11,11,20	870	1,71,51
II. INDUSTRY		33,833	43,34,62	52,737	93,96,08	62,467	265,79,03	33,401	32,88,47
1. Mining & Quarrying		1	5,97	1	4,48	7	36,15	1	75,00
2. Manufacturing & Processing		33,711	42,44,59	52,189	93,04,34	61,805	249,71,07	32,848	31,38,18
3. Electricity, Gas & Water		1	1,75	4	14,25	30	11,51,58	3	12,75
4. Construction		120	82,31	543	73,01	625	4,20,23	549	62,54
III. TRANSPORT OPERATORS		2,631	10,67,99	1,845	5,67,32	3,611	22,41,11	2,185	3,98,54
IV. PROFESSIONAL AND OTHER SERVICES		5,008	4,47,24	3,723	3,85,26	7,345	17,73,27	2,672	3,43,43
V. PERSONAL LOANS		25,636	38,47,27	28,039	50,48,65	60,828	189,95,18	10,082	19,44,18
1. Loans for Purchase of Consumer Durables		1,889	2,17,76	4,480	6,96,13	1,724	3,59,27	1,111	2,14,16
2. Loans for Housing		1,847	13,37,64	3,182	18,56,46	9,424	94,25,24	894	6,79,04
3. Rest of the Personal Loans		21,900	22,91,87	20,377	24,96,06	49,680	92,10,67	8,077	10,50,98
VI. TRADE		51,993	54,99,54	34,878	37,28,18	43,056	81,52,57	20,326	18,72,75
1. Wholesale Trade		2,230	7,81,91	2,142	7,05,41	2,394	17,76,85	839	2,49,22
2. Retail Trade		49,763	47,17,63	32,736	30,22,77	40,662	63,75,72	19,487	16,23,53
VII. FINANCE		554	94,65	202	9,35	43	4,14,63	7	5,65
VIII. ALL OTHERS		31,699	28,92,20	28,089	28,89,74	42,753	75,42,18	20,251	19,81,68
TOTAL BANK CREDIT		2,03,646	233,33,40	2,08,030	277,32,63	2,73,608	727,07,08	1,09,288	114,28,45
<i>OF WHICH:</i> 1. Artisans & Village Industries		22,714	17,39,66	32,764	22,11,41	28,767	26,26,59	19,879	13,49,02
2. Other Small Scale Industries		9,266	18,19,71	16,853	29,86,34	28,683	92,20,11	10,458	14,16,05

EASTERN REGION		STATE : ANDAMAN & NICOBAR ISLANDS							
		SOUTH 24 PARGANAS		UTTAR DINAJPUR		ANDAMAN		NICOBAR	
OCCUPATION		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		33	34	35	36	1	2	3	4
I. AGRICULTURE		41,917	53,48,57	28,035	21,59,65	1,704	4,49,47	127	54,72
1. Direct Finance		40,987	50,00,86	27,949	20,74,07	1,565	2,85,42	127	54,72
2. Indirect Finance		930	3,47,71	86	85,58	139	1,64,05	—	—
II. INDUSTRY		55,495	508,93,07	15,710	21,51,07	1,030	17,36,04	75	2,76,21
1. Mining & Quarrying		12	3,70,63	2	81,59	8	3,00,66	—	—
2. Manufacturing & Processing		54,661	502,35,76	15,677	20,31,74	1,000	13,32,84	75	2,76,21
3. Electricity, Gas & Water		25	99,73	—	—	3	24,53	—	—
4. Construction		797	1,86,95	31	37,74	19	78,01	—	—
III. TRANSPORT OPERATORS		2,440	10,83,09	2,310	4,20,49	233	3,86,77	—	—
IV. PROFESSIONAL AND OTHER SERVICES		7,643	86,61,56	1,185	1,74,89	528	1,89,10	112	17,57
V. PERSONAL LOANS		23,566	62,34,45	7,099	12,95,57	2,270	6,78,62	283	67,51
1. Loans for Purchase of Consumer Durables		955	1,22,72	379	74,38	222	29,01	4	52
2. Loans for Housing		3,269	30,67,69	905	5,62,66	128	1,12,19	1	1,63
3. Rest of the Personal Loans		19,342	30,44,04	5,815	6,58,53	1,920	5,37,42	278	65,36
VI. TRADE		40,586	52,10,03	18,817	18,10,49	3,187	16,89,96	71	26,74
1. Wholesale Trade		1,245	11,44,14	239	1,66,91	170	4,12,95	—	—
2. Retail Trade		39,341	40,65,89	18,578	16,43,58	3,017	12,77,01	71	26,74
VII. FINANCE		16	85,34	20	30,64	14	16,76	—	—
VIII. ALL OTHERS		29,264	41,18,60	6,606	6,05,94	2,155	6,43,71	204	1,11,06
TOTAL BANK CREDIT		2,00,927	816,34,71	79,782	86,48,74	11,121	57,90,43	872	5,53,81
<i>OF WHICH:</i> 1. Artisans & Village Industries		35,850	26,37,26	12,173	8,46,07	394	67,98	—	—
2. Other Small Scale Industries		17,232	59,88,85	2,260	9,64,49	556	3,65,55	86	12,73

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

CENTRAL REGION

STATE : MADHYA PRADESH

(Amount in Rupees Thousand)

BALAGHAT		BARWANI		BASTAR		BETUL		BHIND		BHOPAL		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	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	9	10	11	12	
12,553	17,15,39	15,991	29,34,30	14,133	17,43,46	17,445	38,79,55	12,127	43,21,99	9,001	136,18,94	I
12,378	16,67,96	15,879	28,92,01	13,848	16,81,96	17,425	38,47,57	12,072	42,27,88	8,755	69,76,75	1
175	47,43	112	42,29	285	61,50	20	31,98	55	94,11	246	66,42,19	2
2,645	20,50,81	1,566	2,76,29	1,979	18,84,86	1,883	37,29,15	2,639	113,94,54	8,257	398,30,04	II
17	1,70,37	—	—	2	5,70,62	2	3,96	—	—	12	1,30,58	1
2,627	18,77,30	1,563	2,74,85	1,961	12,73,27	1,879	37,23,74	2,635	113,73,10	7,997	372,49,47	2
—	—	—	—	—	—	—	—	3	18,51	16	10,60,37	3
1	3,14	3	1,44	16	40,97	2	1,45	1	2,93	232	13,89,62	4
581	2,05,36	396	1,31,01	1,262	2,68,18	567	3,16,22	541	3,12,56	1,732	38,53,89	III
1,715	3,46,42	1,366	2,16,73	918	1,74,83	1,502	3,40,31	785	2,30,01	4,275	58,69,19	IV
7,151	12,44,24	2,386	6,10,84	5,095	10,64,18	8,262	18,32,02	4,670	12,77,99	39,997	192,40,51	V
714	1,10,30	266	53,67	393	51,15	1,672	2,35,93	767	1,21,76	4,162	9,62,27	1
683	2,66,93	247	1,30,87	226	3,09,61	527	3,69,32	347	3,47,69	6,422	90,49,85	2
5,754	8,67,01	1,873	4,26,30	4,476	7,03,42	6,063	12,26,77	3,556	8,08,54	29,413	92,28,39	3
6,571	17,25,12	5,202	8,13,48	5,851	12,42,87	7,199	18,62,60	6,959	13,51,91	13,710	249,69,89	VI
114	2,63,38	1,001	1,80,85	79	1,71,96	118	1,49,12	193	1,38,75	1,233	156,34,49	1
6,457	14,61,74	4,201	6,32,63	5,772	10,70,91	7,081	17,13,48	6,766	12,13,16	12,477	93,35,40	2
151	36,98	14	7,61	8	8,01	6	1,82	—	—	58	9,04,64	VII
2,473	7,72,31	824	1,91,06	1,578	3,61,16	1,525	2,97,42	813	2,61,74	13,497	107,58,01	VIII
33,840	80,96,63	27,745	51,81,32	30,824	67,47,55	38,389	122,59,09	28,534	191,50,74	90,527	1190,45,11	Total
1,106	2,26,72	596	78,81	957	88,46	758	1,03,78	798	1,23,00	1,718	7,08,30	1
1,322	14,06,91	944	1,71,19	910	5,94,79	973	3,92,42	1,581	11,24,96	5,183	118,75,67	2

BILASPUR		CHHATARPUR		CHHINDWARA		DAMOH		DANTEWADA		DATIA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
13	14	15	16	17	18	19	20	21	22	23	24	
21,158	30,51,24	25,971	35,87,95	19,299	37,98,73	20,013	41,94,62	7,560	7,77,62	8,295	21,24,69	I
20,127	28,16,05	25,764	34,88,04	19,033	37,10,80	20,004	41,86,34	7,294	7,36,22	7,924	20,42,76	1
1,031	2,35,19	207	99,91	266	87,93	9	8,28	266	41,40	371	81,93	2
2,834	39,81,27	7,349	9,33,76	3,370	45,89,42	2,462	19,30,02	487	1,29,10	2,089	3,76,68	II
8	76,18	8	60,81	8	19,58	3	5,73	—	—	—	—	1
2,798	37,35,41	7,319	8,63,02	3,208	43,46,42	2,458	19,24,29	487	1,29,10	2,026	3,66,47	2
7	78,40	—	—	10	1,17,61	—	—	—	—	—	—	3
21	91,28	22	9,93	144	1,05,81	1	—	—	—	63	10,21	4
1,247	5,60,16	945	4,16,40	1,489	9,48,30	563	1,56,41	271	38,83	448	1,05,40	III
1,971	6,23,86	433	1,19,85	2,430	5,62,15	284	70,25	501	76,36	168	33,12	IV
9,282	29,69,35	8,460	14,15,35	11,936	31,18,11	4,357	9,42,48	2,500	3,60,48	2,674	5,59,79	V
1,065	1,72,28	601	91,32	1,324	1,97,02	656	97,34	337	57,49	371	54,42	1
1,220	11,84,60	2,214	3,93,29	888	9,94,03	201	2,17,33	57	38,52	123	1,01,09	2
6,997	16,12,47	5,645	9,30,74	9,724	19,27,06	3,500	6,27,81	2,106	2,64,47	2,180	4,04,28	3
10,116	31,30,25	6,308	11,93,38	10,211	31,31,60	6,802	15,52,35	2,365	3,62,56	3,568	4,83,28	VI
391	9,98,62	830	3,28,57	1,107	6,99,53	577	2,97,82	17	18,81	570	58,35	1
9,725	21,31,63	5,478	8,64,81	9,104	24,32,07	6,225	12,54,53	2,348	3,43,75	2,998	4,24,93	2
26	2,43,75	14	20,59	102	15,44	—	—	1	65	1	46	VII
2,986	11,14,82	831	2,27,54	4,409	7,67,52	1,750	3,41,43	1,183	97,86	301	61,91	VIII
49,620	156,74,70	50,311	79,14,82	53,246	169,31,27	36,231	91,87,56	14,868	18,43,46	17,544	37,45,33	Total
1,011	1,20,56	5,768	4,29,09	1,103	2,19,38	928	1,19,07	273	25,30	1,333	1,15,98	1
1,351	14,29,77	1,260	3,58,63	1,428	8,06,01	1,035	3,52,01	157	59,86	680	2,15,09	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION		STATE : MADHYA PRADESH (Contd.)							
OCCUPATION	DEWAS		DHAMTARI		DHAR		DINDORI		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	25	26	27	28	29	30	31	32	
I. AGRICULTURE	22,048	73,48,61	6,976	12,71,80	34,399	83,69,81	6,942	6,24,86	
1. Direct Finance	21,980	72,13,08	6,472	11,04,82	34,015	81,62,72	6,724	6,12,56	
2. Indirect Finance	68	1,35,53	504	1,66,98	384	2,07,09	218	12,30	
II. INDUSTRY	4,956	316,01,12	946	2,41,00	6,200	472,20,22	2,433	2,73,63	
1. Mining & Quarrying	3	9,13	—	—	4	11,19	—	—	
2. Manufacturing & Processing	4,829	315,24,08	939	2,37,52	6,175	470,11,69	2,429	2,72,59	
3. Electricity, Gas & Water	1	3,31	—	—	13	67,44	—	—	
4. Construction	123	64,60	7	3,48	8	1,29,90	4	1,04	
III. TRANSPORT OPERATORS	1,106	4,78,19	290	79,14	1,134	5,31,14	31	15,39	
IV. PROFESSIONAL AND OTHER SERVICES	1,912	10,71,41	846	1,79,94	7,014	6,85,23	624	71,61	
V. PERSONAL LOANS	9,421	23,79,48	1,857	3,27,88	9,188	20,68,63	1,013	1,51,82	
1. Loans for Purchase of Consumer Durables	1,305	1,72,28	160	23,43	644	1,06,31	120	12,45	
2. Loans for Housing	1,764	7,07,21	102	62,26	430	4,24,34	85	26,71	
3. Rest of the Personal Loans	6,352	14,99,99	1,595	2,42,19	8,114	15,37,98	808	1,12,66	
VI. TRADE	13,792	28,52,76	3,235	6,55,98	11,993	35,97,02	3,896	4,16,01	
1. Wholesale Trade	2,168	6,65,76	393	86,43	495	15,69,59	4	68	
2. Retail Trade	11,624	21,87,00	2,842	5,69,55	11,498	20,27,43	3,892	4,15,33	
VII. FINANCE	21	78,81	—	—	119	1,89,43	6	1,84	
VIII. ALL OTHERS	2,231	8,35,36	679	95,82	2,296	5,42,13	227	40,24	
TOTAL BANK CREDIT	55,487	466,45,74	14,829	28,51,56	72,343	632,03,61	15,172	15,95,40	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,438	3,14,44	473	44,48	4,405	5,14,64	1,752	1,72,60	
2. Other Small Scale Industries	1,872	62,64,69	466	1,85,74	1,419	22,73,30	541	80,83	

OCCUPATION	DURG		EAST NIMAR		GUNA		GWALIOR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	36,132	53,80,91	35,231	69,66,41	36,412	107,96,83	19,265	55,75,01
1. Direct Finance	35,612	50,65,64	34,292	67,65,45	34,796	106,42,82	19,215	54,61,26
2. Indirect Finance	520	3,15,27	939	2,00,96	1,616	1,54,01	50	1,13,75
II. INDUSTRY	10,435	604,67,94	3,758	46,57,88	4,569	11,65,64	8,717	408,91,23
1. Mining & Quarrying	21	6,08,25	2	8,61	2	3,12	4	8,31
2. Manufacturing & Processing	10,334	594,64,24	3,727	46,12,61	4,557	11,46,86	8,616	394,03,83
3. Electricity, Gas & Water	5	26,35	1	3,05	—	—	9	12,50,15
4. Construction	75	3,69,10	28	33,61	10	15,66	88	2,28,94
III. TRANSPORT OPERATORS	1,442	8,53,23	453	3,68,14	559	4,05,20	2,021	14,66,77
IV. PROFESSIONAL AND OTHER SERVICES	3,729	19,04,56	2,167	4,80,69	636	1,52,36	2,944	13,68,51
V. PERSONAL LOANS	19,728	57,29,08	9,197	28,86,43	9,313	21,32,73	22,843	88,55,30
1. Loans for Purchase of Consumer Durables	1,859	3,61,32	800	88,84	887	1,47,27	3,912	8,90,61
2. Loans for Housing	1,129	11,64,22	1,680	8,42,13	2,152	4,38,59	2,970	36,70,51
3. Rest of the Personal Loans	16,740	42,03,54	6,717	19,55,46	6,274	15,46,87	15,961	42,94,18
VI. TRADE	20,386	70,23,36	8,190	45,76,56	10,412	29,40,94	13,701	73,52,20
1. Wholesale Trade	751	19,23,78	300	8,79,44	424	9,94,96	1,107	20,44,60
2. Retail Trade	19,635	50,99,58	7,890	36,97,12	9,988	19,45,98	12,594	53,07,60
VII. FINANCE	79	84,91	58	46,97	15	7,91	37	1,42,56
VIII. ALL OTHERS	4,262	42,14,89	2,791	6,38,26	1,682	6,06,53	6,250	29,18,40
TOTAL BANK CREDIT	96,193	856,58,88	61,845	206,21,34	63,598	182,08,14	75,778	685,69,98
<i>OF WHICH:</i> 1. Artisans & Village Industries	7,480	7,27,74	1,036	1,59,76	2,069	2,42,27	3,321	5,14,32
2. Other Small Scale Industries	2,635	57,79,43	1,915	19,64,59	1,441	4,25,59	4,192	88,63,22

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

HARDA		HOSHANGABAD		INDORE		JABALPUR		JANJGIR-CHAMPA		JASHPUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
41	42	43	44	45	46	47	48	49	50	51	52	
9,633	27,43,76	29,340	65,38,38	18,171	113,71,93	19,881	147,83,97	15,377	24,27,05	6,925	8,01,11	I
9,620	27,19,00	28,952	64,67,81	17,606	80,23,47	19,543	102,90,78	15,088	23,27,69	6,551	7,51,75	1
13	24,76	388	70,57	565	33,48,46	338	44,93,19	289	99,36	374	49,36	2
1,070	3,58,41	5,468	29,48,04	19,591	1328,34,25	8,128	478,08,75	1,425	5,00,20	738	1,26,55	II
1	4,32	3	15,10	18	12,70,91	75	4,51,60	7	26,87	—	—	1
1,069	3,54,09	5,218	28,67,57	19,199	1261,55,47	7,810	297,34,62	1,415	4,70,92	738	1,26,55	2
—	—	3	3,75	23	20,17,75	17	170,02,78	—	—	—	—	3
—	—	244	61,62	351	33,90,12	226	6,19,75	3	2,41	—	—	4
49	34,40	597	3,63,58	2,092	21,73,16	1,891	14,41,66	969	1,88,37	80	38,34	III
324	59,41	972	4,00,04	7,933	87,03,92	3,740	30,94,54	658	1,18,26	431	76,90	IV
2,138	5,93,20	8,206	22,44,42	44,403	198,78,99	30,672	95,23,17	3,531	6,98,12	2,281	2,82,50	V
81	11,08	622	1,14,50	3,052	8,67,51	6,453	11,20,42	116	26,74	1	8	1
189	1,23,01	1,307	7,57,59	7,813	84,04,98	3,735	30,94,17	289	1,24,24	100	34,36	2
1,868	4,59,11	6,277	13,72,33	33,538	106,06,50	20,484	53,08,58	3,126	5,47,14	2,180	2,48,06	3
2,635	7,47,19	8,435	30,66,55	21,401	316,00,55	16,612	100,40,45	5,098	6,56,74	1,834	2,18,07	VI
52	1,25,99	237	3,06,22	4,340	182,23,61	1,083	28,41,42	14	25,11	15	1,70	1
2,583	6,21,20	8,198	27,60,33	17,061	133,76,94	15,529	71,99,03	5,084	6,31,63	1,819	2,16,37	2
8	15,32	57	28,86	322	36,02,94	54	10,60,31	5	16,26	411	88,09	VII
523	2,85,57	2,864	14,40,95	13,572	158,64,52	11,130	54,01,63	906	1,22,67	422	48,12	VIII
16,380	48,37,26	55,939	170,30,82	1,27,485	2260,30,26	92,108	931,54,48	27,969	47,27,67	13,122	16,79,68	Total
661	66,27	3,456	3,32,36	3,024	9,11,85	2,036	3,07,59	846	62,30	467	48,19	1
373	2,78,13	1,513	9,95,48	12,172	235,92,23	5,107	70,46,93	532	2,79,93	246	61,48	2

