

Eastern Region

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 2000

State : Bihar

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	9,37,158	814,94	2,53,020	377,17	36,673	89,53	12,26,851	1281,64
1. Direct Finance	9,14,993	796,70	2,49,549	371,27	35,398	85,74	11,99,940	1253,71
2. Indirect Finance	22,165	18,25	3,471	5,90	1,275	3,79	26,911	27,93
II. INDUSTRY	2,16,933	224,75	75,775	149,33	48,874	129,77	3,41,582	503,85
III. TRANSPORT OPERATORS	76,498	111,35	25,612	55,55	13,585	46,95	1,15,695	213,86
IV. PROFESSIONAL AND OTHER SERVICES	67,671	57,05	19,054	24,91	13,807	40,44	1,00,532	122,40
V. PERSONAL LOANS	2,89,684	445,25	1,69,171	368,68	1,84,295	544,48	6,43,150	1358,41
1. Loans for Purchase of Consumer Durables	16,582	27,96	16,508	37,48	22,004	56,85	55,094	122,29
2. Loans for Housing	23,580	71,25	21,306	86,75	35,692	163,32	80,578	321,33
3. Rest of the Personal Loans	2,49,522	346,04	1,31,357	244,45	1,26,599	324,31	5,07,478	914,80
VI. TRADE	5,17,911	513,74	1,64,984	319,65	75,374	248,32	7,58,269	1081,70
1. Wholesale Trade	16,352	21,42	9,318	24,72	8,350	24,95	34,020	71,09
2. Retail Trade	5,01,559	492,32	1,55,666	294,93	67,024	223,36	7,24,249	1010,61
VII. FINANCE	976	1,95	501	1,62	1,592	5,97	3,069	9,54
VIII. ALL OTHERS	97,221	153,91	39,416	116,57	45,972	168,05	1,82,609	438,52
TOTAL BANK CREDIT	22,04,052	2322,94	7,47,533	1413,49	4,20,172	1273,49	33,71,757	5009,92
OF WHICH: 1. Artisans & Village Industries	1,42,329	102,28	35,452	45,43	17,002	30,15	1,94,783	177,87
2. Other Small Scale Industries	54,211	91,04	29,962	75,51	22,549	74,14	1,06,722	240,70

State : Orissa

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8
I. AGRICULTURE	7,26,139	575,60	1,37,670	148,33	22,663	34,97	8,86,472	758,89
1. Direct Finance	7,12,132	565,79	1,35,853	145,94	21,060	32,26	8,69,045	743,99
2. Indirect Finance	14,007	9,81	1,817	2,39	1,603	2,71	17,427	14,90
II. INDUSTRY	1,29,928	127,16	31,890	59,94	23,392	57,19	1,85,210	244,29
III. TRANSPORT OPERATORS	29,969	56,66	10,983	25,94	5,448	20,88	46,400	103,48
IV. PROFESSIONAL AND OTHER SERVICES	72,667	61,49	18,199	23,74	9,062	20,54	99,928	105,77
V. PERSONAL LOANS	2,40,750	307,03	1,18,793	234,04	1,08,711	281,26	4,68,254	822,33
1. Loans for Purchase of Consumer Durables	21,348	29,62	13,924	23,28	12,798	23,36	48,070	76,26
2. Loans for Housing	13,026	46,30	14,057	59,20	18,675	89,15	45,758	194,65
3. Rest of the Personal Loans	2,06,376	231,11	90,812	151,56	77,238	168,76	3,74,426	551,42
VI. TRADE	3,87,801	356,84	87,477	136,20	28,554	91,53	5,03,832	584,57
1. Wholesale Trade	10,593	13,89	3,059	6,21	1,733	7,78	15,385	27,89
2. Retail Trade	3,77,208	342,95	84,418	129,98	26,821	83,75	4,88,447	556,68
VII. FINANCE	1,226	80	364	70	192	49	1,782	1,98
VIII. ALL OTHERS	89,881	112,48	35,110	79,27	33,021	123,86	1,58,012	315,60
TOTAL BANK CREDIT	16,78,361	1598,06	4,40,486	708,15	2,31,043	630,71	23,49,890	2936,92
OF WHICH: 1. Artisans & Village Industries	83,021	62,41	15,038	16,89	10,185	17,93	1,08,244	97,22
2. Other Small Scale Industries	35,715	50,93	12,798	31,86	10,219	30,98	58,732	113,76

State : Sikkim

(Amount in Rupees Lakh)

OCCUPATION	RURAL		SEMI-URBAN		URBAN/ METROPOLITAN		TOTAL	
	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing	No. of Accounts	Amount Out- standing
	1	2	3	4	5	6	7	8

