

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 6 of 8)

CENTRAL REGION
STATE : UTTAR PRADESH

(Amount in Rupees Lakh)

OCCUPATION	URBAN /							
	RURAL		SEMI-URBAN		METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	20,15,762	2414,85	5,95,377	1142,41	1,18,011	262,92	27,29,150	3820,19
1. Direct Finance	19,88,739	2381,41	5,90,343	1128,68	1,14,223	254,69	26,93,305	3764,78
2. Indirect Finance	27,023	33,44	5,034	13,73	3,788	8,24	35,845	55,41
II. INDUSTRY	3,46,401	439,16	1,30,483	262,30	1,31,640	397,23	6,08,524	1098,68
III. TRANSPORT OPERATORS	84,442	138,90	23,413	56,63	17,869	68,69	1,25,724	264,22
IV. PROFESSIONAL AND OTHER SERVICES	1,36,862	126,97	41,907	58,54	43,328	101,48	2,22,097	286,98
V. PERSONAL LOANS	2,94,131	477,97	2,10,354	447,78	3,97,271	1139,80	9,01,756	2065,54
1. Loans for Purchase of Consumer Durables	15,008	22,38	11,242	22,00	27,308	64,34	53,558	108,71
2. Loans for Housing	19,577	71,07	25,689	108,68	61,305	345,82	1,06,571	525,56
3. Rest of the Personal Loans	2,59,546	384,52	1,73,423	317,10	3,08,658	729,65	7,41,627	1431,27
VI. TRADE	6,47,153	719,27	2,67,335	459,91	2,20,424	568,68	11,34,912	1747,86
1. Wholesale Trade	19,000	28,62	8,264	27,72	14,826	56,75	42,090	113,10
2. Retail Trade	6,28,153	690,65	2,59,071	432,19	2,05,598	511,93	10,92,822	1634,77
VII. FINANCE	895	1,82	1,433	2,74	495	1,88	2,823	6,44
VIII. ALL OTHERS	1,25,315	172,73	87,179	146,27	1,95,146	402,68	4,07,640	721,68
TOTAL BANK CREDIT	36,50,961	4491,66	13,57,481	2576,58	11,24,184	2943,36	61,32,626	10011,60
OF WHICH : 1. Artisans & Village Industries	2,24,851	227,42	59,870	83,79	38,135	70,18	3,22,856	381,39
2. Other Small Scale Industries	99,142	156,78	52,552	130,32	76,277	257,98	2,27,971	545,08

WESTERN REGION
STATE : GOA

OCCUPATION	URBAN /							
	RURAL		SEMI-URBAN		METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	7,115	11,71	1,950	5,82	-	-	9,065	17,53
1. Direct Finance	7,005	11,54	1,926	5,61	-	-	8,931	17,15
2. Indirect Finance	110	17	24	21	-	-	134	38
II. INDUSTRY	2,701	8,72	7,013	17,44	-	-	9,714	26,15
III. TRANSPORT OPERATORS	2,265	11,78	1,594	7,24	-	-	3,859	19,02
IV. PROFESSIONAL AND OTHER SERVICES	3,307	7,16	2,390	9,82	-	-	5,697	16,98
V. PERSONAL LOANS	19,887	50,91	26,060	85,89	-	-	45,947	136,79
1. Loans for Purchase of Consumer Durables	1,765	3,47	1,869	4,38	-	-	3,634	7,86
2. Loans for Housing	1,323	8,78	3,626	24,32	-	-	4,949	33,10
3. Rest of the Personal Loans	16,799	38,66	20,565	57,18	-	-	37,364	95,84
VI. TRADE	3,991	10,15	3,583	15,53	-	-	7,574	25,68
1. Wholesale Trade	53	38	215	1,32	-	-	268	1,70
2. Retail Trade	3,938	9,77	3,368	14,21	-	-	7,306	23,98
VII. FINANCE	36	5	24	8	-	-	60	13
VIII. ALL OTHERS	8,241	17,33	11,328	33,18	-	-	19,569	50,52
TOTAL BANK CREDIT	47,543	117,81	53,942	175,01	-	-	1,01,485	292,82
OF WHICH : 1. Artisans & Village Industries	868	1,51	520	1,80	-	-	1,388	3,31
2. Other Small Scale Industries	1,511	5,87	2,082	9,77	-	-	3,593	15,64

WESTERN REGION
STATE : GUJARAT

OCCUPATION	URBAN /							
	RURAL		SEMI-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

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

STATE : MAHARASHTRA

		RURAL		SEMI-URBAN		URBAN / METROPOLITAN		TOTAL	
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
		1	2	3	4	5	6	7	8
I.	AGRICULTURE	8,22,611	1105,52	4,36,126	742,04	84,965	180,57	13,43,702	2028,13
	1. Direct Finance	8,10,780	1078,62	4,31,512	717,20	81,754	156,31	13,24,046	1952,14
	2. Indirect Finance	11,831	26,90	4,614	24,84	3,211	24,25	19,656	75,99
II.	INDUSTRY	50,943	92,21	45,994	124,02	1,81,058	509,09	2,77,995	725,32
III.	TRANSPORT OPERATORS	18,777	62,34	16,843	67,16	45,626	157,86	81,246	287,36
IV.	PROFESSIONAL AND OTHER SERVICES	67,315	89,07	43,358	92,76	56,584	190,70	1,67,257	372,52
V.	PERSONAL LOANS	1,57,417	302,76	1,85,323	446,04	14,83,465	2970,63	18,26,205	3719,44
	1. Loans for Purchase of Consumer Durables	12,580	20,86	14,054	22,12	30,147	63,02	56,781	106,00
	2. Loans for Housing	11,904	73,34	23,818	164,96	1,02,700	637,18	1,38,422	875,49
	3. Rest of the Personal Loans	1,32,933	208,56	1,47,451	258,96	13,50,618	2270,43	16,31,002	2737,94
VI.	TRADE	1,88,555	271,41	1,31,368	290,52	1,73,891	403,66	4,93,814	965,60
	1. Wholesale Trade	5,546	10,70	5,614	17,71	44,204	85,08	55,364	113,49
	2. Retail Trade	1,83,009	260,71	1,25,754	272,82	1,29,687	318,58	4,38,450	852,10
VII.	FINANCE	550	1,06	361	85	3,024	5,21	3,935	7,12
VIII.	ALL OTHERS	59,881	91,88	67,584	148,19	2,78,408	557,45	4,05,873	797,53
TOTAL BANK CREDIT		13,66,049	2016,26	9,26,957	1911,59	23,07,021	4975,16	46,00,027	8903,01
<i>OF WHICH :</i> 1. Artisans & Village Industries		22,715	27,80	16,666	27,67	10,934	29,21	50,315	84,68
2. Other Small Scale Industries		20,320	49,43	23,927	73,61	79,358	282,84	1,23,605	405,88