JHABUA		KANKER		KATNI		KAWARDHA		KORBA		KORIYA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
53	54	55	56	57	58	59	60	61	62	63	64	
31,551	35,30,64	5,770	5,27,56	6,884	14,86,86	7,661	6,68,35	7,023	8,00,22	4,210	6,53,12	I
31,212	34,16,81	5,397	4,90,84	6,589	14,48,93	7,467	6,31,56	6,926	7,65,18	4,140	6,45,98	1
339	1,13,83	373	36,72	295	37,93	194	36,79	97	35,04	70	7,14	2
4,107	10,41,06	685	47,61,98	1,521	5,28,38	783	76,08	1,251	61,79,07	1,934	3,30,48	II
5	32,06	2	45,77,90	—	—	—	—	1	10,71	2	28,91	1
4,101	10,08,81	681	1,78,27	1,293	4,94,49	783	76,08	1,217	60,30,83	1,926	2,84,65	2
—	—	—	—	—	—	—	—	9	56,06	—	—	3
1	19	2	5,81	228	33,89	—	—	24	81,47	6	16,92	4
2,156	4,91,88	230	50,00	302	1,27,06	472	95,74	755	4,32,39	325	1,67,61	III
1,487	1,58,38	404	44,31	753	1,13,26	241	41,72	551	1,39,09	730	1,02,59	IV
4,468	10,83,22	1,540	2,43,52	4,964	10,56,45	887	1,44,11	5,961	11,89,32	6,073	10,62,79	V
298	46,09	35	7,14	441	77,15	16	1,85	696	85,67	1,433	2,04,01	1
456	3,61,25	44	47,59	381	1,79,58	95	23,22	117	1,05,33	726	1,59,01	2
3,714	6,75,88	1,461	1,88,79	4,142	7,99,72	776	1,19,04	5,148	9,98,32	3,914	6,99,77	3
5,065	7,92,19	1,599	3,59,02	4,792	8,07,43	3,274	3,43,93	4,743	13,14,39	3,836	7,86,02	VI
149	1,17,08	2	10,49	113	77,59	160	29,16	850	1,62,80	157	92,44	1
4,916	6,75,11	1,597	3,48,53	4,679	7,29,84	3,114	3,14,77	3,893	11,51,59	3,679	6,93,58	2
2	22,91	1	42	104	10,66	—	—	2	3,09	63	5,04	VII
596	1,18,76	696	49,76	2,327	3,79,66	695	44,52	983	4,89,54	1,086	1,85,55	VIII
49,432	72,39,04	10,925	60,36,57	21,647	45,09,76	14,013	14,14,45	21,269	105,47,11	18,257	32,93,20	Total
2,555	2,55,26	305	24,99	363	50,92	718	47,98	613	36,64	1,493	1,07,69	1
1,131	2,12,61	371	99,21	849	3,46,44	66	24,71	408	3,41,12	372	1,61,92	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION	STATE : MADHYA PRADESH (Contd.)							
	MAHASAMUND		MANDLA		MANDSAUR		MORENA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	65	66	67	68	69	70	71	72
I. AGRICULTURE	8,355	12,96,94	6,117	10,51,28	16,974	54,73,62	22,613	73,37,07
1. Direct Finance	8,155	12,46,79	6,087	10,45,32	16,315	52,61,30	22,253	71,45,34
2. Indirect Finance	200	50,15	30	5,96	659	2,12,32	360	1,91,73
II. INDUSTRY	1,032	9,21,62	2,275	20,60,61	3,834	34,31,91	3,209	55,81,41
1. Mining & Quarrying	1	5,20	4	13,57	5	42,77	—	—
2. Manufacturing & Processing	1,029	9,05,66	2,260	20,37,73	3,818	33,82,95	3,204	55,60,34
3. Electricity, Gas & Water	1	3,30	2	3,01	1	2,26	—	—
4. Construction	1	7,46	9	6,30	10	3,93	5	21,07
III. TRANSPORT OPERATORS	140	73,41	476	1,44,19	92	87,44	1,107	9,77,36
IV. PROFESSIONAL AND OTHER SERVICES	428	54,67	980	1,46,92	2,914	3,27,69	926	2,41,65
V. PERSONAL LOANS	2,443	4,61,72	2,525	6,36,47	6,213	16,38,80	7,672	18,11,00
1. Loans for Purchase of Consumer Durables	78	15,34	246	33,97	171	25,71	772	1,21,81
2. Loans for Housing	196	83,10	191	2,19,96	657	4,94,53	1,194	4,27,08
3. Rest of the Personal Loans	2,169	3,63,28	2,088	3,82,54	5,385	11,18,56	5,706	12,62,11
VI. TRADE	4,350	7,89,17	5,202	8,00,17	7,992	19,97,92	6,151	12,27,93
1. Wholesale Trade	32	50,38	168	87,64	1,298	6,96,18	231	1,82,75
2. Retail Trade	4,318	7,38,79	5,034	7,12,53	6,694	13,01,74	5,920	10,45,18
VII. FINANCE	—	—	—	—	155	1,52,20	33	30,79
VIII. ALL OTHERS	382	91,10	1,204	1,70,63	1,518	3,73,18	518	2,35,69
TOTAL BANK CREDIT	17,130	36,88,63	18,779	50,10,27	39,692	134,82,76	42,229	174,42,90
<i>OF WHICH:</i> 1. Artisans & Village Industries	743	95,74	1,059	1,46,17	1,644	4,75,17	772	1,60,89
2. Other Small Scale Industries	224	2,31,63	775	16,35,65	1,455	4,88,70	1,584	9,70,21

OCCUPATION	NARSIMHAPUR		NEEMUCH		PANNA		RAIGARH	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	73	74	75	76	77	78	79	80
I. AGRICULTURE	21,888	72,58,36	7,055	19,47,75	8,409	18,71,84	18,043	29,93,71
1. Direct Finance	21,709	72,07,03	6,755	18,97,03	8,280	18,56,48	17,212	28,30,54
2. Indirect Finance	179	51,33	300	50,72	129	15,36	831	1,63,17
II. INDUSTRY	1,719	9,34,67	1,197	4,05,58	1,907	3,90,48	1,899	34,92,36
1. Mining & Quarrying	3	17,73	3	6,09	—	—	3	72,63
2. Manufacturing & Processing	1,714	9,11,30	1,192	3,94,74	1,906	3,83,57	1,821	33,57,86
3. Electricity, Gas & Water	—	—	—	—	1	6,91	1	15,98
4. Construction	2	5,64	2	4,75	—	—	74	45,89
III. TRANSPORT OPERATORS	324	2,06,62	44	53,68	104	35,47	595	2,18,93
IV. PROFESSIONAL AND OTHER SERVICES	1,195	2,96,97	593	2,04,77	321	46,23	1,068	2,89,84
V. PERSONAL LOANS	4,267	10,60,87	3,674	9,61,13	1,947	4,23,28	5,069	10,03,09
1. Loans for Purchase of Consumer Durables	810	1,56,50	357	50,84	225	42,23	201	25,65
2. Loans for Housing	368	2,49,68	254	2,65,35	29	29,11	228	2,25,71
3. Rest of the Personal Loans	3,089	6,54,69	3,063	6,44,94	1,693	3,51,94	4,640	7,51,73
VI. TRADE	7,254	23,34,60	3,684	9,88,08	4,370	6,30,01	4,408	11,95,61
1. Wholesale Trade	299	2,33,46	443	2,71,39	88	19,63	172	2,09,71
2. Retail Trade	6,955	21,01,14	3,241	7,16,69	4,282	6,10,38	4,236	9,85,90
VII. FINANCE	3	4,15	1	5,22	—	—	—	—
VIII. ALL OTHERS	1,700	5,15,80	1,700	2,43,71	1,791	2,88,51	1,925	5,38,34
TOTAL BANK CREDIT	38,350	126,12,04	17,948	48,09,92	18,849	36,85,82	33,007	97,31,88
<i>OF WHICH:</i> 1. Artisans & Village Industries	617	1,16,22	596	65,35	768	66,30	1,064	87,42
2. Other Small Scale Industries	959	3,70,00	460	1,96,27	950	2,26,53	742	12,71,96

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

RAIPUR		RAISEN		RAJGARH		RAJNANDGAON		RATLAM		REWA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
81	82	83	84	85	86	87	88	89	90	91	92	
17,829	77,44,88	28,109	62,70,61	19,384	66,95,94	22,149	31,80,34	15,293	40,39,33	22,784	52,37,02	I
17,361	74,94,94	28,051	60,12,05	19,126	65,86,43	21,611	30,81,78	15,152	37,95,40	22,659	50,90,94	1
468	2,49,94	58	2,58,56	258	1,09,51	538	98,56	141	2,43,93	125	1,46,08	2
7,266	366,57,59	4,272	253,49,56	3,568	47,96,18	3,496	20,11,35	3,620	63,04,76	8,693	70,64,51	II
13	9,28,69	2	16,57	3	76,49	1	9,04	1	16,03	4	34,65	1
7,062	351,29,67	4,270	253,32,99	3,499	41,53,22	3,473	19,55,40	3,614	62,85,97	8,623	68,88,06	2
25	4,40,90	—	—	—	—	2	25,11	1	1,85	1	21,53	3
166	1,58,33	—	—	66	5,66,47	20	21,80	4	91	65	1,20,27	4
1,418	11,12,37	134	1,44,23	363	3,05,84	953	3,34,30	687	1,55,40	1,640	9,28,00	III
3,106	24,22,02	1,688	3,84,27	3,056	4,32,39	1,757	3,36,83	1,771	4,25,99	3,099	4,54,78	IV
20,422	71,48,34	3,866	9,66,13	5,396	16,10,96	5,531	14,04,50	7,626	22,43,43	7,465	19,16,64	V
1,673	4,37,10	376	36,64	571	81,27	374	47,73	559	88,54	644	1,21,81	1
3,659	30,07,73	742	2,82,77	575	3,23,33	549	4,94,97	1,578	8,55,20	416	2,95,75	2
15,090	37,03,51	2,748	6,46,72	4,250	12,06,36	4,608	8,61,80	5,489	12,99,69	6,405	14,99,08	3
18,416	173,35,04	10,215	22,61,41	6,777	15,89,32	11,583	31,62,64	8,407	27,52,87	17,679	35,77,67	VI
615	96,15,93	22	5,97,01	703	3,07,56	92	3,72,84	810	6,33,36	160	3,33,59	1
17,801	77,19,11	10,193	16,64,40	6,074	12,81,76	11,491	27,89,80	7,597	21,19,51	17,519	32,44,08	2
182	4,83,87	63	1,74,05	59	10,93	9	99,28	23	64,17	2	25,39	VII
7,730	47,28,92	947	3,50,10	1,950	4,42,86	899	3,84,80	3,465	8,39,09	2,378	6,47,88	VIII
76,369	776,33,03	49,294	359,00,36	40,553	158,84,42	46,377	109,14,04	40,892	168,25,04	63,740	198,51,89	Total
2,023	4,15,23	3,045	3,84,78	1,794	1,85,63	2,654	1,71,98	1,596	2,38,92	4,884	4,68,48	1
3,696	95,94,01	1,133	17,44,37	1,319	5,57,55	693	14,17,11	1,798	30,74,02	3,568	21,00,72	2

SAGAR		SATNA		SEHORE		SEONI		SHAHDOL		SHAJAPUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
93	94	95	96	97	98	99	100	101	102	103	104	
36,869	77,30,74	24,642	56,90,15	15,904	119,37,77	11,882	23,58,74	15,112	23,20,62	23,387	67,74,22	I
36,327	75,84,93	24,503	52,81,49	15,793	63,67,97	11,789	21,43,05	14,996	23,00,32	23,225	66,41,88	1
542	1,45,81	139	4,08,66	111	55,69,80	93	2,15,69	116	20,30	162	1,32,34	2
7,157	54,23,83	7,798	23,18,72	2,253	47,47,24	1,694	24,22,24	3,974	9,85,57	4,478	63,54,61	II
6	26,33	27	1,51,11	—	—	4	17,71	4	17,27	—	—	1
7,039	52,24,25	7,706	20,73,61	2,230	47,26,69	1,687	15,93,87	3,958	8,78,64	4,473	63,36,04	2
—	—	2	10,44	—	—	1	8,09,22	1	8,33	—	—	3
112	1,73,25	63	83,56	23	20,55	2	1,44	11	81,33	5	18,57	4
1,135	5,83,69	1,612	4,86,64	747	1,87,18	523	2,77,88	662	4,24,45	231	2,24,94	III
1,756	5,48,04	2,870	4,20,01	1,735	3,17,50	1,042	1,88,82	1,347	1,90,22	1,452	3,32,05	IV
11,157	31,02,65	8,413	24,63,55	6,093	16,13,52	4,004	8,83,31	4,112	8,68,40	6,185	14,04,26	V
1,443	2,53,41	488	1,04,93	617	1,01,82	643	88,38	659	1,10,46	668	1,09,07	1
1,033	7,72,94	690	5,88,12	814	5,61,80	255	1,75,42	340	1,45,59	1,362	3,80,52	2
8,681	20,76,30	7,235	17,70,50	4,662	9,49,90	3,106	6,19,51	3,113	6,12,35	4,155	9,14,67	3
15,418	34,52,63	13,465	24,99,75	6,549	28,82,98	5,052	11,03,63	6,449	17,63,51	8,773	23,87,11	VI
379	6,79,38	169	6,14,93	329	11,49,57	145	1,29,05	93	1,16,48	570	5,25,56	1
15,039	27,73,25	13,296	18,84,82	6,220	17,33,41	4,907	9,74,58	6,356	16,47,03	8,203	18,61,55	2
10	45,15	98	16,08	86	44,89	162	19,69	—	—	103	17,13	VII
3,812	8,64,67	1,305	7,46,91	2,744	22,50,40	1,109	3,06,69	1,969	9,88,77	1,407	4,20,21	VIII
77,314	217,51,40	60,203	146,41,81	36,111	239,81,48	25,468	75,61,00	33,625	75,41,54	46,016	179,14,53	Total
1,848	3,49,21	5,177	4,50,72	999	1,35,76	636	93,35	1,988	1,64,09	2,671	2,90,84	1
2,847	25,79,14	2,429	10,07,98	1,247	11,90,41	792	2,78,77	1,197	2,76,37	1,575	5,33,52	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION		STATE : MADHYA PRADESH (Contd.)							
OCCUPATION	SHEOPUR		SHIVPURI		SIDHI		SURGUJA		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	105	106	107	108	109	110	111	112	
I. AGRICULTURE	4,952	16,20,90	23,047	47,34,63	13,600	21,34,72	24,794	34,01,38	
1. Direct Finance	4,931	15,89,68	22,729	46,77,07	13,504	21,14,02	24,419	33,43,16	
2. Indirect Finance	21	31,22	318	57,56	96	20,70	375	58,22	
II. INDUSTRY	501	1,06,65	3,655	13,82,29	5,451	24,30,77	8,288	12,92,84	
1. Mining & Quarrying	—	—	3	29,64	4	13,15,77	6	30,84	
2. Manufacturing & Processing	501	1,06,65	3,651	13,43,20	5,393	9,44,42	8,153	12,26,82	
3. Electricity, Gas & Water	—	—	—	—	1	61,70	4	13,28	
4. Construction	—	—	1	9,45	53	1,08,88	125	21,90	
III. TRANSPORT OPERATORS	18	36,17	771	2,00,39	839	4,61,47	1,079	5,66,28	
IV. PROFESSIONAL AND OTHER SERVICES	74	25,99	1,337	1,78,77	1,445	1,73,96	1,254	2,33,57	
V. PERSONAL LOANS	1,254	3,19,59	8,464	12,59,76	5,840	10,35,21	7,891	14,79,59	
1. Loans for Purchase of Consumer Durables	9	4,53	391	57,93	1,716	2,55,37	1,688	2,06,61	
2. Loans for Housing	464	83,78	2,446	3,41,38	143	39,84	848	4,74,18	
3. Rest of the Personal Loans	781	2,31,28	5,627	8,60,45	3,981	7,40,00	5,355	7,98,80	
VI. TRADE	908	2,54,97	12,180	15,72,98	9,848	16,19,40	9,563	15,91,21	
1. Wholesale Trade	4	5,73	718	2,22,81	682	1,02,64	162	95,55	
2. Retail Trade	904	2,49,24	11,462	13,50,17	9,166	15,16,76	9,401	14,95,66	
VII. FINANCE	—	—	120	8,41	2	16	44	19,43	
VIII. ALL OTHERS	322	44,03	3,104	13,21,57	3,926	5,43,64	2,037	4,79,55	
TOTAL BANK CREDIT	8,029	24,08,30	52,678	106,58,80	40,951	83,99,33	54,950	90,63,85	
<i>OF WHICH:</i> 1. Artisans & Village Industries	176	30,73	1,814	1,84,66	3,138	2,71,91	5,264	3,81,44	
2. Other Small Scale Industries	337	68,08	1,641	4,52,28	1,899	4,94,51	2,299	6,25,58	

OCCUPATION	TIKAMGARH		UJJAIN		UMARIA		VIDISHA	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	113	114	115	116	117	118	119	120
I. AGRICULTURE	22,872	25,07,62	30,459	109,85,01	7,646	10,05,67	15,958	58,54,85
1. Direct Finance	22,481	24,35,04	30,042	105,38,66	7,434	9,91,36	15,940	57,12,17
2. Indirect Finance	391	72,58	417	4,46,35	212	14,31	18	1,42,68
II. INDUSTRY	6,919	7,59,86	6,266	242,56,64	1,506	2,59,73	2,678	14,66,58
1. Mining & Quarrying	2	9,70	1	79,51	—	—	4	16,74
2. Manufacturing & Processing	6,917	7,50,16	6,231	238,93,96	1,506	2,59,73	2,648	14,37,20
3. Electricity, Gas & Water	—	—	4	79,43	—	—	—	—
4. Construction	—	—	30	2,03,74	—	—	26	12,64
III. TRANSPORT OPERATORS	362	1,81,39	575	4,48,28	544	1,33,97	305	4,25,53
IV. PROFESSIONAL AND OTHER SERVICES	646	1,83,56	3,338	9,93,44	506	1,05,48	1,077	2,73,03
V. PERSONAL LOANS	5,547	8,04,65	15,154	47,17,12	3,447	5,57,44	4,743	16,35,40
1. Loans for Purchase of Consumer Durables	493	71,28	1,497	2,59,90	154	23,69	369	79,63
2. Loans for Housing	77	78,93	1,846	18,21,54	1,233	1,97,93	553	5,00,62
3. Rest of the Personal Loans	4,977	6,54,44	11,811	26,35,68	2,060	3,35,82	3,821	10,55,15
VI. TRADE	4,199	12,09,16	12,357	52,48,33	3,559	6,13,16	7,265	23,81,05
1. Wholesale Trade	407	2,18,96	1,070	14,68,01	56	7,55	518	7,16,98
2. Retail Trade	3,792	9,90,20	11,287	37,80,32	3,503	6,05,61	6,747	16,64,07
VII. FINANCE	—	—	50	32,44	2	30	96	1,08,47
VIII. ALL OTHERS	587	1,51,33	3,507	12,09,70	2,167	2,84,31	2,336	15,13,37
TOTAL BANK CREDIT	41,132	57,97,57	71,706	478,90,96	19,377	29,60,06	34,458	136,58,28
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,696	4,08,09	2,156	3,18,62	711	78,91	1,247	2,18,08
2. Other Small Scale Industries	892	2,25,40	3,369	25,27,98	416	88,64	1,287	8,38,25

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

STATE : UTTAR PRADESH

(Amount in Rupees Thousand)

WEST NIMAR		AGRA		ALIGARH		ALLAHABAD		ALMORA		AMBEDKAR NAGAR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
121	122	1	2	3	4	5	6	7	8	9	10	
28,568	56,95,24	74,919	121,19,00	96,978	199,13,99	64,116	94,73,08	8,152	7,09,42	16,783	24,51,74	I
28,216	53,91,69	74,879	118,04,56	94,201	188,32,23	63,532	87,45,63	8,119	6,46,32	16,386	23,58,94	1
352	3,03,55	40	3,14,44	2,777	10,81,76	584	7,27,45	33	63,10	397	92,80	2
5,739	64,44,03	20,851	238,02,88	13,752	127,79,34	31,809	170,43,05	5,066	8,72,99	6,016	11,05,19	II
1	3,12	11	2,19,00	5	68,40	15	70,45	2	33,99	1	2,49	1
5,724	64,30,36	20,660	230,72,91	13,726	126,92,36	31,473	167,80,47	5,057	8,10,77	6,015	11,02,70	2
1	3,65	11	70,62	—	—	5	28,66	—	—	—	—	3
13	6,90	169	4,40,35	21	18,58	316	1,63,47	7	28,23	—	—	4
717	3,93,03	2,207	17,86,14	5,142	17,44,84	3,627	14,35,74	3,048	10,38,34	1,010	1,65,87	III
2,275	4,85,56	7,429	23,05,46	6,113	8,92,89	9,062	16,91,59	1,889	3,77,75	3,500	3,21,76	IV
5,401	13,93,15	39,705	137,47,00	24,144	58,09,86	33,635	103,47,14	7,066	14,47,08	5,174	9,68,93	V
419	86,62	1,995	5,09,21	670	1,51,14	2,204	5,84,72	731	89,27	180	25,96	1
448	4,39,11	4,124	43,82,70	4,057	15,41,07	2,989	27,26,38	608	3,73,69	340	2,14,65	2
4,534	8,67,42	33,586	88,55,09	19,417	41,17,65	28,442	70,36,04	5,727	9,84,12	4,654	7,28,32	3
7,320	24,33,84	19,094	78,58,20	15,842	53,43,94	41,173	110,96,47	6,922	14,90,73	19,514	24,56,65	VI
449	6,42,59	1,593	24,06,73	1,087	17,68,21	1,790	15,56,23	130	59,42	636	1,21,99	1
6,871	17,91,25	17,501	54,51,47	14,755	35,75,73	39,383	95,40,24	6,792	14,31,31	18,878	23,34,66	2
51	6,70	177	11,95,26	69	2,55,36	39	1,77,55	2	7,37	1	1,01,82	VII
1,567	5,56,12	13,327	73,66,47	10,900	27,93,45	29,191	128,33,94	1,344	3,20,03	1,383	2,06,05	VIII
51,638	174,07,67	1,77,709	701,80,41	1,72,940	495,33,67	2,12,652	640,98,56	33,489	62,63,71	53,381	77,78,01	Total
2,094	2,67,87	10,346	14,42,34	6,282	10,34,98	22,515	25,33,75	3,902	3,23,70	3,127	4,77,77	1
3,297	16,75,45	8,481	115,36,95	6,666	77,39,18	7,927	30,05,42	1,142	2,87,52	2,361	4,30,17	2