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	5,696	4,98	1,233	1,26	-	-	6,929	6,24
	1. Direct Finance	5,673	4,96	1,233	1,26	-	-	6,906	6,22
	2. Indirect Finance	23	1	-	-	-	-	23	1
II.	INDUSTRY	324	45	451	64	-	-	775	1,09
III.	TRANSPORT OPERATORS	505	1,61	393	1,72	-	-	898	3,34
IV.	PROFESSIONAL AND OTHER SERVICES	200	46	170	47	-	-	370	93
V.	PERSONAL LOANS	2,928	7,16	1,983	5,34	-	-	4,911	12,50
	1. Loans for Purchase of Consumer Durables	699	1,78	333	83	-	-	1,032	2,60
	2. Loans for Housing	497	1,80	477	1,65	-	-	974	3,45
	3. Rest of the Personal Loans	1,732	3,59	1,173	2,86	-	-	2,905	6,45
VI.	TRADE	1,314	3,58	467	1,77	-	-	1,781	5,35
	1. Wholesale Trade	11	3	13	3	-	-	24	6
	2. Retail Trade	1,303	3,55	454	1,74	-	-	1,757	5,29
VII.	FINANCE	-	-	-	-	-	-	-	-
VIII.	ALL OTHERS	200	43	334	1,27	-	-	534	1,70
TOTAL BANK CREDIT		11,167	18,67	5,031	12,48	-	-	16,198	31,15
OF WHICH: 1. Artisans & Village Industries		178	18	101	16	-	-	279	33
2. Other Small Scale Industries		99	22	341	46	-	-	440	68

State : West Bengal

		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	7,23,731	496,26	1,64,916	145,56	45,575	51,24	9,34,222	693,06
	1. Direct Finance	7,16,039	484,65	1,63,202	142,65	42,304	47,62	9,21,545	674,92
	2. Indirect Finance	7,692	11,61	1,714	2,91	3,271	3,62	12,677	18,14
II.	INDUSTRY	5,45,211	309,90	1,11,273	105,91	1,85,731	314,79	8,42,215	730,60
III.	TRANSPORT OPERATORS	37,905	29,02	11,634	18,86	18,289	51,11	67,828	98,99
IV.	PROFESSIONAL AND OTHER SERVICES	65,873	45,78	19,706	21,09	30,803	57,62	1,16,382	124,49
V.	PERSONAL LOANS	2,90,404	441,80	1,21,042	241,67	5,23,194	1236,26	9,34,640	1919,74
	1. Loans for Purchase of Consumer Durables	36,415	75,91	11,271	22,14	19,023	35,51	66,709	133,56
	2. Loans for Housing	29,412	97,77	22,210	87,38	1,06,502	446,76	1,58,124	631,91
	3. Rest of the Personal Loans	2,24,577	268,12	87,561	132,14	3,97,669	754,00	7,09,807	1154,26
VI.	TRADE	3,87,082	308,06	1,14,667	139,60	91,645	204,62	5,93,394	652,28
	1. Wholesale Trade	10,026	12,19	3,451	9,36	24,293	43,86	37,770	65,42
	2. Retail Trade	3,77,056	295,88	1,11,216	130,23	67,352	160,76	5,55,624	586,86
VII.	FINANCE	498	39	172	25	11,713	16,09	12,383	16,74
VIII.	ALL OTHERS	2,07,086	249,27	69,954	129,66	1,44,384	548,62	4,21,424	927,55
TOTAL BANK CREDIT		22,57,790	1880,49	6,13,364	802,60	10,51,334	2480,35	39,22,488	5163,44
OF WHICH: 1. Artisans & Village Industries		3,38,987	157,99	48,565	31,06	26,581	41,68	4,14,133	230,73
2. Other Small Scale Industries		1,53,814	117,84	50,212	61,31	62,091	153,75	2,66,117	332,90

Andaman & Nicobar

(Amount in Rupees Lakh)

		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	1,151	1,20	173	15	-	-	1,324	1,35
	1. Direct Finance	1,151	1,20	171	15	-	-	1,322	1,35
	2. Indirect Finance	-	-	2	(..)	-	-	2	(..)
II.	INDUSTRY	639	80	843	2,19	-	-	1,482	2,99
III.	TRANSPORT OPERATORS	96	43	173	1,06	-	-	269	1,49
IV.	PROFESSIONAL AND OTHER SERVICES	309	63	367	81	-	-	676	1,44
V.	PERSONAL LOANS	1,601	2,95	1,404	3,15	-	-	3,005	6,10

	1. Loans for Purchase of Consumer Durables	22	4	62	8	-	-	84	12
	2. Loans for Housing	140	54	194	53	-	-	334	1,07
	3. Rest of the Personal Loans	1,439	2,37	1,148	2,54	-	-	2,587	4,91
VI.	TRADE	1,330	4,22	2,134	4,89	-	-	3,464	9,11
	1. Wholesale Trade	48	19	119	39	-	-	167	58
	2. Retail Trade	1,282	4,02	2,015	4,50	-	-	3,297	8,53
VII.	FINANCE	2	(..)	-	-	-	-	2	(..)
VIII.	ALL OTHERS	510	1,83	902	3,82	-	-	1,412	5,65
TOTAL BANK CREDIT		5,638	12,07	5,996	16,06	-	-	11,634	28,13
OF WHICH: 1. Artisans & Village Industries		178	24	359	56	-	-	537	79
	2. Other Small Scale Industries	160	37	322	1,11	-	-	482	1,48