Table No. 5.8 - State and Population Group-Wise Classification of Outstanding Credit of Small Borrowal Accounts of Scheduled Commercial Banks According to Occupation - March 1999
(Part 1 of 8)

NORTHERN REGION
STATE : HARYANA

(Amount in Rupees Lakh)

OCCUPATION		RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		1	2	3	4	5	6	7	8
I.	**AGRICULTURE**	**2,23,762**	**649,60**	**93,010**	**385,98**	**28,111**	**107,51**	**3,44,883**	**1143,08**
	1. Direct Finance	2,20,614	642,98	91,810	376,75	27,834	105,63	3,40,258	1125,36
	2. Indirect Finance	3,148	6,62	1,200	9,23	277	1,87	4,625	17,73
II.	**INDUSTRY**	**24,353**	**36,48**	**16,409**	**54,58**	**49,348**	**134,08**	**90,110**	**225,14**
III.	**TRANSPORT OPERATORS**	**12,775**	**18,94**	**2,652**	**10,72**	**2,912**	**13,23**	**18,339**	**42,89**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**5,800**	**9,20**	**5,176**	**11,78**	**9,065**	**21,29**	**20,041**	**42,27**
V.	**PERSONAL LOANS**	**62,115**	**142,62**	**55,270**	**152,77**	**1,01,407**	**299,60**	**2,18,792**	**595,00**
	1. Loans for Purchase of Consumer Durables	6,036	13,90	2,705	6,98	6,811	15,99	15,552	36,88
	2. Loans for Housing	3,533	22,11	5,736	43,20	16,882	91,48	26,151	156,79
	3. Rest of the Personal Loans	52,546	106,62	46,829	102,59	77,714	192,13	1,77,089	401,34
VI.	**TRADE**	**61,528**	**72,02**	**40,950**	**100,40**	**36,551**	**98,08**	**1,39,029**	**270,50**
	1. Wholesale Trade	5,279	5,24	1,792	6,78	1,740	7,15	8,811	19,17
	2. Retail Trade	56,249	66,78	39,158	93,62	34,811	90,93	1,30,218	251,33
VII.	**FINANCE**	**169**	**52**	**250**	**59**	**512**	**74**	**931**	**1,85**
VIII.	**ALL OTHERS**	**15,233**	**26,41**	**15,362**	**42,26**	**25,596**	**58,09**	**56,191**	**126,76**
TOTAL BANK CREDIT		**4,05,735**	**955,80**	**2,29,079**	**759,08**	**2,53,502**	**732,61**	**8,88,316**	**2447,49**
OF WHICH :	1. Artisans & Village Industries	15,486	16,43	4,792	10,03	4,612	10,26	24,890	36,72
	2. Other Small Scale Industries	7,259	16,62	10,777	40,29	22,508	85,96	40,544	142,86

STATE : HIMACHAL PRADESH

OCCUPATION		RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		1	2	3	4	5	6	7	8
I.	**AGRICULTURE**	**79,639**	**110,28**	**6,959**	**13,11**	**-**	**-**	**86,598**	**123,39**
	1. Direct Finance	78,652	108,19	6,753	12,61	-	-	85,405	120,80
	2. Indirect Finance	987	2,09	206	50	-	-	1,193	2,59
II.	**INDUSTRY**	**26,122**	**45,24**	**5,065**	**13,73**	**-**	**-**	**31,187**	**58,97**
III.	**TRANSPORT OPERATORS**	**9,230**	**35,16**	**5,496**	**17,05**	**-**	**-**	**14,726**	**52,21**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**5,960**	**9,07**	**1,553**	**4,30**	**-**	**-**	**7,513**	**13,37**
V.	**PERSONAL LOANS**	**64,701**	**134,54**	**30,260**	**73,91**	**-**	**-**	**94,961**	**208,46**
	1. Loans for Purchase of Consumer Durables	5,479	9,66	9,525	21,19	-	-	15,004	30,85
	2. Loans for Housing	5,538	28,74	2,277	17,25	-	-	7,815	45,99
	3. Rest of the Personal Loans	53,684	96,14	18,458	35,47	-	-	72,142	131,61
VI.	**TRADE**	**65,766**	**113,35**	**10,436**	**34,74**	**-**	**-**	**76,202**	**148,08**
	1. Wholesale Trade	783	2,38	600	3,97	-	-	1,383	6,35
	2. Retail Trade	64,983	110,97	9,836	30,76	-	-	74,819	141,73
VII.	**FINANCE**	**334**	**83**	**20**	**7**	**-**	**-**	**354**	**90**
VIII.	**ALL OTHERS**	**13,439**	**24,89**	**7,936**	**20,30**	**-**	**-**	**21,375**	**45,19**
TOTAL BANK CREDIT		**2,65,191**	**473,35**	**67,725**	**177,22**	**-**	**-**	**3,32,916**	**650,57**
OF WHICH :	1. Artisans & Village Industries	16,821	21,62	2,055	4,09	-	-	18,876	25,71
	2. Other Small Scale Industries	6,683	19,21	2,618	8,68	-	-	9,301	27,89