AZAMGARH		BAHRAICH		BALLIA		BANDA		BARABANKI		BAREILLY		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
11	12	13	14	15	16	17	18	19	20	21	22	
33,697	47,99,26	74,179	80,52,06	42,137	47,80,39	33,908	48,25,29	56,662	45,67,12	62,305	109,56,15	I
31,002	45,23,46	74,023	79,37,77	41,610	44,90,37	33,659	47,96,47	56,383	44,67,31	62,011	93,96,39	1
2,695	2,75,80	156	1,14,29	527	2,90,02	249	28,82	279	99,81	294	15,59,76	2
11,511	19,93,65	9,747	22,82,64	5,586	15,47,15	15,787	15,58,76	4,448	56,01,38	11,548	165,74,67	II
2	3,94	—	—	2	5,65	2	5,35	3	16,08	7	23,40	1
11,503	19,87,26	9,747	22,82,64	4,847	12,46,38	15,785	15,53,41	4,444	55,80,77	11,310	164,58,60	2
—	—	—	—	—	—	—	—	1	4,53	—	—	3
6	2,45	—	—	737	2,95,12	—	—	—	—	231	92,67	4
2,467	8,98,37	1,961	2,89,43	4,170	7,21,06	1,752	2,71,26	2,685	6,13,00	3,964	11,17,52	III
7,235	7,34,75	3,704	4,03,66	12,232	10,96,23	3,999	3,43,35	2,869	2,87,81	4,177	10,98,87	IV
9,516	20,39,39	8,351	19,22,90	10,530	19,79,77	6,796	11,05,76	10,370	21,13,00	25,393	76,18,68	V
226	31,79	104	29,41	489	97,03	109	18,17	469	91,14	1,497	2,91,49	1
1,304	6,95,06	902	6,59,49	1,108	4,72,82	2,046	3,53,44	334	3,44,89	3,575	34,08,12	2
7,986	13,12,54	7,345	12,34,00	8,933	14,09,92	4,641	7,34,15	9,567	16,76,97	20,321	39,19,07	3
19,070	31,17,35	25,806	32,25,22	27,515	41,07,02	24,789	27,13,81	10,359	18,85,51	22,827	59,51,84	VI
455	1,82,54	1,354	4,11,50	1,572	7,66,92	69	1,04,23	268	2,99,52	739	10,09,29	1
18,615	29,34,81	24,452	28,13,72	25,943	33,40,10	24,720	26,09,58	10,091	15,85,99	22,088	49,42,55	2
35	97,25	18	1,82	69	52,55	4	1,74,00	43	7,26,06	31	3,80,93	VII
8,648	9,54,51	1,962	5,78,73	2,104	6,73,20	2,913	3,28,54	5,442	18,44,78	6,968	28,22,64	VIII
92,179	146,34,53	1,25,728	167,56,46	1,04,343	149,57,37	89,948	113,20,77	92,878	176,38,66	1,37,213	465,21,30	Total
4,313	5,15,07	5,167	5,45,32	2,035	3,12,21	12,640	8,63,29	2,114	2,99,34	5,732	8,69,55	1
6,020	12,53,08	4,245	10,53,20	2,265	7,13,07	3,024	3,70,60	1,567	14,19,66	4,779	42,88,45	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION		STATE : UTTAR PRADESH (Contd.)							
		BASTI		BHADOHI		BIJNOR		BUDAUN	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	23	24	25	26	27	28	29	30	
I. AGRICULTURE	37,137	51,01,80	5,167	13,44,51	52,061	122,79,81	69,171	104,34,53	
1. Direct Finance	34,388	48,55,73	5,010	7,30,01	50,355	107,68,67	68,693	102,24,61	
2. Indirect Finance	2,749	2,46,07	157	6,14,50	1,706	15,11,14	478	2,09,92	
II. INDUSTRY	19,096	98,51,84	17,731	211,27,90	8,030	192,54,17	11,969	20,62,68	
1. Mining & Quarrying	—	—	—	—	—	—	—	—	
2. Manufacturing & Processing	19,030	98,34,01	17,709	211,14,75	7,938	192,03,97	11,556	19,24,55	
3. Electricity, Gas & Water	—	—	1	10,42	2	6,57	—	—	
4. Construction	66	17,83	21	2,73	90	43,63	413	1,38,13	
III. TRANSPORT OPERATORS	910	3,53,15	677	2,13,35	1,168	3,34,57	2,428	3,18,59	
IV. PROFESSIONAL AND OTHER SERVICES	1,310	1,38,50	5,308	6,94,85	1,344	3,59,94	1,640	2,51,19	
V. PERSONAL LOANS	14,935	20,94,34	4,506	9,43,59	13,525	28,01,11	10,433	21,02,11	
1. Loans for Purchase of Consumer Durables	175	45,58	179	35,50	260	66,50	320	36,62	
2. Loans for Housing	2,929	5,56,66	144	1,39,59	646	6,78,98	566	4,87,35	
3. Rest of the Personal Loans	11,831	14,92,10	4,183	7,68,50	12,619	20,55,63	9,547	15,78,14	
VI. TRADE	18,161	33,30,22	6,689	86,59,57	12,040	32,45,90	11,888	20,41,53	
1. Wholesale Trade	281	2,89,98	692	61,72,39	347	2,14,13	395	1,53,22	
2. Retail Trade	17,880	30,40,24	5,997	24,87,18	11,693	30,31,77	11,493	18,88,31	
VII. FINANCE	4	1,33,75	6	5,74	230	2,13,84	46	3,44,91	
VIII. ALL OTHERS	6,329	8,30,66	6,205	15,12,93	3,978	19,65,95	2,450	10,58,71	
TOTAL BANK CREDIT	97,882	218,34,26	46,289	345,02,44	92,376	404,55,29	1,10,025	186,14,25	
<i>OF WHICH:</i> 1. Artisans & Village Industries	12,824	12,84,47	10,635	10,11,33	3,381	5,12,37	6,698	6,92,08	
2. Other Small Scale Industries	4,504	11,55,69	4,130	136,74,30	2,757	15,68,14	3,318	7,81,33	

CENTRAL REGION		STATE : UTTAR PRADESH (Contd.)							
		BULANDSHAHR		CHAMOLI		DEHRADUN		DEORIA	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	31	32	33	34	35	36	37	38	
I. AGRICULTURE	72,515	122,41,63	4,335	3,76,21	16,910	28,99,46	25,181	33,50,86	
1. Direct Finance	72,360	117,62,24	4,310	3,74,60	16,865	27,41,42	25,139	30,46,56	
2. Indirect Finance	155	4,79,39	25	1,61	45	1,58,04	42	3,04,30	
II. INDUSTRY	6,136	124,47,25	1,849	2,71,32	5,758	94,00,71	6,616	22,99,66	
1. Mining & Quarrying	7	18,79	—	—	24	14,90,07	1	3,30	
2. Manufacturing & Processing	6,053	121,37,92	1,849	2,71,32	5,522	77,36,23	6,609	22,94,44	
3. Electricity, Gas & Water	57	2,71,02	—	—	—	—	—	—	
4. Construction	19	19,52	—	—	212	1,74,41	6	1,92	
III. TRANSPORT OPERATORS	1,686	4,14,40	1,005	3,44,20	1,493	16,78,41	1,183	5,35,38	
IV. PROFESSIONAL AND OTHER SERVICES	1,920	4,29,53	404	66,22	3,270	19,50,72	3,288	5,17,77	
V. PERSONAL LOANS	15,179	41,68,62	2,700	4,68,48	34,597	128,13,37	8,341	15,90,09	
1. Loans for Purchase of Consumer Durables	940	2,56,50	69	12,25	3,938	9,11,25	374	94,84	
2. Loans for Housing	1,125	10,39,43	266	61,42	4,691	41,33,29	565	3,26,11	
3. Rest of the Personal Loans	13,114	28,72,69	2,365	3,94,81	25,968	77,68,83	7,402	11,69,14	
VI. TRADE	14,425	38,34,34	3,071	5,72,65	10,822	66,86,19	17,818	41,08,73	
1. Wholesale Trade	368	4,06,99	81	26,72	428	27,04,24	482	3,04,75	
2. Retail Trade	14,057	34,27,35	2,990	5,45,93	10,394	39,81,95	17,336	38,03,98	
VII. FINANCE	26	48,21	—	—	23	1,02,08	244	45,66	
VIII. ALL OTHERS	7,707	18,05,50	5,240	8,36,57	17,020	46,42,65	2,357	5,50,86	
TOTAL BANK CREDIT	1,19,594	353,89,48	18,604	29,35,65	89,893	401,73,59	65,028	129,99,01	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,360	5,22,04	1,385	1,71,69	1,447	9,43,01	3,341	4,65,63	
2. Other Small Scale Industries	3,524	32,80,98	386	81,23	2,649	32,66,27	2,914	8,85,35	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

ETAH		ETAWAH		FAIZABAD		FARRUKHABAD		FATEHPUR		FIROZABAD		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
39	40	41	42	43	44	45	46	47	48	49	50	
76,109	102,05,31	39,635	56,00,61	16,837	26,52,37	78,609	96,63,89	31,880	43,50,71	35,983	67,35,32	I
75,063	98,69,04	38,977	53,25,21	16,676	25,29,99	77,100	91,57,70	31,499	41,28,55	35,725	65,55,47	1
1,046	3,36,27	658	2,75,40	161	1,22,38	1,509	5,06,19	381	2,22,16	258	1,79,85	2
5,568	20,51,87	7,027	20,16,76	4,761	31,18,13	8,629	45,31,76	5,138	17,40,90	8,243	49,28,22	II
1	8,85	—	—	1	10,38	—	—	1	6,94	3	8,51	1
5,483	19,29,46	7,024	20,00,61	4,754	30,96,33	8,420	44,29,09	5,126	17,21,40	8,238	49,19,35	2
—	—	3	16,15	—	—	—	—	—	—	—	—	3
84	1,13,56	—	—	6	11,42	209	1,02,67	11	12,56	2	36	4
5,601	13,35,14	1,202	1,89,01	1,468	6,23,54	3,605	4,63,01	813	2,98,09	1,588	5,57,16	III
2,616	3,12,98	1,922	2,64,51	2,842	7,62,93	5,875	5,89,69	1,682	1,38,21	2,850	3,47,28	IV
9,341	15,66,50	8,459	18,11,15	9,441	25,23,31	11,562	27,26,11	6,037	13,18,50	7,605	20,56,87	V
705	1,08,75	155	37,24	304	87,08	972	1,68,90	13	6,19	268	46,63	1
593	2,60,39	1,604	5,76,74	657	7,17,04	1,114	7,82,85	620	5,98,04	470	4,00,57	2
8,043	11,97,36	6,700	11,97,17	8,480	17,19,19	9,476	17,74,36	5,404	7,14,27	6,867	16,09,67	3
14,672	27,50,90	15,406	31,37,31	11,528	52,35,44	23,366	31,45,88	13,275	19,77,54	10,737	18,18,43	VI
644	2,37,61	458	8,69,98	524	12,79,50	1,029	2,52,83	589	2,20,82	1,326	4,14,33	1
14,028	25,13,29	14,948	22,67,33	11,004	39,55,94	22,337	28,93,05	12,686	17,56,72	9,411	14,04,10	2
5	38,15	2	14,76	2	1,02	137	8,79	4	53,95	27	16,66	VII
2,417	6,73,45	2,964	496,99,90	2,046	9,42,49	3,611	22,49,52	346	2,25,42	3,173	13,89,06	VIII
1,16,329	189,34,30	76,617	627,34,01	48,925	158,59,23	1,35,394	233,78,65	59,175	101,03,32	70,206	178,49,00	Total
2,805	2,85,90	3,444	4,23,57	2,284	3,74,89	3,283	4,23,51	2,687	3,65,65	4,196	5,22,55	1
2,241	11,99,08	2,775	10,01,28	2,429	9,02,71	4,345	28,82,31	1,829	6,30,78	2,858	19,75,14	2

GARHWAL		GHAZIABAD		GHAZIPUR		GONDA		GORAKHPUR		HAMIRPUR		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
51	52	53	54	55	56	57	58	59	60	61	62	
8,761	11,08,83	41,107	91,37,46	20,911	42,54,36	59,951	85,93,94	39,022	52,18,14	20,511	37,34,69	I
8,690	11,02,55	40,858	83,40,75	19,487	39,71,34	59,651	66,41,58	38,062	47,72,72	20,421	36,87,78	1
71	6,28	249	7,96,71	1,424	2,83,02	300	19,52,36	960	4,45,42	90	46,91	2
1,751	5,08,72	13,364	1532,21,92	5,874	29,50,95	13,295	138,09,66	9,774	117,09,93	3,364	6,35,54	II
—	—	17	11,29,49	—	—	—	—	31	2,73,61	2	4,73	1
1,750	5,07,71	13,151	1468,00,08	5,871	29,49,86	13,129	137,77,40	9,634	113,12,82	3,362	6,30,81	2
—	—	74	5,44,20	—	—	—	—	—	—	—	—	3
1	1,01	122	47,48,15	3	1,09	166	32,26	109	1,23,50	—	—	4
622	6,79,72	1,592	11,02,59	1,630	4,87,73	6,227	6,73,13	3,308	14,55,51	656	1,06,56	III
821	2,08,31	3,200	78,37,86	2,468	2,86,46	4,902	4,75,49	3,547	14,53,91	1,590	1,68,42	IV
6,825	15,79,25	36,003	174,23,89	7,844	14,22,38	18,732	26,49,74	32,470	87,15,98	2,304	5,52,43	V
472	76,01	2,063	8,08,47	132	26,70	632	1,09,58	1,538	3,94,08	80	16,99	1
618	3,84,46	4,600	63,33,60	313	3,05,48	5,203	6,41,95	9,312	36,19,60	145	1,44,46	2
5,735	11,18,78	29,340	102,81,82	7,399	10,90,20	12,897	18,98,21	21,620	47,02,30	2,079	3,90,98	3
4,449	11,92,21	17,745	143,09,20	24,066	44,09,19	24,336	29,59,45	30,387	102,54,56	9,598	11,98,26	VI
38	55,46	913	70,50,03	645	2,29,16	694	4,16,37	954	35,24,43	106	37,18	1
4,411	11,36,75	16,832	72,59,17	23,421	41,80,03	23,642	25,43,08	29,433	67,30,13	9,492	11,61,08	2
185	44,94	118	16,86,91	11	9,84	4	40	94	7,71,59	—	—	VII
6,713	16,41,42	17,991	167,43,05	3,668	5,89,50	5,992	20,52,71	6,318	23,49,35	348	58,26	VIII
30,127	69,63,40	1,31,120	2214,62,88	66,472	144,10,41	1,33,439	312,14,52	1,24,920	419,28,97	38,371	64,54,16	Total
829	79,29	2,041	7,21,50	2,213	3,31,96	8,115	6,98,00	3,145	4,50,06	2,314	2,17,30	1
807	1,87,07	8,958	434,04,93	2,326	7,77,19	4,565	6,74,41	4,092	26,77,69	983	1,93,43	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION		STATE : UTTAR PRADESH (Contd.)							
		HARDOI		HARIDWAR		JALAUN		JAUNPUR	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	63	64	65	66	67	68	69	70	
I. AGRICULTURE	64,674	74,87,44	27,412	64,72,16	33,466	39,74,64	59,814	79,34,66	
1. Direct Finance	63,790	72,52,07	27,259	39,57,88	32,752	37,77,32	59,151	75,91,70	
2. Indirect Finance	884	2,35,37	153	25,14,28	714	1,97,32	663	3,42,96	
II. INDUSTRY	5,896	101,47,20	3,602	102,78,71	4,992	13,34,59	19,906	44,16,55	
1. Mining & Quarrying	2	10,47	1	3,99	1	2,95	3	3,35	
2. Manufacturing & Processing	5,834	101,25,99	3,556	102,57,45	4,368	12,29,75	19,892	44,05,01	
3. Electricity, Gas & Water	—	—	1	1,01	—	—	1	15	
4. Construction	60	10,74	44	16,26	623	1,01,89	10	8,04	
III. TRANSPORT OPERATORS	2,408	5,41,70	867	5,35,38	323	94,30	3,361	10,96,06	
IV. PROFESSIONAL AND OTHER SERVICES	2,668	2,61,44	1,440	5,65,86	2,004	1,95,41	8,733	9,74,55	
V. PERSONAL LOANS	8,516	18,70,36	12,231	39,18,68	5,119	12,60,12	12,780	24,50,03	
1. Loans for Purchase of Consumer Durables	1,084	1,36,90	1,004	2,62,58	139	45,81	367	89,69	
2. Loans for Housing	725	6,04,68	1,232	11,13,36	426	4,40,69	2,703	7,60,51	
3. Rest of the Personal Loans	6,707	11,28,78	9,995	25,42,74	4,554	7,73,62	9,710	15,99,83	
VI. TRADE	17,009	22,84,50	8,795	28,46,01	14,933	19,41,57	38,499	68,26,07	
1. Wholesale Trade	850	3,64,67	332	2,32,47	85	79,26	686	5,60,22	
2. Retail Trade	16,159	19,19,83	8,463	26,13,54	14,848	18,62,31	37,813	62,65,85	
VII. FINANCE	180	32,98	24	1,03,41	101	1,35,89	7	7,55	
VIII. ALL OTHERS	2,888	10,28,86	4,387	9,06,88	3,023	7,36,61	6,991	13,75,00	
TOTAL BANK CREDIT	1,04,239	236,54,48	58,758	256,27,09	63,961	96,73,13	1,50,091	250,80,47	
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,592	3,38,47	1,441	5,51,93	2,413	3,21,14	7,982	10,21,84	
2. Other Small Scale Industries	2,245	14,93,64	1,852	21,99,99	1,615	4,54,70	8,815	18,19,36	

CENTRAL REGION		STATE : UTTAR PRADESH (Contd.)							
		JHANSI		KANPUR CITY		KANPUR DEHAT		LAKHIMPUR KHERI	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	71	72	73	74	75	76	77	78	
I. AGRICULTURE	26,276	41,13,78	12,655	22,63,07	63,094	78,70,28	43,359	87,25,45	
1. Direct Finance	26,083	40,10,65	11,624	17,38,11	62,773	77,40,88	42,880	85,24,79	
2. Indirect Finance	193	1,03,13	1,031	5,24,96	321	1,29,40	479	2,00,66	
II. INDUSTRY	9,359	62,55,73	16,621	880,54,77	7,158	121,65,14	4,069	74,57,55	
1. Mining & Quarrying	37	1,81,12	21	2,64,30	—	—	—	—	
2. Manufacturing & Processing	9,314	60,45,96	16,224	873,13,98	7,157	121,63,12	4,004	74,54,33	
3. Electricity, Gas & Water	2	9,68	9	2,02,32	—	—	—	—	
4. Construction	6	18,97	367	2,74,17	1	2,02	65	3,22	
III. TRANSPORT OPERATORS	1,133	8,19,31	2,018	12,79,44	2,791	2,99,16	1,748	3,98,23	
IV. PROFESSIONAL AND OTHER SERVICES	1,357	4,60,97	5,506	23,48,14	5,848	5,33,32	1,764	2,05,80	
V. PERSONAL LOANS	15,049	41,22,71	65,661	251,81,03	8,248	12,09,39	7,275	17,04,86	
1. Loans for Purchase of Consumer Durables	1,123	2,90,76	5,412	10,93,99	246	36,87	248	58,34	
2. Loans for Housing	1,678	12,66,36	6,702	70,53,18	376	2,05,64	636	4,14,07	
3. Rest of the Personal Loans	12,248	25,65,59	53,547	170,33,86	7,626	9,66,88	6,391	12,32,45	
VI. TRADE	18,689	40,03,45	29,367	180,43,84	20,933	25,78,23	12,404	60,44,26	
1. Wholesale Trade	483	4,10,08	4,077	70,94,93	310	57,22	555	21,65,87	
2. Retail Trade	18,206	35,93,37	25,290	109,48,91	20,623	25,21,01	11,849	38,78,39	
VII. FINANCE	48	44,17	97	31,08,06	1	47	23	2,11,04	
VIII. ALL OTHERS	5,999	23,82,91	32,166	235,71,27	842	3,84,76	4,246	66,60,10	
TOTAL BANK CREDIT	77,910	222,03,03	1,64,091	1638,49,62	1,08,915	250,40,75	74,888	314,07,29	
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,364	3,99,07	2,414	6,59,10	4,393	4,85,68	1,732	3,55,76	
2. Other Small Scale Industries	4,610	20,89,90	11,955	167,93,01	1,717	10,57,89	1,903	21,00,65	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

LALITPUR		LUCKNOW		MAHARAJGANJ		MAHOBA		MAINPURI		MATHURA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
79	80	81	82	83	84	85	86	87	88	89	90	
23,209	32,91,28	22,831	68,67,65	35,265	37,48,36	12,470	23,85,12	34,572	55,55,35	53,860	113,59,65	I
23,194	32,75,93	22,446	34,92,49	35,134	37,04,14	12,452	23,66,39	33,549	53,71,48	53,625	111,18,94	1
15	15,35	385	33,75,16	131	44,22	18	18,73	1,023	1,83,87	235	2,40,71	2
1,764	6,82,53	12,768	486,14,61	4,811	8,01,88	2,037	4,40,77	5,047	28,62,19	8,372	139,76,21	II
16	2,17,03	10	1,11,74	—	—	—	—	—	—	1	45,32	1
1,744	3,90,43	12,574	410,23,64	4,806	7,95,30	2,037	4,40,77	5,037	28,56,67	8,365	138,66,80	2
2	4,40	18	65,85,61	—	—	—	—	—	—	3	24,30	3
2	70,67	166	8,93,62	5	6,58	—	—	10	5,52	3	39,79	4
146	52,67	2,194	30,57,45	333	1,60,66	95	38,96	1,837	3,68,83	1,306	5,11,20	III
251	49,98	4,213	44,76,16	955	1,21,63	707	92,57	2,105	2,87,59	2,414	4,63,69	IV
3,780	9,24,18	61,494	307,78,47	6,072	12,97,99	1,862	3,56,38	3,856	11,50,20	15,532	44,98,66	V
76	26,08	3,467	9,06,39	193	24,22	21	2,38	85	25,74	928	2,00,22	1
278	1,67,58	13,011	151,97,64	128	1,09,67	131	57,38	347	3,55,45	1,158	11,76,74	2
3,426	7,30,52	45,016	146,74,44	5,751	11,64,10	1,710	2,96,62	3,424	7,69,01	13,446	31,21,70	3
5,774	8,13,97	23,902	183,61,27	12,031	17,74,57	3,411	4,72,84	10,686	21,22,72	14,549	40,06,70	VI
210	91,36	3,133	49,03,15	216	46,02	68	18,66	198	2,68,00	573	5,72,75	1
5,564	7,22,61	20,769	134,58,12	11,815	17,28,55	3,343	4,54,18	10,488	18,54,72	13,976	34,33,95	2
12	3,13	322	30,93,69	148	21,31	—	—	20	50,45	15	3,01,69	VII
1,054	2,81,99	34,733	377,98,53	897	1,32,24	535	52,07	2,114	3,81,80	9,114	32,17,21	VIII
35,990	60,99,73	1,62,457	1530,47,83	60,512	80,58,64	21,117	38,38,71	60,237	127,79,13	1,05,162	383,35,01	Total
1,008	1,28,99	3,682	9,03,00	2,180	2,53,04	1,245	1,46,35	2,401	4,18,81	2,405	5,73,91	1
636	2,03,78	6,341	93,87,44	1,961	4,11,72	678	2,42,17	2,285	17,84,32	3,108	19,12,07	2

MAU		MEERUT		MIRZAPUR		MORADABAD		MUZAFFARNAGAR		NAINITAL		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
91	92	93	94	95	96	97	98	99	100	101	102	
11,196	18,58,21	69,513	107,24,15	24,827	54,75,42	1,00,186	166,46,93	71,672	115,04,50	12,250	30,68,22	I
10,679	15,08,69	68,780	104,39,86	24,290	37,03,97	99,994	161,48,39	71,427	102,50,32	12,199	22,48,44	1
517	3,49,52	733	2,84,29	537	17,71,45	192	4,98,54	245	12,54,18	51	8,19,78	2
5,614	12,17,81	17,233	410,31,56	27,568	92,55,48	22,761	392,63,90	8,962	389,82,20	2,444	307,82,81	II
—	—	7	3,64,31	—	—	1	2,17	15	36,64	8	97,40	1
5,611	12,17,42	17,164	397,88,56	27,555	92,16,97	22,738	392,30,17	8,741	387,15,51	2,420	306,53,49	2
—	—	41	3,05,15	2	6,86	4	11,26	7	16,91	—	—	3
3	39	21	5,73,54	11	31,65	18	20,30	199	2,13,14	16	31,92	4
1,088	3,42,95	1,594	7,17,44	807	4,09,13	3,749	13,56,86	1,047	3,69,38	4,060	12,87,93	III
3,184	4,77,05	3,857	16,19,59	3,150	3,42,00	3,564	8,46,20	1,462	5,36,75	1,215	4,91,57	IV
5,102	11,17,68	33,347	136,36,92	8,086	16,44,36	26,483	76,28,92	16,283	45,94,07	11,458	33,51,58	V
126	19,15	2,763	7,19,42	333	59,97	2,310	3,87,90	1,054	2,91,11	2,307	3,18,53	1
840	3,48,24	3,809	51,93,29	1,054	3,91,17	3,376	30,36,28	1,609	15,54,28	1,914	13,44,42	2
4,136	7,50,29	26,775	77,24,21	6,699	11,93,22	20,797	42,04,74	13,620	27,48,68	7,237	16,88,63	3
9,544	14,85,59	24,228	101,60,30	16,362	74,38,18	47,134	129,99,18	16,900	49,70,75	6,576	29,66,39	VI
326	1,55,22	1,227	30,12,78	1,064	42,98,74	1,932	46,74,60	958	9,79,47	336	6,55,52	1
9,218	13,30,37	23,001	71,47,52	15,298	31,39,44	45,202	83,24,58	15,942	39,91,28	6,240	23,10,87	2
16	4,74	169	4,73,13	2	1,15	16	18,00,21	26	1,68,55	9	28,61	VII
5,378	5,51,89	18,412	80,46,87	4,096	17,58,23	14,435	43,07,51	4,491	20,86,75	2,348	12,48,59	VIII
41,122	70,55,92	1,68,353	864,09,96	84,898	263,23,95	2,18,328	848,49,71	1,20,843	632,12,95	40,360	432,25,70	Total
2,926	4,64,88	6,493	11,58,66	22,267	22,72,79	10,811	17,75,75	3,722	7,53,13	862	1,08,20	1
2,398	5,16,91	9,077	133,07,99	4,599	42,37,52	10,005	128,86,24	4,492	68,95,96	1,096	38,49,52	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

CENTRAL REGION		STATE : UTTAR PRADESH (Contd.)							
		PADRAUNA		PILIBHIT		PITHORAGARH		PRATAPGARH	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	103	104	105	106	107	108	109	110	
I. AGRICULTURE	40,543	44,33,04	36,144	85,32,83	5,042	4,86,81	25,954	31,71,74	
1. Direct Finance	40,472	44,00,75	35,899	82,02,76	4,908	4,75,12	25,378	30,84,32	
2. Indirect Finance	71	32,29	245	3,30,07	134	11,69	576	87,42	
II. INDUSTRY	6,784	36,14,71	3,535	45,87,30	5,949	10,68,85	6,042	13,66,38	
1. Mining & Quarrying	—	—	—	—	11	3,98,82	—	—	
2. Manufacturing & Processing	6,662	35,84,58	3,534	45,87,08	5,935	6,68,68	6,041	13,66,15	
3. Electricity, Gas & Water	—	—	—	—	—	—	—	—	
4. Construction	122	30,13	1	22	3	1,35	1	23	
III. TRANSPORT OPERATORS	588	3,06,25	1,001	1,96,44	2,506	11,89,51	1,878	3,80,48	
IV. PROFESSIONAL AND OTHER SERVICES	2,328	3,46,16	1,178	3,08,42	510	1,30,55	3,982	4,81,09	
V. PERSONAL LOANS	7,197	10,91,05	4,376	10,03,32	6,136	10,88,06	8,699	18,26,55	
1. Loans for Purchase of Consumer Durables	617	1,05,55	256	50,79	409	55,50	141	22,98	
2. Loans for Housing	493	1,35,53	459	2,94,06	348	2,64,13	296	2,90,93	
3. Rest of the Personal Loans	6,087	8,49,97	3,661	6,58,47	5,379	7,68,43	8,262	15,12,64	
VI. TRADE	14,867	26,45,50	8,411	17,09,74	6,319	14,93,71	22,567	31,93,15	
1. Wholesale Trade	724	2,19,04	519	1,23,26	122	47,80	1,097	2,91,95	
2. Retail Trade	14,143	24,26,46	7,892	15,86,48	6,197	14,45,91	21,470	29,01,20	
VII. FINANCE	2	52	4	2,90	10	71,95	3	47,24	
VIII. ALL OTHERS	1,719	3,77,54	2,278	4,62,54	350	1,08,04	2,596	3,72,74	
TOTAL BANK CREDIT	74,028	128,14,77	56,927	168,03,49	26,822	56,37,48	71,721	108,39,37	
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,544	4,94,74	1,497	1,98,49	3,971	4,18,43	3,404	4,10,41	
2. Other Small Scale Industries	2,803	5,70,82	1,801	16,43,17	1,058	1,48,92	2,533	5,87,73	

CENTRAL REGION		STATE : UTTAR PRADESH (Contd.)							
		RAI BARELI		RAMPUR		SAHARANPUR		SHAHJAHANPUR	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	111	112	113	114	115	116	117	118	
I. AGRICULTURE	37,872	45,60,52	53,216	117,12,02	59,749	101,25,49	44,072	108,94,18	
1. Direct Finance	37,614	44,46,29	52,403	114,25,78	59,430	82,46,43	43,529	106,95,94	
2. Indirect Finance	258	1,14,23	813	2,86,24	319	18,79,06	543	1,98,24	
II. INDUSTRY	5,021	61,86,27	6,785	50,99,86	9,795	159,80,67	5,308	74,50,48	
1. Mining & Quarrying	6	9,76	1	2,41	3	9,20	—	—	
2. Manufacturing & Processing	4,996	61,62,65	6,764	50,72,83	9,418	158,30,80	5,106	73,37,25	
3. Electricity, Gas & Water	1	5,97	2	8,81	12	50,98	5	74,08	
4. Construction	18	7,89	18	15,81	362	89,69	197	39,15	
III. TRANSPORT OPERATORS	2,249	3,67,99	1,412	3,58,40	729	2,98,57	2,001	3,38,05	
IV. PROFESSIONAL AND OTHER SERVICES	2,706	3,67,12	2,597	5,31,72	2,731	8,88,99	1,412	3,68,91	
V. PERSONAL LOANS	7,469	18,89,29	6,028	17,52,37	16,445	49,03,89	10,461	20,56,14	
1. Loans for Purchase of Consumer Durables	171	39,04	362	70,06	1,049	2,39,73	574	1,07,41	
2. Loans for Housing	450	4,01,07	1,058	6,35,97	2,071	16,59,88	662	5,04,17	
3. Rest of the Personal Loans	6,848	14,49,18	4,608	10,46,34	13,325	30,04,28	9,225	14,44,56	
VI. TRADE	17,231	22,77,63	13,250	25,18,72	17,496	49,32,22	13,025	28,89,10	
1. Wholesale Trade	507	1,69,10	292	1,73,96	627	10,38,89	494	1,77,52	
2. Retail Trade	16,724	21,08,53	12,958	23,44,76	16,869	38,93,33	12,531	27,11,58	
VII. FINANCE	6	16,34	41	15,10	124	22,49	8	2,72,30	
VIII. ALL OTHERS	1,198	5,31,75	2,605	13,05,94	4,842	18,67,04	1,632	6,70,56	
TOTAL BANK CREDIT	73,752	161,96,91	85,934	232,94,13	1,11,911	390,19,36	77,919	249,39,72	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,641	2,91,42	3,434	4,18,88	3,454	14,25,80	2,666	5,86,35	
2. Other Small Scale Industries	2,155	7,53,94	2,583	12,85,79	5,313	72,01,77	2,187	17,15,49	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

SIDHARTHANAGAR		SITAPUR		SONBHADRA		SULTANPUR		TEHRI GARHWAL		UDHAMSINGH NAGAR		
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	Item No.
119	120	121	122	123	124	125	126	127	128	129	130	
28,537	35,48,23	65,037	75,97,28	23,412	33,44,27	80,087	61,80,12	8,965	8,62,28	38,299	106,99,65	I
25,934	33,34,34	64,567	74,21,57	23,397	33,40,12	78,880	59,37,59	8,926	8,60,10	38,152	102,60,52	1
2,603	2,13,89	470	1,75,71	15	4,15	1,207	2,42,53	39	2,18	147	4,39,13	2
10,697	12,24,47	6,273	31,47,00	7,486	129,11,22	13,115	46,21,10	2,703	5,55,03	2,689	108,26,16	II
—	—	—	—	18	31,79,60	3	28,72	—	—	24	4,55,31	1
10,688	12,18,58	6,193	31,29,38	7,251	92,37,16	13,107	45,73,37	2,701	5,45,40	2,603	103,58,11	2
—	—	—	—	9	2,14,09	—	—	—	—	1	1,05	3
9	5,89	80	17,62	208	2,80,37	5	19,01	2	9,63	61	11,69	4
222	68,39	2,267	5,66,07	360	3,19,57	5,647	7,71,29	433	3,37,91	1,015	2,98,38	III
1,185	1,03,26	2,250	2,73,15	1,941	2,48,30	12,480	8,14,44	596	1,12,12	929	2,17,42	IV
4,411	5,40,96	13,272	19,70,86	5,777	12,78,29	9,300	18,13,62	4,506	8,43,31	9,718	31,13,93	V
69	13,27	230	49,87	905	1,88,13	540	1,68,81	315	61,31	1,341	1,86,25	1
295	63,61	4,477	7,57,24	204	1,19,17	617	3,91,37	210	85,02	1,102	9,97,99	2
4,047	4,64,08	8,565	11,63,75	4,668	9,70,99	8,143	12,53,44	3,981	6,96,98	7,275	19,29,69	3
10,762	14,51,05	19,208	24,06,38	9,810	14,91,80	47,921	42,33,34	3,994	7,68,02	6,990	36,81,66	VI
1,131	1,83,91	70	1,45,05	410	1,08,49	943	2,59,58	19	12,20	219	11,97,14	1
9,631	12,67,14	19,138	22,61,33	9,400	13,83,31	46,978	39,73,76	3,975	7,55,82	6,771	24,84,52	2
87	15,19	1	5,31	1	93	27	1,62,57	9	10,15	25	7,07	VII
2,372	3,16,11	1,851	7,33,90	4,585	6,84,24	6,393	8,32,24	5,748	10,74,32	2,257	9,80,70	VIII
58,273	72,67,66	1,10,159	166,99,95	53,372	202,78,62	1,74,970	194,28,72	26,954	45,63,14	61,922	298,24,97	Total
6,878	6,49,38	2,992	3,07,38	4,609	5,67,00	8,636	6,55,31	1,769	1,96,17	728	2,04,29	1
3,387	4,59,83	2,664	9,33,02	2,018	4,66,11	3,878	16,62,32	970	1,20,28	1,222	56,23,17	2

WESTERN REGION

STATE : GOA

STATE : GUJARAT

UNNAO		UTTAR KASHI		VARANASI		NORTH GOA		SOUTH GOA		AHMEDABAD		
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	Item No.
131	132	133	134	135	136	1	2	3	4	1	2	
38,582	44,03,54	4,763	4,71,76	29,745	61,58,64	6,043	30,30,50	3,604	23,84,67	20,495	164,67,08	I
38,298	43,07,49	4,763	4,71,76	29,187	52,55,06	5,956	26,42,14	3,511	22,22,44	19,958	122,46,37	1
284	96,05	—	—	558	9,03,58	87	3,88,36	93	1,62,23	537	42,20,71	2
6,818	16,53,41	478	1,13,78	43,842	241,65,65	6,093	457,74,42	5,680	290,48,56	32,991	5026,11,38	II
—	—	—	—	4	79,08	89	129,53,49	85	65,11,67	54	21,02,57	1
6,788	16,46,50	478	1,13,78	43,720	239,22,22	5,570	313,58,17	5,366	209,71,72	32,531	4743,16,23	2
2	3,93	—	—	6	40,65	9	2,27,38	7	55,79	38	105,73,37	3
28	2,98	—	—	112	1,23,70	425	12,35,38	222	15,09,38	368	156,19,21	4
1,811	7,13,69	153	88,63	3,885	13,75,36	3,120	42,06,07	2,194	26,99,11	3,796	56,84,91	III
3,511	3,80,24	146	39,96	12,299	23,28,63	3,746	80,99,16	2,526	47,18,30	11,389	132,84,99	IV
8,410	20,06,99	1,467	3,58,41	25,608	82,19,11	28,645	134,48,64	19,668	82,41,55	1,13,388	514,39,67	V
433	68,72	101	13,00	928	3,21,96	2,243	5,49,20	1,462	3,83,03	3,093	7,52,12	1
551	6,19,47	44	24,04	2,701	32,44,97	3,364	34,66,69	2,221	19,48,48	22,351	227,11,78	2
7,426	13,18,80	1,322	3,21,37	21,979	46,52,18	23,038	94,32,75	15,985	59,10,04	87,944	279,75,77	3
14,953	20,50,67	1,742	3,33,75	44,137	205,62,62	5,000	49,19,02	3,545	43,53,47	21,038	841,74,86	VI
743	2,98,23	437	53,40	2,037	98,21,47	278	18,70,67	289	17,34,03	5,358	719,49,67	1
14,210	17,52,44	1,305	2,80,35	42,100	107,41,15	4,722	30,48,35	3,256	26,19,44	15,680	122,25,19	2
1	1,81	—	—	23	1,30,20	57	50,91,81	44	9,64,95	436	510,96,94	VII
2,758	5,27,96	4,403	7,14,46	17,475	51,57,62	10,976	52,35,40	8,998	36,66,21	40,733	292,96,36	VIII
76,844	117,38,31	13,152	21,20,75	1,77,014	680,97,83	63,680	898,05,02	46,259	560,76,82	2,44,266	7540,56,19	Total
3,749	3,77,78	257	33,10	23,341	23,15,67	895	2,48,40	512	1,34,29	3,992	14,05,85	1
2,802	6,82,52	177	33,97	11,213	126,34,14	2,799	75,60,32	1,701	49,26,05	16,922	514,40,83	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

WESTERN REGION		STATE : GUJARAT (Contd.)							
OCCUPATION	AMRELI		ANAND		BANASKANTHA		BHARUCH		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	3	4	5	6	7	8	9	10	
I. AGRICULTURE	57,338	84,78,84	29,808	148,50,23	45,468	108,71,39	22,219	65,80,02	
1. Direct Finance	57,266	84,32,25	29,678	93,69,93	45,124	107,37,44	22,152	59,60,14	
2. Indirect Finance	72	46,59	130	54,80,30	344	1,33,95	67	6,19,88	
II. INDUSTRY	6,778	46,71,77	3,397	101,72,76	3,985	20,49,61	4,132	653,37,96	
1. Mining & Quarrying	—	—	3	7,79	25	2,58,80	14	3,28,55	
2. Manufacturing & Processing	6,775	46,69,42	3,381	101,03,24	3,950	17,11,87	4,088	633,16,07	
3. Electricity, Gas & Water	—	—	—	—	1	1,34	4	16,26,25	
4. Construction	3	2,35	13	61,73	9	77,60	26	67,09	
III. TRANSPORT OPERATORS	215	1,25,40	2,583	11,10,06	1,050	1,78,38	1,714	12,42,68	
IV. PROFESSIONAL AND OTHER SERVICES	2,310	3,70,41	2,069	16,26,72	1,394	3,27,27	1,466	9,51,33	
V. PERSONAL LOANS	6,607	15,38,76	20,619	71,02,30	7,659	19,60,02	10,522	34,11,19	
1. Loans for Purchase of Consumer Durables	569	78,56	817	1,34,82	127	25,68	618	1,24,94	
2. Loans for Housing	1,243	6,38,76	2,663	16,44,39	839	5,87,21	1,554	11,64,99	
3. Rest of the Personal Loans	4,795	8,21,44	17,139	53,23,09	6,693	13,47,13	8,350	21,21,26	
VI. TRADE	6,182	13,28,14	4,268	28,70,29	5,665	11,55,47	10,236	27,81,88	
1. Wholesale Trade	718	3,17,55	252	13,78,39	121	2,08,35	243	4,92,83	
2. Retail Trade	5,464	10,10,59	4,016	14,91,90	5,544	9,47,12	9,993	22,89,05	
VII. FINANCE	2	11,42	298	2,69,81	101	16,11	13	87,11	
VIII. ALL OTHERS	1,824	6,33,50	3,876	20,29,20	739	19,01,86	2,911	10,12,68	
TOTAL BANK CREDIT	81,256	171,58,24	66,918	400,31,37	66,061	184,60,11	53,213	814,04,85	
<i>OF WHICH:</i> 1. Artisans & Village Industries	3,050	4,73,27	923	2,27,24	2,727	3,39,29	1,842	1,91,74	
2. Other Small Scale Industries	3,485	5,77,00	2,156	30,21,72	1,002	8,97,32	1,282	38,96,79	

OCCUPATION	BHAVNAGAR		DAHOD		DANGS		GANDHINAGAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	33,849	82,10,66	26,083	31,91,76	3,298	3,27,64	4,735	16,16,57
1. Direct Finance	33,557	73,51,75	25,910	31,67,01	3,121	3,12,06	3,864	11,66,36
2. Indirect Finance	292	8,58,91	173	24,75	177	15,58	871	4,50,21
II. INDUSTRY	11,589	349,44,66	3,185	14,17,10	771	1,02,48	1,135	176,76,97
1. Mining & Quarrying	19	68,60	—	—	—	—	—	—
2. Manufacturing & Processing	11,517	339,59,22	3,165	14,10,49	771	1,02,48	1,122	162,67,86
3. Electricity, Gas & Water	20	6,05,44	—	—	—	—	4	10,24,94
4. Construction	33	3,11,40	20	6,61	—	—	9	3,84,17
III. TRANSPORT OPERATORS	1,025	7,23,58	492	2,28,33	84	47,03	859	4,10,44
IV. PROFESSIONAL AND OTHER SERVICES	6,061	16,36,96	1,250	1,91,45	543	38,15	797	4,07,97
V. PERSONAL LOANS	23,132	66,96,49	5,628	11,29,82	660	1,22,25	7,626	26,63,96
1. Loans for Purchase of Consumer Durables	1,326	2,41,16	679	88,84	56	8,19	510	98,38
2. Loans for Housing	4,154	30,62,66	426	2,64,13	37	27,92	1,420	11,85,18
3. Rest of the Personal Loans	17,652	33,92,67	4,523	7,76,85	567	86,14	5,696	13,80,40
VI. TRADE	12,049	165,86,26	5,608	8,02,38	1,021	1,24,28	1,094	5,98,36
1. Wholesale Trade	1,114	139,57,74	87	43,96	37	8,36	218	1,60,30
2. Retail Trade	10,935	26,28,52	5,521	7,58,42	984	1,15,92	876	4,38,06
VII. FINANCE	173	2,00,33	13	67,53	—	—	7	1,62,80
VIII. ALL OTHERS	6,004	61,84,10	605	1,22,62	154	16,74	1,505	13,46,32
TOTAL BANK CREDIT	93,882	751,83,04	42,864	71,50,99	6,531	7,78,57	17,758	248,83,39
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,187	7,02,29	2,418	2,46,97	613	60,26	567	1,04,36
2. Other Small Scale Industries	5,459	191,13,13	515	7,80,82	64	8,74	410	16,18,54

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

JAMNAGAR		JUNAGADH		KACHCHH		KHEDA		MAHESANA		NARMADA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
19	20	21	22	23	24	25	26	27	28	29	30	
64,531	96,68,35	61,056	130,02,19	14,176	71,44,09	33,296	90,47,94	31,353	99,23,07	9,679	11,90,84	I
64,250	94,64,26	60,548	119,18,90	14,070	66,51,79	32,926	83,24,73	31,094	89,54,12	9,669	11,84,75	1
281	2,04,09	508	10,83,29	106	4,92,30	370	7,23,21	259	9,68,95	10	6,09	2
8,772	652,00,26	7,511	105,11,24	6,799	221,16,90	2,881	55,47,21	4,577	310,41,38	575	1,43,29	II
20	52,39,11	16	58,90	51	7,53,89	8	31,41	13	1,52,40	—	—	1
8,670	589,84,20	7,479	103,92,05	6,616	210,29,34	2,853	54,79,78	4,523	306,78,32	566	1,17,16	2
3	5,61	—	—	2	8,36	—	—	—	—	6	24,65	3
79	9,71,34	16	60,29	130	3,25,31	20	36,02	41	2,10,66	3	1,48	4
1,788	9,36,75	1,464	5,73,76	1,976	28,55,64	1,739	9,31,44	2,235	10,26,30	84	58,21	III
3,467	24,17,78	3,238	7,51,77	3,825	23,59,09	2,110	21,27,29	2,121	8,87,60	262	44,58	IV
21,516	55,76,28	18,670	51,77,57	16,199	58,72,04	17,808	56,97,11	14,008	41,79,40	1,983	4,35,58	V
2,033	3,48,16	2,642	3,21,84	1,188	1,95,38	672	1,48,33	414	1,00,90	162	26,30	1
5,980	21,80,32	3,370	24,75,47	1,886	17,06,11	3,272	17,82,64	2,017	15,31,40	233	90,24	2
13,503	30,47,80	12,658	23,80,26	13,125	39,70,55	13,864	37,66,14	11,577	25,47,10	1,588	3,19,04	3
8,387	24,49,60	12,765	31,28,95	8,308	37,35,06	5,945	26,07,17	5,499	15,66,06	2,707	2,69,80	VI
320	4,24,99	857	9,53,58	542	11,14,76	259	12,01,10	197	4,72,46	181	13,76	1
8,067	20,24,61	11,908	21,75,37	7,766	26,20,30	5,686	14,06,07	5,302	10,93,60	2,526	2,56,04	2
347	6,58,85	654	1,03,14	14	3,05,47	37	14,36,42	134	2,10,43	—	—	VII
6,317	36,34,87	2,814	14,49,95	3,180	29,06,65	4,338	17,83,29	2,259	12,69,14	298	97,59	VIII
1,15,125	905,42,74	1,08,172	346,98,57	54,477	472,94,94	68,154	291,77,87	62,186	501,03,38	15,588	22,39,89	Total
3,495	6,88,57	3,388	5,43,97	4,553	4,67,35	1,222	1,63,95	1,818	2,43,81	504	64,91	1
4,326	33,73,41	2,516	35,82,75	1,275	41,94,81	852	14,95,43	1,652	67,32,97	67	36,08	2