NORTHERN REGION
STATE : JAMMU & KASHMIR

OCCUPATION	RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing

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

STATE : PUNJAB

OCCUPATION		RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
		No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing	No. of Accounts	Amount Out-standing
		1	2	3	4	5	6	7	8
I.	**AGRICULTURE**	**3,34,028**	**998,01**	**1,65,947**	**662,60**	**31,843**	**145,14**	**5,31,818**	**1805,75**
	1. Direct Finance	3,29,958	984,64	1,62,684	638,84	30,891	139,64	5,23,533	1763,13
	2. Indirect Finance	4,070	13,37	3,263	23,76	952	5,50	8,285	42,62
II.	**INDUSTRY**	**37,468**	**67,19**	**29,111**	**104,14**	**56,123**	**236,35**	**1,22,702**	**407,67**
III.	**TRANSPORT OPERATORS**	**11,211**	**19,50**	**5,233**	**17,33**	**3,586**	**18,63**	**20,030**	**55,46**
IV.	**PROFESSIONAL AND OTHER SERVICES**	**5,889**	**11,11**	**6,398**	**19,62**	**8,190**	**23,33**	**20,477**	**54,07**
V.	**PERSONAL LOANS**	**82,896**	**219,29**	**1,01,838**	**295,90**	**1,36,606**	**436,96**	**3,21,340**	**952,15**
	1. Loans for Purchase of Consumer Durables	8,059	17,90	11,382	26,32	13,205	36,15	32,646	80,37
	2. Loans for Housing	8,525	50,12	14,404	79,79	21,839	132,09	44,768	262,00
	3. Rest of the Personal Loans	66,312	151,26	76,052	189,79	1,01,562	268,73	2,43,926	609,78
VI.	**TRADE**	**64,620**	**103,68**	**59,535**	**167,80**	**41,922**	**161,38**	**1,66,077**	**432,86**
	1. Wholesale Trade	3,608	7,03	4,602	12,74	5,279	26,96	13,489	46,74
	2. Retail Trade	61,012	96,65	54,933	155,06	36,643	134,42	1,52,588	386,12
VII.	**FINANCE**	**84**	**18**	**91**	**46**	**306**	**73**	**481**	**1,37**
VIII.	**ALL OTHERS**	**25,315**	**66,88**	**35,271**	**91,56**	**70,245**	**162,25**	**1,30,831**	**320,70**
TOTAL BANK CREDIT		**5,61,511**	**1485,84**	**4,03,424**	**1359,41**	**3,48,821**	**1184,77**	**13,13,756**	**4030,03**
OF WHICH :	1. Artisans & Village Industries	18,831	22,88	7,424	18,23	4,074	15,13	30,329	56,23
	2. Other Small Scale Industries	15,972	31,28	17,649	64,03	34,831	160,51	68,452	255,83

(..) Indicates negligible.
See Notes on Tables.