NAVSARI		PANCH MAHALS		PATAN		PORBANDAR		RAJKOT		SABARKANTHA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
31	32	33	34	35	36	37	38	39	40	41	42	
20,490	45,65,11	29,980	48,77,45	15,890	41,20,63	15,796	85,02,80	73,809	140,69,18	35,741	103,25,16	I
20,427	44,03,78	29,921	46,20,25	15,819	39,61,04	15,779	83,96,21	73,490	114,06,62	35,540	93,24,66	1
63	1,61,33	59	2,57,20	71	1,59,59	17	1,06,59	319	26,62,56	201	10,00,50	2
2,859	39,82,86	4,305	219,38,07	1,754	10,15,22	1,187	131,47,08	15,014	359,60,77	4,855	35,38,16	II
12	92,69	38	3,44,19	2	9,98	26	10,00,90	21	1,06,46	18	73,09	1
2,825	37,55,27	4,255	215,85,10	1,738	9,81,21	1,153	120,86,23	14,875	342,18,23	4,813	33,66,03	2
—	—	—	—	—	—	3	17,68	1	2,72	6	21,14	3
22	1,34,90	12	8,78	14	24,03	5	42,27	117	16,33,36	18	77,90	4
2,075	10,22,97	982	5,97,57	901	2,61,81	339	4,01,85	1,141	9,52,97	1,246	5,34,81	III
3,300	11,25,12	1,934	3,74,24	974	2,72,52	737	3,37,95	6,375	30,76,65	3,344	6,37,00	IV
15,765	53,47,27	10,540	27,48,80	5,784	15,65,93	5,409	18,09,66	39,911	120,17,77	9,152	25,06,64	V
1,281	2,25,68	763	1,21,86	74	17,24	572	1,14,56	1,818	3,28,55	717	1,19,59	1
2,581	19,16,85	1,515	10,43,83	844	6,12,08	873	6,64,71	7,272	55,36,55	1,008	8,52,96	2
11,903	32,04,74	8,262	15,83,11	4,866	9,36,61	3,964	10,30,39	30,821	61,52,67	7,427	15,34,09	3
4,780	20,96,07	7,423	11,86,18	2,897	15,85,11	2,509	13,34,56	10,736	54,54,02	6,415	17,57,55	VI
301	4,86,91	859	3,21,90	252	11,73,61	199	6,40,30	817	17,45,81	533	2,75,19	1
4,479	16,09,16	6,564	8,64,28	2,645	4,11,50	2,310	6,94,26	9,919	37,08,21	5,882	14,82,36	2
51	9,08	80	4,35,39	2	12,45	84	14,08	155	1,61,07	14	93,89	VII
2,025	10,97,99	2,306	9,67,93	1,129	8,90,87	2,110	7,03,37	7,185	60,55,57	3,977	12,52,40	VIII
51,345	192,46,47	57,550	331,25,63	29,331	97,24,54	28,171	262,51,35	1,54,326	777,48,00	64,744	206,45,61	Total
1,003	1,55,43	1,806	2,48,92	1,296	1,53,24	346	41,89	4,632	8,58,50	2,925	4,63,21	1
1,367	13,07,63	1,117	32,50,25	245	6,63,43	549	2,30,05	8,657	127,16,25	1,313	9,45,01	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

WESTERN REGION		STATE : GUJARAT (Contd.)							
		SURAT		SURENDRANAGAR		VADODARA		VALSAD	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	43	44	45	46	47	48	49	50	
I. AGRICULTURE	52,614	131,46,10	25,014	58,84,53	54,086	324,39,28	16,575	47,57,79	
1. Direct Finance	52,441	126,20,15	24,886	57,99,71	53,705	88,72,12	16,490	41,79,35	
2. Indirect Finance	173	5,25,95	128	84,82	381	235,67,16	85	5,78,44	
II. INDUSTRY	14,763	1248,26,36	9,634	236,37,10	18,801	3268,27,79	7,534	785,69,86	
1. Mining & Quarrying	18	2,88,75	15	77,52	56	14,67,07	12	2,39,33	
2. Manufacturing & Processing	14,666	1069,56,36	9,612	235,01,37	18,418	2576,83,08	7,469	781,38,65	
3. Electricity, Gas & Water	27	173,65,08	—	—	82	638,32,12	11	65,61	
4. Construction	52	2,16,17	7	58,21	245	38,45,52	42	1,26,27	
III. TRANSPORT OPERATORS	3,060	30,54,30	387	1,93,90	3,967	39,00,43	1,148	7,91,73	
IV. PROFESSIONAL AND OTHER SERVICES	3,322	35,20,39	2,456	4,18,91	5,621	49,43,30	3,488	14,39,65	
V. PERSONAL LOANS	36,899	146,52,37	8,545	24,61,50	61,890	243,90,84	14,653	49,19,65	
1. Loans for Purchase of Consumer Durables	1,375	3,06,34	589	82,42	1,694	5,01,68	2,792	4,14,93	
2. Loans for Housing	6,810	52,92,41	1,364	11,02,20	14,974	91,74,73	2,334	21,35,61	
3. Rest of the Personal Loans	28,714	90,53,62	6,592	12,76,88	45,222	147,14,43	9,527	23,69,11	
VI. TRADE	12,816	176,07,21	6,926	18,55,51	15,881	139,10,99	4,893	25,83,34	
1. Wholesale Trade	1,364	112,89,90	548	10,79,45	1,162	61,02,37	247	8,51,52	
2. Retail Trade	11,452	63,17,31	6,378	7,76,06	14,719	78,08,62	4,646	17,31,82	
VII. FINANCE	187	7,56,43	18	5,02,10	174	48,90,81	22	5,84,59	
VIII. ALL OTHERS	9,137	110,83,84	1,604	6,90,89	25,583	311,46,39	3,046	17,18,35	
TOTAL BANK CREDIT	1,32,798	1886,47,00	54,584	356,44,44	1,86,003	4424,49,83	51,359	953,64,96	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,090	7,40,38	4,770	4,65,12	2,087	7,99,94	1,618	5,18,80	
2. Other Small Scale Industries	9,638	278,06,98	3,555	14,63,66	6,511	218,00,94	2,904	163,02,57	

WESTERN REGION		STATE : MAHARASHTRA							
		AHMEDNAGAR		AKOLA		AMRAVATI		AURANGABAD	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	1	2	3	4	5	6	7	8	
I. AGRICULTURE	72,972	182,74,06	29,997	48,68,54	54,813	79,34,72	39,047	93,20,70	
1. Direct Finance	71,556	144,44,58	29,908	42,49,62	54,480	75,53,47	38,441	79,78,39	
2. Indirect Finance	1,416	38,29,48	89	6,18,92	333	3,81,25	606	13,42,31	
II. INDUSTRY	7,628	222,81,69	3,070	62,13,61	4,437	36,54,75	8,364	570,88,21	
1. Mining & Quarrying	5	25,83	12	40,07	5	26,06	13	4,51,05	
2. Manufacturing & Processing	7,499	214,58,65	3,026	60,34,58	4,328	30,25,40	8,173	558,90,21	
3. Electricity, Gas & Water	11	44,32	1	17,55	1	4,04,23	2	10,79	
4. Construction	113	7,52,89	31	1,21,41	103	1,99,06	176	7,36,16	
III. TRANSPORT OPERATORS	2,430	17,47,64	1,404	6,87,45	2,060	8,20,66	3,679	21,04,87	
IV. PROFESSIONAL AND OTHER SERVICES	6,747	21,05,92	3,037	13,47,48	4,754	11,46,63	8,778	51,82,75	
V. PERSONAL LOANS	20,964	65,99,38	11,958	42,26,71	15,409	53,30,01	25,715	103,27,16	
1. Loans for Purchase of Consumer Durables	1,018	2,06,61	1,292	1,74,53	1,100	1,98,44	2,975	6,05,46	
2. Loans for Housing	3,148	28,14,88	2,405	21,55,51	2,554	26,17,58	3,982	47,56,00	
3. Rest of the Personal Loans	16,798	35,77,89	8,261	18,96,67	11,755	25,13,99	18,758	49,65,70	
VI. TRADE	14,488	57,99,67	10,934	37,72,13	13,916	38,78,03	23,184	124,64,96	
1. Wholesale Trade	980	9,76,54	178	8,04,81	330	6,48,44	1,278	31,94,54	
2. Retail Trade	13,508	48,23,13	10,756	29,67,32	13,586	32,29,59	21,906	92,70,42	
VII. FINANCE	138	1,03,15	7	2,00,14	5	2,06,45	14	5,60,17	
VIII. ALL OTHERS	6,373	19,73,36	2,158	12,41,71	4,825	11,68,52	8,970	31,77,85	
TOTAL BANK CREDIT	1,31,740	588,84,87	62,565	225,57,77	1,00,219	241,39,77	1,17,751	1002,26,67	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,463	4,27,05	935	1,76,61	1,323	2,93,04	1,704	4,38,97	
2. Other Small Scale Industries	4,370	61,41,61	1,358	20,46,35	2,862	18,56,62	5,372	119,30,47	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

BHANDARA		BIR		BULDHANA		CHANDRAPUR		DHULE		GADCHIROLI		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
9	10	11	12	13	14	15	16	17	18	19	20	
41,347	48,50,46	50,074	84,05,49	56,744	89,43,88	43,037	47,18,89	21,520	61,62,27	13,389	21,62,54	I
41,146	47,25,63	50,020	83,47,04	56,310	81,88,93	42,843	46,09,95	21,363	52,29,52	13,323	15,16,39	1
201	1,24,83	54	58,45	434	7,54,95	194	1,08,94	157	9,32,75	66	6,46,15	2
4,182	95,63,67	3,439	27,68,12	2,432	19,15,54	3,621	84,90,78	2,695	79,94,27	1,474	48,43,54	II
8	28,60	3	8,81	3	16,23	25	99,71	4	1,27,84	2	7,42	1
4,083	93,99,22	3,430	27,47,66	2,392	18,23,56	3,446	77,23,54	2,634	76,94,27	1,418	46,40,71	2
—	—	1	6,97	1	27,44	7	62,05	—	—	1	6,08	3
91	1,35,85	5	4,68	36	48,31	143	6,05,48	57	1,72,16	53	1,89,33	4
613	4,39,52	1,045	7,21,19	1,161	6,63,00	2,660	13,24,05	1,254	7,08,28	243	1,93,05	III
5,280	14,70,15	4,791	11,00,75	2,030	5,21,64	5,088	14,73,52	3,437	12,76,51	1,857	2,57,31	IV
15,432	35,54,56	9,619	26,48,45	11,535	32,60,18	17,213	47,29,64	10,749	29,62,62	4,420	7,92,67	V
955	1,76,34	810	1,20,60	1,926	2,86,33	2,194	3,85,27	853	1,04,70	564	78,80	1
1,344	13,15,09	869	10,30,41	1,480	14,17,46	1,873	17,93,75	2,454	13,42,09	185	1,99,71	2
13,133	20,63,13	7,940	14,97,44	8,129	15,56,39	13,146	25,50,62	7,442	15,15,83	3,671	5,14,16	3
15,037	34,45,57	17,483	38,39,51	11,388	30,53,87	15,358	47,25,20	9,185	29,13,19	6,474	12,81,74	VI
281	6,30,12	557	9,49,96	181	4,01,50	514	8,32,34	243	4,89,76	448	1,26,15	1
14,756	28,15,45	16,926	28,89,55	11,207	26,52,37	14,844	38,92,86	8,942	24,23,43	6,026	11,55,59	2
6	1,45,17	274	34,76	21	1,53,61	18	1,31,27	51	3,92,48	—	—	VII
3,876	8,20,14	2,372	15,52,47	3,424	9,95,14	7,447	23,10,16	3,106	6,71,76	1,206	5,17,82	VIII
85,773	242,89,24	89,097	210,70,74	88,735	195,06,86	94,442	279,03,51	51,997	230,81,38	29,063	100,48,67	Total
1,526	2,15,24	1,459	2,45,69	823	98,34	1,201	1,85,26	787	1,49,66	569	2,08,83	1
2,077	40,11,78	1,773	10,23,72	1,073	13,74,05	1,860	17,69,84	1,699	31,94,87	679	5,07,37	2

GREATER MUMBAI		JALGAON		JALNA		KOLHAPUR		LATUR		NAGPUR		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
21	22	23	24	25	26	27	28	29	30	31	32	
6,343	864,78,23	58,544	170,58,21	43,669	90,91,65	74,887	162,11,06	33,920	66,31,56	44,026	95,43,40	I
5,577	296,47,24	57,398	156,74,76	42,716	71,44,34	70,470	116,89,26	33,289	59,43,46	43,481	74,86,39	1
766	568,30,99	1,146	13,83,45	953	19,47,31	4,417	45,21,80	631	6,88,10	545	20,57,01	2
1,51,387	442,99,70,82	6,606	165,33,37	3,622	42,47,99	11,928	368,96,19	4,215	41,06,93	13,197	1071,05,73	II
142	199,64,64	3	10,75	2	10,45	19	89,90	3	8,08	103	70,85,83	1
1,48,495	414,93,45,42	6,352	160,76,01	3,598	40,69,05	11,660	347,89,92	3,948	39,95,51	11,695	925,89,63	2
197	1194,00,99	6	27,67	6	88,00	11	68,26	1	8,30	28	6,17,43	3
2,553	1412,59,77	245	4,18,94	16	80,49	238	19,48,11	263	95,04	1,371	68,12,84	4
14,595	1471,53,28	3,034	17,46,20	1,068	6,03,45	3,130	36,01,76	1,420	8,25,45	5,579	36,36,96	III
15,745	1800,70,83	6,710	25,64,96	4,533	7,36,81	7,110	43,31,62	3,647	8,66,01	8,858	77,80,07	IV
11,68,144	3673,48,39	23,221	77,28,39	6,918	18,16,70	31,496	99,65,42	11,011	34,56,33	56,026	231,95,03	V
10,215	29,94,68	2,207	4,30,91	805	1,57,75	1,338	2,76,33	1,488	1,96,09	3,383	7,37,54	1
47,785	560,25,84	3,948	32,64,53	1,338	6,96,29	6,172	45,16,85	1,317	13,65,47	9,883	98,55,52	2
11,10,144	3083,27,87	17,066	40,32,95	4,775	9,62,66	23,986	51,72,24	8,206	18,94,77	42,760	126,01,97	3
78,769	13058,28,86	24,790	103,87,26	12,906	56,30,35	13,812	107,94,03	14,218	42,27,64	29,336	219,61,65	VI
45,461	11961,08,19	800	33,86,98	1,031	23,04,67	1,991	39,30,01	475	6,36,91	1,509	81,70,92	1
33,308	1097,20,67	23,990	70,00,28	11,875	33,25,68	11,821	68,64,02	13,743	35,90,73	27,827	137,90,73	2
4,643	7041,96,29	36	42,93	2	7,54,62	116	4,12,60	8	6,39	287	7,46,90	VII
1,51,142	3687,70,29	10,920	23,61,73	7,986	18,52,03	14,843	78,42,09	3,600	10,07,41	28,319	124,97,38	VIII
15,90,768	75898,16,99	1,33,861	584,23,05	80,704	247,33,60	1,57,322	900,54,77	72,039	211,27,72	1,85,628	1864,67,12	Total
3,171	19,81,16	1,973	3,47,57	2,063	2,84,16	2,451	7,73,63	1,370	3,09,53	1,830	6,38,70	1
49,711	3527,30,85	2,995	62,59,85	2,093	17,85,91	6,742	99,37,73	1,988	21,40,29	7,696	335,52,07	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	STATE : MAHARASHTRA (Contd.)							
	NANDED		NANDURBAR		NASIK		OSMANABAD	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	33	34	35	36	37	38	39	40
I. AGRICULTURE	72,647	102,03,40	19,029	41,97,42	45,457	224,74,07	24,672	42,36,42
1. Direct Finance	72,267	92,50,21	18,937	38,75,81	45,052	187,71,80	24,636	41,84,20
2. Indirect Finance	380	9,53,19	92	3,21,61	405	37,02,27	36	52,22
II. INDUSTRY	5,228	68,08,41	1,759	7,02,38	8,267	400,00,43	2,599	8,55,99
1. Mining & Quarrying	—	—	1	9,76	19	1,57,67	4	11,30
2. Manufacturing & Processing	5,164	66,13,05	1,753	6,46,73	8,130	389,81,84	2,583	8,31,09
3. Electricity, Gas & Water	—	—	—	—	7	1,12,21	—	—
4. Construction	64	1,95,36	5	45,89	111	7,48,71	12	13,60
III. TRANSPORT OPERATORS	3,199	14,23,26	423	2,30,43	2,275	14,17,82	743	4,49,48
IV. PROFESSIONAL AND OTHER SERVICES	5,724	15,61,17	958	2,62,41	6,872	48,22,34	3,393	5,24,53
V. PERSONAL LOANS	17,408	58,74,22	5,025	15,86,94	26,689	107,48,32	7,571	19,40,51
1. Loans for Purchase of Consumer Durables	2,915	4,84,12	560	83,78	1,790	4,41,65	543	1,19,46
2. Loans for Housing	2,983	27,92,86	791	7,95,26	5,327	47,58,70	550	6,91,43
3. Rest of the Personal Loans	11,510	25,97,24	3,674	7,07,90	19,572	55,47,97	6,478	11,29,62
VI. TRADE	20,165	64,43,93	4,228	8,64,59	14,273	84,37,44	9,748	20,33,58
1. Wholesale Trade	1,506	10,02,92	275	1,56,76	855	14,81,42	545	3,61,70
2. Retail Trade	18,659	54,41,01	3,953	7,07,83	13,418	69,56,02	9,203	16,71,88
VII. FINANCE	33	16,51,94	1	5	246	3,36,91	1	4,00,00
VIII. ALL OTHERS	5,148	11,40,84	1,343	11,75,38	9,479	41,52,15	1,733	3,79,47
TOTAL BANK CREDIT	1,29,552	351,07,17	32,766	90,19,60	1,13,558	923,89,48	50,460	108,19,98
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,290	3,76,77	702	67,98	1,928	5,30,32	1,366	2,11,64
2. Other Small Scale Industries	2,317	30,61,37	696	2,63,45	4,549	182,77,40	1,179	5,03,15

OCCUPATION	PARBHANI		PUNE		RAIGAD		RATNAGIRI	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	41	42	43	44	45	46	47	48
	I. AGRICULTURE	69,761	106,61,68	71,503	390,22,23	25,533	73,40,41	19,756
1. Direct Finance	69,542	101,61,70	70,121	287,42,35	25,208	61,94,28	19,441	33,13,81
2. Indirect Finance	219	4,99,98	1,382	102,79,88	325	11,46,13	315	3,55,94
II. INDUSTRY	2,952	13,71,08	29,000	3558,56,78	4,440	319,12,33	4,826	111,43,22
1. Mining & Quarrying	1	15,74	51	4,29,73	18	1,32,64	22	5,13,62
2. Manufacturing & Processing	2,875	13,22,22	27,403	3313,99,62	4,181	305,69,21	4,697	102,21,95
3. Electricity, Gas & Water	—	—	40	87,98,19	3	2,77,94	—	—
4. Construction	76	33,12	1,506	152,29,24	238	9,32,54	107	4,07,65
III. TRANSPORT OPERATORS	1,506	5,29,05	11,835	85,47,96	3,896	27,55,22	2,740	14,31,00
IV. PROFESSIONAL AND OTHER SERVICES	3,669	8,32,77	13,539	226,75,45	5,688	25,06,37	6,155	16,77,26
V. PERSONAL LOANS	12,103	32,39,70	1,65,670	498,61,86	16,186	56,59,91	17,159	49,05,23
1. Loans for Purchase of Consumer Durables	1,573	2,13,75	5,446	16,09,98	1,573	2,95,87	1,750	3,94,93
2. Loans for Housing	1,558	14,37,26	18,420	168,63,51	1,816	16,82,47	1,939	16,38,43
3. Rest of the Personal Loans	8,972	15,88,69	1,41,804	313,88,37	12,797	36,81,57	13,470	28,71,87
VI. TRADE	18,404	45,59,80	29,053	361,19,31	11,161	28,99,96	9,091	25,64,72
1. Wholesale Trade	912	8,25,81	4,307	120,91,31	926	5,90,10	148	3,48,80
2. Retail Trade	17,492	37,33,99	24,746	240,28,00	10,235	23,09,86	8,943	22,15,92
VII. FINANCE	42	26,46	339	97,27,45	7	57,90,30	47	37,30
VIII. ALL OTHERS	2,655	5,78,06	42,652	423,95,44	6,674	38,89,46	5,043	14,79,42
TOTAL BANK CREDIT	1,11,092	217,98,60	3,63,591	5642,06,48	73,585	627,53,96	64,817	269,07,90
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,075	1,66,92	2,391	8,44,30	1,391	2,33,90	2,280	2,99,08
2. Other Small Scale Industries	1,181	10,01,51	13,828	473,81,99	2,139	41,21,04	1,949	23,66,75

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

SANGLI		SATARA		SINDHUDURG		SOLAPUR		THANE		WARDHA		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
49	50	51	52	53	54	55	56	57	58	59	60	
37,296	124,63,78	40,713	113,31,66	9,834	16,16,24	69,052	228,54,39	30,821	87,42,69	48,064	63,80,78	I
35,676	98,49,50	39,303	94,24,25	9,721	14,98,97	67,574	187,38,92	30,594	70,89,84	46,525	59,51,87	1
1,620	26,14,28	1,410	19,07,41	113	1,17,27	1,478	41,15,47	227	16,52,85	1,539	4,28,91	2
6,622	199,23,25	5,953	131,29,71	3,509	25,73,25	9,746	225,53,56	18,824	1650,51,17	2,093	131,37,66	II
4	1,20,72	7	21,11	7	16,55	7	22,72	39	9,74,40	4	23,48	1
6,518	195,22,86	5,724	125,96,06	3,453	24,10,22	9,639	217,97,50	18,336	1552,24,27	1,997	125,76,74	2
6	48,35	2	6,43	4	11,31	2	5,86	18	1,39,80	3	20,77	3
94	2,31,32	220	5,06,11	45	1,35,17	98	7,27,48	431	87,12,70	89	5,16,67	4
1,399	9,52,48	2,111	15,99,80	1,680	7,87,94	2,229	44,66,57	8,058	80,69,36	948	5,45,25	III
5,917	21,79,01	5,392	22,10,03	4,293	9,52,25	6,045	24,89,39	10,245	69,49,11	1,992	7,42,48	IV
28,543	80,86,51	24,763	67,33,06	8,938	23,92,02	35,129	107,59,46	58,996	318,12,61	9,962	29,99,24	V
983	2,32,06	514	1,02,55	727	1,67,10	1,285	2,94,20	2,741	7,15,98	793	1,10,12	1
3,440	28,89,18	3,061	25,13,40	766	7,53,19	4,545	36,93,17	12,431	177,75,76	1,622	12,77,20	2
24,120	49,65,27	21,188	41,17,11	7,445	14,71,73	29,299	67,72,09	43,824	133,20,87	7,547	16,11,92	3
11,311	57,81,97	11,350	41,77,99	6,879	17,94,35	14,926	66,54,09	21,777	589,75,54	6,615	23,56,78	VI
1,388	14,68,24	327	2,47,99	99	2,64,84	832	18,23,70	2,099	504,75,15	180	4,67,33	1
9,923	43,13,73	11,023	39,30,00	6,780	15,29,51	14,094	48,30,39	19,678	85,00,39	6,435	18,89,45	2
15	15,82	40	26,28	8	42,97	34	3,15,12	164	3,82,20	6	10,04,38	VII
11,699	31,52,17	12,896	27,09,38	3,743	7,64,52	12,446	31,61,65	30,445	227,70,64	3,309	7,38,75	VIII
1,02,802	525,54,99	1,03,218	419,17,91	38,884	109,23,54	1,49,607	732,54,23	1,79,330	3027,53,32	72,989	279,05,32	Total
2,216	3,77,28	1,636	4,25,99	1,415	1,64,07	1,911	4,05,05	2,707	5,05,81	566	1,81,61	1
2,767	47,52,80	2,448	39,33,86	1,810	16,70,56	6,403	56,12,07	10,165	336,16,19	1,202	24,66,14	2

SOUTHERN REGION												Item No.
DADRA & NAGAR HAVELI				DAMAN & DIU				STATE : ANDHRA PRADESH				
WASHIM		YAVATMAL		DADRA & NAGAR HAVELI		DAMAN		DIU		ADILABAD		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
61	62	63	64	1	2	1	2	3	4	1	2	
20,810	27,48,83	72,695	91,24,93	1,175	5,11,11	293	4,98,24	105	13,96	89,508	87,02,72	I
20,771	27,00,99	72,223	84,77,77	1,168	3,83,61	262	87,51	105	13,96	88,987	74,77,12	1
39	47,84	472	6,47,16	7	1,27,50	31	4,10,73	—	—	521	12,25,60	2
765	4,89,79	3,537	26,21,57	600	119,43,63	795	242,89,25	143	4,58,61	5,067	60,21,71	II
1	3,30	16	90,35	1	10,46	4	2,22	—	—	1	4,25	1
756	4,36,17	3,341	20,49,09	599	119,33,17	784	242,73,75	141	1,66,61	5,063	59,84,37	2
—	—	1	2,31	—	—	—	—	1	2,86,75	2	32,65	3
8	50,32	179	4,79,82	—	—	7	13,28	1	5,25	1	44	4
359	1,31,56	2,209	8,63,02	176	2,40,16	105	1,47,98	16	14,91	1,623	7,47,21	III
1,168	1,87,65	3,774	9,02,60	216	69,31	115	95,82	101	97,77	4,259	5,73,58	IV
3,685	7,88,29	14,673	39,11,12	782	3,94,82	1,295	5,99,91	690	1,56,46	41,948	60,65,98	V
297	40,66	1,023	1,66,84	46	12,99	104	47,04	58	7,15	1,769	2,36,71	1
551	3,22,66	2,168	16,51,08	64	49,93	140	1,36,38	29	28,81	7,766	10,54,84	2
2,837	4,24,97	11,482	20,93,20	672	3,31,90	1,051	4,16,49	603	1,20,50	32,413	47,74,43	3
6,008	8,84,68	17,315	36,45,40	539	2,07,41	316	3,77,53	234	52,14	15,688	43,96,76	VI
112	75,84	173	3,29,78	27	8,23	12	3,09,19	4	5,62	1,143	22,53,33	1
5,896	8,08,84	17,142	33,15,62	512	1,99,18	304	68,34	230	46,52	14,545	21,43,43	2
1	1,84	12	1,13,84	—	—	2	3,65	—	—	94	43,32	VII
857	2,02,80	4,462	12,76,33	292	3,25,78	172	1,43,13	165	1,23,90	12,572	29,15,63	VIII
33,653	54,35,44	1,18,677	224,58,81	3,780	136,92,22	3,093	261,55,51	1,454	9,17,75	1,70,759	294,66,91	Total
380	1,11,25	937	1,69,85	177	40,52	146	2,81,53	13	4,92	2,265	3,22,43	1
305	2,85,19	1,489	10,09,26	195	21,83,73	322	77,42,71	29	72,31	2,440	27,80,15	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION		STATE : ANDHRA PRADESH (Contd.)							
		ANANTAPUR		CHITTOOR		CUDDAPAH		EAST GODAVARI	
OCCUPATION	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	3	4	5	6	7	8	9	10	
I. AGRICULTURE	1,70,839	230,89,58	1,84,227	249,81,41	1,32,790	173,69,77	1,92,688	332,54,81	
1. Direct Finance	1,66,180	217,00,01	1,80,262	241,01,07	1,27,575	165,46,49	1,90,406	310,33,89	
2. Indirect Finance	4,659	13,89,57	3,965	8,80,34	5,215	8,23,28	2,282	22,20,92	
II. INDUSTRY	17,226	68,85,92	15,901	228,30,95	17,433	70,85,87	20,728	424,05,67	
1. Mining & Quarrying	4	1,90,58	16	2,48,62	21	1,48,09	65	6,30,44	
2. Manufacturing & Processing	17,180	64,12,78	15,235	221,62,41	17,394	68,68,60	20,517	401,99,46	
3. Electricity, Gas & Water	6	1,13,40	3	12,41	—	—	4	11,05,51	
4. Construction	36	1,69,16	647	4,07,51	18	69,18	142	4,70,26	
III. TRANSPORT OPERATORS	1,905	11,23,43	906	6,98,51	2,841	12,72,38	2,964	20,11,16	
IV. PROFESSIONAL AND OTHER SERVICES	7,161	14,75,23	4,220	32,52,17	6,900	12,57,30	11,324	32,48,63	
V. PERSONAL LOANS	55,735	101,52,79	80,429	170,51,85	55,067	111,02,12	84,392	261,52,02	
1. Loans for Purchase of Consumer Durables	3,558	4,78,26	4,471	6,00,46	6,618	7,63,90	6,978	10,44,05	
2. Loans for Housing	4,401	27,63,15	4,840	53,56,81	4,774	29,93,85	9,821	116,65,29	
3. Rest of the Personal Loans	47,776	69,11,38	71,118	110,94,58	43,675	73,44,37	67,593	134,42,68	
VI. TRADE	31,590	79,37,94	22,614	58,97,78	22,544	45,82,89	37,354	134,68,49	
1. Wholesale Trade	1,558	17,71,66	862	10,89,01	673	7,47,81	2,092	31,56,00	
2. Retail Trade	30,032	61,66,28	21,752	48,08,77	21,871	38,35,08	35,262	103,12,49	
VII. FINANCE	12	37,49	32	1,22,05	144	1,69,14	345	4,04,15	
VIII. ALL OTHERS	56,522	66,74,63	45,101	66,71,09	43,934	53,04,53	46,330	108,21,13	
TOTAL BANK CREDIT	3,40,990	573,77,01	3,53,430	815,05,81	2,81,653	481,44,00	3,96,125	1317,66,06	
<i>OF WHICH:</i> 1. Artisans & Village Industries	9,138	11,23,82	7,379	10,13,28	8,154	7,60,74	5,289	16,00,70	
2. Other Small Scale Industries	3,867	23,22,76	5,627	44,15,41	3,761	28,40,97	7,092	105,25,59	

OCCUPATION	GUNTUR		HYDERABAD		KARIMNAGAR		KHAMMAM	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	11	12	13	14	15	16	17	18
I. AGRICULTURE	2,74,102	394,19,63	5,138	562,78,10	1,35,466	147,52,55	74,745	86,28,67
1. Direct Finance	2,73,142	370,94,02	3,443	248,01,04	1,34,534	142,14,63	73,579	79,82,96
2. Indirect Finance	960	23,25,61	1,695	314,77,06	932	5,37,92	1,166	6,45,71
II. INDUSTRY	9,914	535,06,86	42,628	5782,50,97	8,579	63,04,49	3,429	30,29,41
1. Mining & Quarrying	38	2,85,64	115	68,09,03	16	58,67	7	1,48,05
2. Manufacturing & Processing	9,781	528,59,70	41,188	4818,76,99	8,548	61,78,97	3,400	27,45,22
3. Electricity, Gas & Water	11	80,15	710	720,10,53	8	44,42	3	3,35
4. Construction	84	2,81,37	615	175,54,42	7	22,43	19	1,32,79
III. TRANSPORT OPERATORS	2,330	10,15,80	7,965	164,06,13	1,667	8,33,27	1,318	4,66,83
IV. PROFESSIONAL AND OTHER SERVICES	8,894	50,60,51	15,664	350,95,01	6,450	14,85,59	3,638	8,03,84
V. PERSONAL LOANS	73,253	213,93,79	1,91,867	1022,13,16	50,913	104,31,06	31,840	65,44,51
1. Loans for Purchase of Consumer Durables	3,609	4,51,05	19,589	42,30,04	4,465	5,08,49	2,675	2,71,83
2. Loans for Housing	7,519	87,56,21	28,703	417,99,31	1,810	15,16,55	3,866	19,33,16
3. Rest of the Personal Loans	62,125	121,86,53	1,43,575	561,83,81	44,638	84,06,02	25,299	43,39,52
VI. TRADE	24,616	256,77,68	34,157	626,64,89	23,374	58,51,64	10,731	24,45,73
1. Wholesale Trade	1,910	185,21,01	3,443	301,60,10	1,120	14,52,01	532	4,28,08
2. Retail Trade	22,706	71,56,67	30,714	325,04,79	22,254	43,99,63	10,199	20,17,65
VII. FINANCE	124	6,33,49	4,883	309,81,78	835	3,69,02	7	15,15
VIII. ALL OTHERS	61,661	122,66,79	1,02,303	879,66,90	21,911	46,18,29	16,993	30,43,26
TOTAL BANK CREDIT	4,54,894	1589,74,55	4,04,605	9698,56,94	2,49,195	446,45,91	1,42,701	249,77,40
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,368	3,95,91	2,060	14,69,22	3,054	5,55,35	1,441	3,18,97
2. Other Small Scale Industries	5,632	222,34,31	16,378	498,47,32	4,459	43,35,68	1,559	16,12,13

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

KRISHNA		KURNOOL		MAHBUBNAGAR		MEDAK		NALGONDA		NELLORE		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
19	20	21	22	23	24	25	26	27	28	29	30	
1,97,045	310,95,13	1,51,512	189,69,63	1,58,946	195,32,97	1,60,941	192,92,62	1,24,966	169,68,93	1,58,642	305,81,13	I
1,95,783	299,05,84	1,44,897	180,84,04	1,58,151	183,46,21	1,56,228	178,40,12	1,23,804	161,68,80	1,54,547	288,70,30	1
1,262	11,89,29	6,615	8,85,59	795	11,86,76	4,713	14,52,50	1,162	8,00,13	4,095	17,10,83	2
11,892	341,69,61	15,096	135,53,04	11,560	114,80,46	7,786	359,29,88	15,047	139,55,70	10,554	109,40,09	II
50	6,11,88	106	9,77,56	3	15,50	24	6,04,78	12	49,36	29	3,93,23	1
11,753	322,23,85	14,983	125,50,57	11,539	113,98,28	7,748	352,74,66	14,959	138,35,88	10,417	94,38,56	2
12	2,34,31	2	9,16	1	20,06	2	23,64	1	45,31	2	10,70	3
77	10,99,57	5	15,75	17	46,62	12	26,80	75	25,15	106	10,97,60	4
3,552	29,93,53	2,467	12,39,18	2,114	9,28,60	1,004	7,02,25	1,851	8,77,79	1,226	4,90,19	III
10,944	52,28,76	8,181	20,51,63	6,259	9,26,85	3,763	7,31,92	4,726	13,43,09	6,694	31,54,94	IV
81,911	276,19,58	50,637	112,94,91	43,985	76,67,56	37,103	67,51,16	30,664	64,57,61	47,770	124,08,52	V
4,044	5,23,66	6,391	8,23,14	1,564	2,02,10	5,221	6,19,04	1,829	2,61,03	3,311	6,37,92	1
11,374	122,87,93	3,867	34,21,74	5,110	11,38,26	2,713	14,83,89	2,938	16,32,68	3,773	42,96,07	2
66,493	148,07,99	40,379	70,50,03	37,311	63,27,20	29,169	46,48,23	25,897	45,63,90	40,686	74,74,53	3
26,013	151,92,95	24,316	69,09,97	24,571	40,21,13	17,106	32,82,42	15,601	51,85,60	16,641	51,03,74	VI
1,758	58,24,26	1,927	17,90,69	878	5,01,76	1,404	4,52,02	1,521	15,37,07	3,911	10,89,33	1
24,255	93,68,69	22,389	51,19,28	23,693	35,19,37	15,702	28,30,40	14,080	36,48,53	12,730	40,14,41	2
210	10,55,80	691	6,30,35	107	35,85	11	51,51	113	1,57,51	70	6,73,94	VII
57,872	149,85,42	36,013	58,95,64	22,565	29,71,54	16,446	31,68,86	10,290	19,04,96	60,844	85,26,07	VIII
3,89,439	1323,40,78	2,88,913	605,44,35	2,70,107	475,64,96	2,44,160	699,10,62	2,03,258	468,51,19	3,02,441	718,78,62	Total
4,379	7,06,43	5,769	6,84,62	6,820	7,26,29	3,647	3,39,11	5,500	6,14,85	5,226	5,83,38	1
5,803	107,28,00	4,314	25,43,55	4,879	21,29,22	3,638	40,02,46	5,435	58,18,41	3,864	38,15,78	2

NIZAMABAD		PRAKASAM		RANGA REDDY		SRIKAKULAM		VISAKHAPATNAM		VIZIANAGARAM		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
31	32	33	34	35	36	37	38	39	40	41	42	
1,28,009	162,09,25	2,19,169	344,20,44	54,345	174,62,49	89,406	79,71,80	93,087	127,96,76	76,461	71,21,83	I
1,26,659	158,08,41	2,17,723	327,32,28	53,603	127,17,26	87,949	76,37,09	92,279	118,47,14	75,794	64,46,97	1
1,350	4,00,84	1,446	16,88,16	742	47,45,23	1,457	3,34,71	808	9,49,62	667	6,74,86	2
4,192	92,86,00	19,384	94,99,73	8,833	633,44,71	5,343	127,01,76	8,783	1289,19,74	4,331	48,08,64	II
8	5,76,66	15	89,52	56	6,71,19	11	6,17,12	34	10,42,78	1	2,65	1
4,129	85,32,57	19,295	92,95,05	8,736	620,41,39	5,320	119,81,58	8,484	1242,35,26	4,321	47,29,55	2
18	86,98	2	18,78	3	4,05,80	—	—	4	25,66	1	51,08	3
37	89,79	72	96,38	38	2,26,33	12	1,03,06	261	36,16,04	8	25,36	4
980	5,51,15	777	4,42,89	1,064	7,94,40	1,943	6,81,28	3,817	25,63,75	1,430	5,72,78	III
4,651	10,26,46	6,122	9,95,60	3,940	28,86,82	5,506	9,43,66	8,505	43,46,61	5,191	6,90,37	IV
26,357	66,74,44	52,913	112,67,98	40,442	145,72,38	34,385	56,36,64	91,479	246,41,79	37,161	63,10,79	V
1,356	1,73,57	2,943	3,45,09	3,693	7,66,67	684	95,52	16,015	22,84,59	2,118	3,07,36	1
1,827	15,93,55	3,947	33,79,22	4,070	49,82,54	2,222	20,55,56	5,587	67,25,66	2,816	19,83,64	2
23,174	49,07,32	46,023	75,43,67	32,679	88,23,17	31,479	34,85,56	69,877	156,31,54	32,227	40,19,79	3
15,693	60,77,98	20,478	92,52,15	17,340	322,82,93	18,251	35,01,63	27,712	141,99,43	17,455	28,50,73	VI
794	14,68,92	3,088	53,41,44	982	288,23,08	638	14,32,67	1,237	49,39,96	518	6,66,45	1
14,899	46,09,06	17,390	39,10,71	16,358	34,59,85	17,613	20,68,96	26,475	92,59,47	16,937	21,84,28	2
77	23,84	38	18,47	171	65,25	365	14,94,80	229	2,97,75	134	49,77	VII
16,669	37,48,14	48,847	73,55,95	19,959	164,11,27	15,455	17,51,21	27,765	111,61,67	12,695	16,33,42	VIII
1,96,628	435,97,26	3,67,728	732,53,21	1,46,094	1478,20,25	1,70,654	346,82,78	2,61,377	1989,27,50	1,54,858	240,38,33	Total
997	3,08,18	8,896	11,44,41	1,439	6,62,47	2,900	4,65,96	2,296	3,48,45	1,771	2,38,26	1
2,453	18,47,12	4,643	25,79,29	6,367	189,67,76	1,529	23,61,01	4,092	56,77,56	2,033	7,71,67	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

OCCUPATION	STATE : KARNATKA							
	WARANGAL		WEST GODAVARI		BAGALKOTE		BANGALORE RURAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	43	44	45	46	1	2	3	4
I. AGRICULTURE	1,51,585	180,10,63	2,03,440	435,50,93	52,450	164,51,98	79,236	142,68,14
1. Direct Finance	1,45,060	162,37,52	2,00,342	402,36,36	50,812	161,69,90	78,956	130,29,89
2. Indirect Finance	6,525	17,73,11	3,098	33,14,57	1,638	2,82,08	280	12,38,25
II. INDUSTRY	15,339	96,07,48	9,931	238,97,43	19,543	37,45,10	5,423	167,11,86
1. Mining & Quarrying	18	67,30	7	77,56	10	46,08	40	8,48,77
2. Manufacturing & Processing	15,272	92,07,68	9,902	236,20,18	19,440	36,80,96	5,365	153,88,94
3. Electricity, Gas & Water	6	27,10	7	1,87,01	—	—	3	3,86,49
4. Construction	43	3,05,40	15	12,68	93	18,06	15	87,66
III. TRANSPORT OPERATORS	2,089	8,69,77	2,040	10,22,60	545	6,04,51	591	6,79,55
IV. PROFESSIONAL AND OTHER SERVICES	5,881	15,43,56	9,353	25,58,28	3,550	6,48,00	3,164	9,54,75
V. PERSONAL LOANS	46,821	111,94,64	56,444	162,52,73	17,137	39,67,90	18,102	45,70,16
1. Loans for Purchase of Consumer Durables	3,211	5,62,42	2,132	3,84,58	1,090	1,94,34	1,437	2,27,16
2. Loans for Housing	1,927	33,61,93	5,666	61,42,47	1,108	12,01,98	1,019	11,48,22
3. Rest of the Personal Loans	41,683	72,70,29	48,646	97,25,68	14,939	25,71,58	15,646	31,94,78
VI. TRADE	20,382	66,46,48	26,523	78,89,65	9,787	19,95,44	10,550	35,08,42
1. Wholesale Trade	1,730	16,33,31	976	18,46,17	501	2,09,67	437	17,51,89
2. Retail Trade	18,652	50,13,17	25,547	60,43,48	9,286	17,85,77	10,113	17,56,53
VII. FINANCE	501	9,31,92	368	1,59,90	155	35,22	23	61,57
VIII. ALL OTHERS	23,814	51,53,35	45,289	83,28,21	9,831	15,65,55	6,914	19,40,55
TOTAL BANK CREDIT	2,66,412	539,57,83	3,53,388	1036,59,73	1,12,998	290,13,70	1,24,003	426,95,00
<i>OF WHICH:</i> 1. Artisans & Village Industries	4,607	5,84,21	3,097	6,91,43	3,924	6,68,89	2,082	3,99,70
2. Other Small Scale Industries	7,267	39,73,78	4,206	66,90,38	15,494	22,95,30	2,771	32,43,88

OCCUPATION	BANGALORE URBAN		BELGAUM		BELLARY		BIDAR	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	5	6	7	8	9	10	11	12
I. AGRICULTURE	21,789	594,21,37	1,17,564	300,59,21	72,755	178,41,84	40,574	67,96,34
1. Direct Finance	21,134	112,25,69	1,16,180	289,65,46	72,412	169,08,08	40,476	59,43,31
2. Indirect Finance	655	481,95,68	1,384	10,93,75	343	9,33,76	98	8,53,03
II. INDUSTRY	78,517	7844,19,16	41,571	193,12,83	10,995	209,44,44	15,965	36,64,43
1. Mining & Quarrying	300	188,93,31	25	1,13,71	78	20,92,67	2	9,97
2. Manufacturing & Processing	75,543	7002,34,00	41,329	185,66,52	10,854	186,85,36	15,942	35,97,41
3. Electricity, Gas & Water	149	444,74,66	33	91,79	1	2,68	—	—
4. Construction	2,525	208,17,19	184	5,40,81	62	1,63,73	21	57,05
III. TRANSPORT OPERATORS	19,903	172,22,02	3,504	23,53,44	2,106	9,70,58	1,212	7,91,32
IV. PROFESSIONAL AND OTHER SERVICES	19,182	477,16,18	12,734	38,99,51	6,911	19,29,27	3,602	6,82,67
V. PERSONAL LOANS	4,28,943	1533,29,96	56,248	144,67,94	36,896	78,95,45	15,177	39,90,19
1. Loans for Purchase of Consumer Durables	56,314	104,09,48	3,845	6,66,22	5,391	8,19,93	1,026	1,64,05
2. Loans for Housing	25,524	434,55,56	5,684	54,71,13	3,129	26,86,88	1,050	13,47,73
3. Rest of the Personal Loans	3,47,105	994,64,92	46,719	83,30,59	28,376	43,88,64	13,101	24,78,41
VI. TRADE	39,089	922,97,08	25,285	88,12,32	22,060	55,86,17	11,329	24,96,29
1. Wholesale Trade	10,893	384,05,33	1,811	24,40,78	1,017	11,34,39	1,315	4,19,89
2. Retail Trade	28,196	538,91,75	23,474	63,71,54	21,043	44,51,78	10,014	20,76,40
VII. FINANCE	645	916,28,01	35	2,34,47	371	32,28,64	1	20
VIII. ALL OTHERS	1,38,677	1329,84,90	30,062	63,43,07	22,501	33,40,31	5,096	7,03,37
TOTAL BANK CREDIT	7,46,745	13790,18,68	2,87,003	854,82,79	1,74,595	617,36,70	92,956	191,24,81
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,490	27,50,86	5,369	9,80,60	4,547	5,05,66	1,186	2,24,25
2. Other Small Scale Industries	38,745	1248,84,04	34,098	88,92,29	4,471	33,89,91	14,752	25,94,62

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

BIJAPUR		CHAMARAJANAGAR		CHIKMAGALUR		CHITRADURGA		DAKSHIN KANNADA		DAVANGERE		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
13	14	15	16	17	18	19	20	21	22	23	24	
55,331	123,36,44	29,392	37,41,96	61,003	425,38,79	64,312	109,45,13	37,199	108,84,36	64,480	126,27,35	I
54,103	115,53,19	29,075	37,03,85	60,598	361,04,42	63,068	105,75,34	36,743	96,84,90	64,183	124,53,57	1
1,228	7,83,25	317	38,11	405	64,34,37	1,244	3,69,79	456	11,99,46	297	1,73,78	2
19,007	71,71,31	2,194	4,36,90	5,223	84,21,83	4,510	46,57,50	8,931	374,76,81	5,993	60,77,84	II
1	9,62	3	18,22	6	77,44	6	28,85	23	4,78,63	2	12,31	1
18,993	70,67,26	2,189	4,12,83	5,182	82,46,85	4,489	45,86,54	8,732	357,46,27	5,932	60,13,97	2
—	—	—	—	1	50,67	2	7,92	3	8,89	4	11,48	3
13	94,43	2	5,85	34	46,87	13	34,19	173	12,43,02	55	40,08	4
729	5,32,12	149	1,02,41	1,513	13,57,02	1,606	8,05,40	4,867	61,63,36	1,564	7,27,09	III
5,652	17,60,47	776	1,22,67	5,950	19,34,72	7,289	10,19,37	10,051	115,34,42	5,210	17,34,92	IV
17,417	51,76,65	10,215	13,32,01	22,292	81,64,84	16,274	32,41,06	58,092	252,24,41	24,217	57,66,90	V
686	1,57,27	869	90,04	2,359	5,15,58	1,039	1,62,14	5,141	13,78,09	2,086	3,41,02	1
2,159	24,03,56	333	1,91,96	1,567	20,09,13	981	9,85,77	7,788	96,37,91	1,969	20,84,55	2
14,572	26,15,82	9,013	10,50,01	18,366	56,40,13	14,254	20,93,15	45,163	142,08,41	20,162	33,41,33	3
14,155	46,47,29	6,462	11,52,47	17,206	70,29,58	19,864	38,23,57	18,972	137,13,70	13,962	45,56,95	VI
279	10,42,60	65	54,24	323	32,08,53	464	11,68,77	1,240	47,74,08	797	13,48,17	1
13,876	36,04,69	6,397	10,98,23	16,883	38,21,05	19,400	26,54,80	17,732	89,39,62	13,165	32,08,78	2
42	77,37	3	1,49	63	2,89,15	19	7,13,96	282	37,97,25	29	51,01	VII
11,921	22,22,56	4,585	5,09,11	7,509	45,32,89	9,662	21,90,54	13,405	90,56,79	8,330	14,99,67	VIII
1,24,254	339,24,21	53,776	73,99,02	1,20,759	742,68,82	1,23,536	273,96,53	1,51,799	1178,51,10	1,23,785	330,41,73	Total
3,865	4,36,68	1,382	1,63,72	2,495	3,06,91	1,262	2,13,67	2,631	7,57,23	1,086	1,63,46	1
14,951	23,05,77	863	1,92,50	2,204	9,55,95	2,096	11,84,14	5,069	171,12,12	3,068	17,68,56	2

DHARWAD		GADAG		GULBARGA		HASSAN		HAVERI		KODAGU		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
25	26	27	28	29	30	31	32	33	34	35	36	
37,306	85,96,00	28,746	49,28,13	1,07,598	162,47,42	89,609	232,62,56	51,795	82,70,83	36,489	221,78,95	I
37,071	81,69,46	27,733	48,16,06	1,06,217	154,13,34	89,363	227,27,92	51,040	81,88,92	36,243	202,73,20	1
235	4,26,54	1,013	1,12,07	1,381	8,34,08	246	5,34,64	755	81,91	246	19,05,75	2
14,705	198,26,84	8,611	14,84,61	29,531	131,12,36	4,219	56,61,33	9,085	13,72,83	2,685	28,27,61	II
23	1,37,78	—	—	14	67,61	4	45,73	—	—	—	—	1
14,524	174,50,78	8,598	14,74,51	29,489	129,61,23	4,027	52,00,03	9,051	13,61,18	2,654	27,80,18	2
4	12,73,04	—	—	1	3,93	—	—	—	—	—	—	3
154	9,65,24	13	10,10	27	79,59	188	4,15,57	34	11,65	31	47,43	4
3,226	29,28,07	659	3,12,53	2,924	17,58,16	1,887	14,14,73	951	3,76,42	1,304	13,62,72	III
6,440	31,11,57	2,889	5,08,69	6,830	13,50,12	5,650	16,40,97	3,830	5,24,38	2,710	6,93,38	IV
35,709	160,19,51	10,678	22,11,72	35,028	92,71,01	35,884	75,75,11	15,223	24,61,24	18,221	60,56,84	V
3,330	8,54,03	1,010	1,46,85	1,778	2,58,86	3,855	3,97,11	1,215	1,56,64	1,248	4,58,33	1
6,674	88,19,11	992	7,90,98	2,450	33,39,52	1,782	21,84,87	1,630	8,47,76	1,236	16,66,17	2
25,705	63,46,37	8,676	12,73,89	30,800	56,72,63	30,247	49,93,13	12,378	14,56,84	15,737	39,32,34	3
11,431	108,73,17	6,447	11,04,58	21,623	63,08,32	15,168	73,14,99	8,901	28,73,59	9,184	29,65,93	VI
1,277	42,55,73	663	1,30,75	1,404	15,56,73	659	37,77,50	295	99,17	447	5,81,54	1
10,154	66,17,44	5,784	9,73,83	20,219	47,51,59	14,509	35,37,49	8,606	27,74,42	8,737	23,84,39	2
75	31,33,65	29	14,22	8	56,73	14	7,26,20	—	—	95	9,91	VII
15,621	53,02,52	7,331	8,40,29	7,416	17,85,02	15,682	25,12,91	8,089	9,92,97	8,007	20,41,24	VIII
1,24,513	697,91,33	65,390	114,04,77	2,10,958	498,89,14	1,68,113	501,08,80	97,874	168,72,26	78,695	381,36,58	Total
1,829	6,29,02	2,283	4,23,38	2,765	5,02,24	1,377	2,97,24	1,499	1,83,93	1,142	1,82,48	1
11,927	89,10,48	6,223	9,73,00	26,038	62,66,86	2,287	17,98,12	7,402	9,11,80	1,175	6,19,66	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION		STATE : KARNATAKA (Contd.)							
		KOLAR		KOPPAL		MANDYA		MYSORE	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	37	38	39	40	41	42	43	44	
I. AGRICULTURE	1,08,386	161,56,13	48,944	109,18,60	87,708	115,38,50	90,226	159,33,91	
1. Direct Finance	1,05,941	151,49,97	48,604	105,32,65	86,010	110,17,02	88,339	145,49,53	
2. Indirect Finance	2,445	10,06,16	340	3,85,95	1,698	5,21,48	1,887	13,84,38	
II. INDUSTRY	9,122	69,61,01	5,836	18,80,71	4,121	42,08,29	9,124	444,06,85	
1. Mining & Quarrying	5	13,43,86	8	30,23	6	49,32	28	2,99,61	
2. Manufacturing & Processing	9,102	55,46,03	5,800	17,88,32	4,062	37,15,19	8,858	428,81,37	
3. Electricity, Gas & Water	2	6,09	—	—	33	3,94,23	6	2,99,24	
4. Construction	13	65,03	28	62,16	20	49,55	232	9,26,63	
III. TRANSPORT OPERATORS	1,353	11,50,04	616	2,23,23	1,009	4,72,00	1,549	11,53,94	
IV. PROFESSIONAL AND OTHER SERVICES	5,610	12,00,97	3,563	6,39,87	2,929	8,64,80	6,917	80,26,47	
V. PERSONAL LOANS	28,107	58,77,97	15,068	27,20,71	27,085	47,74,06	84,042	244,93,37	
1. Loans for Purchase of Consumer Durables	2,832	4,76,25	1,075	1,49,25	2,078	3,23,62	7,349	13,10,08	
2. Loans for Housing	1,913	15,04,64	763	8,60,33	1,708	12,06,88	7,203	94,27,38	
3. Rest of the Personal Loans	23,362	38,97,08	13,230	17,11,13	23,299	32,43,56	69,490	137,55,91	
VI. TRADE	18,911	59,66,13	10,141	29,32,09	11,155	31,04,24	26,792	85,39,23	
1. Wholesale Trade	2,970	27,49,92	767	5,49,15	349	6,40,50	706	17,90,54	
2. Retail Trade	15,941	32,16,21	9,374	23,82,94	10,806	24,63,74	26,086	67,48,69	
VII. FINANCE	10	4,90,41	3	3,30	83	1,36,82	59	12,49,94	
VIII. ALL OTHERS	16,292	37,28,04	7,695	11,26,26	10,349	17,73,11	27,824	107,78,08	
TOTAL BANK CREDIT	1,87,791	415,30,70	91,866	204,44,77	1,44,439	268,71,82	2,46,533	1145,81,79	
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,522	4,66,99	1,999	1,99,17	1,770	2,66,93	2,187	5,82,15	
2. Other Small Scale Industries	2,979	17,57,65	3,264	12,26,19	2,520	13,22,21	5,773	92,40,56	

SOUTHERN REGION		STATE : KARNATAKA (Contd.)							
		RAICHUR		SHIMOGA		TUMKUR		UDIPI	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	45	46	47	48	49	50	51	52	
I. AGRICULTURE	70,799	168,15,25	80,321	144,57,71	86,356	130,98,59	25,663	57,69,37	
1. Direct Finance	67,655	149,14,91	79,910	139,95,62	85,584	124,97,36	25,541	53,16,45	
2. Indirect Finance	3,144	19,00,34	411	4,62,09	772	6,01,23	122	4,52,92	
II. INDUSTRY	7,360	62,38,57	8,102	118,38,65	7,586	60,56,12	7,068	70,71,46	
1. Mining & Quarrying	5	2,60,90	4	25,99	11	67,53	8	47,31	
2. Manufacturing & Processing	7,211	56,50,54	8,081	117,44,88	7,448	56,62,57	6,983	68,64,64	
3. Electricity, Gas & Water	4	1,61,83	—	—	8	2,23,59	3	19,88	
4. Construction	140	1,65,30	17	67,78	119	1,02,43	74	1,39,63	
III. TRANSPORT OPERATORS	981	8,14,37	2,110	21,11,42	2,289	10,03,21	3,423	43,22,84	
IV. PROFESSIONAL AND OTHER SERVICES	4,448	7,38,94	6,804	54,69,81	4,425	11,30,29	7,956	25,56,18	
V. PERSONAL LOANS	23,784	50,01,95	36,030	96,07,72	35,411	73,74,74	38,747	152,11,80	
1. Loans for Purchase of Consumer Durables	997	1,38,07	3,042	5,42,78	3,914	4,25,90	1,654	3,75,42	
2. Loans for Housing	1,607	15,09,50	3,628	34,79,25	2,166	22,94,23	6,606	66,71,81	
3. Rest of the Personal Loans	21,180	33,54,38	29,360	55,85,69	29,331	46,54,61	30,487	81,64,57	
VI. TRADE	16,351	40,95,54	20,862	74,90,57	21,033	54,48,64	14,629	54,07,79	
1. Wholesale Trade	802	9,89,46	1,345	20,77,38	780	23,45,11	467	8,78,85	
2. Retail Trade	15,549	31,06,08	19,517	54,13,19	20,253	31,03,53	14,162	45,28,94	
VII. FINANCE	3	23,72	19	4,82,44	128	82,88	145	6,08,57	
VIII. ALL OTHERS	9,755	20,43,23	11,809	26,36,91	14,795	41,82,61	11,968	31,63,60	
TOTAL BANK CREDIT	1,33,481	357,71,57	1,66,057	540,95,23	1,72,023	383,77,08	1,09,599	441,11,61	
<i>OF WHICH:</i> 1. Artisans & Village Industries	2,065	2,86,20	4,126	6,59,28	2,978	3,93,23	3,013	5,60,99	
2. Other Small Scale Industries	5,074	18,27,68	3,795	27,93,38	4,221	30,31,60	3,549	48,89,23	

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

STATE : KERALA

(Amount in Rupees Thousand)

UTTAR KANNADA		ALAPUZHA		CANNUR		ERNAKULAM		IDUKKI		KASARAGOD		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
53	54	1	2	3	4	5	6	7	8	9	10	
19,844	49,92,34	55,566	76,14,42	1,01,561	140,26,29	71,033	236,32,73	40,809	81,03,10	75,662	101,62,15	I
19,810	46,35,25	54,599	72,57,69	1,01,244	137,33,99	69,817	200,06,17	40,498	79,84,54	75,620	100,64,47	1
34	3,57,09	967	3,56,73	317	2,92,30	1,216	36,26,56	311	1,18,56	42	97,68	2
15,221	71,25,62	22,532	221,29,58	12,043	147,08,84	29,660	1543,32,29	3,246	23,07,06	4,549	24,17,79	II
3	18,69	5	24,38	10	89,11	43	10,24,63	4	10,65	10	51,40	1
15,116	65,33,08	22,180	211,84,14	11,916	138,54,54	28,406	1420,64,10	3,215	21,69,19	4,449	20,14,03	2
2	2,10,66	5	1,23,71	3	1,56	19	2,12,46	2	8,58	—	—	3
100	3,63,19	342	7,97,35	114	7,63,63	1,192	110,31,10	25	1,18,64	90	3,52,36	4
1,718	13,63,13	4,369	31,63,31	3,563	29,61,04	7,582	67,38,53	907	9,31,28	1,721	13,63,06	III
7,027	15,79,28	8,431	23,98,02	10,580	32,85,18	13,592	177,39,53	2,339	9,93,44	4,870	10,18,61	IV
21,790	59,64,45	59,172	180,20,03	38,856	139,78,95	1,29,485	566,79,88	20,541	57,83,46	20,007	56,46,48	V
1,887	4,00,54	6,715	10,37,44	3,364	4,92,54	12,245	28,78,12	3,732	4,74,81	1,721	2,31,44	1
2,180	20,52,16	6,330	55,77,37	6,715	67,33,67	26,121	235,02,36	2,792	26,61,34	3,181	23,82,31	2
17,723	35,11,75	46,127	114,05,22	28,777	67,52,74	91,119	302,99,40	14,017	26,47,31	15,105	30,32,73	3
21,405	60,01,82	24,323	190,84,94	55,554	133,16,45	49,587	672,95,60	10,194	64,24,62	32,359	53,42,69	VI
1,004	11,00,31	1,352	116,51,58	660	19,43,09	4,240	303,02,88	335	16,74,96	246	4,80,23	1
20,401	49,01,51	22,971	74,33,36	54,894	113,73,36	45,347	369,92,72	9,859	47,49,66	32,113	48,62,46	2
11	2,98,06	712	1,23,47	144	12,88,90	894	28,60,36	128	36,74	4	3,96	VII
10,492	25,18,16	52,229	104,12,14	26,941	53,59,63	93,287	510,49,88	14,228	23,77,21	16,633	22,72,90	VIII
97,508	298,42,86	2,27,334	829,45,91	2,49,242	689,25,28	3,95,120	3803,28,80	92,392	269,56,91	1,55,805	282,27,64	Total
5,175	12,11,89	7,351	11,16,00	5,792	8,42,01	3,525	10,97,37	720	2,02,40	2,470	3,14,30	1
9,229	19,65,78	13,821	99,30,49	5,568	52,90,12	15,523	335,25,28	1,999	12,35,04	1,842	12,29,96	2

KOLLAM		KOTTAYAM		KOZHIKODE		MALAPPURAM		PALAKKAD		PATHANAMTHITTA		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
11	12	13	14	15	16	17	18	19	20	21	22	
56,726	102,59,76	65,913	122,74,34	1,77,467	179,16,62	1,39,575	153,03,50	98,568	146,96,88	36,393	53,30,22	I
56,308	98,98,14	64,975	118,26,34	1,76,810	175,72,87	1,39,465	152,42,72	98,225	145,49,95	36,036	51,93,98	1
418	3,61,62	938	4,48,00	657	3,43,75	110	60,78	343	1,46,93	357	1,36,24	2
18,089	537,01,25	18,425	199,62,61	21,818	236,99,96	18,434	55,62,36	14,916	220,77,57	7,890	46,79,03	II
9	35,19	21	1,11,60	8	39,42	7	21,36	18	63,79	26	3,13,52	1
17,963	527,26,51	18,278	191,30,46	21,558	222,75,39	18,358	51,60,16	14,789	213,29,14	7,741	37,94,83	2
1	1,61	—	—	1	1,11	1	3,61	5	26,70	4	76,23	3
116	9,37,94	126	7,20,55	251	13,84,04	68	3,77,23	104	6,57,94	119	4,94,45	4
3,271	31,11,62	4,414	33,93,50	5,833	44,00,09	2,941	19,82,29	3,793	24,96,46	3,071	27,61,72	III
7,204	26,36,86	5,377	25,25,44	18,259	52,69,22	15,127	26,85,46	9,748	23,37,06	5,074	20,75,38	IV
57,131	177,42,85	56,780	219,74,66	70,254	192,94,85	42,935	105,02,24	52,682	156,66,18	47,198	174,90,34	V
5,808	10,40,03	4,703	9,03,42	12,607	20,17,42	5,464	9,24,75	8,111	11,57,33	2,856	4,69,43	1
5,378	56,72,25	7,939	84,37,08	8,208	74,01,08	4,725	38,58,33	6,328	63,26,78	4,471	46,41,05	2
45,945	110,30,57	44,138	126,34,16	49,439	98,76,35	32,746	57,19,16	38,243	81,82,07	39,871	123,79,86	3
22,708	123,17,64	24,742	228,38,36	61,297	195,80,94	54,616	117,86,79	24,156	102,69,48	12,016	104,99,53	VI
1,580	36,53,51	2,493	111,31,19	1,237	52,09,95	632	23,75,39	1,162	19,62,50	620	58,64,26	1
21,128	86,64,13	22,249	117,07,17	60,060	143,70,99	53,984	94,11,40	22,994	83,06,98	11,396	46,35,27	2
416	2,06,28	341	5,49,11	227	2,66,22	8	10,97,92	411	2,84,61	425	1,26,80	VII
56,259	103,66,75	40,306	105,82,09	40,126	95,58,85	36,980	80,67,93	35,278	66,85,59	36,315	69,06,24	VIII
2,21,804	1103,43,01	2,16,298	941,00,11	3,95,281	999,86,75	3,10,616	569,88,49	2,39,552	745,13,83	1,48,382	498,69,26	Total
5,475	8,96,29	5,164	9,10,99	8,551	12,42,79	8,330	10,16,11	4,191	7,08,09	1,698	3,42,07	1
8,966	271,26,99	8,998	83,15,83	12,350	96,36,86	9,056	28,78,44	8,306	55,73,69	5,286	26,43,96	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION		STATE : TAMIL NADU							
OCCUPATION	THIRUVANANTHAPURAM		THRISSUR		WAYANAD		CHENNAI		
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
	23	24	25	26	27	28	1	2	
I. AGRICULTURE	95,789	180,51,13	78,252	134,48,23	86,217	138,13,62	7,277	516,84,63	
1. Direct Finance	94,652	127,79,36	77,302	126,19,38	86,183	137,40,36	5,860	234,09,20	
2. Indirect Finance	1,137	52,71,77	950	8,28,85	34	73,26	1,417	282,75,43	
II. INDUSTRY	25,944	344,93,79	22,042	250,85,43	3,653	18,62,97	88,737	10364,44,44	
1. Mining & Quarrying	20	4,06,03	20	99,36	1	4,72	368	243,83,19	
2. Manufacturing & Processing	25,561	271,67,32	21,817	237,32,28	3,633	17,52,38	84,353	9728,92,28	
3. Electricity, Gas & Water	19	49,84,89	2	6,41	—	—	110	124,42,03	
4. Construction	344	19,35,55	203	12,47,38	19	1,05,87	3,906	267,26,94	
III. TRANSPORT OPERATORS	5,782	43,00,28	5,649	46,97,08	918	6,63,03	5,746	284,56,23	
IV. PROFESSIONAL AND OTHER SERVICES	13,898	103,05,44	15,562	59,92,88	4,509	6,88,73	42,945	1089,36,45	
V. PERSONAL LOANS	1,13,802	393,39,11	81,915	336,93,00	10,772	28,14,25	5,19,945	1984,48,78	
1. Loans for Purchase of Consumer Durables	9,850	21,11,85	10,263	17,30,96	1,297	2,21,32	30,804	60,69,68	
2. Loans for Housing	14,666	125,95,07	11,662	128,39,91	1,231	10,27,72	33,299	455,09,20	
3. Rest of the Personal Loans	89,286	246,32,19	59,990	191,22,13	8,244	15,65,21	4,55,842	1468,69,90	
VI. TRADE	44,903	382,85,77	29,752	186,19,63	15,992	41,86,97	30,169	2780,00,12	
1. Wholesale Trade	1,224	221,68,47	1,449	44,69,06	92	3,39,93	6,859	2238,31,53	
2. Retail Trade	43,679	161,17,30	28,303	141,50,57	15,900	38,47,04	23,310	541,68,59	
VII. FINANCE	1,008	72,79,97	413	3,85,98	14	22,40	2,402	1785,62,27	
VIII. ALL OTHERS	92,137	200,00,60	52,637	130,45,51	4,529	7,56,63	1,68,611	1060,53,18	
TOTAL BANK CREDIT	3,93,263	1720,56,09	2,86,222	1149,67,74	1,26,604	248,08,60	8,65,832	19865,86,10	
<i>OF WHICH:</i> 1. Artisans & Village Industries	7,881	17,87,03	5,607	17,20,78	1,990	2,47,36	2,575	14,35,52	
2. Other Small Scale Industries	11,989	58,42,51	14,738	130,11,62	1,468	3,87,40	47,906	1557,66,61	

OCCUPATION	COIMBATORE		CUDDALORE		DHARMAPURI		DINDIGAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
	3	4	5	6	7	8	9	10
I. AGRICULTURE	1,14,135	313,47,07	1,04,125	158,82,55	1,32,246	175,64,75	92,339	142,57,27
1. Direct Finance	1,12,775	277,85,18	1,02,692	146,48,73	1,31,454	164,88,91	91,493	133,63,16
2. Indirect Finance	1,360	35,61,89	1,433	12,33,82	792	10,75,84	846	8,94,11
II. INDUSTRY	49,722	4546,03,98	4,998	96,12,62	8,967	211,02,45	4,899	255,51,47
1. Mining & Quarrying	24	6,35,60	6	77,73	36	21,31,46	3	12,70
2. Manufacturing & Processing	49,428	4510,80,01	4,939	94,00,81	8,904	188,06,88	4,794	253,56,71
3. Electricity, Gas & Water	34	13,99,31	2	18,01	6	48,11	2	19,13
4. Construction	236	14,89,06	51	1,16,07	21	1,16,00	100	1,62,93
III. TRANSPORT OPERATORS	1,836	34,07,36	1,066	7,37,64	619	17,36,50	1,332	9,34,75
IV. PROFESSIONAL AND OTHER SERVICES	10,418	116,50,08	4,688	12,85,40	3,020	6,92,60	3,792	10,10,18
V. PERSONAL LOANS	1,29,478	449,81,81	49,970	97,58,23	34,503	64,81,49	27,834	59,86,36
1. Loans for Purchase of Consumer Durables	31,443	47,13,31	3,081	3,55,16	2,447	3,03,70	2,726	3,85,45
2. Loans for Housing	10,738	128,25,06	3,076	25,79,01	1,456	15,53,31	1,832	14,70,70
3. Rest of the Personal Loans	87,297	274,43,44	43,813	68,24,06	30,600	46,24,48	23,276	41,30,21
VI. TRADE	24,071	376,08,21	11,615	36,92,79	13,007	40,42,41	12,421	50,46,34
1. Wholesale Trade	2,713	180,43,31	351	11,68,75	444	13,73,21	601	14,71,30
2. Retail Trade	21,358	195,64,90	11,264	25,24,04	12,563	26,69,20	11,820	35,75,04
VII. FINANCE	474	90,49,86	47	83,29	74	2,34,20	150	1,02,59
VIII. ALL OTHERS	58,301	254,07,21	14,037	32,36,27	17,252	37,26,44	9,703	26,89,75
TOTAL BANK CREDIT	3,88,435	6180,55,58	1,90,546	442,88,79	2,09,688	555,80,84	1,52,470	555,78,71
<i>OF WHICH:</i> 1. Artisans & Village Industries	5,593	25,06,22	1,251	2,24,26	2,958	3,95,94	1,107	4,54,94
2. Other Small Scale Industries	27,613	1502,18,12	3,560	13,95,32	4,761	46,43,09	3,092	45,86,76

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

ERODE		KANCHEEPURAM		KANYAKUMARI		KARUR		MADURAI		NAGAPATTINAM		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
11	12	13	14	15	16	17	18	19	20	21	22	
1,63,550	302,57,18	75,277	99,76,31	66,683	101,91,71	51,029	85,22,92	94,124	173,72,00	64,518	91,60,47	I
1,62,126	287,39,18	74,390	96,47,02	66,440	100,55,75	50,927	81,27,23	93,368	150,59,42	63,867	85,53,82	1
1,424	15,18,00	887	3,29,29	243	1,35,96	102	3,95,69	756	23,12,58	651	6,06,65	2
19,181	467,06,00	11,518	72,03,31	13,538	79,15,76	6,040	108,77,97	12,965	594,79,02	6,115	24,16,34	II
33	3,47,25	48	1,83,97	3	12,05	1	2,64	24	3,80,57	—	—	1
19,000	451,20,13	11,399	68,98,29	13,503	78,03,76	6,035	108,57,32	12,665	570,31,66	6,020	21,75,61	2
7	1,17,75	2	13,56	—	—	—	—	56	4,46,02	1	22,34	3
141	11,20,87	69	1,07,49	32	99,95	4	18,01	220	16,20,77	94	2,18,39	4
1,458	17,50,32	706	6,48,62	755	8,96,53	389	7,35,98	1,736	15,42,35	934	4,77,66	III
6,237	33,81,66	7,319	17,30,65	6,567	24,83,65	2,313	5,80,31	6,040	49,17,12	3,569	7,08,08	IV
43,350	113,98,92	45,349	117,44,46	36,590	87,27,22	14,190	35,10,64	60,237	184,98,13	34,667	67,66,35	V
5,033	8,08,03	3,690	4,56,04	3,429	5,83,26	1,980	3,40,47	5,848	8,42,10	2,415	3,26,39	1
3,208	30,75,95	5,119	49,38,35	2,448	20,04,25	1,894	13,30,09	6,954	66,88,01	1,318	14,30,94	2
35,109	75,14,94	36,540	63,50,07	30,713	61,39,71	10,316	18,40,08	47,435	109,68,02	30,934	50,09,02	3
14,587	114,20,48	11,734	41,29,88	12,516	42,91,20	3,208	19,78,70	14,431	200,17,51	8,652	26,65,05	VI
1,285	59,99,65	567	12,36,09	1,044	9,91,68	115	9,49,70	1,652	78,00,21	347	9,84,27	1
13,302	54,20,83	11,167	28,93,79	11,472	32,99,52	3,093	10,29,00	12,779	122,17,30	8,305	16,80,78	2
38	2,66,24	107	1,20,05	32	89,21	51	1,39,47	366	15,72,30	15	1,66,83	VII
19,740	62,41,71	32,501	43,91,22	35,784	61,60,20	13,554	25,18,58	29,286	84,26,86	22,438	31,22,98	VIII
2,68,141	1114,22,51	1,84,511	399,44,50	1,72,465	407,55,48	90,774	288,64,57	2,19,185	1318,25,29	1,40,908	254,83,76	Total
2,645	7,96,53	3,778	5,65,91	6,268	7,86,10	2,818	4,24,82	3,698	4,42,13	1,440	2,64,28	1
13,284	174,94,42	6,108	30,80,19	5,617	18,61,19	2,828	45,99,92	7,810	117,18,26	3,264	9,52,13	2

NAMAkkAL		NILGIRI		PERAMBALUR		PUDUKOTTAI		RAMANATHAPURAM		SALEM		Item No.
No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	
23	24	25	26	27	28	29	30	31	32	33	34	
64,153	138,01,11	26,215	52,87,89	79,129	97,32,42	54,883	69,67,37	41,912	57,53,88	92,308	164,61,77	I
63,735	135,00,66	26,125	47,96,82	77,009	92,89,27	54,547	67,25,98	41,256	56,62,59	90,273	144,09,38	1
418	3,00,45	90	4,91,07	2,120	4,43,15	336	2,41,39	656	91,29	2,035	20,52,39	2
11,367	150,92,71	2,291	354,44,11	2,984	16,43,06	6,552	51,61,95	7,382	68,09,68	17,953	774,22,30	II
20	2,46,29	3	41,72	—	—	2	7,87	1	9,89	94	14,10,28	1
11,320	146,88,63	2,264	352,62,06	2,981	16,38,71	6,531	51,26,30	7,341	67,15,63	17,730	747,32,02	2
19	1,09,14	1	42	—	—	—	—	1	13,76	9	1,21,25	3
8	48,65	23	1,39,91	3	4,35	19	27,78	39	70,40	120	11,58,75	4
2,156	48,71,95	543	5,43,17	343	2,31,41	365	3,84,99	463	1,27,04	1,185	22,00,29	III
2,772	13,40,01	2,648	17,69,96	1,396	1,92,73	3,699	5,64,67	5,072	5,45,25	4,689	37,26,68	IV
18,809	52,69,57	15,834	43,51,56	10,710	20,46,98	13,827	31,48,16	12,835	20,93,12	42,715	122,85,43	V
1,273	2,68,38	3,387	4,52,99	1,254	1,20,35	878	1,06,11	1,054	1,14,20	4,468	7,80,28	1
1,358	16,42,87	683	10,61,79	565	4,58,34	1,167	9,23,40	1,132	3,81,15	3,727	36,38,82	2
16,178	33,58,32	11,764	28,36,78	8,891	14,68,29	11,782	21,18,65	10,649	15,97,77	34,520	78,66,33	3
7,303	27,12,36	6,898	27,67,13	3,531	5,45,75	5,679	13,62,88	11,421	31,66,15	14,805	109,89,62	VI
226	5,94,15	205	6,61,81	160	76,21	555	4,27,12	247	17,18,45	1,950	49,61,58	1
7,077	21,18,21	6,693	21,05,32	3,371	4,69,54	5,124	9,35,76	11,174	14,47,70	12,855	60,28,04	2
131	1,14,69	13	2,18,27	2	—	17	71,71	6	12,52	67	6,25,44	VII
8,253	23,16,55	6,931	44,98,27	10,928	13,63,06	15,603	22,57,67	18,749	22,65,89	17,872	69,05,17	VIII
1,14,944	455,18,95	61,373	548,80,36	1,09,023	157,55,41	1,00,625	199,19,40	97,840	207,73,53	1,91,594	1306,16,70	Total
2,881	3,15,78	515	1,61,70	1,228	1,38,38	2,873	4,20,62	3,888	4,67,64	4,934	8,95,37	1
4,503	44,79,15	1,484	41,45,46	1,016	3,44,16	2,595	18,32,20	3,089	8,88,87	8,083	151,25,75	2

TABLE No. 5.9 – DISTRICT-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF

SOUTHERN REGION		STATE : TAMIL NADU (Contd.)							
		SIVAGANGA		THANJAVUR		THENI		THIRUVALLUR	
OCCUPATION	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount	
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	
	35	36	37	38	39	40	41	42	
I. AGRICULTURE	52,276	69,46,20	1,29,231	167,37,77	68,580	106,23,32	85,480	139,99,42	
1. Direct Finance	51,417	66,42,09	1,27,326	160,56,08	68,538	104,82,99	82,811	125,04,50	
2. Indirect Finance	859	3,04,11	1,905	6,81,69	42	1,40,33	2,669	14,94,92	
II. INDUSTRY	4,690	44,91,25	12,863	117,94,87	3,173	52,63,18	14,822	673,87,60	
1. Mining & Quarrying	1	5,57	1	3,25	—	—	17	2,55,75	
2. Manufacturing & Processing	4,671	43,77,60	12,760	114,52,54	3,110	52,32,08	14,664	657,10,15	
3. Electricity, Gas & Water	—	—	6	51,53	—	—	24	6,79,62	
4. Construction	18	1,08,08	96	2,87,55	63	31,10	117	7,42,08	
III. TRANSPORT OPERATORS	624	3,61,31	1,390	19,57,92	360	2,13,84	648	6,67,30	
IV. PROFESSIONAL AND OTHER SERVICES	7,712	8,70,00	7,145	32,25,98	1,693	3,76,52	6,378	57,11,26	
V. PERSONAL LOANS	25,801	47,61,03	48,162	121,28,67	15,066	25,12,32	34,899	132,15,42	
1. Loans for Purchase of Consumer Durables	3,251	2,55,88	4,051	5,65,15	1,261	1,79,06	3,397	7,65,16	
2. Loans for Housing	2,646	12,60,73	3,988	38,22,51	828	5,82,34	3,269	36,64,25	
3. Rest of the Personal Loans	19,904	32,44,42	40,123	77,41,01	12,977	17,50,92	28,233	87,86,01	
VI. TRADE	8,807	18,10,91	11,618	65,00,17	6,637	15,80,02	14,987	80,90,85	
1. Wholesale Trade	377	2,95,02	831	22,60,56	181	2,49,05	627	26,87,51	
2. Retail Trade	8,430	15,15,89	10,787	42,39,61	6,456	13,30,97	14,360	54,03,34	
VII. FINANCE	12	40,34	199	5,21,35	30	34,92	78	132,54,62	
VIII. ALL OTHERS	16,826	21,21,32	26,350	53,18,98	6,435	10,53,29	14,591	55,66,78	
TOTAL BANK CREDIT	1,16,748	214,02,36	2,36,958	581,85,71	1,01,974	216,57,41	1,71,883	1278,93,25	
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,631	1,92,21	6,052	5,38,27	693	95,91	4,106	5,83,46	
2. Other Small Scale Industries	2,967	10,53,56	4,179	27,36,97	2,285	14,49,05	8,101	253,35,77	

OCCUPATION	THIRUVARUR		TIRUCHIRAPALLI		TIRUNELVELI		TIRUVANNAMALAI	
	No. of	Amount	No. of	Amount	No. of	Amount	No. of	Amount
	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing	Accounts	Out-standing
	43	44	45	46	47	48	49	50
I. AGRICULTURE	51,301	58,06,83	1,00,210	150,69,78	1,11,903	174,16,80	1,11,204	138,04,67
1. Direct Finance	50,829	56,82,78	98,469	139,72,97	1,09,073	126,86,74	1,10,544	134,34,32
2. Indirect Finance	472	1,24,05	1,741	10,96,81	2,830	47,30,06	660	3,70,35
II. INDUSTRY	3,883	7,72,71	14,436	334,18,48	6,302	361,71,49	10,742	30,10,05
1. Mining & Quarrying	—	—	17	1,84,74	24	59,72,64	8	72,49
2. Manufacturing & Processing	3,877	7,68,48	14,261	324,41,81	6,232	299,08,92	10,630	28,54,95
3. Electricity, Gas & Water	—	—	22	3,65,31	4	1,82,53	1	38,68
4. Construction	6	4,23	136	4,26,62	42	1,07,40	103	43,93
III. TRANSPORT OPERATORS	309	3,35,15	1,444	22,13,25	1,002	12,21,80	655	3,59,30
IV. PROFESSIONAL AND OTHER SERVICES	2,015	3,74,72	6,042	65,88,59	8,825	17,09,18	3,616	5,90,73
V. PERSONAL LOANS	30,067	42,13,17	62,442	191,51,92	51,377	112,04,55	16,104	36,60,45
1. Loans for Purchase of Consumer Durables	1,307	2,52,53	6,702	9,50,06	5,605	6,44,42	1,631	1,97,79
2. Loans for Housing	1,066	7,47,88	6,606	69,83,24	3,896	36,04,78	2,017	13,57,01
3. Rest of the Personal Loans	27,694	32,12,76	49,134	112,18,62	41,876	69,55,35	12,456	21,05,65
VI. TRADE	5,837	11,61,65	12,521	114,59,84	17,298	61,65,22	16,313	29,96,21
1. Wholesale Trade	1,033	3,64,00	962	58,76,14	2,197	26,71,45	545	7,90,70
2. Retail Trade	4,804	7,97,65	11,559	55,83,70	15,101	34,93,77	15,768	22,05,51
VII. FINANCE	19	20,06	177	7,84,80	213	2,01,62	166	39,54
VIII. ALL OTHERS	13,860	17,59,70	24,812	94,58,79	39,899	61,72,25	9,865	15,46,53
TOTAL BANK CREDIT	1,07,291	144,43,99	2,22,084	981,45,45	2,36,819	802,62,91	1,68,665	260,07,48
<i>OF WHICH:</i> 1. Artisans & Village Industries	1,514	1,71,81	2,482	4,99,44	2,106	3,48,39	5,333	5,67,19
2. Other Small Scale Industries	1,735	4,38,93	8,623	118,79,69	3,713	37,60,74	3,950	14,75,32

SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION – MARCH 1999

(Amount in Rupees Thousand)

LAKSHADWEEP

TOOTHUKUDI		VELLORE		VILLUPURAM		VIRUDHUNAGAR		LAKSHADWEEP		
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	Item No.
51	52	53	54	55	56	57	58	1	2	
56,012	86,10,12	1,11,370	166,06,79	1,37,310	163,64,34	42,045	60,52,04	540	58,45	I
55,728	75,92,12	1,10,695	152,79,83	1,36,229	160,42,93	41,449	53,21,86	540	58,45	1
284	10,18,00	675	13,26,96	1,081	3,21,41	596	7,30,18	—	—	2
6,496	250,41,89	15,759	305,46,79	4,058	39,24,93	11,365	687,03,34	81	47,44	II
11	3,62,65	7	1,27,75	—	—	12	1,49,97	—	—	1
6,425	242,37,08	15,672	300,39,92	4,049	38,83,81	11,265	681,84,62	81	47,44	2
3	16,80	8	1,03,85	2	34,39	1	2,53	—	—	3
57	4,25,36	72	2,75,27	7	6,73	87	3,66,22	—	—	4
956	13,55,33	1,046	11,49,29	418	3,35,10	1,536	10,51,65	163	1,10,87	III
4,806	23,11,58	5,183	35,62,35	3,604	8,92,08	4,985	18,03,64	31	24,74	IV
30,834	86,82,92	49,008	127,49,82	55,408	70,34,79	28,909	73,91,70	783	1,46,15	V
2,673	4,03,25	8,188	13,64,52	1,917	2,30,76	4,467	5,68,96	33	6,37	1
2,974	38,34,26	3,957	38,90,14	1,339	8,08,66	2,148	26,42,43	15	14,62	2
25,187	44,45,41	36,863	74,95,16	52,152	59,95,37	22,294	41,80,31	735	1,25,16	3
13,290	79,90,50	18,771	62,16,08	9,089	30,12,05	12,207	46,60,78	179	1,01,53	VI
1,157	49,91,69	1,475	10,99,09	264	16,05,60	816	15,91,27	—	—	1
12,133	29,98,81	17,296	51,16,99	8,825	14,06,45	11,391	30,69,51	179	1,01,53	2
133	8,93,48	283	4,58,99	28	16,13	11	18,68,61	—	—	VII
22,758	59,40,04	21,514	47,01,27	10,491	16,29,58	11,349	36,52,25	111	24,44	VIII
1,35,285	608,25,86	2,22,934	759,91,38	2,20,406	332,09,00	1,12,407	951,84,01	1,888	5,13,62	Total
1,648	2,49,74	3,437	5,59,14	1,622	2,10,92	2,093	5,78,90	10	2,28	1
3,536	66,41,91	11,037	109,75,27	2,072	11,86,26	6,674	315,35,79	70	36,55	2

STATE : PONDICHERY

KARAIKAL		MAHE		PONDICHERY		YANAM		Item No.
No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	No. of Accounts	Amount Outstanding	
1	2	3	4	5	6	7	8	
8,210	10,95,94	1,567	1,88,89	17,817	33,38,39	927	1,82,84	I
8,207	10,51,27	1,567	1,88,89	17,743	31,39,93	927	1,82,84	1
3	44,67	—	—	74	1,98,46	—	—	2
706	6,38,40	190	1,95,24	3,326	182,48,49	2,281	3,64,20	II
1	53	—	—	1	2,06	—	—	1
698	6,25,43	181	1,93,88	3,220	175,43,80	2,281	3,64,20	2
—	—	—	—	2	82,12	—	—	3
7	12,44	9	1,36	103	6,20,51	—	—	4
203	69,26	76	43,20	401	3,42,35	9	1,03	III
490	3,94,16	223	35,72	1,445	12,48,90	65	1,03,48	IV
7,170	14,15,33	1,189	3,12,54	24,275	82,23,44	1,018	1,70,89	V
553	68,73	167	16,15	2,543	4,47,60	3	23	1
219	2,75,71	221	1,25,09	1,363	31,19,27	99	66,11	2
6,398	10,70,89	801	1,71,30	20,369	46,56,57	916	1,04,55	3
1,898	6,79,63	363	3,57,76	4,981	55,42,85	1,024	86,77	VI
29	2,95,67	14	1,49,53	209	15,18,27	710	34,99	1
1,869	3,83,96	349	2,08,23	4,772	40,24,58	314	51,78	2
32	72,38	—	—	9	15,43	—	—	VII
2,398	4,56,18	641	1,24,30	11,834	33,06,48	129	19,76	VIII
21,107	48,21,28	4,249	12,57,65	64,088	402,66,33	5,453	9,28,97	Total
179	20,88	131	12,81	533	1,52,63	17	2,35	1
442	1,33,79	48	1,64,07	2,158	45,42,11	155	1,24,25	2